PUBLIC NOTICE
The City of Dubuque Housing and Community Development Department has published a first draft of the Public Housing Agency Annual Plan for fiscal year 2019. The Plan is available for review at the Housing & CD Department, 350 West 6th Street Suite 312, Dubuque, IA 52001 Monday – Friday, 8:00 AM – 5:00 PM and at www.cityofdubuque.org/adminplan.

A public hearing on the Plan will be held at the Housing Commission Meeting on Tuesday, March 26, 2019, at 4:00 p.m. in the Housing & CD Department office. Interested persons are invited to appear and/or provide comment to the Commission on the proposed Plan.

Additional information may be obtained by calling the Housing & CD Department at 563-589-4230.
### Annual PHA Plan

#### (Standard PHAs and Troubled PHAs)

**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, 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.** Form HUD-50075-ST is to be completed annually by STANDARD PHAs or TROUBLED PHAs. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only 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 of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
2. **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 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 exceeds 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 | PHA Name: City of Dubuque | PHA Code: IA087 |
| PHA Type: | ☑ Standard PHA | ☐ Troubled PHA |
| PHA Plan for Fiscal Year Beginning: | (MM/YY): 07/2019 |
| PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) | |
| Number of Public Housing (PH) Units: | 0 |
| Number of Housing Choice Vouchers (HCVs): | 1072 |
| Total Combined Units/Vouchers: | 1072 |
| PHA Plan Submission Type: | ☑ Annual Submission |
| ☐ Revised Annual Submission |

**Availability of Information.** PHAs must have the elements listed below in sections B and C 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. 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.

**☐ PHA Consortia:** (Check box if submitting a Joint PHA Plan and complete table below)

<table>
<thead>
<tr>
<th>Participating PHAs</th>
<th>PHA Code</th>
<th>Program(s) in the Consortia</th>
<th>Program(s) not in the Consortia</th>
<th>No. of Units in Each Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead PHA:</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

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## B. Annual Plan Elements

### B.1 Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statement of Housing Needs and Strategy for Addressing Housing Needs</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Financial Resources.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent Determination.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Operation and Management.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Grievance Procedures.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Homeownership Programs.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Community Service and Self-Sufficiency Programs.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Safety and Crime Prevention.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Pet Policy.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Asset Management.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Substantial Deviation.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Significant Amendment/Modification</td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s): See B.1 below

(c) The PHA must submit its Deconcentration Policy for Field Office review. See B.1(c) below

### B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hope VI or Choice Neighborhoods.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Mixed Finance Modernization or Development.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Demolition and/or Disposition.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Designated Housing for Elderly and/or Disabled Families.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conversion of Public Housing to Tenant-Based Assistance.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Conversion of Public Housing to Project-Based Assistance under RAD.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occupancy by Over-Income Families.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Occupancy by Police Officers.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Non-Smoking Policies.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Project-Based Vouchers.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Units with Approved Vacancies for Modernization.</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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.

### B.3 Civil Rights Certification.

Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*, must be submitted by the PHA as an electronic attachment to the PHA Plan. See Attached document

### B.4 Most Recent Fiscal Year Audit.

(a) Were there any findings in the most recent FY Audit?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>

(b) If yes, please describe:
| B.5 | Progress Report.  
Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. |
|-----|---------------------------------------------------------------|
| B.6 | Resident Advisory Board (RAB) Comments.  
(a) Did the RAB(s) provide comments to the PHA Plan?  
Y  N  ☐  ☐  
(c) 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. |
| B.7 | Certification by State or 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. |
| B.8 | Troubled PHA.  
(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?  
Y  N  N/A  ☐  ☐  
(b) If yes, please describe: |
| C.  | **Statement of Capital Improvements.** Required for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP). |
| C.1 | Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD. |
Instructions for Preparation of Form HUD-50075-ST
Annual PHA Plan for Standard and Troubled PHAs

A. PHA Information. All PHAs must complete this section.

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 §903.374(a)(i))

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

B. Annual Plan. All PHAs must complete this section.

B.1 Revision of 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." (24 CFR §903.7)

☒ 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. 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 and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(1)) Provide a description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (24 CFR §903.7(a)(2)(ii))

☒ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. 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 §903.2(b)(b)) 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 maintain 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(e))

☐ 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))

☐ Operation and Management. A statement of the rules, standards, and policies of the PHA governing maintenance and management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA. (24 CFR §903.7(e))

☐ Grievance Procedures. A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants. (24 CFR §903.7(f))

☐ Homeownership Programs. A description of any Section 5h, Section 32, Section 8y, or HOPE I public housing or Housing Choice Voucher (HCV) homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))

☐ Community Service and Self Sufficiency Programs. Describe how the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. (24 CFR §903.7(l)(1)) A description of: 1) Any programs relating to services and amenities provided or offered to assisted families; and 2) Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS. (24 CFR §903.7(l))

☐ Safety and Crime Prevention. Describe the PHA’s plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must provide development-by-development or jurisdiction wide-basis: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities. (24 CFR §903.7(m)) 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))

☐ Asset Management. State how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory. (24 CFR §903.7(q))

☐ Significant 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. Should the PHA fail to define ‘significant amendment/modification,’ HUD will consider the following to be ‘significant amendments or modifications’: a) changes to rent or admission policies or organization of the waiting list; b) additions of non-emergency CFP work items (items not included in the current CFP Annual Statement or CFP 5-Year Action Plan) or change in use of replacement reserve funds under the Capital Fund; or c) any change with regard to demolition or dispositions, designation, homeownership programs or conversion activities. See guidance on HUD’s website: Notice PIH 1999-51. (24 CFR §903.7(r)(2)(ii))

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

B.2 New Activities. If the PHA intends to undertake any new activities related to these elements 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 or Choice Neighborhoods. 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Choice Neighborhoods; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI or Choice Neighborhoods is a separate process. See guidance on HUD’s website: http://www.hud.gov/offices/pih/programs/ph/hopevi/index.cfm. (Notice PIH 2010-30)

☐ Mixed Finance Modernization or Development. 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for 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: http://www.hud.gov/offices/pih/programs/ph/hopevi/index.cfm. (Notice PIH 2010-30)

☐ Demolition and/or Disposition. Describe any public housing 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, 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. See guidance on HUD’s website: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm. (24 CFR §903.7(b))

☐ Designated Housing for Elderly and Disabled Families. Describe any public housing projects owned, assisted or operated by the PHA (or portions thereof), in the upcoming fiscal year, that the PHA has continually operated as, has designated, or will apply for designation for occupancy by elderly and/or disabled families only. Include the following information: 1) development name and number; 2) designation type; 3) application status; 4) date the designation was approved, submitted, or planned for submission, and; 5) the number of units affected. Note: The application and approval process for such designations is separate from the PHA Plan process, and PHA Plan approval does not constitute HUD approval of any designation. (24 CFR §903.7(c))

☐ Conversion of Public Housing. 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: http://www.hud.gov/offices/pih/centers/sac/conversion.cfm. (24 CFR §903.7(i))

☐ Conversion of Public Housing. 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 under RAD. See additional guidance on HUD’s website: Notice PIH 2012-32

☐ Occupancy by Over-Income Families. A PHA that owns or operates fewer than two hundred fifty (250) public housing units, may lease a unit in a public housing development to an over-income family (a family whose annual income exceeds the limit for a low income family at the time of initial occupancy), if all the following conditions are satisfied: 1) There are no eligible low income families on the PHA waiting list or applying for public housing assistance when the unit is leased to an over-income family; (2) The PHA has publicized availability of the unit for rental to eligible low income families, including publishing public notice of such availability in a newspaper of general circulation in the jurisdiction at least thirty days before offering the unit to an over-income family; (3) The over-income family rents the unit on a month-to-month basis for a rent that is not less than the PHA’s cost to operate the unit; (4) The lease to the over-income family provides that the family agrees to vacate the unit when needed for rental to an eligible family; and (5) The PHA gives the over-income family at least thirty days notice to vacate the unit when the unit is needed for rental to an eligible family. The PHA may incorporate information on occupancy by over-income families into its PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. See additional guidance on HUD’s website: Notice PIH 2011-7. (24 CFR 960.503) (24 CFR 903.7(b))

☐ Occupancy by Police Officers. The PHA may allow residents who would otherwise be eligible for occupancy in public housing, to reside in a public housing dwelling unit. The PHA must include the number and location of the units to be occupied by police officers, and the terms and conditions of their tenancies; and a statement that such occupancy is needed to increase security for public housing residents. A “police officer” means a person determined by the PHA to be, during the period of residence of that person in public housing, employed on a full-time basis as a duly licensed professional police officer by a Federal, State or local government or by any agency of these governments. An officer of an accredited police force of a housing agency may qualify. The PHA may incorporate information on occupancy by officers into its PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. See additional guidance on HUD’s website at: Notice PIH 2011-7. (24 CFR 960.505) (24 CFR 903.7(b))
☐ Non-Smoking Policies. The PHA may implement non-smoking policies in its public housing program and incorporate this into its PHA Plan statement of operation and management and the rules and standards that will apply to its projects. See additional guidance on HUD’s website at: Notice PIH 2009-21. (24 CFR §903.7(e))

☐ Project-Based Vouchers. Describe any plans to use Housing Choice Vouchers (HCVs) for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in §83.57(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. 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. (24 CFR §903.7(b))

☐ 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).

For all activities that the PHA plans to undertake in the current Fiscal Year, provide a description of the activity in the space provided.

B.3 Civil Rights Certification. Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulation, 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 AFFH Certification if it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction’s initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(e))

B.4 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))

B.5 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(q)(1))

B.6 Resident Advisory Board (RAB) comments. If the RAB provided comments to 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)

B.7 Certification by State or 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 require a change to its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

B.8 Troubled PHA. If the PHA is designated troubled, and has a current MOA, improvement plan, or recovery plan in place, mark “yes,” and describe that plan. If the PHA is troubled, but does not have any of these items, mark “no.” If the PHA is not troubled, mark “N/A.” (24 CFR §903.9)

C. Statement of Capital Improvements. PHAs that receive funding from the Capital Fund Program (CFP) must complete this section. (24 CFR §903.7(q))

C.1 Capital Improvements. In order to comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan. PHAs can reference the form by including the following language in Section C. 8.0 of the PHA Plan Template: “See HUD Form- 50075.2 approved by HUD on XXX/XXX/XXXX.”

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.

Public reporting burden for this information collection is estimated to average 9.2 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.
B. Annual Plan Elements

B.1.

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

Statement of Housing Needs and Strategy for Addressing Housing Needs:

Needs Assessment Overview (Consolidated Plan)

The City of Dubuque worked with John Marshall Law School and Cappell Statistical Consulting in the consolidated planning process to determine the varying needs within the City for affordable housing, community development and homelessness. The 2015 Analysis of Impediments to Fair Housing identifies needs and actions the City uses to Affirmatively Further Fair Housing. The City of Dubuque Five-year Consolidated Plan and the Analysis of Impediments are tools the City uses to identify and assess housing and community needs, primarily for low- and moderate-income residents and geographic areas. The Housing Market Analysis in the Consolidated plan describes the supply, demand, conditions and cost of housing for families and households. The needs of renters, homeowners, homeless, elderly, non-majority populations, and those living with disabilities are identified and assessed. The City Council adopted a Citizen Participation Plan that outlines a process for the public to provide input, evaluate, and make recommendation to administrative plans, policies, procedures, and federally funded activities. Citizens can contribute comment through public meetings, surveys, verbal or written comments, boards and commissions, and through various community outreach events. The City and HUD entered a Voluntary Compliance Agreement (VCA) in March 2014 to correct findings identified in a Civil Rights monitoring conducted in 2011. The monitoring resulted in a finding that the City violated Title VI of the Civil Rights Act in the administration of the Section 8 program. The VCA outlines specific steps the City must take to comply with federal regulations and Civil Rights law.

Summary of Housing Needs (Consolidated Plan)

The population of Dubuque has remained relatively consistent, decreasing slightly from 57,696 in 2000 to 57,679 in 2011. The number of households increased by 5%, from 22,612 to 23,719 in the same time period. According to the 2007-2011 CHAS Data, Dubuque had 2,585, or 11% of households with between 0-30% HUD Area Median Family Income (HAMFI or AMI); 3,465 households, 15% of the total households in the City were earning greater than 30-50% AMI; and, 5,395 households, or 23% were households in the income range of 51-80% AMI. Overall, 11,445 households in the City were at or below 80% of AMI, or 48% of the total households in the City.

A total of 9,325 households were Small Family Households (2-4 persons per households). Of those, 34% are at or below 80% AMI and of the 1,360 large family households (5 or more per household) 44% were at or below 80% AMI. Households with an elderly member, (age 62-74) numbered 3,950, and represent about 17% of all households. Over half of these households, 51%, are at or below 80% AMI. A total of 3,375 households contained one-person age 75 or older and 74% of those households are at or below 80% AMI.

The City is home to approximately 10,800 rental households at or below 80% AMI and 6,845 homeowners at or below 80% AMI. Among rental households, 45% are experiencing some sort of housing problem. Over half of those experiencing housing problems are in the extremely low-income category, where about 1,805 households experience problems with housing lacking complete plumbing or kitchen facilities, overcrowding, severe overcrowding, or cost burden greater than 30 or 50% of the household income. Seventy-Six Percent (76%) of those experiencing housing cost burden greater than 50% of income are extremely low-income households. Renters are more likely to experience severe overcrowding than homeowners. Among homeowners, 45% of those experiencing cost burden are extremely low income. Eighty-Five Percent (85%) of homeowners under 80% AMI experience one of the above-mentioned housing problems.

Cost burden is by far the most prevalent problem, for owned and rented households alike. The data shows that of those renters experiencing housing problems, 85% of households with income 0-30% AMI experience some level of cost burden; 91% of households 31-50% AMI experience cost burden; and 78% of households 51-80% AMI are cost burdened. For owners experiencing housing problems, 95% of those 0-30% AMI experience a level of cost burden; 96%
of households 31-50% AMI are cost burdened; and 98% of households experiencing problems at 51-80% AMI are cost burdened.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:
The City of Dubuque does not administer any public housing. Affordable housing is provided through the Housing Choice Voucher Program, Moderate Rehabilitation Program, Project Based Vouchers, and the Continuum of Care Special Needs Assistance Program. The needs of Housing Choice Voucher applicants on the waiting list include affordable housing. Most applicants are cost burdened prior to admission and do not have sufficient income to pay fair market rent. In addition to affordable housing, many on the program are unemployed or underemployed, disabled, elderly, or otherwise unable to obtain employment at a level that allows for self-sufficiency.

The City administers a Family Self-Sufficiency Program. The Family Self-Sufficiency Program had 101 active participants in the City’s fiscal year 2018. Participants work on a variety of self-determined goals aimed at developing the skills and resources needed to obtain employment earning a living wage. The City employs two Family Self-Sufficiency caseworkers that provide coordination of services for participants to identify and reach employment, family, education, and financial goals.

As of FYE 2018, 59% of FSS participating households had an established escrow account totaling $120,917. Eight participants completed their contracts earning a total of $67,298 in escrow. Forty-six percent of participants earned escrow in FY 2018. Participants earn escrow when they increase employment income enough to raise the portion of rent they are responsible to pay for their housing. The Family Self-Sufficiency Program is an incredible wealth-building resource for Assisted Housing participants. In FY 2018, one of the FSS participants who completed their contract earned $17,972 in escrow. In the previous three fiscal years combined, a total of ten voucher households moved to homeownership. The increase in voucher participants transitioning to homeownership can be directly linked to additional coordination between the FSS, Circles, and Rehabilitation programs offered through the Housing Department. The Rehabilitation Supervisor works actively with Housing Choice Voucher (HCV) Participants who are working to buy their first home utilizing the HCV Homeownership. The connection to direct financial resources and housing counseling offered through Gaining Opportunities and Rehabilitation Services has allowed more FSS and lower income households access to real wealth-building opportunities through affordable homeownership options.

As of December 31, 2018, the overwhelming majority (87%) of those on the waiting list are extremely low income and 62% are families with children. Eighty one percent (81%) of those on the waiting list are Black/African American, followed by 17% White, 1.18% Native Hawaiian/Other Pacific Islander, 1.02% Asian and .51% American Indian/Alaska Native. According to the 2013-2017 American Community Survey, nearly 65% of Dubuque’s African American population earn under $25,000 per year. The data supports conclusions in the Analysis of Impediments to Fair Housing that African American/Black households are more likely to experience housing problems, including cost burden, compared to the jurisdiction as a whole. Education, job readiness skills, living-wage employment, and quality affordable housing are high needs for the waiting list population. Approximately 11.8% of those waiting for housing assistance are families with disabilities, 1.2% are elderly and 1% are elderly and disabled.

Strategies developed by the City to address corrective actions identified by HUD in the Voluntary Compliance Agreement and by the revisions of the Administrative Plan address the following needs:

1. A Strategy to increase Housing opportunities throughout Dubuque which takes into account the needs of minority populations;

2. A Strategy to provide affordable housing that is fully available without regard to race or ethnicity throughout all the communities within Dubuque to create equal housing opportunities; and
3. A strategy to take affirmative steps to provide opportunities for desegregation of areas of racial and ethnic concentration of poverty, which may include but would not be limited to expanding program opportunities for Housing Choice Voucher applicants and participants.

To effectively increase housing opportunities throughout Dubuque that takes into account the needs of minority populations, the City has developed a marketing and outreach plan to ensure equal access to the Assisted Housing Programs, this includes ensuring that at least 75% of new admissions are extremely low-income households. The City has implemented an on-line application that allows greater access to the programs available. To ensure affordable housing is fully available without regard to race or ethnicity; the City continues to research the possibility for a “source of income” ordinance that will be reviewed by the Dubuque City Council. This will insure greater housing choice for voucher participants.

**Housing Needs of Families on the Section 8 Tenant-Based Assistance Waiting List**

In April 2015, the City of Dubuque requested and received permission from HUD to close the waiting list based upon the wait period to receive a voucher. Along with the request an over view of the waiting list was submitted detailing 1500 applicants experiencing a wait period of 1-2 years. City of Dubuque reopened the waiting list for one week in February 2018 and accepted 1000 applicants. As of January 1, 2019, The HCV Feb 2018 Waiting List consisted of:

*City of Dubuque Housing & Community Development*

**350 W 6th Street #312 Dubuque, IA 52001**

**January 1, 2019 Waiting List Statistical Summary**

By Tonya England  As of 1/1/19 11:59 pm

<table>
<thead>
<tr>
<th>Waiting List: HCV Feb 2018</th>
<th>Total</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>3</td>
<td>0.51%</td>
</tr>
<tr>
<td>Asian</td>
<td>6</td>
<td>1.02%</td>
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<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>7</td>
<td>1.18%</td>
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<tr>
<td>Black/African American</td>
<td>476</td>
<td>80.54%</td>
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<tr>
<td>White</td>
<td>99</td>
<td>16.72%</td>
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<table>
<thead>
<tr>
<th>Family Composition</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>Elderly</td>
<td>33</td>
<td>5.58%</td>
</tr>
<tr>
<td>Disabled</td>
<td>190</td>
<td>32.15%</td>
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<tr>
<td>Single</td>
<td>368</td>
<td>62.27%</td>
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<tr>
<td>Total</td>
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</table>

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Total</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>25</td>
<td>4.23%</td>
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<tr>
<td>Not Hispanic or Latino</td>
<td>566</td>
<td>95.77%</td>
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<tr>
<td>Total</td>
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<table>
<thead>
<tr>
<th>Waiting List</th>
<th>Average Days Waiting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average for HCV Feb 2018:</td>
<td>315.99</td>
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<table>
<thead>
<tr>
<th>Waiting List</th>
<th>Average Gross Income</th>
<th>Average Adjusted Income</th>
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<tbody>
<tr>
<td>HCV Feb 2018</td>
<td>$9,661.19</td>
<td>$3,710.43</td>
</tr>
<tr>
<td>Mod Rehab</td>
<td>$9,685.49</td>
<td>$3,690.27</td>
</tr>
<tr>
<td>Project Based Vouchers</td>
<td>$9,600.75</td>
<td>$2,294.54</td>
</tr>
<tr>
<td>Average for All Waiting Lists:</td>
<td>$9,666.81</td>
<td>$3,698.41</td>
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</tbody>
</table>

"The Section 8 HCV and the HCV Purge Waiting Lists were exhausted in May 2018"
January 1, 2019 Waiting List Statistical Summary

<table>
<thead>
<tr>
<th>Waiting List: Med Rehab</th>
<th>Total</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>188</td>
<td>35.40%</td>
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<tr>
<td>Asian</td>
<td>4</td>
<td>0.73%</td>
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<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>11</td>
<td>2.07%</td>
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<tr>
<td>American Indian/Alaska Native</td>
<td>5</td>
<td>0.94%</td>
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<tr>
<td>Black/African American</td>
<td>322</td>
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<td>Total</td>
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<table>
<thead>
<tr>
<th>Family Composition</th>
<th>Total</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>Elderly</td>
<td>27</td>
<td>5.08%</td>
</tr>
<tr>
<td>Disabled</td>
<td>36</td>
<td>6.78%</td>
</tr>
<tr>
<td>Single</td>
<td>204</td>
<td>38.42%</td>
</tr>
<tr>
<td>Family</td>
<td>264</td>
<td>49.72%</td>
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<tr>
<td>Total</td>
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<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Total</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>18</td>
<td>3.39%</td>
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<tr>
<td>Not Hispanic or Latino</td>
<td>513</td>
<td>96.61%</td>
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<tr>
<td>Total</td>
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<table>
<thead>
<tr>
<th>Waiting List: Med Rehab</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent that are Handicapped or Disabled:</td>
<td>6.78%</td>
<td></td>
</tr>
<tr>
<td>Total Number of Handicapped or Disabled:</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Total Number of Applicants Listed:</td>
<td>531</td>
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<table>
<thead>
<tr>
<th>ESNCH</th>
<th>Total</th>
<th>Percent</th>
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</thead>
<tbody>
<tr>
<td>Number Over Limit for Low Income:</td>
<td>0</td>
<td></td>
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<tr>
<td>Number Qualifying for Low Income:</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Number Qualifying for Very Low Income:</td>
<td>82</td>
<td></td>
</tr>
<tr>
<td>Number Qualifying for Extremely Low Income:</td>
<td>430</td>
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<table>
<thead>
<tr>
<th>Waiting List: Project Based Vouchers</th>
<th>Total</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>724</td>
<td>23.96%</td>
</tr>
<tr>
<td>Asian</td>
<td>6</td>
<td>0.23%</td>
</tr>
<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>6</td>
<td>0.83%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>11</td>
<td>1.52%</td>
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<tr>
<td>Black/African American</td>
<td>526</td>
<td>72.83%</td>
</tr>
<tr>
<td>Total</td>
<td>722</td>
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</table>

**The Section 8 HCV and the HCV Purge Waiting Lists were exhausted in May 2018**

In January 2010, a voucher freeze was put in place by the City Council reducing the number of vouchers to 900 participant families. Due to this reduction in vouchers, a Civil Rights Compliance Review was carried out by HUD in June 2011 resulting in a Letter of Findings on June 17, 2013 and subsequent Voluntary Compliance Agreement in March 2014. The City of Dubuque is committed to the fair and equitable operation of its programs and acknowledges the action taken had a negative impact on African American program applicants. The City is working to complete corrective actions through compliance with the VCA. This VCA is intentionally designed to achieve and continue compliance with the City’s responsibilities under Title VI of the Civil Rights Act and the City’s obligation to affirmatively furthering fair housing obligations. All residency preference point allotments and local preference points based on residency were removed on December 4, 2012. The City has implemented an on-line portal to receive applications and a lottery system to place applicants on the waiting list.

As of December 31, 2018, 833 Vouchers were utilized. The City of Dubuque has worked to maintain minimum of 95% of Housing Assistance Payments Expenditure and seeks to utilize maximum funding to assist as many households as allowed by the HAP funding.

The administrative plan was amended in 2018. The amended administrative plan lowered the number of waiting list applications on the waiting list before opening another housing choice voucher waiting list. Changes to Chapter 11 adopted changes to the administrative plan to address HUD guidance on the requirement of the Violence Against Women
Reauthorization Act of 2013.

Voucher Issuance is a top priority to increase utilization and is focused on effective management of staff time and priorities to meet these goals. In May 2018, the Section 8 HCV and HCV Purge Waiting List was exhausted. In June, 2018, City of Dubuque began utilizing the HCV Feb 2018 waiting list for voucher issuance. Selection from this waiting list for voucher issuance based on a lottery system began in June 2018. There were 191 Vouchers issued to applicants in the City’s Fiscal Year 2018. Of the vouchers issued, 146 resulted in a leased unit or 76% success rate.

**Housing Needs and Strategies to Address Housing Needs:**

**Need:** Shortage of affordable housing for all eligible populations

**Strategy #1:** Maximize the number of affordable units available to the PHA within its current resources by:

- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Foster partnerships with private and non-profit housing developers
- Increase or maintain lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Increase or maintain Housing Choice Voucher lease up rates by encouraging owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Support programs through the City of Dubuque Rehabilitation activities and continue Housing Choice Voucher Homeownership program. All HCV participants desiring to enroll in the Homeownership Made Easy classes attend free of charge.
- Any change in lease up rates that would result in a decrease in the number of vouchers utilized must be proposed and approved by HUD

**Strategy #2:** Carry out the actions in the Voluntary Compliance Agreement of 2014 to bring PHA into compliance with and ameliorate the impacts of the policies from 2009-2010 that lead to the Findings of Noncompliance with Title VI of the Civil Rights Act.

On June 20-24, 2011, staff from HUD’s Office of Fair Housing and Equal Opportunity (FHEO) completed a civil rights related program review of the City’s Housing and Community Development Department. The review focused on policies that were primarily implemented in late 2009 and early 2010 that limited the participation of African American participants in the program. The review team collected demographic data on Housing Choice Voucher program participants, including wait list information, applicant resolution information, and voucher utilization. The team further collected and reviewed information available through public record, including city meeting minutes, committee meeting minutes, and newspaper articles. Finally, the team collected policies, plans, and reports such as the City’s Consolidated Plan and the PHA’s wait list admission policies.

As a result of the compliance review, HUD issued a Letter of Findings (LOF) on June 17, 2013. The LOF alleged that the PHA discriminated against African Americans based on race by taking the actions of freezing voucher issuance, establishing local residency preference points, eliminating the very-low income preference, and purging the wait list. The City denies discriminating against African American applicants to the program. However, the City had agreed to enter into a Voluntary Compliance Agreement to ensure continued compliance with its responsibilities under Title VI and its implementing regulations, as well as the City’s AFFH obligations and compliance with the PIH Program Requirements.

- Take actions to meet the provisions detailed within the Voluntary Compliance Agreement.

**Need:** Specific Family Types: Families at or below 30% of median

**Strategy:** Target available assistance to families at or below 30% of AMI
- Encourage enrollment in FSS to support and encourage work
• Provide listings of available Mod Rehab

**Need:** Specific Family Types: Families at or below 50% of median
**Strategy:** Target available assistance to families at or below 50% of AMI
• Encourage enrollment in FSS to support and encourage work
• Provide listings of available Mod Rehab units

**Need:** Specific Family Types: The Elderly
**Strategy:** Target available assistance to the elderly
• Collaborate efforts and funding resources with area agencies
• Increase awareness of assisted housing benefits
• Maintain collaborative services with elderly service agencies/apartment complexes
• Continue referrals to elderly apartments/complexes designed to assist lower income household
• Increase opportunities for the elderly with special needs to maintain an independent lifestyle by providing Project Based Vouchers at an assisted living facility (17 Vouchers)

**Need:** Specific Family Types: Families with Disabilities
**Strategy:** Assist families with disabilities in locating suitable housing.
• Affirmatively market to local non-profit agencies that assist families with disabilities
• Actively participate in Fair Housing Planning and identification of impediments to Fair Housing Choice
• Encourage owners to make dwelling units accessible
• Advise disabled participants of monies that are available for their landlords to modify units for accessibility purposes through the City of Dubuque Rehabilitation Activity

**Need:** Specific Family Types: Races or ethnicities with disproportionate housing needs
**Strategy #1:** Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:
• Continue to participate and support community agencies/groups/organizations to provide Fair Housing Act information and support
• Continue Fair Housing awareness, outreach, and training
• Increase awareness and understanding of the issues facing special populations as well as persons with low and moderate incomes
• Provide marketing to minority races and ethnicities, specifically to African Americans, including marketing on the Homeownership Program and Self-sufficiency programs

**Strategy #2:** Conduct activities to affirmatively further fair housing
• Counsel Housing Choice Voucher tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
• Market the Housing Choice Voucher program to owners outside of areas of poverty/minority concentrations
• Participate and encourage training of staff and landlords in Fair Housing Laws
• Participate and encourage training of tenants in Fair Housing rights

Reasons for Selecting Strategies: list all that influenced the PHA’s selection of the strategies it will pursue:
• The need to address and correct the allegations and findings contained in the LOF.
• Funding constraints
• Staffing constraints
• Extent to which housing needs are met by other organizations in the community
• Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
• Influence of the housing market on PHA programs
• Community priorities regarding housing assistance
• Results of consultation with local or state government, with residents and the Resident Advisory Board, and with advocacy groups
• Results of a Fair Housing Planning Guide for the City of Dubuque
• Discussions with the City’s Housing Commission
• Feedback from the community

On March 31, 2014, the City of Dubuque, Iowa and the U.S. Department of Housing and Urban Development (HUD) entered a Voluntary Compliance Agreement outlining remedies to address the findings of noncompliance identified in HUD’s letter to the City dated June 17, 2013. In its letter of findings to the City, HUD found that the City’s process of purging applicants from the waiting list resulted in disparate impact and kept people out of the program, specifically African-Americans. The City contends there was no such intent with this process; however, did agree to notify all applicants on the waiting list in November and December 2009 to invite all applicants to apply. On April 9, 2015 HUD granted permission to close the HCV waiting list effective April 30, 2015. The HCV waiting list was reopened February 14, 2018. The HCV Section 8 and HCV Purge waiting list was exhausted in May 2018. As of December 31, 2018, and the HCV Feb 2018 waiting list has 591 participants on the list.

Program Specific Waiting List
The City of Dubuque shall maintain waiting lists for the Moderate Rehabilitation Program; the Project Based Voucher Program and the Housing Choice Voucher Program.

Pre-Application
Moderate Rehabilitation Program Waiting List: The Moderate Rehabilitation Program shall be a separate waiting list. The Moderate Rehabilitation program provides project-based rental assistance to very low-income families. The City of Dubuque currently has two properties with Moderate Rehabilitation contracts. Eligible families are placed on the Moderate Rehabilitation waiting list upon request by the family. When vacancies occur in Mod Rehab projects, the City refers income eligible families for participation in the Mod Rehab program from its waiting list to the owner. Owners select a family for occupancy of a unit after screening the family. Once the owner selects a family and notifies the City, the City shall determine final eligibility based upon the same criteria for eligibility as the Housing Choice Voucher program.

Project-Based Voucher Program Waiting List: The Project-Based Voucher Program Waiting List shall be a separate waiting list. The City of Dubuque currently has one project-based voucher contract in a selected affordable assisted living residential facility. All families selected for occupancy must qualify per the very low-income guidelines. The project-based voucher units are designated for occupancy by elderly or disabled families requiring assisted living services. Prior to and as a condition of occupancy, the Owner or its designated service provider shall evaluate the proposed applicant’s status to determine the qualification for residency of the assisted living facility. When vacancies occur in the project-based voucher program, the City refers income eligible families for participation in the project-based voucher program from its waiting list to the owner. The owner selects a family for occupancy of a unit after screening the family. Once the owner selects a family and notifies the City, the City shall determine final eligibility based upon the same criteria for eligibility as the Housing Choice Voucher program.

Housing Choice Voucher Program Waiting List(s):
The City of Dubuque shall open another Housing Choice Voucher waiting list once the most current HCV waiting list consists of 200 applications. The City began preparations to open the list as we approached this number; however, the list was not opened until after the number of participants on the waiting list was below the 200-application target. The current waiting list will be completely exhausted prior to selecting applicants from the new waiting list. The new HCV waiting list will remain open to accept applications for seven (7) calendar days with the end date of the application period falling on a business day. Interested individuals/families will be required to complete a written pre-application form for admission and placement on the waiting list. Applications submitted online shall be considered written applications. The City of Dubuque will use the pre-application form to collect only the information necessary to make a preliminary determination of eligibility.
A lottery system will be used to determine which applicants are placed on the new waiting list once the waiting list is closed. Using the lottery system, one thousand (1,000) applicants will be selected to be placed on the waiting list. Only the head of household should apply. Duplicate applications will not be allowed. Each household has an equal chance of being selected. All applications not selected during the Lottery Selection process to be placed on the waiting list will be tracked on a bi-annual report per guidelines for reporting in the Voluntary Compliance Agreement with HUD. Applicants that are not selected to be placed on the waiting list will need to re-apply to the waiting list the next time new applications are accepted and the waiting list is open.

It is the City of Dubuque’s intent to utilize each HCV waiting list established through the lottery system as described above by opening and closing the waiting list as needed. Each time the currently used HCV waiting list is reduced to 200 applications, the waiting list will be opened again for the seven (7) calendar day period and once closed, one thousand (1,000) applications will be selected to be placed on the new HCV waiting list using the lottery system. The remaining 200 applicants on the current HCV waiting list will remain active throughout the final determination of eligibility process. The City of Dubuque shall work with HUD to notify them of the status of the waiting list.

The family will be required to provide all the information necessary to establish final family eligibility and level of assistance when the family is selected from the waiting list.

When the waiting list is open, individuals/families may obtain pre-application forms from the PHA’s office during normal business hours or may complete online applications at the City of Dubuque website at www.cityofdubuque.apply4housing.com. Applicants may also request – by telephone, mail or e-mail – an application be sent to them via first class mail or FAX or e-mail.

Applications must be received during the time the waiting list is open to the public. For applications received by mail, the received date shall be determined by the date the application has been post marked. For applications received by FAX or e-mail, the received date shall be determined by the date the FAX or the e-mail is received by the City of Dubuque. The City of Dubuque shall open the waiting list for seven (7) calendar days with the last day of acceptance on a business day to allow applicants the opportunity to contact the City of Dubuque Housing Authority staff if the applicant has questions.

If the pre-application is incomplete, the PHA will notify the family of the additional information required. HA staff will make reasonable efforts to contact the applicant and inform him/her of the additional information required and provide the applicant 7 calendar days to correct the deficiency. Reasonable efforts shall be in the form of one letter or, if no address is provided, one telephone call or e-mail. If the HA staff is unable to contact the applicant, the application will be removed from the lottery selection process or if the applicant is contacted and fails to respond within the time specified or any extensions of time, the applicant will be removed from the lottery selection process. A record of those efforts shall be maintained with the application.

Final Application
On an ongoing basis, the PHA will randomly select households from the waiting list based upon the number of Vouchers that may be issued by utilizing leasing data and turnover rates and selecting the applicants through a lottery system randomly pulled from the current HCV waiting list. The applicants selected from the waiting list using the lottery system will be mailed a full application packet to determine final eligibility.

Completed applications must be received by the PHA by mail, FAX, e-mail or submitted in person during normal business hours within 15 business days of the date on the PHA letter requesting the updated application. For applications received by mail, the received date shall be determined by the date the application has been post marked. For applications received by FAX or e-mail, the received date shall be determined by the date the FAX or the e-mail is received by the City of Dubuque. Applications must be complete to be accepted by the PHA for processing. An application shall only be considered complete if accompanied by proof of identity; copy of SSN; citizenship, eligible immigration status or non-contending declaration; and all mandatory release forms along with a completed application. The final “Application” form must be filled out and must not contain any blanks or unanswered questions.

All applications must be accompanied by proof of identity from a third party for all household members. Acceptable forms shall include birth certificates; current driver’s license; identification card issued by a federal, state, or local agency;
identification card issued by a medical insurance company or provider (including Medicare and Medicaid); or Court records. All applications must be accompanied by copies of social security cards of all household members.

If the applicant is unable to provide documentation/verification of the SSN but is otherwise determined eligible, the applicant may retain the applicant’s place on the waiting list for the program but cannot become a participant until the applicant provides the required verification. The applicant will be provided 30 days to obtain the required verification while retaining the applicant’s place on the waiting list.

However, if a child under the age of 6 years was added to the applicant household within the 6-month period prior to the household’s date of voucher issuance, the applicant may become a participant, so long as the documentation/verification is provided within 90 calendar days from the date of admission to the program. One additional 90-day extension period will be granted if the PHA determines that the applicant’s failure to comply was due to circumstances that could not reasonably have been foreseen and were not due to the fault of the applicant.

If the final application is incomplete, the PHA will notify the family of the additional information required. HA staff will make reasonable efforts to contact the applicant and inform him/her of the additional information required and provide the applicant 15 business days to correct the deficiency. Reasonable efforts shall be in the form of one letter or, if no address is provided, one telephone call or e-mail. If the applicant fails to respond within 15 business days, HA staff will make one additional effort by calling or sending an e-mail. If the HA staff is unable to contact the applicant, the application will be removed from the waiting list or if the applicant is contacted and fails to respond within the time specified or any extensions of time, the applicant will be removed from the waiting list. A record of those efforts shall be maintained with the application. A record of all applications received (even incomplete applications) shall be maintained by the PHA indicating all attempts to contact the applicant.

The PHA will monitor the characteristics of the population being served and the characteristics of the population in the PHA’s jurisdiction. Targeted outreach efforts will be undertaken if a comparison suggests that certain populations are being underserved. Outreach activities will include surrounding housing authorities, local chapters of the NAACP within 200 miles, outreach to agencies assisting persons with disabilities and organizations for persons with limited English proficiency.

The PHA administers the following types of targeted funding:
2008 and 2009 Non-Elderly Disabled Participants
Vouchers covered by Project-Based HAP Contract
Tenant Protection
Moderate Rehabilitation Program

Order of Selection
If the available Voucher is designated as a special purpose Voucher allocated for disabled families such as NED (Non-Elderly Disabled), applicants qualifying for the special purpose Voucher will be selected by a computer-generated Lottery system. Other applicants that do not qualify for the special purpose Voucher will not be selected to receive the Voucher. Special purpose Vouchers identified as Tenant Protection shall be per the HUD contract (Example: Opt-Out or Mod Rehab participants converting to the Voucher program.)

Documentation will be maintained by the PHA as to whether families on the list qualify for and are interested in special purpose vouchers. If a higher placed family on the waiting list is not qualified for the special purpose voucher, there will be a notation maintained so that the PHA does not have to ask higher placed families each time targeted selections are made.

Financial Resources
The HUD Calendar Year 2018 Renewal Funding for the Housing Choice Voucher Program allocated $4,777,508 for housing assistance payments. HUD granted $133,507 for two Family Self-Sufficiency Coordinators during calendar year 2018.

Operation and Management
Records Management
Per HUD requirements within 180 days of the effective date of the Voluntary Compliance Agreement (VCA) (March 31, 2014), the City shall develop and submit the following report to the Department for review and approval:
a. The Bi-Annual Waiting List Report (BWLR) that tracks the maintenance of the Housing Choice Voucher waiting list. The BWLR will include the following: 1) applicant’s name, race, sex, ethnicity, familial/elderly or disability status; 2) date of application; 3) date applicant placed on waiting list; 4) applicant preference(s); 5) date and time of offer; 6) date of lease; and 7) date applicant removed from waiting list and justification.

b. The Bi-Annual Report shall also track all families denied admission to the program, all applicants determined to be ineligible due to criminal background, and all determinations to terminate participation in the Assisted Housing Programs. The reports shall include race, national origin, address, age of applicants, familial status and disability. The reports shall include the specific activity or occurrence identified by the PHA in making the determination to deny admission to the program or to terminate participation, how the PHA learned of the activity or occurrence, and what if any, alternate option or information was provided to the family at the time of denial or termination. All determinations of ineligibility due to Criminal Background shall include a copy of the denial or termination notice along with the reports or other information provided to the family at the time of denial or termination.

c. The City shall continue to submit a BWLR every six months for the duration of the VCA. Submissions of the BWLR shall occur on the first day of the month for each six-month period, and will include the wait list information for the immediately preceding six-month period. The biannual reporting periods are as follows: January 1 through June 30, due on July 15; July 1 through December 31, due January 15.

d. The City shall maintain records for review by the Department for a minimum of five (5) years after the close of the Agreement. Records subject to review include, but are not limited to: participant lists, wait lists, ineligible applicant and applicant rejected lists, applications, and terminated participants/applicant resolution lists. These lists and records shall be kept electronically and in hard copy. While Dubuque may select the format of the list or record, it must be uniform and consistent for review purposes. The City shall furnish copies of all records upon request from the Department.

e. The City shall maintain records, including those required under HUD program regulations, which disclose all individuals who apply and the way each application is treated, i.e., whether said individuals are accepted or rejected and the basis for any rejection.

f. The City shall maintain all participant files, including applications for residency, rental agreements or leases, notices and letters to residents, and notices of termination, along with all material relating to the City’s implementation of the Title VI, Section 109, and AFFH requirements of this Agreement.

g. The City shall maintain all material relating to the racial composition of its HCDD operated Programs, such as waiting lists, records of the racial, national origin, elderly, disabled and familial status makeup of participants in Housing Programs, and copies of denied applications.

h. The City shall maintain copies of all race-related complaints, claims, grievances, investigative records, including grievance process materials.

i. The City shall maintain files containing documentation of its efforts to meet the obligations of this Agreement.

All applicant and participant information will be kept in a secure location and access will be limited to authorized PHA staff.

PHA staff will not discuss personal family information unless there is a business reason to do so. Inappropriate discussion of family information or improper disclosure of family information by staff will result in disciplinary action.

Moving with Continued Assistance

HCV Recipients can move to a new unit with continued assistance. Permissible reasons to move are:

- The family has a right to terminate the lease on notice to the owner (for the owner’s breach or otherwise) and has given a notice of termination to the owner in accordance with the lease. The lease for the family’s unit has been terminated by mutual agreement of the owner and the family.

- The PHA policy is if the family and the owner mutually agree to terminate the lease for the family’s unit, the family must give the PHA a copy of the termination agreement.
• The owner has given the family a notice to vacate, has commenced an action to evict the family, or has obtained a court judgment or other process allowing the owner to evict the family [24 CFR 982.354(b)(2)]. The family must give the PHA a copy of any owner eviction notice [24 CFR 982.551(g)].

• The family or a member of the family is or has been the victim of domestic violence, dating violence, or stalking and the move is needed to protect the health or safety of the family or family member. This condition applies even when the family has moved out of its unit in violation of the lease, with or without prior notification to the PHA, if the family or family member who is the victim reasonably believed that he or she was imminently threatened by harm from further violence if he or she remained in the unit.

• The PHA policy is if a family requests permission to move with continued assistance based on a claim that the move is necessary to protect the health or safety of a family member who is or has been the victim of domestic violence, dating violence, or stalking, the PHA will request documentation in accordance with section 16-IX.D of this plan.

• The PHA reserves the right to waive the documentation requirement if it determines that a statement or other corroborating evidence from the family or family member will suffice. In such cases the PHA will document the waiver in the family’s file.

• The PHA has terminated the assisted lease for the family’s unit for the owner’s breach.

• The PHA determines that the family’s current unit does not meet the HQS space standards because of an increase in family size or a change in family composition. In such cases, the PHA must issue the family a new voucher, and the family and PHA must try to find an acceptable unit as soon as possible. If an acceptable unit is available for the family, the PHA must terminate the HAP contract for the family’s old unit in accordance with the HAP contract terms and must notify both the family and the owner of the termination. The HAP contract terminates at the end of the calendar month that follows the calendar month in which the PHA gives notice to the owner.

Restrictions on Moves:
Moving is generally contingent on compliance with program requirements and funding availability. The PHA will deny a family permission to move on grounds that the PHA does not have sufficient funding for continued assistance if (a) the move is initiated by the family, not the owner or the PHA; (b) the PHA can demonstrate that the move will, in fact, result in higher subsidy costs; and (c) the PHA can demonstrate that it does not have sufficient funding in its annual budget to accommodate the higher subsidy costs. The PHA maintains a list of families whose moves are denied due to insufficient funding. When funding becomes available, these families take precedence over families on the waiting list.

If the PHA has grounds for terminating or denying the families assistance, the PHA may deny a family permission to move. In general, the PHA will not deny a family permission to move for violation of program rules; however, the PHA reserves the right to do so as outlined in the administrative plan.

The PHA will deny a family permission to make an elective move during the family’s initial lease term. This policy applies to moves within the PHA’s jurisdiction or outside it under portability.

The PHA will also deny a family permission to make more than one elective move during any 12-month period. This policy applies to all assisted families residing in the PHA’s jurisdiction.

The PHA will consider exceptions to these policies for the following reasons: to protect the health or safety of a family member (e.g., lead-based paint hazards, domestic violence, witness protection programs), to accommodate a change in family circumstances (e.g., new employment, school attendance in a distant area), or to address an emergency over which a family has no control. The PHA provides exceptions for legitimate family needs but not for the convenience of either or both parties. The PHA may request the family to obtain a mutual agreement from the owner to move when considering exceptions.

In addition, the PHA will allow exceptions to these policies for purposes of reasonable accommodation of a family member who is a person with disabilities.

Restrictions on moves may be implemented as budget authority allows.
Portability:
A family may move with voucher assistance only to an area where there is at least one PHA administering a voucher program. Applicant families that have been issued vouchers as well as participant families may qualify to lease a unit outside the PHA’s jurisdiction under portability. If neither the head of household nor the spouse/cohead of an applicant family had a domicile (legal residence) in the PHA’s jurisdiction at the time that the family’s initial application for assistance was submitted, the family must lease a unit within the initial PHA’s jurisdiction for at least 12 months before requesting portability.

The PHA will consider exceptions to this policy for purposes of reasonable accommodation or reasons related to domestic violence, dating violence, or stalking.

Because the portability process is time-sensitive, the PHA will notify the receiving PHA by phone, fax, or e-mail to expect the family. The initial PHA will also ask the receiving PHA to provide any information the family may need upon arrival, including the name, fax, e-mail address, and telephone number of the staff person responsible for business with incoming portable families and procedures related to appointments for voucher issuance. The PHA will pass this information along to the family. The PHA will also ask for the name, address, telephone number, fax and e-mail of the person responsible for processing the billing information.

Restrictions on portability may be restricted as budget authority allows.

Determination of Insufficient Funding
The PHA will determine whether there is adequate funding to issue vouchers, approve moves to higher cost units and areas, and continue subsidizing all current participants by comparing the PHA’s annual budget authority to the annual total HAP needs monthly. The total HAP needs for the calendar year will be projected by establishing the actual HAP costs year to date. To that figure, the PHA will add anticipated HAP expenditures for the remainder of the calendar year. Projected HAP expenditures will be calculated by multiplying the projected number of units leased per remaining months by the most current month’s average HAP. The projected number of units leased per month will consider the average monthly turnover of participant families. If the total annual HAP needs equal or exceed the annual budget authority, or if the PHA cannot support the cost of the proposed subsidy commitment (voucher issuance or move) based on the funding analysis, the PHA will be considered to have insufficient funding. If a shortfall is determined, the City will work with HUD to determine appropriate actions and amend the administrative plan as necessary.

Violence Against Women Act (VAWA)
The PHA acknowledges that a victim of domestic violence, dating violence, sexual assault or stalking may have an unfavorable history (e.g., a poor credit history, a record of previous damage to an apartment, a prior arrest record) that would warrant denial under the PHA’s policies. Therefore, if the PHA decides to deny assistance to an applicant family, the PHA will include in its notice of denial the VAWA information and will request that an applicant wishing to claim protection under VAWA notify the PHA within 14 business days.

VAWA provides four specific protections against termination of HCV assistance for victims of domestic violence, dating violence, sexual assault or stalking. (Note: The second, third, and fourth protections also apply to terminations of tenancy or occupancy by owners participating in the HCV program, as do the limitations discussed under the next heading.)

First, VAWA provides that a PHA may not terminate assistance to a family that moves out of an assisted unit in violation of the lease, with or without prior notification to the PHA, if the move occurred to protect the health or safety of a family member who is or has been the victim of domestic violence, dating violence, sexual assault or stalking and who reasonably believed he or she was imminently threatened by harm from further violence if he or she remained in the unit.

Second, it provides that an incident or incidents of actual or threatened domestic violence, dating violence, sexual assault or stalking may not be construed either as a serious or repeated lease violation by the victim or as good cause to terminate the assistance of the victim.
Third, it provides that criminal activity directly related to domestic violence, dating violence, sexual assault or stalking may not be construed as cause for terminating the assistance of a tenant if a member of the tenant’s household, a guest, or another person under the tenant’s control is the one engaging in the criminal activity and the tenant or an immediate family member of the tenant is the actual or threatened victim of the domestic violence, dating violence, sexual assault or stalking.

Fourth, it gives PHAs the authority to terminate assistance to any tenant or lawful occupant who engages in criminal acts of physical violence against family members or others without terminating assistance to, or otherwise penalizing, the victim of the violence.

In determining whether a program participant who is a victim of domestic violence, dating violence, sexual assault or stalking is an actual and imminent threat to other tenants or those employed at or providing service to a property, the PHA will consider the following, and any other relevant, factors:

- Whether the threat is toward an employee or tenant other than the victim of domestic violence, dating violence, sexual assault or stalking
- Whether the threat is a physical danger beyond a speculative threat
- Whether the threat is likely to happen within a short period of time
- Whether the threat to other tenants or employees can be eliminated in some other way, such as by helping the victim relocate to a confidential location or seeking a legal remedy to prevent the perpetrator from acting on the threat

If the participant wishes to contest the PHA’s determination that he or she is an actual and imminent threat to other tenants or employees, the participant may do so as part of the informal hearing.

The PHA will terminate assistance to a family member if the PHA determines that the family member has committed criminal acts of physical violence against other family members or others. This action will not affect the assistance of the remaining, nonculpable family members. In making its decision, the PHA will consider all credible evidence, including, but not limited to, a signed certification (form HUD-5382) or other documentation of abuse submitted to the PHA by the victim.

A PHA presented with a claim for initial or continued assistance based on status as a victim of domestic violence, dating violence, sexual assault, stalking, or criminal activity related to any of these forms of abuse may—but is not required to—request that the individual making the claim document the abuse. Any request for documentation must be in writing, and the individual must be allowed at least 14 business days after receipt of the request to submit the documentation. The PHA may extend this time period at its discretion.

For purposes of determining whether a tenant may be covered by VAWA, the following list of definitions applies:

VAWA defines *domestic violence* to include felony or misdemeanor crimes of violence committed by any of the following:

- A current or former spouse or intimate partner of the victim
- A person with whom the victim shares a child in common
- A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person’s acts under the domestic or family violence laws of the jurisdiction

VAWA defines *dating violence* as violence committed by a person (1) who is or has been in a social relationship of a romantic or intimate nature with the victim AND (2) where the existence of such a relationship shall be determined based on a consideration of the following factors:

- The length of the relationship
• The type of relationship

• The frequency of interaction between the persons involved in the relationship

VAWA defines sexual assault as means any nonconsensual sexual act proscribed by Federal, Tribal, or State law, including when the victim lacks capacity to consent.

VAWA defines stalking as engaging in a course of conduct directed at a specific person that would cause a reasonable person to:

• Fear for the person’s individual safety or the safety of others

• Suffer substantial emotional distress

Rent Determination
To be eligible, the dwelling unit must have a reasonable rent. The rent must be reasonable in relation to comparable unassisted units in the area and must not be more than rents charged by the owner for comparable, unassisted units on the premises. The PHA must make a rent reasonableness determination at initial occupancy and whenever the owner requests a rent adjustment. Where the gross rent of the unit exceeds the applicable payment standard for the family, the share of rent to be paid by the family cannot exceed 40 percent of the family’s monthly adjusted income.

Bedroom size assignments on Vouchers will be made so that the smallest number of bedrooms needed to house a family without overcrowding shall be issued. The subsidy standards will be consistent with space requirements under the City of Dubuque Housing Code. The subsidy standards will be applied consistently for all families of like size and composition. A child who is temporarily away from the home because of placement in foster care is considered a member of the family in determining the family unit size. A family that consists of a pregnant woman (with no other persons) must be treated as a two-person family (parent/minor child) and shall be assigned a two-bedroom voucher. Any live-in aide (approved by the PHA to reside in the unit to care for a family member who is disabled) must be counted as a person residing in the household in determining the family unit size and shall be issued a separate bedroom.

In the case of a participant who shares custody of a child (or children) with a parent or guardian residing outside of the household, the child shall be included as a member of the household when considering the assignment of bedroom size if the child (or children) legally reside with the participant and is considered a household member.

Disabled household members shall be provided separate bedrooms in cases of disabled household members receiving supportive services to enhance independent living from another agency.

The bedroom size assignments on Vouchers shall be made according to the number of persons and relationship in the household. Two persons shall be assigned to each bedroom/sleeping room in cases of children or adults cohabitating and/or married.

The PHA will assign one bedroom for each two persons within the household, except in the following circumstances:

• Head of Household residing with an adult or minor child shall be allocated separate bedrooms resulting in a two-bedroom Voucher. Head of Household who is residing with more than one adult or minor child under the age of 10 years old shall be allocated Voucher size allowing for two persons per bedroom and a separate bedroom for head of household that includes spouse/cohabitant.

• In determining Voucher size for parent(s) including cohabitant, a separate bedroom shall be allocated for the head of household/spouse/cohabitant and a separate bedroom for more than one adult or minor children of opposite sex age 10 years or older. Same sex adult or minor children shall be allocated one bedroom for each two persons.
• Adding additional persons to the household shall not increase the voucher issuance until the annual recertification or unit change, if needed, if adding the person does not overcrowd the current unit. The dwelling unit must have at least one bedroom or living/sleeping room for each two persons.

The City of Dubuque’s minimum rent is $0.00.

The PHA will conduct interim reexaminations to account for any changes in household composition that occur between annual reexaminations. Only the income/assets/deductions/allowances pertaining to the new household member will be verified and utilized during the interim reexamination.

Grievance Procedures:
INFORMAL REVIEWS AND HEARINGS

OVERVIEW
Both applicants and participants have the right to disagree with, and appeal, certain decisions of the PHA that may adversely affect them. PHA decisions that may be appealed by applicants and participants are discussed in this section. The process for applicant appeals of PHA decisions is called the “informal review.” For participants (or applicants denied admission because of citizenship issues), the appeal process is called an “informal hearing.” PHAs are required to include informal review procedures for applicants and informal hearing procedures for participants in their administrative plans [24 CFR 982.54(d)(12) and (13)].

INFORMAL REVIEWS FOR APPLICANTS
Informal reviews are provided for program applicants. An applicant is someone who has applied for admission to the program, but is not yet a participant in the program. Informal reviews are intended to provide a “minimum hearing requirement” [24 CFR 982.554], and need not be as elaborate as the informal hearing requirements [Federal Register 60, no. 127 (3 July 1995): 34690].

Decisions Subject to Informal Review
The PHA must give an applicant the opportunity for an informal review of a decision denying assistance [24 CFR 982.554(a)]. Denial of assistance may include any or all of the following [24 CFR 982.552(a)(2)]:
• Denying listing on the PHA waiting list
• Denying or withdrawing a voucher
• Refusing to enter a HAP contract or approve a lease
• Refusing to process or provide assistance under portability procedures

Informal reviews are not required for the following reasons [24 CFR 982.554(c)]:
• Discretionary administrative determinations by the PHA
• General policy issues or class grievances
• A determination of the family unit size under the PHA subsidy standards
• A PHA determination not to approve an extension or suspension of a voucher term
• A PHA determination not to grant approval of the tenancy
• A PHA determination that the unit is not in compliance with the HQS
• A PHA determination that the unit is not in accordance with the HQS due to family size or composition

The PHA will only offer an informal review to applicants for whom assistance is being denied. Denial of assistance includes: denying listing on the PHA waiting list; denying or withdrawing a voucher; refusing to enter into a HAP contract or approve a lease; refusing to process or provide assistance under portability procedures.

Notice to the Applicant
The PHA must give an applicant prompt notice of a decision denying assistance. The notice must contain a brief statement
of the reasons for the PHA decision, and must also state that the applicant may request an informal review of the decision. The notice must describe how to obtain the informal review.

Any previous participant or applicant that had been determined to be ineligible for Assisted Housing that was notified in writing of the reason for his/her ineligibility and of his/her right to request an Informal Review/Hearing shall be held accountable to the terms and time limits of the previous notice or decision letter.

**Scheduling an Informal Review**
A request for an informal review must be made in writing and delivered to the PHA either in person or by first class mail, by the close of the business day, no later than 10 business days from the date of the PHA’s denial of assistance. Exceptions for requesting an informal review in writing may be granted for limited English proficiency, disabled individuals or for reasonable accommodations.

The PHA must schedule and send written notice of the informal review within 10 business days of the family’s request. The family may request to reschedule a review for good cause, or if it is needed as a reasonable accommodation for a person with disabilities. Good cause is defined as an unavoidable conflict which seriously affects the health, safety or welfare of the family. Requests to reschedule a review must be made orally or in writing prior to the review date. At its discretion, the PHA may request documentation of the “good cause” prior to rescheduling the review.

Upon notification in advance with at least 24 hours’ notice on any party’s unavailability to attend a scheduled review, the review will be rescheduled one time only without justification of the need to reschedule. After the review has been rescheduled, a request to reschedule a second time by the same party will only be considered for extreme situations. Extreme situations may include but are not limited to hospitalization of self or household member, death in the family, weather related restriction. Any notice of the inability of the applicant to attend the review must be provided within 24 hours of the review along with third party verification of the situation. The review officer will have the sole discretion to decide if the request is legitimate and with good cause.

**Informal Review Procedures**
The informal review must be conducted by a person other than the one who made or approved the decision under review, or a subordinate of this person.

The applicant must be provided an opportunity to present written or oral objections to the decision of the PHA.

**Informal Review Decision**
The PHA must notify the applicant of the PHA’s final decision, including a brief statement of the reasons for the final decision.

In rendering a decision, the PHA will evaluate the following matters:

- If the grounds for denial were stated factually in the notice to the family.
- The validity of the grounds for denial of assistance. If the grounds for denial are not specified in the regulations, then the decision to deny assistance will be overturned.
- The validity of the evidence. The PHA will evaluate whether the facts presented prove the grounds for denial of assistance. If the facts prove that there are grounds for denial, and the denial is required by HUD, the PHA will uphold the decision to deny assistance.
- If the facts prove the grounds for denial, and the denial is discretionary, the PHA will consider the recommendation of the person conducting the informal review in making the final decision whether to deny assistance.

The PHA will notify the applicant of the final decision, including a statement explaining the reason(s) for the decision. The notice will be mailed within 10 business days of the informal review, to the applicant and his or her representative, if any, along with proof of mailing. If the decision to deny is overturned because of the informal review, processing for
admission will resume. If the family fails to appear for their informal review, the denial of admission will stand and the family will be notified.

**INFORMAL HEARINGS FOR PARTICIPANTS**

PHAs must offer an informal hearing for certain PHA determinations relating to the individual circumstances of a participant family. A participant is defined as a family that has been admitted to the PHA’s HCV program and is currently assisted in the program. The purpose of the informal hearing is to consider whether the PHA’s decisions related to the family’s circumstances are in accordance with the law, HUD regulations and PHA policies. The PHA is not permitted to terminate a family’s assistance until the time allowed for the family to request an informal hearing has elapsed, and any requested hearing has been completed. Termination of assistance for a participant may include any or all of the following:

- Refusing to enter a HAP contract or approve a lease
- Terminating housing assistance payments under an outstanding HAP contract
- Refusing to process or provide assistance under portability procedures

**Decisions Subject to Informal Hearing**

Circumstances for which the PHA must give a participant family an opportunity for an informal hearing are as follows:

- A determination of the family’s annual or adjusted income, and the use of such income to compute the housing assistance payment
- A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the PHA utility allowance schedule
- A determination of the family unit size under the PHA’s subsidy standards
- A determination that a certificate program family is residing in a unit with a larger number of bedrooms than appropriate for the family unit size under the PHA’s subsidy standards, or the PHA determination to deny the family’s request for exception from the standards
- A determination to terminate assistance for a participant family because of the family’s actions or failure to act
- A determination to terminate assistance because the participant has been absent from the assisted unit for longer than the maximum period permitted under PHA policy and HUD rules
- A determination to terminate a family’s Family Self Sufficiency contract, withhold supportive services, or propose forfeiture of the family’s escrow account [24 CFR 984.303(i)]

Circumstances for which an informal hearing is not required are as follows:

- Discretionary administrative determinations by the PHA
- General policy issues or class grievances
- Establishment of the PHA schedule of utility allowances for families in the program
- A PHA determination not to approve an extension or suspension of a voucher term
- A PHA determination not to approve a unit or tenancy
- A PHA determination that a unit selected by the applicant is not in compliance with the HQS
- A PHA determination that the unit is not in accordance with HQS because of family size
- A determination by the PHA to exercise or not to exercise any right or remedy against an owner under a HAP contract

The PHA will only offer participants the opportunity for an informal hearing when required to by the regulations.

**Informal Hearing Procedures**

**Notice to the Family**

When the PHA makes a decision subject to informal hearing procedures, the PHA must inform the family of its right to an informal hearing at the same time that it informs the family of the decision.
For decisions related to the family’s annual or adjusted income, the determination of the appropriate utility allowance, and the determination of the family unit size, the PHA must notify the family that they may ask for an explanation of the basis of the determination, and that if they do not agree with the decision, they may request an informal hearing on the decision.

For decisions related to the termination of the family’s assistance, or the denial of a family’s request for an exception to the PHA’s subsidy standards, the notice must contain a brief statement of the reasons for the decision, a statement that if the family does not agree with the decision, the family may request an informal hearing on the decision, and a statement of the deadline for the family to request an informal hearing.

In cases where the PHA makes a decision for which an informal hearing must be offered, the notice to the family will include all the following:

- The proposed action or decision of the PHA.
- A brief statement of the reasons for the decision, including the regulatory reference. The date the proposed action will take place.
- A statement of the family’s right to an explanation of the basis for the PHA’s decision.
- A statement that if the family does not agree with the decision the family may request an informal hearing of the decision.
- A deadline for the family to request the informal hearing. To whom the hearing request should be addressed.
- A copy of the PHA’s hearing procedures or written explanation of hearing procedures. Without this information, the family will be unable to properly prepare for the hearing. Providing this information as a matter of policy provides assurance that the PHA has done all it can to inform the family of their rights and responsibilities in the hearing process.

**Scheduling an Informal Hearing**

When an informal hearing is required, the PHA must proceed with the hearing in a reasonably expeditious manner upon the request of the family.

A request for an informal hearing must be made in writing and delivered to the PHA either in person or by first class mail, by the close of the business day, no later than 10 business days from the date of the PHA’s decision or notice to terminate assistance.

The PHA must schedule and send written notice of the informal hearing to the family within 10 business days of the family’s request.

The family may request to reschedule a hearing for good cause, or if it is needed as a reasonable accommodation for a person with disabilities. Good cause is defined as an unavoidable conflict which seriously affects the health, safety or welfare of the family. Requests to reschedule a hearing must be made orally or in writing prior to the hearing date. At its discretion, the PHA may request documentation of the “good cause” prior to rescheduling the hearing.

Upon notification in advance with at least 24 hours’ notice on any party’s unavailability to attend a scheduled hearing, the hearing will be rescheduled one time only without justification of the need to reschedule. After the hearing has been rescheduled a request to reschedule a second time by the same party will only be considered for extreme situations. Extreme situations may include but are not limited to hospitalization of self or household member, death in the family, weather related restriction. Any notice of the inability of the participant to attend the hearing must be provided within 24 hours of the hearing along with third party verification of the situation. The hearing officer will have the sole discretion to decide if the request is legitimate and with good cause.

If the family does not appear at the scheduled time, and was unable to reschedule the hearing in advance due to the
nature of the conflict, the family must contact the PHA within 24 hours of the scheduled hearing date, excluding weekends and holidays. The PHA will reschedule the hearing only if the family can show good cause for the failure to appear, or if it is needed as a reasonable accommodation for a person with disabilities.

**Pre-Hearing Right to Discovery**
Participants and the PHA are permitted pre-hearing discovery rights. The family must be given the opportunity to examine before the hearing any PHA documents that are directly relevant to the hearing. The family must be allowed to copy any such documents at their own expense. If the PHA does not make the document available for examination on request of the family, the PHA may not rely on the document at the hearing.

The PHA hearing procedures may provide that the PHA must be given the opportunity to examine at the PHA offices before the hearing, any family documents that are directly relevant to the hearing. The PHA must be allowed to copy any such document at the PHA’s expense. If the family does not make the document available for examination on request of the PHA, the family may not rely on the document at the hearing.

For informal hearings, documents include records and regulations. The family will be allowed to copy any documents related to the hearing. The family must request discovery of PHA documents no later than 12:00 p.m. on the business day prior to the scheduled hearing date.

The PHA must be given an opportunity to examine at the PHA offices before the hearing any family documents that are directly relevant to the hearing. Whenever a participant requests an informal hearing, the PHA will automatically mail a letter to the participant requesting a copy of all documents that the participant intends to present or utilize at the hearing. The participant must make the documents available no later than 12:00 pm on the business day prior to the scheduled hearing date.

**Participant’s Right to Bring Counsel**
At its own expense, the family may be represented by a lawyer or other representative at the informal hearing.

**Informal Hearing Officer**
Informal hearings will be conducted by a person or persons approved by the PHA, other than the person who made or approved the decision or a subordinate of the person who made or approved the decision.
The PHA has designated the following to serve as hearing officers:

- Director of the PHA or his/her designated individual including the Assisted Housing Supervisor

**Attendance at the Informal Hearing**
Hearings may be attended by a hearing officer and the following applicable persons:

- A PHA representative(s) and any witnesses for the PHA
- The participant and any witnesses for the participant
- The participant’s counsel or other representative
- Any other person approved by the PHA as a reasonable accommodation for a person with a disability
- Any person attending the hearing as an interpreter due to a disability or Limited English Proficiency

**Conduct at Hearings**
The person who conducts the hearing may regulate the conduct of the hearing in accordance with the PHA’s hearing procedures. The hearing officer is responsible to manage the order of business and to ensure that hearings are conducted in a professional and businesslike manner. Attendees are expected to comply with all hearing procedures established by the hearing officer and guidelines for conduct. Any person demonstrating disruptive, abusive or otherwise inappropriate behavior will be excused from the hearing at the discretion of the hearing officer.

**Evidence**
The PHA and the family must be given the opportunity to present evidence and question any witnesses. In general, all evidence is admissible at an informal hearing. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings. Any evidence to be considered by the hearing officer must be presented at the time of the hearing. There are four categories of evidence.

- **Oral evidence**: the testimony of witnesses
- **Documentary evidence**: a writing which is relevant to the case, for example, a letter written to the PHA. Writings include all forms of recorded communication or representation, including letters, words, pictures, sounds, videotapes or symbols or combinations thereof.
- **Demonstrative evidence**: Evidence created specifically for the hearing and presented as an illustrative aid to assist the hearing officer, such as a model, a chart or other diagram.
- **Real evidence**: A tangible item relating directly to the case.

*Hearsay Evidence* is evidence of a statement that was made other than by a witness while testifying at the hearing and that is offered to prove the truth of the matter. Even though evidence, including hearsay, is generally admissible, hearsay evidence alone cannot be used as the sole basis for the hearing officer’s decision.

If either the PHA or the family fail to comply with the discovery requirements described above, the hearing officer will refuse to admit such evidence.

Other than the failure of a party to comply with discovery, the hearing officer has the authority to overrule any objections to evidence.

**Hearing Officer’s Decision**
The person who conducts the hearing must issue a written decision, stating briefly the reasons for the decision. Factual determinations relating to the individual circumstances of the family must be based on a preponderance of evidence presented at the hearing. A copy of the hearing decision must be furnished promptly to the family.

In rendering a decision, the hearing officer will consider the following matters:

- **PHA Notice to the Family**: The hearing officer will determine if the reasons for the PHA’s decision are factually stated in the Notice.
- **Discovery**: The hearing officer will determine if the PHA and the family were given the opportunity to examine any relevant documents in accordance with PHA policy.
- **PHA Evidence to Support the PHA Decision**: The evidence consists of the facts presented. Evidence is not conclusion and it is not argument. The hearing officer will evaluate the facts to determine if they support the PHA’s conclusion.
- **Validity of Grounds for Termination of Assistance (when applicable)**: The hearing officer will determine if the termination of assistance is for one of the grounds specified in the HUD regulations and PHA policies. If the grounds for termination are not specified in the regulations or in compliance with PHA policies, then the decision of the PHA will be overturned.

The hearing officer will issue a written decision to the family and the PHA no later than 10 business days after the hearing. The report will contain the following information:

- **Hearing information**:
  Name of the participant;
  Date, time and place of the hearing;
  Name of the hearing officer;
  Name of the PHA representative; and
  Name of family representative (if any).
- **Background**: A brief, impartial statement of the reason for the hearing.
- **Summary of the Evidence**: The hearing officer will summarize the testimony of each witness and identify any documents that a witness produced in support of his/her testimony and that are admitted into evidence.
• **Findings of Fact:** The hearing officer will include all findings of fact, based on a preponderance of the evidence. *Preponderance of the evidence* is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole shows that the fact sought to be proved is more probable than not. Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

• **Conclusions:** The hearing officer will render a conclusion derived from the facts that were found to be true by a preponderance of the evidence. The conclusion will result in a determination of whether these facts uphold the PHA’s decision.

• **Order:** The hearing report will include a statement of whether the PHA’s decision is upheld or overturned. If it is overturned, the hearing officer will instruct the PHA to change the decision in accordance with the hearing officer’s determination. In the case of termination of assistance, the hearing officer will instruct the PHA to restore the participant’s program status.

**Procedures for Rehearing or Further Hearing**

The hearing officer may ask the family for additional information and/or might adjourn the hearing to reconvene at a later date, before reaching a decision. If the family misses an appointment or deadline ordered by the hearing officer, the action of the PHA will take effect and another hearing will not be granted.

**Considerations**

In making its decision to terminate assistance, the PHA will consider alternatives such as:

As a condition of continued assistance, the PHA may require that any household member who participated in or was responsible for an offense no longer resides in the unit. The head of household must certify that the culpable family member has vacated the unit and will not be permitted to visit or to stay as a guest in the assisted unit. The family must present evidence of the former family member’s current address upon PHA request.

If a family owes amounts to the PHA, as a condition of continued assistance, the PHA will require the family to repay the full amount or to enter into a repayment agreement, within 30 days of receiving notice from the PHA of the amount owed.

For criminal activity, HUD permits the PHA to terminate assistance if a *preponderance of the evidence* indicates that a household member has engaged in the activity, regardless of whether the household member has been arrested or convicted. The PHA will use the concept of the preponderance of the evidence as the standard for making all termination decisions.

*Preponderance of the evidence* is defined as evidence which is of greater weight or more convincing than the evidence which is offered in opposition to it; that is, evidence which as a whole show that the fact sought to be proved is more probable than not. Preponderance of the evidence may not be determined by the number of witnesses, but by the greater weight of all evidence.

The PHA will consider the circumstances when deciding whether to terminate assistance. When considering the circumstances and reviewing alternative choices to termination of assistance, two staff members, one staff consisting of an FSS Coordinator or Circles® Initiative staff, will meet to make the decision prior to proposal of termination to consider whether there are other alternatives that can be presented.

The PHA will consider the following factors when making its decision to terminate assistance:

- The seriousness of the case, especially with respect to how it would affect other residents
- The effects that termination of assistance may have on other members of the family who were not involved in the action or failure to act
• The extent of participation or culpability of individual family members, including whether the culpable family member is a minor or a person with disabilities or a victim of domestic violence, dating violence, sexual assault or stalking

• The length of time since the violation occurred, the family's recent history and the likelihood of favorable conduct in the future

In the case of drug or alcohol abuse, whether the culpable household member is participating in or has successfully completed a supervised drug or alcohol rehabilitation program or has otherwise been rehabilitated successfully. The PHA will require the participant to submit evidence of the household member’s current participation in or successful completion of a supervised drug or alcohol rehabilitation program, or evidence of otherwise having been rehabilitated successfully.

In the case of program abuse, the dollar amount of the overpaid assistance and whether or not a false certification was signed by the family.

In the case of non-compliance with HQS by the family, consideration will include whether the non-compliance consists of safety, life threatening conditions and/or if the family has submitted a plan of action to correct the deficiency.

**Reasonable Accommodation**

If the family includes a person with disabilities, the PHA’s decision to terminate the family’s assistance is subject to consideration of reasonable accommodation in accordance with 24 CFR Part 8. If a family indicates that the behavior of a family member with a disability is the reason for a proposed termination of assistance, the PHA will determine whether the behavior is related to the disability. If so, upon the family’s request, the PHA will determine whether alternative measures are appropriate as a reasonable accommodation. The PHA will only consider accommodations that can reasonably be expected to address the behavior that is the basis of the proposed termination of assistance.

Upon consideration of such alternatives and factors, the PHA may, on a case-by-case basis, choose not to terminate assistance.

**PHA Notice of Final Decision**

The PHA is not bound by the decision of the hearing officer for matters in which the PHA is not required to provide an opportunity for a hearing, decisions that exceed the authority of the hearing officer, decisions that conflict with or contradict HUD regulations, requirements, or are otherwise contrary to federal, state, or local laws. If the PHA determines it is not bound by the hearing officer’s decision in accordance with HUD regulations, the PHA must promptly notify the family of the determination and the reason for the determination.

The PHA will mail a “Notice of Final Decision” including the hearing officer’s report to the participant and their representative. This notice will be sent by first-class mail, postage pre-paid. The participant will be mailed the original “Notice of Final Decision”. A copy of the “Notice of Final Decision” will be maintained in the PHA’s file.

**HEARING AND APPEAL PROVISIONS FOR NONCITIZENS**

Denial or termination of assistance based on immigration status is subject to special hearing and notice rules. Applicants who are denied assistance due to immigration status are entitled to an informal hearing, not an informal review.

Assistance to a family may not be delayed, denied, or terminated based on immigration status at any time prior to a decision under the United States Citizenship and Immigration Services (USCIS) appeal process. Assistance to a family may not be terminated or denied while the PHA hearing is pending, but assistance to an applicant may be delayed pending the completion of the informal hearing.

A decision against a family member, issued in accordance with the USCIS appeal process or the PHA informal hearing process, does not preclude the family from exercising the right, that may otherwise be available, to seek redress directly through judicial procedures.
Notice of Denial or Termination of Assistance for Noncitizens

The notice of denial or termination of assistance for noncitizens must advise the family:

- That financial assistance will be denied or terminated, and provide a brief explanation of the reasons for the proposed denial or termination of assistance.
- The family may be eligible for proration of assistance.
- In the case of a participant, the criteria and procedures for obtaining relief under the provisions for preservation of families [24 CFR 5.514 and 5.518].
- That the family has a right to request an appeal to the USCIS of the results of secondary verification of immigration status and to submit additional documentation or explanation in support of the appeal.
- That the family has a right to request an informal hearing with the PHA either upon completion of the USCIS appeal or in lieu of the USCIS appeal.
- For applicants, assistance may not be delayed until the conclusion of the USCIS appeal process, but assistance may be delayed during the period of the informal hearing process.

USCIS Appeal Process

When the PHA receives notification that the USCIS secondary verification failed to confirm eligible immigration status, the PHA must notify the family of the results of the USCIS verification. The family will have 30 days from the date of the notification to request an appeal of the USCIS results. The request for appeal must be made by the family in writing directly to the USCIS. The family must provide the PHA with a copy of the written request for appeal and the proof of mailing.

The PHA will notify the family in writing of the results of the USCIS secondary verification within 10 business days of receiving the results.

The family must provide the PHA with a copy of the written request for appeal and proof of mailing within 10 business days of sending the request to the USCIS.

The family must forward to the designated USCIS office any additional documentation or written explanation in support of the appeal. This material must include a copy of the USCIS document verification request (used to process the secondary request) or such other form specified by the USCIS, and a letter indicating that the family is requesting an appeal of the USCIS immigration status verification results.

The USCIS will notify the family, with a copy to the PHA, of its decision. When the USCIS notifies the PHA of the decision, the PHA must notify the family of its right to request an informal hearing.

The PHA will send written notice to the family of its right to request an informal hearing within 10 business days of receiving notice of the USCIS decision regarding the family's immigration status.

Informal Hearing Procedures for Applicants

After notification of the USCIS decision on appeal, or in lieu of an appeal to the USCIS, the family may request that the PHA provide a hearing. The request for a hearing must be made either within 30 days of receipt of the PHA notice of denial, or within 30 days of receipt of the USCIS appeal decision.

The informal hearing procedures for applicant families are described below.

Informal Hearing Officer

The PHA must provide an informal hearing before an impartial individual, other than a person who made or approved the decision under review, and other than a person who is a subordinate of the person who made or approved the decision.
Evidence
The family must be provided the opportunity to examine and copy at the family’s expense, at a reasonable time in advance of the hearing, any documents in the possession of the PHA pertaining to the family’s eligibility status, or in the possession of the USCIS (as permitted by USCIS requirements), including any records and regulations that may be relevant to the hearing.

The family will be allowed to copy any documents related to the hearing. The family must request discovery of PHA documents no later than 12:00 p.m. on the business day prior to the hearing.

The family must be provided the opportunity to present evidence and arguments in support of eligible status. Evidence may be considered without regard to admissibility under the rules of evidence applicable to judicial proceedings.

The family must also be provided the opportunity to refute evidence relied upon by the PHA, and to confront and cross-examine all witnesses on whose testimony or information the PHA relies.

Representation and Interpretive Services
The family is entitled to be represented by an attorney or other designee, at the family’s expense, and to have such person make statements on the family’s behalf.

The family is entitled to arrange for an interpreter to attend the hearing, at the expense of the family, or the PHA, as may be agreed upon by the two parties.

Recording of the Hearing
The family is entitled to have the hearing recorded by audiotape. The PHA may, but is not required to provide a transcript of the hearing. The PHA will not provide a transcript of an audio taped hearing.

Hearing Decision
The PHA must provide the family with a written final decision, based solely on the facts presented at the hearing, within 14 calendar days of the date of the informal hearing. The decision must state the basis for the decision.

Informal Hearing Procedures for Participants
After notification of the USCIS decision on appeal, or in lieu of an appeal to the USCIS, the family may request that the PHA provide a hearing. The request for a hearing must be made either within 30 days of receipt of the PHA notice of termination, or within 30 days of receipt of the USCIS appeal decision.

For the informal hearing procedures that apply to participant families whose assistance is being terminated based on immigration status.

Retention of Documents
The PHA must retain for a minimum of 5 years the following documents that may have been submitted to the PHA by the family, or provided to the PHA as part of the USCIS appeal or the PHA informal hearing process:
- The application for assistance
- The form completed by the family for income reexamination
- Photocopies of any original documents, including original USCIS documents
- The signed verification consent form
- The USCIS verification results
- The request for a USCIS appeal
- The final USCIS determination
- The request for an informal hearing
- The final informal hearing decision
HOMEOWNERSHIP

Overview

The homeownership option is used to assist a family residing in a home purchased and owned by one or more members of the family. A family assisted under this option may be newly admitted or an existing participant in the HCV program. The PHA must have the capacity to operate a successful HCV homeownership program as defined by the regulations.

There are two forms of homeownership assistance a PHA may offer under this option: monthly homeownership assistance payments, or a single down payment assistance grant. PHAs may choose to offer either or both forms of homeownership assistance, or choose not to offer either. If a PHA offers both forms of assistance, a family must choose which form of assistance to receive.

The PHA must offer either form of homeownership assistance if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. It is the sole responsibility of the PHA to determine whether it is reasonable to implement a homeownership program as a reasonable accommodation. The PHA must determine what is reasonable based on the specific circumstances and individual needs of the person with a disability. The PHA may determine that it is not reasonable to offer homeownership assistance as a reasonable accommodation in cases where the PHA has otherwise opted not to implement a homeownership program.

The PHA must approve a live-in aide if needed as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities.

The PHA will offer the monthly homeownership assistance payments to qualified families.

The Housing Choice Voucher Home Ownership Program permits eligible participants in the HCV Program, including participants with portable vouchers, the option of purchasing a home with their voucher assistance rather than renting. The home ownership option is available to newly admitted or existing participants, who do not owe monies to the City of Dubuque Housing Services or any other Housing Agency for any outstanding debts, and who meet the eligibility criteria set forth below. Additionally, participants who are in violation of their family obligations while receiving HCV assistance shall be ineligible for participation in the Housing Choice Voucher Home Ownership Program.

HCV home ownership assistance may be used to purchase the following type of homes within the City of Dubuque: new or existing single-family dwelling unit, condominium, cooperatives, or manufactured homes. The City of Dubuque Housing will also permit portability of HCV home ownership assistance to another Jurisdiction, provided the receiving jurisdiction operates a HCV home ownership program for which the participant qualifies.

FAMILY ELIGIBILITY

The family must meet all the requirements listed below before the commencement of homeownership assistance. The PHA may also establish additional initial requirements if they are described in the PHA administrative plan.

- The family must have been admitted to the Housing Choice Voucher program.
- The family must qualify as a first-time homeowner, or may be a cooperative member.
- The family must meet the Federal minimum income requirement. The family must have a gross annual income equal to the Federal minimum wage multiplied by 2000, based on the income of adult family members who will own the home. The PHA may establish a higher income standard for families. However, a family that meets the federal minimum income requirement (but not the PHA's requirement) will be considered to meet the minimum income requirement if it can demonstrate that it has been pre-qualified or pre-approved for financing that is sufficient to purchase an eligible unit.
- For disabled families, the minimum income requirement is equal to the current SSI monthly payment for an individual living alone, multiplied by 12.
- For elderly or disabled families, welfare assistance payments for adult family members who will own the home will be included in determining whether the family meets the minimum income requirement. It will not be included for other
families.

- The family must satisfy the employment requirements by demonstrating that one or more adult members of the family who will own the home at commencement of homeownership assistance is currently employed on a full-time basis (the term ‘full-time employment’ means not less than an average of 30 hours per week); and has been continuously so employed during the year before commencement of homeownership assistance for the family.
- The employment requirement does not apply to elderly and disabled families. In addition, if a family, other than an elderly or disabled family includes a person with disabilities, the PHA must grant an exemption from the employment requirement if the PHA determines that it is needed as a reasonable accommodation.
- The family has not defaulted on a mortgage securing debt to purchase a home under the homeownership option.
- Except for cooperative members who have acquired cooperative membership shares prior to commencement of homeownership assistance, no family member has a present ownership interest in a residence at the commencement of homeownership assistance for the purchase of any home.
- Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR82.631(c).

The PHA will not establish a higher minimum income standard for disabled and/or non-disabled families.

The family must be financially capable to qualify for HA approved financing of the home and must be financially capable to provide at least 3% of the purchase price as a minimum homeowner down payment. The City of Dubuque Rehabilitation Activity shall review lender qualifications and the loan terms before authorizing homeownership assistance.

The PHA requires that financing for purchase of a home under its HCV homeownership program complies with secondary mortgage market underwriting requirements; or complies with generally accepted private sector underwriting standards.

Each family, except families with a disabled member, must be a first-time homeowner. A first-time homeowner means that no member of the household has had an ownership interest in any residence during the three years prior to the home ownership assistance. However, a single parent or displaced homemaker who, while married, owned a home with a spouse (or resided in a home owned by a spouse) is considered a first-time home owner for purposes of the Housing Choice Voucher Home Ownership Program.

The Housing and Community Development Director may also consider whether and to what extent an employment interruption is considered permissible in satisfying the employment requirement. Generally, families will be considered “continuously employed” if the break in employment does not exceed two months. The Housing and Community Development Director may also consider self-employment to determine employment history. The employment requirement does not apply to an elderly or disabled family. To reasonably accommodate a family’s participation in the program, families that include a person with disabilities may also be exempt from this requirement if an exemption in needed as a reasonable accommodation.

Participants in the Housing Choice Voucher Program shall be ineligible for participation in the Home Ownership Program if any debt or portion of a debt remains owed to the City of Dubuque or any other Housing Authority. Additionally, participants who are in violation of their family obligations while receiving HCV assistance shall be ineligible for participation in the Home Ownership Program.

If the head of household, spouse, or other adult household member who will execute the contract of sale, mortgage and loan documents has previously defaulted on a mortgage obtained through the HCV Home Ownership Program, the family will be ineligible to participate in the Home Ownership Program.

**SELECTION OF FAMILIES**

Unless otherwise provided (under the homeownership option), the PHA may limit homeownership assistance to families or purposes defined by the PHA, and may prescribe additional requirements for commencement of homeownership assistance for a family. Any such limits or additional requirements must be described in the PHA administrative plan.
If the PHA limits the number of families that may participate in the homeownership option, the PHA must establish a system by which to select families to participate.

ELIGIBLE UNITS
For a unit to be eligible, the PHA must determine that the unit satisfies all the following requirements:

- The unit must meet HUD’s “eligible housing” requirements. The unit may not be any of the following:
  - A public housing or Indian housing unit;
  - A unit receiving Section 8 project-based assistance;
  - A nursing home, board and care home, or facility providing continual psychiatric, medical or nursing services;
  - A college or other school dormitory;
  - On the grounds of penal, reformatory, medical, mental, or similar public or private institutions.
- The unit must be under construction or already exist at the time the family enters the contract of sale.
- The unit must be a one-unit property or a single dwelling unit in a cooperative or condominium.
- The unit must have been inspected by the PHA and by an independent inspector designated by the family.
- The unit must meet Housing Quality Standards (see Chapter 8).
- For a unit where the family will not own fee title to the real property (such as a manufactured home), the home must have a permanent foundation and the family must have the right to occupy the site for at least 40 years.
- For PHA-owned units all the following conditions must be satisfied:
  - The PHA informs the family, both orally and in writing, that the family has the right to purchase any eligible unit and a PHA-owned unit is freely selected by the family without PHA pressure or steering;
  - The unit is not ineligible housing;
  - The PHA obtains the services of an independent agency to inspect the unit for compliance with HQS, review the independent inspection report, review the contract of sale, determine the reasonableness of the sales price and any PHA provided financing. These actions must be completed in accordance with program requirements.

The PHA must not approve the unit if the PHA has been informed that the seller is debarred, suspended, or subject to a limited denial of participation.

ADDITIONAL PHA REQUIREMENTS FOR SEARCH AND PURCHASE
It is the family’s responsibility to find a home that meets the criteria for voucher homeownership assistance. The PHA may establish the maximum time that will be allowed for a family to locate and purchase a home, and may require the family to report on their progress in finding and purchasing a home. If the family is unable to purchase a home within the maximum time established by the PHA, the PHA may issue the family a voucher to lease a unit or place the family’s name on the waiting list for a voucher.

The family will be allowed 120 days to identify a unit and submit a sales contract to the PHA for review. The family will be allowed an additional 120 days to close on the home. PHAs may grant extensions to either of these periods for good cause. The length of the extension(s) will be determined on a case-by-case, but in no case will an extension exceed a total of 125 days. The maximum amount of time a family will be given to locate and complete the purchase of a home under the homeownership option is 365 days.

During these periods, the family will continue to receive HCV rental assistance in accordance with any applicable lease and HAP contract until the family vacates the rental unit for its purchased home. The family will be required to report their progress on locating and purchasing a home to the PHA every 30 days until the home is purchased.

All requests for extensions must be submitted in writing to the PHA prior to the expiration of the period for which the extension is being requested. The PHA will approve or disapprove the extension request within 10 business days. The family will be notified of the PHA’s decision in writing.
If the family cannot complete the purchase of a unit within the maximum required time frame and is not receiving rental assistance under a HAP contract at the time the search and purchase time period expires, the family will be issued a voucher to lease a unit.

HOMEOWNERSHIP COUNSELING
Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing counseling program required by the PHA. HUD suggests the following topics for the PHA-required pre-assistance counseling:

- Home maintenance (including care of the grounds);
- Budgeting and money management;
- Credit counseling;
- How to negotiate the purchase price of a home;
- How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;
- How to find a home, including information about homeownership opportunities, schools, and transportation in the PHA jurisdiction;
- Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
- Information on fair housing, including fair housing lending and local fair housing enforcement agencies; and
- Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), state and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions.

The PHA may adapt the subjects covered in pre-assistance counseling (as listed) to local circumstances and the needs of individual families.

The PHA may also offer additional counseling after commencement of homeownership assistance (ongoing counseling). If the PHA offers a program of ongoing counseling for participants in the homeownership option, the PHA shall have discretion to determine whether the family is required to participate in the ongoing counseling.

If the PHA does not use a HUD-approved housing counseling agency to provide the counseling, the PHA should ensure that its counseling program is consistent with the counseling provided under HUD’s Housing Counseling program.

A family’s participation in the home ownership program is conditioned on the family attending and successfully completing a home ownership and housing counseling program approved by the PHA prior to commencement of homeownership assistance.

HOME INSPECTIONS, CONTRACT OF SALE, AND PHA DISAPPROVAL OF SELLER
Home Inspections
The PHA may not commence monthly homeownership assistance payments or provide down payment assistance grants for a family until the PHA has inspected the unit and has determined that the unit passes HQS.

An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.

The PHA may not require the family to use an independent inspector selected by the PHA. The independent inspector may not be a PHA employee or contractor, or other person under control of the PHA. However, the PHA may establish standards for qualification of inspectors selected by families under the homeownership option.

The PHA may disapprove a unit for assistance based on information in the independent inspector’s report, even if the unit was found to comply with HQS.
The unit must be inspected by a PHA inspector and pass inspection per the City of Dubuque Housing Code. The unit must be inspected by an independent inspector and incipient code violations identified by the independent inspector.

To assure the home complies with the City of Dubuque Housing Code, home ownership assistance payments must not commence until the PHA has inspected and approved the home. Another inspection must also be completed by a professional home inspector selected by the family and approved by the PHA. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems. The independent inspector may not be a PHA employee or contractor, or other person under control of the PHA. The independent inspector must provide a copy of the inspection report both to the family and to the PHA. The PHA may not pay any Home ownership assistance for the family until the PHA has reviewed the inspection report of the independent inspector. Even if the unit otherwise complies with the City of Dubuque Housing Code, the PHA shall have discretion to disapprove the unit for assistance under the Homeownership program because of information in the inspection report.

Contract of Sale
Before commencement of monthly homeownership assistance payments or receipt of a down payment assistance grant, a member or members of the family must enter a contract of sale with the seller of the unit to be acquired by the family. The family must give the PHA a copy of the contract of sale. The contract of sale must:

- Specify the price and other terms of sale by the seller to the purchaser;
- Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser;
- Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser;
- Provide that the purchaser is not obligated to pay for any necessary repairs; and
- Contain a certification from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under CFR part 24.

Prior to execution of the offer to purchase or sales agreement, the financing terms must be provided by the family to the City of Dubuque Rehabilitation Activity for approval. The purchase or sales agreement must provide for inspection by the PHA and the independent inspector and must state that the purchaser is not obligated to purchase unless the inspections are satisfactory to the PHA. The purchase or sales agreement must provide that the purchaser is not obligated to purchase if the mortgage financing terms are not approved by the PHA. A copy of the purchase or sales agreement must be submitted to the City of Dubuque Rehabilitation Activity for approval.

Disapproval of a Seller
In its administrative discretion, the PHA may deny approval of a seller for the same reasons a PHA may disapprove an owner under the regular HCV program [see 24 CFR 982.306(c)].

FINANCING
The PHA may establish requirements for financing purchase of a home under the homeownership option. This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. The PHA must establish policies describing these requirements in the administrative plan.

A PHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms.
The proposed financing terms must be submitted to and approved by the City of Dubuque Rehabilitation Activity prior to close of the financing. The Rehabilitation Activity shall determine the affordability of the family's proposed financing. In making such determination, the Rehabilitation Activity may consider other family expenses, including but not limited to child care, unreimbursed medical expenses, and other outstanding debts. Certain types of financing, including but not limited to, balloon payment mortgages, are prohibited and will not be approved. Seller-financed mortgages through land contracts shall not be approved. Seller-financed mortgages through person-to-person mortgages will be considered on a case by case basis. If a mortgage is not FHA-insured, the PHA will require the lender to comply with generally accepted mortgage underwriting standards consistent with those of HUD/FHA, Ginnie Mae, Fannie Mae, Freddie Mac, the Federal Home Loan Bank, or other private lending institutions. The PHA may disapprove proposed financing, refinancing or other debt if it is determined that the debt is unaffordable, or if the lender or the loan terms do not meet the qualifications as set forth by the PHA. The buyer must be capable of providing at least 3% of the purchase price for the down payment.

CONTINUED ASSISTANCE REQUIREMENTS; FAMILY OBLIGATIONS

Homeownership assistance may only be paid while the family is residing in the home. If the family moves out of the home, the PHA may not continue homeownership assistance after the month when the family moves out. The family or lender is not required to refund to the PHA the homeownership assistance for the month when the family moves out.

Before commencement of homeownership assistance, the family must execute a statement in which the family agrees to comply with all family obligations under the homeownership option.

The family must comply with the following obligations:

- The family must comply with the terms of the mortgage securing debt incurred to purchase the home, or any refinancing of such debt.
- The family may not convey or transfer ownership of the home, except for purposes of financing, refinancing, or pending settlement of the estate of a deceased family member. Use and occupancy of the home are subject to 24 CFR 982.551 (h) and (i).
- The family must supply information to the PHA or HUD as specified in 24 CFR 982.551(b). The family must further supply any information required by the PHA or HUD concerning mortgage financing or refinancing, sale or transfer of any interest in the home, or homeownership expenses.
- The family must notify the PHA before moving out of the home.
- The family must notify the PHA if the family defaults on the mortgage used to purchase the home.
- No family member may have any ownership interest in any other residential property.
- The family must comply with the obligations of a participant family described in 24 CFR 982.551, except for the following provisions which do not apply to assistance under the homeownership option: 24 CFR 982.551(c), (d), (e), (f), (g) and (j).

Before each annual recertification during the next two years, the home will be inspected by a PHA inspector per City of Dubuque Housing Code and must pass inspection to continue receiving home ownership assistance. If the PHA determines there are problems with maintaining the home in a safe and decent manner, the Housing and Community Development Director may require on-going inspections annually for the next five years.

A family must agree, in writing, to comply with all family obligations under the HCV Program and the PHA's homeownership policies. These obligations include (1) attending ongoing home ownership counseling, if required by the PHA; (2) complying with the mortgage terms; (3) not selling or transferring the home to anyone other than a member of the assisted family who resides in the home while receiving home ownership assistance and who is approved by the PHA; (4) not refinancing or adding debt secured by the home without prior approval by the PHA; (5) not obtaining a present ownership interest in another residence while receiving home ownership assistance; (6) supplying all required information to the PHA, including but not limited to annual verification of household income, notice of change in home ownership expenses, notice of move-out, and notice of mortgage default; (7) allowing inspections of the home and maintaining the unit in a decent and safe manner; and (8) repairing any incipient code violations identified from the independent inspector's report within six (6) months of ownership.
MAXIMUM TERM OF HOMEOWNER ASSISTANCE
Except in the case of a family that qualifies as an elderly or disabled family, other family members (described below) shall not receive homeownership assistance for more than:
- Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer; or
- Ten years, in all other cases.

The maximum term described above applies to any member of the family who:
- Has an ownership interest in the unit during the time that homeownership payments are made; or
- Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made.

In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

If, during homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least 6 months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance).

If the family has received such assistance for different homes, or from different PHAs, the total of such assistance terms is subject to the maximum term described in this part.

HOMEOWNER ASSISTANCE PAYMENTS AND HOMEOWNERSHIP EXPENSES
The monthly homeownership assistance payment is the lower of: the voucher payment standard minus the total tenant payment, or the monthly homeownership expenses minus the total tenant payment.

In determining the amount of the homeownership assistance payment, the PHA will use the same payment standard schedule, payment standard amounts, and subsidy standards as those described elsewhere in this plan for the Housing Choice Voucher program. The payment standard for a family is the greater of (i) The payment standard as determined at the commencement of homeownership assistance for occupancy of the home, or (ii) The payment standard at the most recent regular reexamination of family income and composition since the commencement of homeownership assistance for occupancy of the home.

The PHA's housing assistance payment will be paid directly to the lender unless the mortgage company refuses to accept payments from more than one source. In such case, the PHA's housing assistance payment will be paid directly to the family. If the assistance payment exceeds the amount due to the lender, the PHA must pay the excess directly to the family.

Homeownership assistance for a family terminates automatically 180 calendar days after the last homeownership assistance payment on behalf of the family. However, a PHA may grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.

The PHA must adopt policies for determining the amount of homeownership expenses to be allowed by the PHA in accordance with HUD requirements.

Homeownership expenses (not including cooperatives) only include amounts allowed by the PHA to cover:
- Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home;
- Real estate taxes and public assessments on the home;
• Home insurance;
• The PHA allowance for maintenance expenses;
• The PHA allowance for costs of major repairs and replacements;
• The PHA utility allowance for the home;
• Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person;
• Land lease payments where a family does not own fee title to the real property on which the home is located; [see 24 CFR 982.628(b)].
• For a condominium unit, condominium operating charges or maintenance fees assessed by the condominium homeowner association.

The amount of the monthly assistance payment will be based on three factors: the voucher payment standard for which the family is eligible; the monthly home ownership expense; and the family's household income. The PHA shall pay a monthly Home ownership assistance payment directly to the lender on behalf of the family that is equal to the lower of:

1. The payment standard minus the total tenant payment; or
2. The family's monthly Home ownership expenses minus the total tenant payment.

Home ownership expenses for a homeowner may include principal and interest on mortgage debt, any mortgage insurance premium incurred to finance the home, real estate taxes, any public assessments on the property, home insurance, PHA allowance for maintenance expenses and costs of repairs and replacements; and the PHA utility allowance. All participants in the HCV Home Ownership program shall be required to apply for the homestead tax exemption.

The PHA will allow the following homeownership expenses:
• Monthly homeownership payment. This includes principal and interest on initial mortgage debt, taxes and insurance, and any mortgage insurance premium, if applicable.
• Utility allowance. The PHA's utility allowance for the unit, based on the current HCV utility allowance schedule.
• Monthly maintenance allowance. The monthly maintenance allowance will be the annual maintenance allowance, divided by twelve. The annual maintenance allowance will be set at .5 percent of purchase price of the home.
• Monthly major repair/replacement allowance. The monthly major repair/replacement allowance will be the annual major repair/replacement allowance divided by 12. The annual major repair/replacement allowance will be set as a percentage of the purchase price of the home, based on the age of the home at the time of purchase and/or reexamination.
• Monthly co-op/condominium assessments. If applicable, the monthly amount of co-op or condominium association operation and maintenance assessments.
• Monthly principal and interest on debt for improvements. Principal and interest for major home repair, replacements, or improvements, if applicable.
The PHA will provide the lender or Rehabilitation Activity with notice of the amount of the housing assistance payment prior to close of escrow and will pay PHA’s contribution towards the family’s homeowner expense directly to the family’s designated account for the mortgage activity. The family will be responsible to submit the mortgage payment directly to the lender in a timely manner to allow the transfer of funds by the lender and/or mortgage servicer and within the terms of the mortgage loan agreement.

A family’s home ownership assistance may be changed during the annual recertification of the household income and at other times per the PHA’s policy of interim changes while the family is participating in the HCV Home Ownership Program. Participation in the HCV Home Ownership Program shall continue until the assistance payment equals $0.00 for a period of 180 consecutive days and per the term of the HCV Home Ownership Program.

Homeownership expenses for a cooperative member may only include amounts allowed by the PHA to cover:

- The cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home;
- Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt;
- Home insurance;
- The PHA allowance for maintenance expenses;
- The PHA allowance for costs of major repairs and replacements;
- The PHA utility allowance for the home; and
- Principal and interest on debt incurred to finance major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, if the PHA determines that allowance of such costs as homeownership expenses is needed as a reasonable accommodation so that the homeownership option is readily accessible to and usable by such person.
- Cooperative operating charges or maintenance fees assessed by the cooperative homeowner association.

MOVING WITH CONTINUED ASSISTANCE
A family receiving homeownership assistance may move with continued tenant-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued tenant-based assistance for a new unit cannot begin so long as any family member holds title to the prior home.

The PHA may deny permission to move to a new unit with continued voucher assistance:

- If the PHA has insufficient funding to provide continued assistance.
- In accordance with 24 CFR 982.638, regarding denial or termination of assistance.
- In accordance with the PHA’s policy regarding number of moves within a 12-month period.

The PHA must deny the family permission to move to a new unit with continued voucher rental assistance if:

- The family defaulted on an FHA-insured mortgage; and
- The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD’s designee; and the family has moved, or will move, from the home within the period established or approved by HUD.

Substantial Deviation
It is the intent and mission to adhere to the goals and objectives outlined in the five-year plan. Any modifications or changes to the plan shall seek approval from HUD prior to implementation. A substantial deviation does not include any changes in HUD regulations or notices.

Significant Amendment/Modification
In June 2013, the PHA was issued a Letter of Findings of Noncompliance with Title VI of the Civil Rights Act. The PHA has
since entered a Voluntary Compliance Agreement with HUD. HUD Letter of Findings identified:

- April 2008: Hiring of a police officer to serve as a Section 8 Investigator
- September 2009: Formation of a Safe Community Task Force to address the perception of increased crime in Dubuque; crime study ordered by the City contracted to Alta Vista Research to focus on the connection between crime and rental housing, specifically Section 8.
- November 2009: Crime study yielded that “persons arrested for criminal activities in Dubuque are no more likely to live in Section 8 Housing”; Administrative plan changed to allow opening and closure of wait list based on number of individuals on the list, and to remove the very low income preference point allotment; also adopted stronger eligibility and denial of assistance/termination requirements pertaining to conduct of all members of household to include juveniles; wait list was also restricted to only individuals who qualify for one of the local residency preference points
- December 2009: Voucher issuance freeze in effect
- February 2010: City Council adopted recommendation to reduce vouchers to 900
- November 2009-December 2010: Wait list purge of over 582 families, 66% of which were African American
- June 20-24, 2011: HUD onsite compliance review
- June 17, 2013: HUD issued Letter of Findings of Noncompliance
- April 9, 2014: The City of Dubuque enters Voluntary Compliance Agreement with HUD

By entering the Voluntary Compliance Agreement (VCA), the City has taken measures to ensure continued compliance with its responsibilities under Title VI and its implementing regulations, as well as the City’s AFFH obligations and compliance with PIH Program Requirements. The City has already taken several steps to mediate the effects of the activities, including:

- Local residency preference points were eliminated in December 2012. All local preference points were removed in the proposed Administrative Policy approved by HUD as of February 27, 2015.
- Section 8 Investigator is no longer funded through supplemental Administrative Fees.
- The Administrative Plan has been updated/re-written to reflect the necessary changes as outlined in the VCA. The Administrative Plan was submitted to HUD on December 18, 2014. Comments were received from HUD on February 27, 2015. Additional changes to the Administrative Plan were submitted to HUD in March 2015 to address HAP shortfall funding for CY 2015 and future years based upon HUD Shortfall Team recommendations. The newly revised Administrative Plan was discussed and reviewed by the Resident Advisory Board on 3/19/2015 and 4/16/2016. HUD granted approval of the Administrative Plan on 4/9/2015. The City of Dubuque Housing Commission voted to approve and adopt the plan on 4/28/2015. The City Council voted to approve and adopt the plan on 5/18/2015.
- Revision to the Administrative Plan Chapters 5 (Voucher size) and 16 (Voucher Payment Standards) was submitted to HUD on September 16, 2015; approved by HUD on October 5, 2015; approved by Housing Commission on October 27, 2015 and approved by City Council on November 16, 2015.
- Revision to the Administrative Plan Chapters 5 (Briefing Attendance), Chapter 6 (Minimum Rent) and Chapter 11 (PHA Initiated Interim Reexaminations) was submitted to HUD on December 1, 2015; approved by HUD on 12/10/2015; Approved by Housing Commission on 1/26/2016 and approved by City Council on 2/15/2016.
- Revision to the Administrative Plan Chapter 4 Opening/Closing Waiting List and Selection was submitted to HUD and approved on 7/21/2016; reviewed by RAB prior to submission to HUD and finalized on 9/15/2016; approved by the Housing Commission on 9/27/2016 and approved by the City Council on 11/7/2016.
- Revision to Chapter 7 (Verification) and Chapter 11 (Reexaminations) was approved by HUD on 1/4/2017, approved by Housing Commission on 1/24/2017 and approved by City Council on 2/6/2017.
- Revision to the Administrative Plan Chapter 4 (Applications, Waiting List and Tenant Selection) and Chapter 16 (Program Administration) was submitted to HUD on 9/25/17; approved by Housing Commission on 3/27/2018; and approved by City Council on 5/7/2018.
- All HCV bi-annual reports are being submitted to HUD for review per the terms of the VCA. The City is working with HUD to ensure consistency and comprehensive reporting.
- 494 applicants were removed from the waiting list between January 1, 2014 and August 29, 2014 to increase
voucher lease-up to 927 as of January, 2015. During CY2015, the number of applicants removed from the waiting list to either be issued vouchers or removed from the waiting list for reasons of non-response or ineligibility totaled 451 applications.

- The PHA needs additional funding to allow for lease up to the number of baseline voucher units of 1,072. Our current lease-up rate is below our funding capacity and efforts to increase leasing began after July 2015.
- The HA surveyed landlords on whether they accept the HCV for their rental units as part of their rental license renewal. To increase housing choice, outreach and education will then be targeted towards the pool of landlords who do not currently accept HCV.
- All Housing Department, Human Rights Department, Planning and Zoning Department, City Manager’s Office and Police Department staff members, City Council, Housing Commission, Long Range Planning Commission, Community Development Advisory Commission members, and the Mayor have received continual civil rights and housing law training beginning in August 2014.

B.1.(c)
Deconcentrating Policy
As part of the PHA’s strategy to deconcentrate neighborhoods in poverty, higher Voucher Payment Standards have been put in place in Census Tracts 8.01, 8.02, 12.01, 12.02, 12.04 and 12.05. The Voucher Payment Standards within the above census tracts will be adjusted on January 1 of each year.

The PHA has a Project Based Voucher contract with the Rose of Dubuque to provide assisted living units to elderly and disabled populations. The Rose of Dubuque is an affordable, assisted living facility for the benefit of low- and moderate-income seniors in the Dubuque, Iowa area. The 70-unit building is located at 3390 Lake Ridge Drive, Dubuque, Iowa. Seventeen of the units are designated as Project-Based Voucher units. The site was selected to promote greater housing choice opportunities and avoid undue concentration of assisted persons in areas containing a high proportion of poverty.

The PHA will conduct owner outreach to ensure that owners are familiar with the program and its advantages. The PHA will actively recruit property owners with property located outside areas of poverty and minority concentration. These outreach strategies will include:

- Distributing printed material about the program to property owners and managers
- Contacting property owners and managers by phone or in-person
- Holding owner recruitment/information meetings at least once a year
- Participating in community-based organizations comprised of private property and apartment owners and managers
- Developing working relationships with owners and real estate brokers associations
- Attending meetings with representatives of Dubuque Landlord Association

Outreach strategies will be monitored for effectiveness, and adapted accordingly.

Outreach Approach
The Housing and Community Development Department (HCDD) has identified its internal outreach objectives as outreach, advancement, and education. We believe that our programs can benefit everyone in our community.

- Developing a Voluntary Affirmative Outreach Plan for all housing development, rehabilitation, and housing-related opportunities funded by the Community Development Block Grant Program
- Outlining an outreach program that includes special measures designed to attract those groups identified as least likely to be reached through our traditional outreach methods, while also expanding efforts designed to attract persons from the total population.
- Recognizing the community members already involved in any of our programs and encouraging them to utilize all programs and services available.
- Creating and distributing materials that educate the community on the various programs we offer, while clearly conveying the benefits our services will bring to the community.
To effectively achieve our outreach objectives, we have created three outreach messages that we believe are important in conveying to the public the importance of the HCDD’s work to the long-term success of our community.

**Outreach Messages**
- Supporting all community members and improving quality of life
- Providing comprehensive housing services
- Creating sustainable housing solutions

**Outreach Method and Rationale**
To ensure that information about our programs, specifically the Housing Choice Voucher and homeownership programs, reaches a sufficient minority population to remedy in measurable ways the effects of our earlier decisions described in the letter of findings, we will focus on outreach to communities that are a reasonable distance from Dubuque and that have significant minority populations. We will conduct outreach within a 200-mile radius of Dubuque, which will enable us to include portions of Iowa, Illinois, Wisconsin, Minnesota, and Missouri.

At 100 miles from Dubuque, the minority population is 4.6%, at 150 miles the minority population is 6.6%, and at 200 miles the minority population is 11.3%. The following breakdown further explains outreach strategy and effectiveness.

<table>
<thead>
<tr>
<th>Population by race/ethnicity</th>
<th>100 miles</th>
<th>150 miles</th>
<th>200 miles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total population</td>
<td>3,085,573</td>
<td>11,231,124</td>
<td>20,026,130</td>
</tr>
<tr>
<td>White alone</td>
<td>88.8%</td>
<td>82.6%</td>
<td>77%</td>
</tr>
<tr>
<td>Black alone</td>
<td>4.6%</td>
<td>6.6%</td>
<td>11.3%</td>
</tr>
<tr>
<td>American Indian alone</td>
<td>0.3%</td>
<td>0.4%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Asian alone</td>
<td>1.9%</td>
<td>4.0%</td>
<td>3.8%</td>
</tr>
<tr>
<td>Hispanic origin</td>
<td>5.7%</td>
<td>10.8%</td>
<td>12.7%</td>
</tr>
<tr>
<td>Some of the race alone</td>
<td>2.3%</td>
<td>4.3%</td>
<td>5.3%</td>
</tr>
<tr>
<td>Two or more races</td>
<td>2.0%</td>
<td>2.1%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Diversity index</td>
<td>29.4</td>
<td>44.4</td>
<td>52.8</td>
</tr>
</tbody>
</table>

Notes:
- Persons of Hispanic origin may be of any race
- The diversity index measures the probability that two people from the same area will be from different race or ethnic groups.
- Source US Census Bureau 2010 summary file ESRI forecast

This approach helps us to ensure we reach interstate minority populations to remedy previous actions that, as outlined in the VCA, negatively impacted minority populations. The other reasoning is that a 200-mile radius reaches an approximately three and a half to four-hour drive, which covers the interstate distances. We have identified eight primary target groups/channels within this 200-mile radius where we will concentrate our outreach efforts:

1. Public Housing Authorities: We selected public housing authorities (PHA) to provide outreach materials on our Housing Choice Voucher and homeownership programs because, in most localities, the PHA is the first place that minority communities in need of assistance go to find housing opportunities and assistance. In most cases, these PHAs also operate the Housing Choice Voucher program or homeownership programs. We feel they are best equipped to provide information on our programs to potential clients who could benefit from housing opportunities in Dubuque.
2. National Association for the Advancement of Colored People (NAACP) Chapters: Traditionally, NAACP chapters were formed in cities with a population over 30,000 and were designed to protect the civil rights of minority populations and to extend to them equal opportunity under the Constitution. Most NAACP chapters today have consistent outreach programs with their membership and stakeholders that address issues in the community such as racial discrimination, unfair housing practices, and violations of civil rights. We believe that NAACP chapters in the 200-mile radius will be an excellent conduit for us to communicate and outreach about our housing opportunities and services to the minority populations in their communities.

3. Applicants purged from Dubuque’s Housing Choice Voucher Waiting Lists between 2009 and 2011: In its letter of findings to Dubuque, HUD found that the City’s process of purging people from the waiting list resulted in disparaging impact and kept people out of the program, specifically African-Americans. We contend that there was no such intent with this process; however, we will notify all applicants on the waiting list in November and December 2009 that our waiting list is open and invite all applicants to apply. This list includes households that were purged from the waiting list and households that are not currently participating in the Housing Choice Voucher Program. Adding this activity to the City’s proposed activities would potentially reach families, many of whom are African American, in the interstate area who previously wanted to live in Dubuque. The PHA has sent each individual household an invitation encouraging them to reapply and have mailed applications upon request.

4. National Urban League: The National Urban League was formed in 1968 for the purpose of improving the economic impact and economic opportunities for minority individuals. Like the NAACP and other nonprofits, they have in place a successful outreach system to communicate with their constituents. Our plan is to solicit the National Urban League to assist us in the distribution of information on Dubuque’s housing opportunities to their members and constituents. This information will explain specifically how to apply for the assisted housing program in Dubuque and will include detailed information about all homeownership opportunities, classes on improvement of credit and saving money, and information on down payment and closing cost assistance for first-time home buyers. Our information also highlights the many ways in which Dubuque is a good place to live and raise a family.

5. Social Media (i.e. Facebook and Twitter): Social media and mobile platforms, particularly Facebook and Twitter, are very effective methods of sharing information and communicating with a variety of audiences, including the populations we intend to reach through these outreach efforts. Because of the low cost involved it is an especially popular communication source used by low- to moderate income populations. For this reason and the inherent ability to share these messages, we believe social media is an excellent conduit to provide information regarding our Housing Choice Voucher and homeownership programs. The City of Dubuque and the HCDD both have Facebook pages and the City of Dubuque also manages a Twitter account. Both will continue to be utilized to help market Dubuque’s housing programs to the audiences targeted by this outreach plan.

6. Mobile and Electronic Applications: Mobile phone and other wireless device applications are an increasingly inexpensive and immediate way of communicating with people. As we communicate with our current tenants, we are exploring options to allow them to access and share information concerning housing programs in Dubuque and homeownership opportunities. Additionally, we are expanding our rental assistance software to allow for the electronic submission of applications for housing programs offered in Dubuque.

7. Language Translation: To insure our products and services are understood by the groups we are targeting, we will provide our outreach materials in English, Spanish, and Marshallese. We will make them available upon demand and we will also send them to our neighboring PHAs.

8. City of Dubuque Website: The City of Dubuque recently launched a new and improved website with new navigation and graphic design elements to better convey programs, information, services and emergency support to our citizens. It is also an educational tool and resource management tool. We will enhance the existing information on the website about our Housing and Community Development programs. These efforts will focus on the Housing Choice Voucher application and process as well as detailed information about Dubuque’s home ownership programs. These websites are often visited by minority families and individuals to learn about what a locality or city has to offer, and we believe could be a beneficial
conduit to reach minority populations. The City website has an electronic translation service called Google Translate so a person does not need to know how to read English to read our website.

**Nondiscrimination**

The City of Dubuque is committed to promoting fair housing and equal opportunity for families of all race, ethnic backgrounds, religion, sex, disability, familial status, gender identity and sexual orientation.

It shall be unfair or discriminatory practice for any person to refuse or deny to any person the opportunity to apply or participate in programs because of race, creed, color, sex, age, national origin, familial status, disability, marital status, religion, sexual orientation or gender identity. See City of Dubuque Code, Title 8 Human Rights.

The PHA will not discriminate against any applicant, participant or property owner because of race, color, creed, national or ethnic origin or ancestry, religion, sex, age, disability, sexual orientation, gender identity, or familial status; nor will any criteria be applied, nor information be considered, pertaining to attributes or behavior that may be imputed by some to a group or category. All criteria applied and information considered in administering this plan shall relate to the attributes and behavior of the individual members of the household. All activities and policies contained in this plan have been created to offer greater opportunities for affordable housing.

The PHA will not use any of these factors to:

- Deny to any family the opportunity to apply for housing, nor deny to any qualified applicant the opportunity to participate in the housing choice voucher program
- Provide housing that is different from that provided to others
- Subject anyone to segregation or disparate treatment
- Restrict anyone’s access to any benefit enjoyed by others in connection with the housing program
- Treat a person differently in determining eligibility or other requirements for admission
- Steer an applicant or participant toward or away from an area based any of these factors
- Deny anyone access to the same level of services
- Deny anyone the opportunity to participate in a planning or advisory group that is an integral part of the housing program
- Discriminate in the provision of residential real estate transactions
- Discriminate against someone because they are related to or associated with a member of a protected class
- Publish or cause to be published an advertisement or notice indicating the availability of housing that prefers or excludes persons who are members of a protected class

Applicants or participants who believe that they have been subject to unlawful discrimination may notify the PHA either orally or in writing.

The PHA will attempt to remedy discrimination complaints made against the PHA. The PHA shall not retaliate against any person who files a complaint.

The PHA will provide a copy of a discrimination complaint form to the complainant and provide them with information on how to complete and submit the form to HUD’s Office of Fair Housing and Equal Opportunity (FHEO).

**Services for Persons with Limited English Proficiency**

Language for Limited English Proficiency Persons (LEP) can be a barrier to accessing important benefits or services, understanding and exercising important rights, complying with applicable responsibilities, or understanding other information provided by the HCV program.

The PHA will take affirmative steps to communicate with people who need services or information in a language other than English. These persons will be referred to as Persons with Limited English Proficiency (LEP).
LEP is defined as persons who do not speak English as their primary language and who have a limited ability to read, write, speak or understand English. For the purposes of this administrative plan, LEP persons are HCV applicants and participants, and parents and family members of applicants and participants. The City of Dubuque has an affirmative responsibility to provide persons who are "limited English proficient" (LEP) equal opportunity for participation in the Assisted Housing Program. If any person is not fluent in English, the Housing Authority will provide an interpreter or utilize a translation service at no cost to the LEP person.

The Housing Agency will take proactive steps to ensure the LEP person can understand the services and benefits available. The HA will continually assess the language needs of program participants and those persons on the waiting list to identify the needs of the population being served and resources available. If more than 5% of the population served or more than 100 persons are in a language group consisting of LEP persons, the HA shall ensure vital documents are translated into the appropriate language. If less than the percentage or number of persons served as stated above are in an identified language group, the HA will consider the expenses of written translations and implement if financially feasible. However, oral interpretations shall be offered as stated above. Case file information noting the language needs of each LEP applicant/participant shall be maintained in each individual's file.

The PHA will analyze the various kinds of contacts it has with the public, to assess language needs and decide what reasonable steps should be taken. "Reasonable steps" may not be reasonable where the costs imposed substantially exceed the benefits.

Where feasible, the PHA will train and hire bilingual staff or other known interpreters to be available to act as interpreters and translators, will pool resources with other PHAs, and will standardize documents. Where feasible and possible, the PHA will encourage the use of qualified volunteers.

Where LEP persons desire, they will be permitted to use, at their own expense, an interpreter of their own choosing, in place of or as a supplement to the free language services offered by the PHA. The interpreter may be a family member or friend.

The PHA will provide written translations of vital documents for each eligible LEP language group that constitutes 5 percent or 100 persons, whichever is less, of the population of persons eligible to be served or likely to be affected or encountered. Translation of other documents, if needed, can be provided orally; or if there are fewer than 50 persons in a language group that reaches the 5 percent trigger, the PHA does not translate written materials, but provides written notice in the primary language of the LEP language group of the right to receive competent oral interpretation of those written materials, free of cost.

If it is determined that the PHA serves very few LEP persons, and the PHA has very limited resources, the PHA will consider alternative ways to articulate in a reasonable manner a plan for providing meaningful access.

Entities having significant contact with LEP persons, such as schools, grassroots and faith-based organizations, community groups, and groups working with new immigrants will be contacted for input into the process.

If the PHA determines it is appropriate to develop a written LEP plan, the following five steps will be taken: (1) Identifying LEP individuals who need language assistance; (2) identifying language assistance measures; (3) training staff; (4) providing notice to LEP persons; and (5) monitoring and updating the LEP plan.

**Violence Against Women Act (VAWA)**

The Violence against Women Act of 2005 (VAWA) and the HUD regulation at 24 CFR 5.2005(b) prohibit PHAs from denying an applicant admission to the HCV program "on the basis that the applicant is or has been a victim of domestic violence, dating violence, or stalking, if the applicant otherwise qualifies for assistance or admission."

The PHA acknowledges that a victim of domestic violence, dating violence, or stalking may have an unfavorable history
(e.g., a poor credit history, a record of previous damage to an apartment, a prior arrest record) that would warrant denial under the PHA's policies. Therefore, if the PHA decides to deny assistance to an applicant family, the PHA will include in its notice of denial the VAWA information as defined by HUD and will request that an applicant wishing to claim protection under VAWA notify the PHA within 10 business days. If an applicant claims the protection against denial of assistance that VAWA provides to victims of domestic violence, dating violence, or stalking, the PHA will request in writing that the applicant provide documentation supporting the claim. If the perpetrator of the abuse is a member of the applicant family, the applicant must provide additional documentation consisting of one of the following:

A signed statement (1) requesting that the perpetrator be removed from the application and (2) certifying that the perpetrator will not be permitted to visit or to stay as a guest in the assisted unit

Documentation that the perpetrator has successfully completed rehabilitation or treatment: The documentation must be signed by an employee or agent of a domestic violence service provider or by a medical or other knowledgeable professional from whom the perpetrator has sought or is receiving assistance in addressing the abuse. The signer must attest under penalty of perjury to his or her belief that the rehabilitation was successfully completed. The victim and perpetrator must also sign or attest to the documentation.

**Persons with Disabilities**

The PHA must ensure that persons with disabilities have full access to the PHA's programs and services. This responsibility begins with the first contact by an interested family and continues through every aspect of the program. The City of Dubuque PHA's policy regarding reasonable accommodations is to ensure equal access and participation of disabled persons in assisted housing programs administered by the City of Dubuque. No qualified individual with a disability shall, by reason of such disability, be excluded from application, participation or benefits of the assisted housing programs, or be subjected to discrimination. Documentation regarding the disability will be provided on a voluntary basis. Refusal to provide information regarding disability will not subject the applicant to adverse treatment; however, if the disabled person is seeking reasonable accommodation, documentation will be required. All medical information obtained shall be kept confidential, including information about functional limitations and reasonable accommodation needs.

Accommodations are not reasonable if they require fundamental alterations in the nature of a program or impose undue financial and administrative burdens on the PHA. The PHA may not be required to make requested accommodations if effective alternatives permit full program participation. The purpose of providing reasonable accommodation is to provide the applicant/participant with a disability the opportunity to meet essential requirements of the program and an equal opportunity to apply/participate in housing programs through modification of policies, procedures, or practices. It does not require reducing or waiving essential requirements of program participation nor is it intended to provide greater program benefits to persons with disabilities than to non-disabled applicants/participants.

**Persons with Hearing or Vision Impairments**

To meet the needs of persons with hearing impairments, Relay Iowa services ([http://www.relayiowa.com/](http://www.relayiowa.com/)) will be available.

To meet the needs of persons with vision impairments, large-print and audio versions of key program documents will be made available upon request. When visual aids are used in public meetings or presentations, or in meetings with PHA staff, one-on-one assistance will be provided upon request.

Additional examples of alternative forms of communication are sign language interpretation; having material explained orally by staff; or having a third-party representative (a friend, relative or advocate, named by the applicant) or another interpreter hired by the PHA to receive, interpret and explain housing materials and be present at all meetings.
In order to determine the level of access needed by LEP persons, the PHA will balance the following four factors: (1) the number or proportion of LEP persons eligible to be served or likely to be encountered by the Housing Choice Voucher program; (2) the frequency with which LEP persons come into contact with the program; (3) the nature and importance of the program, activity, or service provided by the program to people’s lives; and (4) the resources available to the PHA and costs. Balancing these four factors will ensure meaningful access by LEP persons to critical services while not imposing undue burdens on the PHA.

The City of Dubuque has an affirmative responsibility to provide persons who are “limited English proficient” (LEP) equal opportunity for participation in the Assisted Housing Program. If any person is not fluent in English, the Housing Authority will provide an interpreter or utilize a translation service at no cost to the LEP person. The Housing Agency will take proactive steps to ensure the LEP person can understand the services and benefits available. The HA will continually assess the language needs of program participants and those persons on the waiting list to identify the needs of the population being served and resources available. If more than 5% of the population served or more than 100 persons are in a language group consisting of LEP persons, the HA shall ensure vital documents are translated into the appropriate language. If less than the percentage or number of persons served as stated above are in an identified language group, the HA will consider the expenses of written translations and implement if financially feasible. However, oral interpretations shall be offered as stated above. Case file information noting the language needs of each LEP applicant/participant shall be maintained in each individual’s file.

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**Commitment to Family and Assisted Housing Marketing Plan**
The City of Dubuque recognizes the importance of an affirmative fair housing marketing plan designed to attract all eligible applicants/participants and to affirmatively promote an open and inclusive community. The PHA is dedicated to creating a model HCV program that offers opportunities for all persons. The PHA is committed to improving service delivery and outreach efforts.
In creating policy, the PHA has reviewed practices, performed a comprehensive examination of the way services are delivered and considered the impacts of all marketing and outreach efforts to ensure full compliance with civil rights laws and to ensure access by all eligible applicants/participants.

The PHA shall make good faith efforts to carry out the Program Outreach and Affirmative Fair Housing Marketing Plan and Procedures.

The PHA shall identify the segments of the eligible population which are least likely to apply for housing. The PHA has created an outreach program which includes special measures designed to attract those identified as least likely to apply and to create opportunities for all. Special outreach efforts include direct marketing to increase participation by minority populations as identified in the Executive Summary beginning on page 1. Effort will be made to communicate in writing and/or verbally with contact sources and to develop positive relationships and obtain referrals to attract targeted groups to diversify the housing community. To track outreach efforts, the application for assisted housing shall include a question asking the applicant how the applicant became aware of the program and if the applicant is aware of outreach efforts performed by the City.

HUD Fair Housing Posters or Brochures in English, Spanish and Marshallese shall be available if obtainable from HUD and displayed for public review at the PHA office. All brochures, signs and posters are an integral part of the affirmative marketing effort and shall be consistent with Fair Housing Rules and Regulations. The PHA shall make all primary brochures available in English, Spanish and Marshallese. Primary brochures are brochures provided to the public advising of program availability, such as, brochures describing eligibility guidelines and application procedures.

The PHA has identified several organizations to intentionally market programs to ensure families are familiar with opportunities for participation in the HCV programs. Organizations include but are not limited to churches, schools, clinics, service agencies, hospitals and grocery stores.

The PHA shall also use social media and attend expos/events within the community, and extend marketing to include a 200-mile radius from the City.

PHA staff shall reach out to community contacts to supplement formal communications media for public awareness of availability of HCV programs.

Outreach to property owners is done through staff attendance at the Dubuque Crime-Free Multi-Housing Program. The Dubuque Successful Rental Property Management provides property owners comprehensive information on all aspects of managing rental housing. The program is offered at least twice per year. The presenters include local attorneys and representatives from the City of Dubuque’s Police, Fire, Human Rights, Legal and Housing Departments. Additionally, staff meets with Landlord Association Board members monthly. Property Owners are encouraged to list available units with the PHA. The list of available rentals is available to all persons at the City of Dubuque Housing and Community Development Office and online at www.cityofdubuque.org/hcv

The PHA utilizes various media for local outreach including City News, a newsletter published and distributed with City utility bills six times per year that is also available online and at City Hall. The PHA provides outreach including distribution of the City of Dubuque Housing Commission Agenda to media including the Telegraph Herald, KWWL TV, KCRG TV, KGAN TV, WDBQ/KLYV/Eagle 102/KIYX radio stations, KAT/KGRR/KDTH/WVRE radio stations, City Channel Dubuque (local government access television channel), Dubuque Landlord Association, Julien’s Journal magazine and the City’s website.

**B.4. Most Recent Fiscal Year Audit**

The most recent audited report approved by HUD is the financial information for the fiscal year ending 06/30/2017. The U.S. Department of Housing and Urban Development’s Office of Public and Indian Housing – Real Estate Assessment Center (PIH-REAC) Public Housing Financial Assessment (FASS-PH) team has reviewed and accepted the
City of Dubuque submission. See Attachment A for Financial Reports. The City has submitted the fiscal year ending 06/30/2018 financial information that is currently being reviewed by HUD.

B.5 Progress Report

Goal: Increase homeownership among minority voucher participants and to non-minority voucher participants

The City of Dubuque Housing & Community Department offers a Home Ownership Made Easy (HOME) Workshop. This workshop provides information on City of Dubuque homeownership/rehabilitation programs, budgeting, financing, maintenance, and energy efficiency of a home. In FY 2018 (July 2017 through June 30, 2018), one new household became a homeowner with assistance from the Housing Choice Voucher Program bringing the total number of households utilizing HCV funds for homeownership to thirty-three.

HCV Homeowners

![HCV Homeowners Graph]

- American Indian/Alaska Native
- Black/African American
- White
- Asian
- Native Hawaiian/Other Pacific Islander
Goal: To promote fair housing opportunity
Composition for head of household participants in the HCV Program:

- **HCV Participants**

<table>
<thead>
<tr>
<th></th>
<th>Jun-16</th>
<th></th>
<th>Jun-17</th>
<th></th>
<th>Jun-18</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian/Alaska Native</td>
<td>0.34%</td>
<td>0.46%</td>
<td>0.36%</td>
<td>0.36%</td>
<td>0.25%</td>
<td>0.37%</td>
</tr>
<tr>
<td>Asian</td>
<td>37.26%</td>
<td>40.29%</td>
<td>41.38%</td>
<td>41.38%</td>
<td>41.38%</td>
<td>41.38%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>60.46%</td>
<td>57.42%</td>
<td>56.16%</td>
<td>56.16%</td>
<td>56.16%</td>
<td>56.16%</td>
</tr>
<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>1.49%</td>
<td>3.60%</td>
<td>3.70%</td>
<td>3.70%</td>
<td>3.70%</td>
<td>3.70%</td>
</tr>
<tr>
<td>White</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**HCV Participants**

<table>
<thead>
<tr>
<th></th>
<th>Jun-16</th>
<th></th>
<th>Jun-17</th>
<th></th>
<th>Jun-18</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Non Elderly/Non Disabled</td>
<td>49.71%</td>
<td>52.59%</td>
<td>50.37%</td>
<td>50.37%</td>
<td>50.37%</td>
<td>50.37%</td>
</tr>
<tr>
<td>Elderly/Non disabled</td>
<td>8.00%</td>
<td>11.31%</td>
<td>8.44%</td>
<td>10.62%</td>
<td>8.25%</td>
<td>11.45%</td>
</tr>
<tr>
<td>Non Elderly/Disabled</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elderly/Disabled</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Goal: Target Available assistance to families at or below 30% of AMI

In Fiscal Year 2018 the percentage of new admissions falling into the Extremely Low-Income Category was 75.73% or 78 households with the remaining 24.27% or 25 households falling into the Very Low-Income Category. HUD requires that at least 75% of households admitted into the program during the year be extremely low income. Extremely low income is defined as a very low-income family whose annual income does not exceed the higher of:

- The poverty guidelines established by the Department of Health and Human Services applicable to the family of the size involved (except in the case of families living in Puerto Rico or any other territory or possession of the United States); or
- Thirty (30) percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the area median income for the area if HUD finds that such variations are necessary because of unusually high or low family incomes.

The PHA reserves the right to skip over or re-select applicants through the Lottery system, if the PHA determines that it is necessary to reach the HUD requirement that at least 75% of households admitted into the program during the year must be extremely low income.

Goal: Ensure equal opportunity in Housing for all eligible families and affirmatively further fair housing.

As of January 2019, the demographics of households assisted are below:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Number in Household</th>
<th>Total Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>381</td>
<td></td>
<td>46.75%</td>
</tr>
<tr>
<td>2</td>
<td>153</td>
<td></td>
<td>18.77%</td>
</tr>
<tr>
<td>3</td>
<td>110</td>
<td></td>
<td>13.50%</td>
</tr>
<tr>
<td>4</td>
<td>94</td>
<td></td>
<td>11.53%</td>
</tr>
<tr>
<td>5</td>
<td>45</td>
<td></td>
<td>5.52%</td>
</tr>
<tr>
<td>6</td>
<td>17</td>
<td></td>
<td>2.09%</td>
</tr>
<tr>
<td>7</td>
<td>10</td>
<td></td>
<td>1.23%</td>
</tr>
<tr>
<td>8 or more</td>
<td>5</td>
<td></td>
<td>0.61%</td>
</tr>
<tr>
<td><strong>Total Families:</strong></td>
<td><strong>815</strong></td>
<td></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Primary Race (Non-Hispanic)</th>
<th>Total Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian/Alaska Native</td>
<td>2</td>
<td>0.25%</td>
</tr>
<tr>
<td>Asian</td>
<td>3</td>
<td>0.37%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>352</td>
<td>43.19%</td>
</tr>
<tr>
<td>Native Hawaiian/Other Pacific Islander</td>
<td>14</td>
<td>1.72%</td>
</tr>
<tr>
<td>White</td>
<td>444</td>
<td>54.48%</td>
</tr>
<tr>
<td><strong>Total Families:</strong></td>
<td><strong>815</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Total Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic</td>
<td>13</td>
<td>1.80%</td>
</tr>
<tr>
<td>Non-Hispanic</td>
<td>802</td>
<td>98.40%</td>
</tr>
<tr>
<td><strong>Total Families:</strong></td>
<td><strong>815</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>
### Citizenship Composition of Head of Household

<table>
<thead>
<tr>
<th>Citizenship</th>
<th>Total Members</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ineligible Noncitizen</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Eligible Citizen</td>
<td>812</td>
<td>99.63%</td>
</tr>
<tr>
<td>Eligible Noncitizen</td>
<td>3</td>
<td>0.37%</td>
</tr>
<tr>
<td>Total Citizenships:</td>
<td>815</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Household Gross Income

<table>
<thead>
<tr>
<th>Gross Income</th>
<th>Total Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 4,999</td>
<td>180</td>
<td>22.09%</td>
</tr>
<tr>
<td>5,000 - 9,999</td>
<td>231</td>
<td>28.34%</td>
</tr>
<tr>
<td>10,000 - 14,999</td>
<td>182</td>
<td>22.33%</td>
</tr>
<tr>
<td>15,000 - 19,999</td>
<td>115</td>
<td>14.11%</td>
</tr>
<tr>
<td>20,000 - 24,999</td>
<td>53</td>
<td>6.50%</td>
</tr>
<tr>
<td>25,000 - 34,999</td>
<td>41</td>
<td>5.03%</td>
</tr>
<tr>
<td>35,000 - 44,999</td>
<td>8</td>
<td>0.98%</td>
</tr>
<tr>
<td>45,000 - 999,999</td>
<td>5</td>
<td>0.61%</td>
</tr>
<tr>
<td>Total Families:</td>
<td>815</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Number of Dependents/Children in Household

<table>
<thead>
<tr>
<th>Number Dependents/Children</th>
<th>Total Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>416</td>
<td>51.04%</td>
</tr>
<tr>
<td>1</td>
<td>136</td>
<td>16.69%</td>
</tr>
<tr>
<td>2</td>
<td>107</td>
<td>13.13%</td>
</tr>
<tr>
<td>3</td>
<td>94</td>
<td>11.53%</td>
</tr>
<tr>
<td>4</td>
<td>35</td>
<td>4.29%</td>
</tr>
<tr>
<td>5</td>
<td>17</td>
<td>2.09%</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
<td>0.74%</td>
</tr>
<tr>
<td>7 or more</td>
<td>4</td>
<td>0.49%</td>
</tr>
<tr>
<td>Total Families:</td>
<td>815</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Head of Household Status

<table>
<thead>
<tr>
<th>Status</th>
<th>Total Members</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Elderly/Non-Disabled</td>
<td>416</td>
<td>51.04%</td>
</tr>
<tr>
<td>Elderly/Non-Disabled</td>
<td>68</td>
<td>8.34%</td>
</tr>
<tr>
<td>Non-Elderly/Disabled</td>
<td>236</td>
<td>28.96%</td>
</tr>
<tr>
<td>Elderly/Disabled</td>
<td>95</td>
<td>11.66%</td>
</tr>
<tr>
<td>Total Members:</td>
<td>815</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### Voucher/Bedroom Size

<table>
<thead>
<tr>
<th>Size</th>
<th>Total Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>381</td>
<td>46.75%</td>
</tr>
<tr>
<td>2</td>
<td>233</td>
<td>28.59%</td>
</tr>
<tr>
<td>3</td>
<td>162</td>
<td>19.88%</td>
</tr>
<tr>
<td>4</td>
<td>34</td>
<td>4.17%</td>
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<tr>
<td>5</td>
<td>5</td>
<td>0.61%</td>
</tr>
<tr>
<td>Total Families:</td>
<td>815</td>
<td>100.00%</td>
</tr>
</tbody>
</table>
Goal: Increase assisted housing choices

Progress/Achievement: The City continues to offer HUD approved exception rent areas to voucher holders, which allow families to live in higher cost areas to expand choice and deconcentrate poverty. Twice per year, staff present to area landlords at the Successful Rental Property Management Program about the process and benefits of renting to voucher holders. Additionally, staff meets with members of the Landlord’s Association monthly. The PHA launched an interactive Landlord Portal in January 2015 to make information about payments, inspections, and licensing more readily available to them. Landlords can also manage their unit vacancy and add their units to the Vacant Unit listing that is made available in the PHA office. The City activated Applicant Portal with a Participant Portal for applications and to follow for ease of use for the 2018 waiting list opening.
B.6 Resident Advisory Board (RAB) Comments

City of Dubuque Resident Advisory Board Members:

Pattie Breitbach  Willie Pledge
Jeff Crawford  Patricia Stanford
Sherrie Harrison  Teresa Stegall
Rhonda Latham  Sherice Stevens
Mariana Miller  Janet Veach
Le Thauh Nga  Huey Yee Young

Resident Advisory Board Meeting Minutes
3/21/19

Present: Pattie Breitbach, Rhonda Latham, Patricia Stanford, Willie Pledge, Sherice Stevens, Teresa Stegall

Staff: Hollie Ohnesorge, Tracy Doyle, Jordan O’Connell, Teresa Bassler

Topic: Admin Plan/ General information/Q&A
Presenters: Teresa Bassler, Assisted Housing Supervisor

Hollie Ohnesorge called the meeting into order. Teresa Bassler began a presentation on the PHA Annual Plan by providing copies to individuals present. She explained that the PHA plan informs HUD, residents, and the public of the PHA’s mission for serving the needs of low income and very low-income families and the PHA’s strategy for addressing these needs. Teresa explained that there are 2 parts to the plan – 1 that is submitted to HUD every 5 years and the annual plan which is submitted each year.

Teresa let the RAB know that proposed changes to the plan will be presented to the Housing Commission on March 26, 2019. She then began highlighting the changes that are proposed from last year. Teresa stated that there is a summary of needs which include more affordable housing. The City currently has about 10,800 rental households at or below 80% AMI. She also stated that 45% of those rental households are experiencing some sort housing problem. Half of those experiencing housing problems are in the extremely low category. The PHA annual plan also identifies that there is a cost burden for both rentals and homeowners.

Teresa reported to the RAB that one of the changes from last year is that the waiting list will be opened up once it reaches 200 people left. She stated that it would previously open up at 350 people waiting. By changing to 200, it will help keep the new waiting list more “fresh.” Teresa let the RAB know that the waiting list was made up of 87% extremely low-income applicants and 62% of the applicants have children.

The PHA plan also outlines what happens when there is insufficient funding for portability and also updated changes that HUD made to the Violence Against Women Act (VAWA). Teresa also showed the RAB the PHA’s non-discrimination policies to ensure that persons with disabilities will receive access to housing programing and services. This would also include better service for people with limited English proficiency.

Teresa also guided the RAB through the progress report in the PHA plan and explained graphs. She then opened the RAB up to comments or questions.

Rhonda Latham stated “It all seems good.”
Patricia Stanford asked if the City has any available units in Asbury. Teresa stated that Asbury is not in our jurisdiction, that would be Eastern Iowa Regional Housing Authority and if she were looking to move there, she would have to utilize portability. Patricia then stated that she actually wants to move to Hammond, IN.

Rhonda Latham asked how often inspections are being handled. She said she doesn’t remember her last inspection and wasn’t sure if it was coming up. Teresa answered that we are on a bi-ennial inspection schedule and that she can always call her caseworker to ask when she would be due for an inspection.

Rhonda then asked if someone was trying to apply for the waiting list and they were disabled or elderly, would they be at the top of the list or has that changed? Teresa stated that we haven’t had preference points since 2013 and that no, they would not be at the top of the list. Teresa explained that the waiting list is a lottery and applicants are randomly selected to be place on the waiting list and then randomly selected to be pulled from the waiting list. The only way a disabled person could possibly get “preference” would be if one of the 40 vouchers we have for non-elderly but disabled vouchers was available. She said the waiting list would be drawn until a NED participant would be able to fill that voucher need. Rhonda commented “so this is not first come, first served.” Teresa stated “No, it’s random.” Rhonda then asked if a person was waiting for a long time, maybe a year and on the waiting list, would they get priority?” Teresa said no, they would be selected randomly but that they would be selected eventually.

Sherice Stevens stated that she has been here for 5 years and would like to utilize portability. She asked how long the process can take? Tracy Doyle stated that it takes at least 2 weeks from the point of request for portability to getting the paperwork together and sent to the next HA. She then stated once we have all the information we need, we issue a 90-day voucher and then the next HA will give a 30-day extension so the process can take up to 120 days depending on unit availability, etc. She also reminded tenants that they must give a proper 30-day notice to their current landlord and to the HA.

Patricia Stanford stated that she wanted to move to Hammond, IN and she spoke to a HA there and they stated that she would not be able to move their until she was eligible. She asked if she attempted to move and couldn’t, could she come back to her old voucher? Tracy again stated that if her year lease is complete, she can utilize portability and that she is income eligible. Tracy said that the 90 voucher that is given does expire so as long as the voucher is not expired and as long as the tenant hasn’t given notice to move, then she can utilize her same voucher.

Patricia then asked what would happen if she got temporary custody of her 3 grandchildren in her 1-bedroom apartment, could she receive some additional help? Tracy answered and said that if she is able to have proper documentation of custody of having her grandchildren, we would add them to the household and then she would be eligible to move to a 3-bedroom unit and she would receive assistance at the 3-bedroom unit. Staff member Hollie added that once custody ended, she would be downsized back to a 1 bedroom at the annual review and may need to move again for affordability.

Patricia also stated that her landlord raised her rent by $25.00 and no one else’s. Is that ok? Tracy stated that all rent increases go through rent comparison and cannot increase if there aren’t any unassisted units that are similar going for that rate. She also stated that are many variables to rent and isn’t sure if the other rents are for unassisted units or not. She said it’s quite possible that landlords take less money for assisted units and then raise the rent after the initial lease is over.

Rhonda Latham said that she is going under annual review of income. She said that she has both income ending and then perhaps some changing in the future but isn’t sure how to reflect it on the paperwork. Tracy stated that she should add everything that she knows to her paperwork but also stated that if she has income that’s ending
now, she has to do the interim change report and report the decrease but we won’t be able to catch it with the annual paperwork.

Staff also let the RAB know that Jessica Kieffer is no longer with the HA and stated that Cate Richter is managing her caseload. Rhonda asked if the Cate will be their caseworker permanently and Tracy answered no, someone will be hired but that Cate will be handling everything until their ready to take over on their own.

The RAB had no further comments or questions.

Recorded By:
Hollie Ohnesorge
## Attachment A: Statement of Financial Resources

**City of Dubuque (IA087)**  
Dubuque, IA  
Entity Wide Balance Sheet Summary

**Submission Type:** Audited/Single Audit  
**Fiscal Year End:** 06/30/2018

<table>
<thead>
<tr>
<th>Account Description</th>
<th>14.871 Housing Choice Vouchers</th>
<th>14.856 Lower Income Housing Assistance Program, Section 8 Moderate</th>
<th>Subtotal</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>111 Cash - Unrestricted</td>
<td>$187,911</td>
<td>$182,774</td>
<td>$370,685</td>
<td>$370,685</td>
</tr>
<tr>
<td>113 Cash - Other Restricted</td>
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<tr>
<td>100 Total Cash</td>
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<td>122 Accounts Receivable - HUD Other Projects</td>
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<td>$5,777</td>
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<tr>
<td>125 Accounts Receivable - Miscellaneous</td>
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<tr>
<td>128 Fraud Recovery</td>
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<td>$64,025</td>
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<tr>
<td>128.1 Allowance for Doubtful Accounts - Fraud</td>
<td>-$18,824</td>
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<tr>
<td>129 Accrued Interest Receivable</td>
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<tr>
<td>120 Total Receivables, Net of Allowances for Doubtful Accounts</td>
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<td>$7,054</td>
<td>$57,856</td>
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<tr>
<td>150 Total Current Assets</td>
<td>$497,051</td>
<td>$189,828</td>
<td>$686,879</td>
<td>$686,879</td>
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<tr>
<td>160 Total Capital Assets, Net of Accumulated Depreciation</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>180 Total Non-Current Assets</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>290 Total Assets and Deferred Outflow of Resources</td>
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<td>$189,828</td>
<td>$686,879</td>
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<td>312 Accounts Payable &lt;= 90 Days</td>
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<td>321 Accrued Wage/Payroll Taxes Payable</td>
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<td>342 Unearned Revenue</td>
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<td>353 Non-current Liabilities - Other</td>
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<tr>
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<td>300 Total Liabilities</td>
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<td>509.3 Restricted Fund Balance</td>
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<td>511.3 Assigned Fund Balance</td>
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<td>$381,262</td>
<td>$381,262</td>
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<tr>
<td>513 Total Equity - Net Assets / Position</td>
<td>$334,364</td>
<td>$189,241</td>
<td>$523,605</td>
<td>$523,605</td>
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<tr>
<td>600 Total Liabilities, Deferred Inflows of Resources and Equity - Net</td>
<td>$497,051</td>
<td>$189,828</td>
<td>$686,879</td>
<td>$686,879</td>
</tr>
<tr>
<td>Description</td>
<td>14.871 Housing Choice Vouchers</td>
<td>14.856 Lower Income Housing Assistance Program_Section 8 Moderate</td>
<td>Subtotal</td>
<td>Total</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>--------------------------------</td>
<td>---------------------------------------------------------------</td>
<td>----------</td>
<td>----------</td>
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<tr>
<td>70600 HUD PHA Operating Grants</td>
<td>$5,395,080</td>
<td>$86,366</td>
<td>$5,481,446</td>
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<td>71100 Investment Income - Unrestricted</td>
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<td>$169</td>
<td>$169</td>
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<tr>
<td>71400 Fraud Recovery</td>
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<td>$3,122</td>
<td>$3,122</td>
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<tr>
<td>71500 Other Revenue</td>
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<td>$36,481</td>
<td>$36,481</td>
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<tr>
<td>70000 Total Revenue</td>
<td>$5,434,852</td>
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<td>91200 Auditing Fees</td>
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<td>91500 Employee Benefit contributions - Administrative</td>
<td>$206,385</td>
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<td>$208,469</td>
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<td>91600 Office Expenses</td>
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<td>91800 Travel</td>
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<tr>
<td>91900 Other</td>
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<td>91000 Total Operating - Administrative</td>
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<tr>
<td>94300 Ordinary Maintenance and Operations Contracts</td>
<td>$13,442</td>
<td>$136</td>
<td>$13,578</td>
<td>$13,578</td>
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<td>94000 Total Maintenance</td>
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<td>$136</td>
<td>$13,578</td>
<td>$13,578</td>
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<tr>
<td>96110 Property Insurance</td>
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<td>$7</td>
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<tr>
<td>96120 Liability Insurance</td>
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<td>96130 Workmen's Compensation</td>
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<td>96100 Total insurance Premiums</td>
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<td>$77</td>
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<tr>
<td>96200 Other General Expenses</td>
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<td>$27,704</td>
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<tr>
<td>96000 Total Other General Expenses</td>
<td>$27,439</td>
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<td>$27,704</td>
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<tr>
<td>96900 Total Operating Expenses</td>
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<tr>
<td>97000 Excess of Operating Revenue over Operating Expenses</td>
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<td>97300 Housing Assistance Payments</td>
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<tr>
<td>97350 HAP Portability-In</td>
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<td>90000 Total Expenses</td>
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<tr>
<td>10030 Operating Transfers from/to Primary Government</td>
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<td>10100 Total Other financing Sources (Uses)</td>
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<tr>
<td>10000 Excess (Deficiency) of Total Revenue Over (Under) Total Expenses</td>
<td>-$15,753</td>
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<tr>
<td>11030 Beginning Equity</td>
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<td>Description</td>
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<td>11180</td>
<td>11190</td>
<td>11210</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Administrative Fee Equity</td>
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<tr>
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</tr>
<tr>
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<td>13032</td>
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<td>Number of Unit Months Leased</td>
<td>9872</td>
<td>162</td>
<td>10034</td>
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</tr>
</tbody>
</table>
Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan

I, Roy D Buol, the Mayor of City of Dubuque

Official’s Name

Official’s Title

certify that the 5-Year PHA Plan and/or Annual PHA Plan of the

City of Dubuque – IA087

PHA Name

is consistent with the Consolidated Plan or State Consolidated Plan and the Analysis of Impediments (AI) to Fair Housing Choice of the

City of Dubuque

Local Jurisdiction Name

pursuant to 24 CFR Part 91.

Provide a description of how the PHA Plan is consistent with the Consolidated Plan or State Consolidated Plan and the AI.

The City of Dubuque PHA Plan and the Consolidated Plan track the number of units per census tract and track the location of affordable housing and type. The activities and goals include actions the City will take to integrate affordable housing that is fully available without regard to race, ethnicity, religion, national origin, sex, disability, familial status, gender or sexual orientation. Both plans include specific goals to expand opportunities for Section 8 applicants and participants, including strategies to increase affordability.

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:

Roy D Buol

Title:

Mayor

Signature:

Date:

4/1/19
RESOLUTION NO. 109-19

RESOLUTION AUTHORIZING THE MAYOR TO EXECUTE THE CERTIFICATION BY STATE OR LOCAL OFFICE OF PUBLIC HOUSING AGENCY (PHA) PLAN’S CONSISTENCY WITH THE CONSOLIDATED PLAN AND APPROVAL OF THE PHA ANNUAL PLAN

Whereas, the U.S. Department of Housing and Urban Development requires submission of the Public Housing Agency (PHA) Plan on an annual basis; and

Whereas, the U.S. Department of Housing and Urban Development requires Certification of the PHA Plan’s Consistency with the Consolidated Plan;

NOW, THEREFORE BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF DUBUQUE IOWA:

Section 1: That the Mayor is hereby authorized and directed to certify the PHA Plan’s Consistency with the Consolidated Plan; and

Section 2: That the Director of Housing and Community Development is hereby authorized to submit the PHA Plan and the Certification as required by the U.S. Department of Housing and Urban Development.

Passed, approved and adopted this 1st day of April, 2019.

Roy D Buol, Mayor

Attest:

Kevin S. Fristahl, City Clerk
CERTIFICATE of the CITY CLERK

STATE OF IOWA

) ss:

COUNTY OF DUBUQUE )

I, Kevin S. Fimstahl, do hereby certify that I am the duly appointed, qualified, City Clerk of the City of Dubuque, Iowa, in the County aforesaid, and as such City Clerk, I have in my possession or have access to the records of the proceedings of the City Council. I do further state that the hereto attached Resolution No. 109-19 is a true and correct copy of the original.

In Testimony Whereof, I hereunto set my hand and official seal of the City of Dubuque, Iowa.

Dated at Dubuque, Iowa, on this 2nd day of April, 2019.

[Signature]

Kevin S. Fimstahl, CMC, City Clerk
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 Chairman or other authorized PHA official, I approve the submission of the 5-Year PHA Plan for the PHA of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the public housing program of the 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, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those program, addressing those impediments in a reasonable fashion in view of the resources available and working with local jurisdictions to implement any of the jurisdiction’s initiatives to affirmatively further fair housing that require the PHA’s involvement and by maintaining records reflecting these analyses and actions.

City of Dubuque

IA087

PHA Name

PHA Number/HA Code

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

Alexis Steger

Title

Housing & Community Development Director

Signature

Date
Certifications of Compliance with PHA Plans 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 02/29/2016

PHA Certifications of Compliance with the PHA Plan and Related Regulations including Required Civil Rights Certifications

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the ____ 5-Year and/or ____ Annual PHA Plan for the PHA fiscal year beginning July 1, 2019, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA 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 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.
5. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
6. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those programs, addressing those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and by maintaining records reflecting these analyses and actions.
7. For PHA Plans that includes a policy for site based waiting lists:
   - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PH Notice 2010-25);
   - 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;
   - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
8. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the 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.
11. 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.
12. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).

13. 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.

14. 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.

15. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.

16. 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.

17. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).

18. 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.

19. 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).

City of Dubuque

PHA Name

___ X ___ Annual PHA Plan for Fiscal Year 2019

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

IA087

PHA Number/HA Code

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, 3782).

Name of Authorized Official

Amy Eudaley

Title

Housing Commission Chairperson

Signature

Date 03-26-2019