

B.	<p>Plan Elements Submitted with 5-Year PHA Plans. Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).</p>
B.1	<p>Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA since its last <u>Five-Year PHA Plan</u> submission?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs. <input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources. <input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination. <input checked="" type="checkbox"/> <input type="checkbox"/> Homeownership Programs. <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation. <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. See the attached GHA Deconcentration Policy Financial Resources. Financial Resources have been updated for 2025 and a copy has been uploaded as an attachment. Homeownership Programs. The Homeownership Program was updated to include 2025 data in the HCV program and included is a Powerpoint with the highlights.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. See the Attached Deconcentration policy;</p>
B.2	<p>New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods. <input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development. <input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition. <input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance. <input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. <input type="checkbox"/> <input checked="" type="checkbox"/> Project Based Vouchers. <input checked="" type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization. <input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan</p> <p>Units with Approved Vacancies for Modernization. Glendale Housing has planned bathroom and kitchen remodels in the Five-Year Capital Fund.</p>
B.3	<p>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. See attached progress report</p>
B.4	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. The Five Year 2024 - 2028 Capital Plan was approved April 4, 2024. The awarded amount from HUD for year 2024 is \$507,728 which is currently 75% expended. Copy of the Excel worksheet used for tracking has been attached.</p>
B.5	<p>Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y <input checked="" type="checkbox"/> N <input type="checkbox"/> (b) If yes, please describe: The most recent Audit is for FY23. Glendale Housing Authority is a component unit of the City of Glendale. The Single Audit reported one finding, but it was not for the Housing Authority. The FY23 Single Audit has been attached.</p>

	Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.
B.1	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year? Y <input type="checkbox"/> N <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods. <input type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development. <input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition. <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance. <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD. <input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers. <input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization. <input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process.</p> <p>(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.</p> <p>(d) The PHA must submit its <u>Deconcentration Policy</u> for Field Office Review.</p>
B.2	Capital Improvements Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
C.	Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan? Y <input type="checkbox"/> N <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations. To be updated in March</p>
C.2	<p>Certification by State or Local Officials.</p> <p><u>Form HUD 50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>



Glendale Housing Authority (GHA)

Section 8 Administrative Plan / Deconcentrating Strategy

STATEMENT OF OVERALL ADMINISTRATIVE APPROACH

A major goal of the City of Glendale Community Housing Division (GHA) is to develop, promote, and administer an assisted housing program within the authorized area of operation; to provide decent, and safe housing for low-income families. This will be done in an efficient and economical manner consistent with local and federal goals and objectives; to efficiently administer projects and programs as approved by the Annual Contributions Contract with the U.S. Department of Housing and Urban Development (HUD); and to develop assisted housing, thereby promoting increased diversity and vitality of neighborhoods through the spatial deconcentrating of housing opportunities for low income persons.

To demonstrate compliance with HUD and other pertinent regulations, GHA will maintain records, reports and other documentation for a time that is in accordance with HUD requirements and in a manner that will allow an auditor, housing professional or other interested party to follow, monitor and assess GHA's operational procedures. Monitoring for SEMAP purposes will be based on the size of the quality control sample required for the size of this housing authority as stated in 24 CFR §985.2. Records and reports will be maintained for the purpose of:

- A. Demonstrating that the HUD required percentage of families were selected from the waiting list in accordance with the policies and met the correct selection criteria.
- B. Determining that the HUD required percentage of randomly selected tenant files indicate that GHA approved reasonable rents at the time of initial lease-up and before any increase in rent.
- C. Monitoring GHA practices for obtaining income information, proper calculation of allowances and deductions, and utility allowances used to determine adjusted income for families.
- D. For the same sampling as item D., GHA used the verified information in determining adjusted income, and/or documents the file to show why third-party verification was not available.
- E. Demonstrating that GHA has annually analyzed utility rates locally to determine if there has been a change of 10% or more since the last time the utility schedule was revised.

Community Services Department
Community Housing Division
7677 W Bethany Home Road, BLDG E
Glendale, AZ 85303

Phone: 623.930.2180





- F. Determining that during the fiscal year GHA performs supervisory HQS quality control inspections for the HUD required sampling of all units under contract.
- G. Determining that a review of selected files indicate that for the HUD required percentage of failed inspections, GHA ensures timely correction of HQS deficiencies or abates GHA's or takes action to enforce family obligations.
- H. Demonstrating that GHA provides families and owners information that actively promotes the deconcentrating of assisted families in low-income neighborhoods.
- I. Demonstrating for the HUD required percentage of units newly leased have an initial gross rent which does not exceed the SAFMR, aside from OFTO tenancies and Voucher payment standards are not less than 80% of the current FMR/exception rent limit unless otherwise approved by HUD.
- J. Demonstrating that the HUD required percentage of reexams are processed on time.
- K. Demonstrating that not more than the HUD stated percentage of all tenant files have rent calculation discrepancies.
- L. Demonstrating that not less than the HUD required percentage of newly leased units passed HQS inspections before GHA contract date.
- M. Demonstrating that GHA performs annual HQS inspections on time for not less than the HUD required percentage of all units under contract.
- N. Demonstrating that GHA leases not less than the HUD required percentage of budgeted units during the fiscal year.
- O. Determining that GHA has filled FSS slots in relation to escrow families to satisfy SEMAP and receive rating points.
- P. Demonstrating that GHA has a level of FSS escrow families in relation to filled slots to satisfy SEMAP and receive rating points.
- Q. In addition to the SEMAP factors, to ensure quality control, supervisory staff will audit the following functions: reexaminations, new applications, and any damage claims processed.
- R. Quarterly a GIS map is produced from the family listing to track the movement of residents from low and high poverty tracts in Glendale. This tool will provide statistical information on what areas need to be addressed and can be targeted for landlord involvement in the Housing Choice Voucher Programs.



**City of Glendale, Arizona
Community Housing Division
(AZ003)**

**ATTACHMENT A
DETAIL OF SECTION B.1**

Annual PHA Plan, form HUD-50075 for Fiscal Year 2025

B.1: REVISION OF PHA PLAN ELEMENTS

FINANCIAL RESOURCES

Sources	Dollar Amount	Comments
Federal Grants Estimated –		
- Public Housing Operating Funds	\$755,797	2025 SF-424
- Public Housing Capital Fund	\$507,725	2024 Year CFP
- Annual Contrib. for Sec 8 Tenant-Annual Contrib. for Sec 8 Tenant-Based Assist.	0	
a) Housing Assistance Payment	\$14,989,123	Rental Payments – 2025 Two Year Tool
b) Administrative Funding	\$918,929	2024 FDS Administrative Fee (HCV)
c) EHV Housing Assistance Payments	\$966,384	Rental Payments for Emergency Housing Vouchers
d) EHV Administrative Funding	\$68,064	Administrative Fee
e) VASH Assistance Payments	\$228,264	Rental Payments-2025 Average
Public Housing Dwelling Rental Income	\$541,744	Public Housing Improvements & Administrative Costs -6/30/24 FDS
Other Income – City of Glendale	\$1,044,359	Administrative Costs- General Fund
Other Income	\$19,571	Administrative Costs – Fraud Recovery, PH Maintenance charges, other 6/30/24 FDS
Portability Income	\$560,311	Administering Port-in Vouchers (HAP and Admin)
Contingency Revenue	\$926,864	Revenue Contingency for Section 8 HAP and Public Housing Subsidy
Total Resources	\$21,527,135	



Glendale Housing Authority (GHA) Housing Choice Voucher Homeownership Program

JULY 2025



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Housing Choice Voucher Homeownership Program

I. GENERAL INFORMATION

- A. Glendale Housing Authority (GHA) Housing Choice Voucher Homeownership Program offers eligible participants in the Housing Choice Voucher Program the option of purchasing a home with their Housing Choice Voucher rental assistance subsidy.
GHA provides assistance with monthly mortgage payments only.
- B. GHA will administer a Housing Choice Voucher Homeownership program as provided in 24 CFR §982.625 - §982.642. (See attachment 1)
- C. Where applicable and allowed by federal regulation, GHA will determine local and housing authority needs in defining program options in this policy. For standard homeownership program policy, refer to 24 CFR §982.625-§982.642.
- D. Housing Choice Voucher Homeownership assistance may be used to purchase the following type of homes within the City of Glendale: (§982.352), (982.628)
 - 1. New or existing home
 - 2. Single-family home
 - 3. condominium, townhouse/patio home
 - 4. home in a planned use development
 - 5. manufactured home
 - 6. Single-family dwelling unit in a cooperative.
- C. The GHA may permit portability of Housing Choice Voucher Homeownership assistance to another jurisdiction (§982.636; §982.637; §982.638).
- D. The Housing Choice Voucher for Homeownership cannot be used in conjunction with Project Based Housing Choice Voucher rental assistance.
- E. GHA does not offer the down payment grant option.
- F. A limited number of Housing Choice Vouchers will be available to be used in the Homeownership Program. No more than four vouchers will be available for Housing Choice Voucher homeownership at any time.
- G. Families interested in participating in the Housing Choice Voucher Homeownership
- H. Program must meet all eligibility requirements and the family participation requirements.
- I. Interested families will be required to work with one of the Agency Partners who will provide opportunity and guidance.
- J. GHA will approve a live-in aide, if needed, as a reasonable accommodation to guarantee program accessibility and usability for persons with disabilities.

K. Participation does not guarantee the purchase of a home.

II. FAMILY ELIGIBILITY REQUIREMENTS (§982.627); (§982.627(8)(b))

Participation in the Housing Choice Voucher Homeownership Program is voluntary. The family will go through an initial review for minimum requirements. The eligibility requirements for participation in GHA's Homeownership Program are listed below. Meeting these requirements is no guarantee of eligibility for homeownership participation. The individual partner agencies may have additional requirements a participant must meet.

Completion of Initial Lease Term (§982.627(a)(1))

Participants in the Housing Choice Voucher Housing Choice Voucher Program shall be ineligible for participation in the Homeownership Program until completion of an initial Housing Choice Voucher lease term of one year within the City of Glendale, with no program violations or

First Time Homeowner (§982.627(b))

Also included in this definition is a person who holds a "right to purchase title" to a residence under a lease-purchase agreement. This is **not** considered an "ownership interest."

No Current Ownership (§982.627(b))

No family member may have current ownership interest in a residence.

Minimum Income Requirements (§982.627(c))

1. At the time the family applies for homeownership assistance:
 - a. The family must show that they have a monthly income equal to at least 2,000 hours of work per year at the federal minimum wage.
 - b. Welfare assistance will not be counted when determining annual income.
2. Minimum income standards for disabled families only are defined in §982.627.
3. In the case of elderly or disabled families, see §982.627(c)(2).
4. Types of income and use of in determination of income eligibility for the program is defined in §982.627(c)(2)
5. **Employment History** (§982.627(d))
 - Each family must demonstrate that one or more adult members of the family who will own the home are employed full-time (not less than 30 hours per week),
AND
 - The family member employed must have been continuously employed at a rate of not less than 30 hours per week, for a minimum of 12 months before commencement of homeownership. For self-employment, additional information may be required.
 - The employment requirement does not apply to an elderly family or a disabled family.

No Outstanding Debts to Any Housing Agency (§982.626(b))

1. Participants in the Housing Choice Voucher Program shall be ineligible for the homeownership program in the event any debt or portion of debt remains owned to GHA or any other Housing Authority.

Prior Mortgage Defaults (§982.627(e))

GHA will not provide homeownership assistance for a family that includes an individual who was an adult member of a family at the time when such family received homeownership assistance and defaulted on a mortgage securing debt incurred to purchase the home

Participation in Family Self-Sufficiency (FSS) Program

1. GHA will give priority consideration to a family who has successfully participated in the FSS program and has at least one year of accrued escrow. Elderly or disabled families will be exempt from this requirement.

Statement of Homeowner Obligations (982.633(c))

A statement of homeowner obligations will be signed by the participant upon an eligibility determination. Failure or refusal to sign this statement will be grounds for terminating participation in this program. The statement will acknowledge the following:

1. Completion of initial Housing Choice Voucher rental assistance lease and participant in good standing.
2. No program violations.
3. Meet HUD first-time homebuyer definition.
4. Meet all eligibility criteria as specified by GHA and Agency Partner(s).
5. Attend ongoing homeownership counseling, at the discretion of the GHA.
6. Maintain the purchased property to standards of HUD Housing Quality Standards (HQS) for safe, decent and sanitary housing.
7. Agree to use the home as sole residence.
8. Understand that GHA will only make housing assistance payments for the months the family is in residence in the home.
9. Comply with all GHA and lender requirements.
10. Secure own financing.
11. Without fail, continue to make the family's portion of the monthly mortgage payment.
12. Meet the down payment requirements.
13. Comply with the terms of any mortgage agreement secured in purchasing the home or refinancing the debt.
14. Enter a sales contract within 180 days.
15. Meet annual recertification requirements, including an annual HQS housing inspection.

16. Contract with an independent home inspector to inspect the home and issue a report of findings to GHA.
17. Not reconvey, sell, or transfer title as long as the family is receiving homeownership assistance.
18. Agree that no member of family shall have an ownership interest in any other residential property as long as the family receives homeownership assistance.
19. Provide proof of homeowner's insurance to include flood insurance if applicable.
20. If home to be purchased is in airport clear zone and/or airfield clear zone, notification to purchaser from seller.
21. Provide notice of move-out before moving out.
22. Upon death of a family member who holds title, in whole or in part, or has ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the estate so long as the home is solely occupied by the remaining family members.
23. Remaining family members continue paying the family's obligation for the mortgage payment to avoid foreclosure.
24. Acknowledge that termination of assistance for failure to comply will cause the subsidy payments to cease and the family will be responsible for the full mortgage payment.
25. Provide proof that all real estate taxes are paid on a timely basis.
26. Supply information to GHA concerning:
 - Any mortgage or other debt incurred to purchase the home.
 - Refinancing of such debt.
 - Default on the debt, or any information required by GHA to determine default.
 - Information supporting satisfaction or payment of mortgage debt.
 - Sale or other transfer of any interest in the home.
 - Homeownership expenses.
27. Submit any additional requirements as determined by GHA.

In addition to the above listed obligations, the homeowner must comply with the obligations of a participant family as described in §982.551 (apart from §982.551(c), (d), (e), (f), (g), and (j)).

III. FAMILY PARTICIPATION REQUIREMENTS

The GHA Housing Choice Voucher Homeownership program will be a collaborative effort between the Glendale Housing Authority and other agencies (partners) that will provide supportive services. The partner(s) will be at the discretion of the GHA.

The family must comply with any/all requirements of the GHA and agency partners. In the case of any discrepancies, GHA will have decision-making authority.

Once a family is determined to be eligible to participate in the program, the family must comply with the following requirements:

Home Ownership Counseling Program (§982.630)

A family's participation in the program is contingent on the family attending and successfully completing a homeownership and housing counseling program as determined and approved by the GHA.

The counseling agency providing the service must be approved by Housing and Urban Development (HUD).

Homeownership counseling must be successfully completed prior to arranging financing or locating a home to purchase through this Housing Choice Voucher Homeownership Program. Proof of successful completion must be submitted to the GHA to purchase a home through the Housing Choice Voucher Homeownership program.

The homeownership and counseling program must contain the following:

- (a) home maintenance classes (including care of grounds).
- (b) budgeting and money management.
- (c) credit counseling.
- (d) understanding a comparative market analysis and negotiating purchase price.
- (e) how to obtain loan pre-approvals.
- (f) securing mortgage financing.
- (g) understanding different types of mortgages and the pros and cons of each.
- (h) how to find a home including information about homeownership opportunities, schools and transportation.
- (i) the advantages of purchasing and locating homes in areas that do not have a high concentration of low-income families.
- (j) information on Fair Housing.
- (k) Real Estate Settlement Procedures Act (RESPA).
- (l) truth-in-lending; and
- (m) how to identify and avoid predatory lending practices.

Additional topics may be required as deemed appropriate and necessary by GHA and/or partner agencies.

The GHA will have discretion as to which families will be required to participate in approved homeownership counseling programs on a continuing basis while receiving assistance.

Down Payment Source (§982.625(g)(1))

1. The family must show that the down payment funds come from sources other than welfare assistance.
2. The down payment amount must be equal to at least three percent (3%) of the purchase price.
3. At least one percent (1%) of the purchase price (for the down payment) must come from the family's personal resources and shall not be from a welfare source.

Locating and Purchasing an Eligible Home

Locating a Home (§982.629)

- a. Upon issuance of the Homeownership Voucher, a family will have one hundred eighty (180) days to locate a home to purchase.
- b. It is the family's responsibility to find suitable housing.
- c. The home shall be considered located if the family submits a proposed Contract of Sale to the GHA.
- d. During a participant's search for a home to purchase, their Housing Choice Voucher rental assistance shall continue in accordance with the GHA Administrative Plan.
- e. Participants must provide evidence of their search during the 180-day search period. This will be required monthly.
- f. If a family is unable to locate a home within the time approved by the GHA, their rental assistance subsidy through the Housing Choice Voucher Program will continue. If the market is such that finding a home acceptable to GHA and HQS standards is not difficult, and the family has not located one within 180 days, the homeownership voucher will expire.
- g. GHA reserves the right to withdraw the homeownership voucher if participant does not provide a Contract of Sale within the 180-day period.

Types of Eligible Homes (§982.628)

- a. Housing is ineligible as stated in §982.352.
- b. A family may choose an existing home or a new home under construction.
- c. If new and under construction, construction must be under way at the time the family enters into the contract of sale.
- d. Units not yet under construction (see §982.628(e)) for limitations and restrictions.
 - The unit is eligible (see §982.352. Paragraphs (a)(6) and (b) of §982.352 do not apply).
 - The unit is either a one-unit property (Including a manufactured home) or a single dwelling unit in a cooperative or condominium.
 - The unit has been inspected by a PHA inspector and by an independent inspector designated by the family (see §982.631)
- e. Signed contracts must not allow for an increase in the price without prior GHA approval.
- f. A family approved for homeownership assistance may purchase the following type of homes within the City of Glendale (§982.628):
 - new or existing home
 - single-family home

- condominium, townhouse, or patio home
 - home in a planned use development
 - single-family dwelling unit in a cooperative.
 - any housing where the family will not own fee title to the property on which the home is located:
 1. if the home is located on a permanent foundation; and
 2. the family has the right to occupy the site for no less than 40 years.
- g. The home has been inspected by a GHA inspector and by an independent inspector chosen and paid for by the family.
- GHA will not approve a unit that is undergoing repairs or modernization until complete and meets all HQS standards (§982.631).
- h. The home has passed both inspections.
- i. The seller has not been debarred, suspended, or subject to a limited denial of participation by HUD.
- j. The seller has not been denied approval by GHA.
- i. GHA may deny approval of a seller for any reason provided for disapproval of an owner under the voucher rental program regulations. See §982.306(c).
- k. The family also may purchase a home in a jurisdiction other than the City of Glendale, provided the Housing Authority in the receiving jurisdiction operates a Housing Choice Voucher Homeownership program for which the applicant qualifies, and the jurisdiction is accepting new applicants. GHA reserves the right to deny a homeownership move out of the local jurisdiction due to lack of funding (§982.637(c)(1)).
- l. A family's participation in the Homeownership program will be subject to the program and policies of the receiving jurisdiction.

Purchasing a Home (§982.629); (§982.628(c)); (§982.631(d)); (§982.306(c))

- a. Once a home is located and a Contract of Sale signed by the purchasing family and the seller is approved by GHA/Agency Partner, the family shall have up to three (3) months, or such other time as is approved by GHA/Agency Partner, to purchase the home.
- b. A family cannot enter into an agreement to purchase if the seller is debarred, suspended, or subject to a limited denial of participation, or if the seller is disapproved by GHA (See §982.306(c))

Failure to Complete Purchase (§982.629); (§982.627(a)(8))

- a. If a Housing Choice Voucher participant is unable to purchase the home within the maximum time permitted by GHA, the GHA will continue the family's participation in the Housing Choice Voucher rental assistance program.

- b. The family may not re-apply for the Homeownership Program until they have completed one full additional year (12-month period) of participation in the Housing Choice Voucher rental assistance program.

Offer to Purchase (§982.628; §982.631)

1. The family must make an offer to purchase a home contingent upon passing the required inspections (see Sections F. and G. following) and certain certifications from the seller.
2. If the offer is accepted, a Contract of Sale is produced.

Contract of Sale (§982.628; §982.631(c))

1. Before commencement of monthly homeownership payments, a member or members of the family must enter a contract of sale with the seller of the home to be acquired by the family.
2. The contract must include the following:
 - a. Price and other terms of sale.
 - b. Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling home by an independent inspector selected by the purchaser.
 - c. Provision for inspections as noted in the following Sections F. and G.
 - d. Statement that the purchaser is not obligated to pay for any necessary repairs without the approval of the GHA.
 - e. Statement that the purchaser is not obligated to purchase if the mortgage financing terms are not approved by GHA or Agency Partner.
 - f. Statement that the purchaser is not obligated to purchase unless the property passes all required inspections.
 - g. Statement from the seller that the seller has not been debarred, suspended, or subject to a limited denial of participation under CFR Section 24, Part 4, or §982.306(c).
 - h. §982.627(a)(7) states the exception for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance.
 - i. Other requirements as stated in 24 CFR Housing Choice Voucher Homeownership regulations.

F. Housing Quality Standards (HQS) Inspection (§982.631).

Before a family purchases a home, the home must pass at least two inspections--a Housing Quality Standards (HQS) inspection, performed by GHA and an independent inspection selected by and paid for by the purchaser.

1. The GHA or Agency Partner may disapprove the home due to failure to meet federal HQS inspection requirements.

2. Additional inspections may be required by the lender and paid for by the homebuyer.
3. Monthly homeownership assistance payments will not commence until the home passes the initial HQS inspection.

G. Independent Initial Inspection (§982.631(b))

This is the second inspection required to purchase a home through the Housing Choice Voucher Homeownership Program.

1. The purchaser will arrange for a **pre-purchase inspection** of the dwelling home by an independent inspector selected by the purchaser.
2. Any additional inspections that may be required by the lender will be paid for by the voucher holder.
3. This inspection must cover all systems and structures.
4. The independent inspector must provide a copy of the inspection to the purchaser and to GHA.
5. The GHA or Agency Partner may disapprove the home due to information contained in the report or for failure to meet the Independent Initial Inspection.
6. The independent inspection must state that the purchaser is not obligated to purchase the property unless the inspections are satisfactory to the GHA or Agency Partner.

IV. APPLICATION PROCESS

The GHA will consider current Housing Choice Voucher rental voucher holders with at least 12 months of tenant-based rental assistance and in good standing for this program.

Applications

1. Periodically, Housing Choice Voucher holders will receive a one-page interest questionnaire. The questionnaire will address the minimum eligibility requirements for the HUD-financed program.
2. All minimum eligibility requirements must be met to be considered to continue in the program.
 - (a.) The interest forms will be reviewed annually for potential purchasers.
 - (b.) Quarterly meetings will be held to determine those who continue to meet requirements and will continue through the full program.
3. The family will be notified by mail with the results of an initial eligibility review for the minimum requirements.
4. If approved to continue, a mandatory meeting will be scheduled for all eligible participants to meet the partners and learn more detailed program information.
5. Only those who attend the meeting will be allowed to continue.
6. Initially, seven names will be randomly chosen from the list to participate in the program.

7. Any family not chosen for the program may reapply at their next annual recertification by completing the survey and returning it with their packet.

Participation consists of admission to the agency partner(s) program(s) for homeownership; counseling; and eligibility review.

8. The application period will open based on GHA's determination of need for additional families on the eligibility list.

9. This eligibility review is for minimum program eligibility only and does not constitute qualification for homeownership.

V. FINANCING (§982.632)

The GHA is obligated to review the financing package and may disapprove the type of financing, the lender, the terms of the loan, or other factors as determined by a review of the complete home purchase package. This is meant solely to protect the homebuyer from Predatory Lending practices or situations that may jeopardize the success of the home purchase. GHA may designate review to its agency partners.

GHA accepts no responsibility for any financial loss by the client, the lender(s), or any other individual throughout the process.

Finding Financing

1. It is the responsibility of the family to qualify for a mortgage.
2. It is the responsibility of the family to secure suitable financing for the home purchase.
3. The first mortgage lender should be a federally regulated financial institution.
4. Any other lenders must be approved by GHA prior to financing.

Types of Financing

The participating family may choose from a wide range of loan products with varying terms. The GHA/agency partner will assist the family in this choice by eliminating those options that will jeopardize the success of their homeownership option. Some of the types of financing available are:

1. Fixed Rate Mortgage
2. Adjustable-Rate Mortgage (ARM)
3. Negative Amortization
4. Lease Purchase

Financing Issues (§982.632)

1. The following type(s) of financing may lead to default or foreclosure and will not be acceptable forms of financing for this Housing Choice Voucher Homeownership Program:
 - a. Balloon Payments
 - b. Variable Interest Rates without cap
 - c. Seller-financing

2. GHA may disapprove proposed financing, refinancing, or other debt if GHA determines that the debt is unaffordable, or if the lender or loan terms do not meet GHA qualifications.
3. It is the responsibility of the homeowner to notify GHA of any financing or payment difficulties. Failure to maintain monthly payment schedule may be cause for termination.

Financing Guarantee (§982.625(d)(2))

1. Home purchase financing must include a guarantee by state, federal, or private insurance programs.
2. Financing must comply with generally accepted private underwriting requirements.
3. Financing must comply with secondary market underwriting requirements.

Down Payment Source

1. The family must show that the down payment funds come from sources other than welfare assistance.
2. The down payment amount must be equal to at least three percent (3%) of the purchase price.
3. At least one percent (1%) of the purchase price (down payment) must come from the family's sources and shall not be from a welfare source.
4. The remaining 2% may come from other sources.

Other Costs to Consider

1. The family must consider closing costs or settlement costs as part of the finance package.
2. GHA is not responsible for closing costs or settlement costs.
3. Closing costs normally include the following:
 - a. Title insurance fees.
 - b. Escrow fees.
 - c. Attorney fees, if any.
 - d. Notary fees.
 - e. Document fees
 - f. Credit report cost.
 - g. Impounds (insurance, taxes)
4. Land lease payments (where a family does not own title to the real property on which the home is located).
 - a. Home must be on a permanent foundation.
 - b. Purchaser must have the right to occupy the site for a period of at least 40 years.

Financing Package Review (§982.632)

1. The proposed financing terms must be submitted to and approved by the GHA or agency partner before close of escrow.
2. The GHA or agency partner will determine the affordability of the family's proposed financing. In making such determination, the GHA may take into account other family expenses, including but not limited to childcare, non-reimbursed medical expenses, education and training expenses etc.
3. The GHA or agency partner will consider certain types of financing on a case-by-case basis.
4. If a mortgage is not FHA insured, the GHA/agency partner will require the lender to comply with generally accepted mortgage underwriting standards.

VI. HOMEOWNERSHIP ASSISTANCE PAYMENTS (§982.635)

Monthly HAP payments will be made only as the family occupies the property and complies with all Housing Choice Voucher Homeownership program requirements.

Before commencement of homeownership assistance, the family must execute a statement of family obligations in the form prescribed by HUD [form HUD-52649]. In the statement, the family agrees to comply with all family obligations under the homeownership option.

Amount of Assistance

1. The GHA will pay the lower of:
 - a. Either the payment standard minus the Total Tenant Payment (TTP), or
 - b. The family's monthly homeownership expenses minus the TTP.

Payment Standard (§982.635(b))

1. The voucher payment standard (PS) is the same Payment Standard schedule, Payment Standard amounts, and subsidy standards pursuant to §982.402 and §982.503 for the homeownership option as for the rental voucher program.
2. The payment standard for a family is the lower of:
 - a. The payment standard for the family unit size; or
 - b. The payment standard for the size of the home.

If the home is in an exception payment standard area, GHA must use the appropriate payment standard for the exception payment standard area.

Payment Standard Determination (§982.635(b)(3))

1. The payment standard for subsequent years will be based on the greater of:
 - a. The payment standard in effect at commencement of the homeownership assistance, or
 - b. the payment standard at the most recent regular reexamination of the family's income and composition since commencement of assistance.

2. GHA must use the same payment standard schedule, payment standard amounts, and subsidy standards in accordance with §982.402 and §982.503.

Determining the Monthly Homeownership Expense (§982.635(c))

GHA will review the monthly homeownership expenses to ensure the family will be able to maintain the unit according to HQS standards and will not lose the house to foreclosure due to excessive expenses.

1. Monthly homeownership expense for non-cooperative members may only include amounts allowed by GHA to cover the following:
 - a. Principal and interest on the initial mortgage.
 - b. Any refinancing of such debt.
 - c. Mortgage insurance premium (MIP) incurred to finance the purchase.
 - d. Real estate taxes.
 - e. Public assessments.
 - f. Homeowner's insurance.
 - g. GHA allowance for maintenance expenses.
 - h. Utility allowance per GHA utility schedule allowances.
 - i. Maintenance costs for major repairs and replacements as allowed by GHA.
 - j. Principal and interest (P & I) on mortgage debt incurred to finance major repairs, replacement, 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 GHA 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.
 - k. Land lease payments (where a family does not own fee title to the real property on which the home is located).
2. Homeownership expenses for a cooperative member may only include amounts allowed by GHA for the following:
 - a. Cooperative charge under the cooperative occupancy agreement including payment for real estate taxes and public assessments on the home.
 - b. Principal and interest on initial debt incurred to finance purchase of cooperative membership shares and any refinancing of such debt.
 - c. Home insurance.
 - d. GHA allowance for maintenance expenses.
 - e. GHA allowance for costs of major repairs and replacements.

- f. GHA utility allowance.
 - g. Principal and interest (P & I) on mortgage debt incurred to finance major repairs, replacement, 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 GHA 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.
3. If the home is a cooperative or condominium unit, homeownership expenses may also include cooperative, or condominium operating charges or maintenance fees assessed by the condominium or cooperative homeowners' association.

Determining the Total Tenant Payment (TTP)

- 1. The TTP is that portion of the homeownership expense that the family must pay.
- 2. It is generally 30% percent of the family's adjusted income, plus any difference between the payment standard and the actual housing costs.
- 3. The 40% rule is not applicable to the Housing Choice Voucher Homeownership option.
- 4. All adult family member's income (including public assistance) will be counted to determine the family's adjusted monthly income.
- 5. Net family assets exclude the value of a home purchased with Housing Choice Voucher Homeownership assistance for the first 10 years of ownership. (24 CFR §5.603(d))

Receiving Homeownership Subsidy (§982.634)

Homeownership Assistance Payments (HAP)

- a. The program provides for a maximum 15-year commitment to assist with the loan purchase payments, if the initial mortgage incurred to purchase the home has a term of 20 years or longer.
- b. For all other loan terms, the assistance is for 10 years.
- c. Families that qualify as disabled families at the beginning of homeownership assistance or at any time during the term of homeownership assistance are not subject to a maximum term limitation
- d. If an elderly family, the exception only applies if the family qualifies as an elderly family at the start of the homeownership assistance.
- e. 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.
- f. 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.
 - i. 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 in accordance with this part).

- g. The time limit applies to any member of the household who has an ownership interest in the home during any time that homeownership payments are made or is the spouse of any member of the household who has an ownership interest in the home during the time homeownership payments are made.
- h. The length of homeownership assistance is cumulative regardless of the number of homes or jurisdictions.

Receiving Assistance (§982.635(d)(2))

- a. The GHA will pay its contribution towards the family's homeownership expense directly to the lender.
- b. The family will be responsible to submit their portion of the mortgage payment directly to the lender.
- c. If the assistance payment exceeds the amount due to the lender, GHA must pay the excess directly to the family.

VII. PORTABILITY (§982.636; §982.637; §982.634)

A family may qualify to move outside of the City of Glendale with continued homeownership assistance.

Moving to Another Jurisdiction

- 1. A family may move out of Glendale with continued homeownership assistance if:
 - a. The receiving housing authority administers a Housing Choice Voucher homeownership program; and
 - b. The receiving housing authority is accepting new homeownership families.
- 2. The family must attend the briefing and counseling sessions required by the receiving housing authority.
- 3. The family must meet program requirements as determined by the receiving housing authority.
- 4. If moving into Glendale, GHA will promptly notify the initial housing authority if the family has purchased an eligible home or if the family is unable to purchase a home.
- 5. The portability procedures for the rental assistance program apply to this homeownership program (§982.353 and §982.355) except for some administrative functions (ex. – issuance of a voucher or execution of a tenancy addendum).

Term of Assistance When Moving

- 1. If the family has received homeownership assistance for different homes, or from different housing authorities, the total of the assistance term is subject to the maximum term as stated in Section VI.F.1. of this procedure. The term of assistance does not start over with the purchase of and move into another home.

VIII. ONGOING ANNUAL RECERTIFICATION

Annual Recertification

1. The GHA will recertify the family annually. To do this, the family will be required to provide updated information on any of the following:
 - a. Changes to income
 - b. Family composition
 - c. Expenses
 - d. Changes in employment
 - e. Homeownership expenses in addition to the monthly mortgage payment.
2. During recertification, the GHA will verify that all monthly mortgage payments, assessments, taxes, etc. have been made on time.
3. The property must pass an annual HQS inspection.

Changes in Income Eligibility

1. A family's homeownership assistance may be changed in the month following annual recertification of the household income.
2. Changes will be based upon information submitted for recertification in the same manner participants are recertified for the rental assistance program.
3. Participation in the homeownership program shall continue until the assistance payment amounts to \$0 for a period of six (6) consecutive months.

IX. MOVE WITH CONTINUED TENANT-BASED ASSISTANCE (§982.637)

A family receiving homeownership assistance may move to a new home with continued tenant-based assistance with either housing choice voucher rental assistance (in accordance with rental assistance program requirements) or with homeownership assistance.

Ownership

1. GHA will not commence continued tenant-based assistance of either type for a new home so long as any family member owns any title or other interest in the prior home.

Moves

1. Once a home is purchased with homeownership assistance the family may not move for a minimum of 12 months.
2. After a period of 12 months, and the family wishes to move to a different home, the family must continue to satisfy all initial eligibility requirements, except for:
 - a. First-time homeowner.
3. GHA has the right to require additional homeownership counseling.

Default (§982.638)

1. The GHA must terminate homeownership assistance for any member of a family receiving homeownership assistance that is dispossessed from the home pursuant to judgment or order of foreclosure on any mortgage, whether FHA-insured or non-FHA, securing debt incurred to purchase the home, or any refinancing of such debt.

GHA, in its discretion, may permit the family to move with continued Housing Choice Voucher Housing Choice Voucher rental assistance.

However, GHA must deny permission, if:

- a. The family defaulted on an FHA-insured mortgage AND.
- b. The family fails to demonstrate that:
 - i. The family has conveyed or will convey, title to the home, as required by HUD, to HUD or its designee, and
 - ii. The family has moved, or will move, from the home within the period established or approved by HUD.

Denial of Permission to Move (§982.637(c)(1))

GHA may deny permission to move with continued assistance if:

GHA determines that it does not have sufficient funding to provide continued assistance, in accordance with Section X, and §982.638.

X. HOMEOWNERSHIP FOR ACTIVE-DUTY MILITARY PERSONNEL

If all members of a military family are temporarily absent from the home because a member of the family has been called to active duty, the family can retain control of the home by paying the required mortgage portion and returning to the home within 30 days of the conclusion of the active-duty service. If the service extends beyond 180 days, GHA will seek a waiver of the 180-day limit from HUD.

XI. TERMINATION OF HOUSING CHOICE VOUCHER HOMEOWNERSHIP ASSISTANCE

(§982.635; §982.638.)

In the event of termination, the family becomes obligated for the whole mortgage payment. GHA will no longer provide a payment subsidy.

A. Automatic Termination from the Program (§982.635(e))

1. Homeownership assistance automatically terminates 180 calendar days after the last homeownership assistance payment on behalf of a family.
2. On a case-by-case basis, GHA may grant relief from this requirement in those cases where automatic termination would result in extreme hardship.

B. Grounds for Termination of Homeownership Assistance (§982.638)

Failure to Comply

The family will be considered in noncompliance if any of the following occur (§982.552):

- a. At any time, GHA may deny or terminate homeownership assistance in accordance with the basic voucher program. (§982.551, or §982.633).
- b. Criminal or drug-related activity (CFR 982.553).
- c. Failure to comply with family obligations as described in §982.551 or §982.633.
- d. Failure to comply with the terms of the mortgage to purchase and/or refinance the home.
- e. Failure to provide GHA with written notice of any sale or transfer of any interest in the home; and any plan to move out of the home prior to the move.
- f. Failure to submit the family's household income and homeownership expenses on an annual basis.
- g. Failure to immediately supply any notice of mortgage default received by the family.
- h. Failure to submit any other notices, which may be required according to GHA homeownership policies.
- i. Failure to pay all real estate taxes on a timely basis.

Mortgage default (§982.638)

GHA will terminate assistance for any member of the assisted family that is dispossessed from the home pursuant to a judgment or order of foreclosure on a mortgage (whether FHA-insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.

- a. GHA, in its discretion, may permit the family to move to a new unit with continued voucher rental assistance.
- b. GHA **MUST** deny such permission if:
 - i. Family defaulted on an FHA-insured mortgage; and
 - ii. The family fails to demonstrate that:
 - (a.) The family has conveyed, or will convey title to the home as required by HUD, to HUD or HUD's designee; and
 - (b.) The family has moved, or will move, from the home within the period established or approved by HUD.

Change in Occupancy of Home

- a. Homeownership assistance will only be provided while the family resides in the home.

- b. If the family moves out of the home (different from sale of home), the GHA will discontinue homeownership assistance after the month when the family moves out.
- c. Neither the family nor the lender is obligated to reimburse the GHA for homeownership assistance paid for the month the family moves out.

Procedure for Termination of Homeownership Assistance

- a. A participant in the Housing Choice Voucher Homeownership Program shall be entitled to the same termination notice and informal hearing procedures as set forth in the Administrative Plan of the GHA for the Housing Choice Voucher rental program.

XII. ADMINISTRATIVE FEE

For each month that homeownership assistance is paid by GHA on behalf of the family, GHA shall be paid the ongoing administrative fee described in 24 CFR §982.152(b).

XIII. WAIVER OF MODIFICATION OF HOMEOWNERSHIP POLICIES

The Housing Director or designee of GHA shall have the discretion to waive or modify any provision of the Housing Choice Voucher Homeownership Program or policies not governed by statute or regulation for good cause or to comply with changes in HUD regulations or directives.

XIV. APPLICABILITY OF OTHER REQUIREMENTS

- A. The following types of provisions (located in other subparts of this part) do not apply to assistance under the homeownership option:
 - 1. Any provisions concerning the Housing Choice Voucher owner or the HAP contract between the PHA and owner.
 - 2. Any provisions concerning the assisted tenancy or the lease between the family and the owner.
 - 3. Any provisions concerning PHA approval of the assisted tenancy.
 - 4. Any provisions concerning rent to owner or reasonable rent; and
 - 5. Any provisions concerning the issuance or term of voucher.
- B. **Subpart G requirements.** The following provisions of subpart G of this part do not apply to assistance under the homeownership option:
 - 1. Section 982.302 (Issuance of voucher; Requesting PHA approval of assisted tenancy).
 - 2. Section 982.303 (Term of voucher).
 - 3. Section 982.305 (PHA approval of assisted tenancy).
 - 4. Section 982.306 (PHA disapproval of owner) (except that a PHA may disapprove a seller for any reason described in paragraph (c), see §982.631(d)).

5. Section 982.307 (Tenant screening).
 6. Section 982.308 (Lease and tenancy).
 7. Section 982.309 (Term of assisted tenancy).
 8. Section 982.310 (Owner termination of tenancy).
 9. Section 982.311 (When assistance is paid) (except that §982.311(c)(3) is applicable to assistance under the homeownership option).
 10. Section 982.313 (Security deposit: Amounts owed by tenant); and
 11. Section 982.314 (Move with continued tenant-based assistance).
- C. **Subpart H requirements.** The following provisions of subpart H of this part do not apply to assistance under the homeownership option:
1. Section 982.352(a)(6) (Prohibition of owner-occupied assisted unit).
 2. Section 982.352(b) (PHA-owned housing); and
 3. Those provisions of §982.353(b)(1), (2), and (3) (Where family can lease a unit with tenant-based assistance) and §982.355 (Portability: Administration by receiving PHA) that are inapplicable per §982.636.
- D. **Subpart I requirements.** The following provisions of subpart I of this part do not apply to assistance under the homeownership option:
1. Section 982.403 (Terminating HAP contract when unit is too small).
 2. Section 982.404 (Maintenance: Owner and family responsibility; PHA remedies); and
 3. Section 982.405 (PHA initial and periodic unit inspection).
- E. **Subpart J requirements.** The requirements of subpart J of this part (Housing Assistance Payments Contract and Owner Responsibility) (§§982.451-456) do not apply to assistance under the homeownership option.
- F. **Subpart K requirements.** **Except for those sections listed below,** the requirements of subpart K of this part (Rent and Housing Assistance Payment) (§§982.501-521) do not apply to assistance under the homeownership option:
1. Section 982.503 (Voucher tenancy: Payment standard amount and schedule).
 2. Section 982.516 (Family income and composition: Regular and interim reexaminations); and
 3. Section 982.517 (Utility allowance schedule).
- G. **Subpart L requirements.** The following provisions of subpart L of this part do not apply to assistance under the homeownership option:
1. Section 982.551(c) (HQS breach caused by family).
 2. Section 982.551(d) (Allowing PHA inspection).
 3. Section 982.551(e) (Violation of lease).
 4. Section 982.551(g) (Owner eviction notice); and
 5. Section 982.551(j) (Interest in unit).

H. **Subpart M requirements.** The following provisions of subpart M of this part do not apply to assistance under the homeownership option:

1. Sections 982.602-982.619; and
2. Sections 982.622-982.624.

XV. **ATTACHMENTS:**

Attachment A - Statement of Homeowner Obligations

Attachment B – Frequently Asked Questions (FAQ's)

Attachment C – Homeowner Power Point

STATEMENT OF HOMEOWNERSHIP OBLIGATIONS

By signing below, I understand my obligations for the Housing Choice Voucher Homeownership Program. I understand that failure to abide by any of these obligations will be grounds for termination.

If I fail to sign or refuse to sign this Statement of Homeowner Obligations, I understand that I will be ineligible for the Program.

I, _____ agree to the following list of Homeowner Obligations, and understand that I must:

1. Complete an initial Housing Choice Voucher rental assistance lease of at least one year, and be a participant in good standing.
2. Have no program violations.
3. Meet HUD first-time homebuyer definition.
4. Meet all eligibility criteria as specified by GHA and Agency Partner(s).
5. Attend ongoing homeownership counseling, at the discretion of the GHA.
6. Agree to use the home as sole residence.
7. Understand that GHA will only make housing assistance payments for the months the family is in residence in the home.
8. Comply with all GHA and lender requirements.
9. Secure own financing.
10. Without fail, continue to make the family's portion of the monthly mortgage payment.
11. Meet the down payment requirements.
12. Comply with the terms of any mortgage agreement secured in purchasing the home or refinancing the debt.
13. Enter a sales contract within 180 days.
14. Prior to purchase, contract with an independent home inspector to inspect the home and issue a report of findings to GHA.
15. Meet annual recertification requirements, including an annual HQS inspection.
16. Not refinance or add debt secured by the home without prior approval by GHA.
17. Not reconvey, sell, or transfer title as long as the family is receiving homeownership assistance.
18. Agree that no member of my family shall have an ownership interest in any other residential property as long as the family receives homeownership assistance.
19. Provide proof of homeowner's insurance to include flood insurance if applicable.
20. Have notification from the seller if property to be purchased is in airport clear zone and/or airfield clear zone.

21. Provide notice of move-out before moving out.
22. Understand that upon death of a family member who holds title, in whole or in part, homeownership assistance may continue pending settlement of the estate so long as the home is solely occupied by the remaining family members.
23. Understand that remaining family members must continue to pay the family's obligation for the mortgage payment to avoid foreclosure.
24. Acknowledge that termination of assistance for failure to comply will cause the subsidy payments to cease and family will be responsible for the full mortgage payment. Submit any additional requirements as determined by GHA.
25. In addition to the above listed obligations, the homeowner must comply with the obligations of a participant family as described in §982.551 as listed below (except for §982.551(c), (d), (e), (f), (g), and (j), which are removed from this list):

§ 982.551 Obligations of participant.

(a) Purpose. This section states the obligations of a participant family under the program.

(b) Supplying required information—

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

C)

- (1) The family must use the assisted property for residence by the family. The property must be the family's only residence.
- (2) The composition of the assisted family residing in the property must be approved by the PHA. The family must promptly inform the PHA of the birth, adoption, or court-awarded custody of a child. The family must request PHA approval to add any other family member as an occupant of the property. No other person [i.e., nobody but members of the assisted family] may reside in [[Page 604]] the property (except for a foster child or live-in aide as provided in paragraph (h)(4) of this section).
- (3) The family must promptly notify the PHA if any family member no longer resides in the property.
- (4) If the PHA has given approval, a foster child or a live-in-aide may reside in the property. The PHA has the discretion to adopt reasonable policies concerning residence by a foster child or a live-in-aide and defining when PHA consent may be given or denied.

- (5) Members of the household may engage in legal profit-making activities in the property, but only if such activities are incidental to primary use of the property for residence by members of the family and allowed by city regulations and/or CCR's.
- (6) The family must not sublease or let the property.
- (7) The family must not assign the lease or transfer the property.
- (h) Absence from property. The family must supply any information or certification requested by the PHA to verify that the family is living in the property, or relating to family absence from the property, including any PHA-requested information or certification on the purposes of family absences. The family must cooperate with the PHA for this purpose. The family must promptly notify the PHA of absence from the property. If called to active duty in the armed services, policy regarding support of armed services will apply.
- (k) Fraud and other program violation. The members of the family must not commit fraud, bribery, or any other corrupt or criminal act in connection with the programs.
- (l) Crime by household members. The members of the household may not engage in drug-related criminal activity, or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises (see Sec. 982.553).
- (m) Alcohol abuse by household members. The members of the household must not abuse alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
- (n) Other housing assistance. An assisted family, or members of the family, may not receive Housing Choice Voucher tenant-based assistance while receiving another housing subsidy, for the same property or for a different property, under any duplicative (as determined by HUD or in accordance with HUD requirements) federal, State, or local housing assistance program.

SIGNATURE PAGE

I acknowledge the listed Homeowners Obligations and understand that failure to abide by them can result in termination from the program.

Homeowner Signature Date

Other Adult Homeowner Signature Date

Witnessed by GHA Representative or Agency Partner Representative:

Date



ATTACHMENT B

Housing Choice Voucher Homeownership Program

Frequently Asked Questions (FAQs)

Below are some frequently asked questions about the Housing Choice Voucher Homeownership Program.

What is the Section 8 homeownership program?

The program allows a family receiving HUD Housing Choice Voucher (HCV) rental assistance from GHA to use their HCV assistance towards the purchase of a home. The family must meet strict eligibility requirements.

What are the eligibility requirements?

A family must:

1. Have an HCV voucher issued by GHA.
2. Have received the rental assistance for one year
3. Be a participant in good-standing (has not violated any HCV program requirements)
4. Meet the HUD definition of first-time homebuyer (the participant has not had ownership interest in a home in the past 3 years).
5. Meet the minimum income requirements—not less than the federal minimum wage multiplied by 2,000 hours (currently \$29,400 per year, \$14.70 x 2000 in 2025). For disabled families, monthly federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12. Except in the case of an elderly or disabled family, welfare assistance is not counted in determining annual income.
6. With the exception of disabled and elderly households, each family must demonstrate that one or more adult members of the family who will own the home are employed full-time (not less than 30 hours per week) and have been continuously employed at a rate of not less than 30 hours per week, for a minimum of 12 months before the start of homeownership. If you are self-employed, additional information may be required if the family, other than an elderly or a disabled family includes a person with disabilities, GHA shall grant an exemption from this employment requirement if GHA determines one is needed as a reasonable accommodation to make the program readily accessible to and usable by persons with disabilities. Sign a Statement of Homeowner Obligations.

Satisfactorily complete pre-purchase homeowner counseling classes before entering a sales contract.
7. Meet the down payment requirements--show that the down payment funds come from sources other than welfare assistance; the amount must be equal to at least three percent (3%) of the purchase price; and at least one percent (1%) of the down payment must come from the family's sources and shall not be from a welfare source.

8. Provide the lender and real estate professionals with all pertinent documentation.
9. Be able to qualify for a mortgage.
10. Be able to comply with any additional special requirements for homeownership assistance as specified in GHA HCV Homeownership Policy and Administrative Plan.

HOW DO I APPLY TO JOIN THIS PROGRAM?

If you are interested in pursuing homeownership and you feel you meet the minimum eligibility requirements, contact your Case Manager. If GHA determines you meet the minimum eligibility requirements, GHA will guide you through the process.

You must attend a mandatory meeting to continue with the qualification process and meet the requirements.

GHA limits Homeownership vouchers to two per fiscal year, but no more than four vouchers will be available for HCV Homeownership at any time. If there are not two used during any fiscal year period, the amount will not accumulate, but remain at two per year.

If multiple families express interest in the program, and at GHA's discretion, names will be chosen randomly to participate in the program. A list of eligible applicants will not be maintained by GHA. You must reapply during the next fiscal year.

*** Not everyone who applies for this program will be chosen to participate in it.*

*** Not everyone who participates in this program will be able to purchase a home.*

HOW DO I KNOW IF I AM READY FOR HOMEOWNERSHIP?

Owning a home is a big responsibility. It is important that you understand those responsibilities before you consider homeownership. It is mandatory that you take an approved homeownership-counseling course before purchasing a home. You should also clear up any credit problems and save enough money so you can make a down payment. GHA has partner agencies ready to assist you in becoming a homeowner when you are ready.

What kind of paperwork must I fill out?

When you purchase a home, there is a lot of paperwork that must be filled out. Some of the paperwork provides GHA, the lender, and real estate professionals information they need to make sure you can financially afford to purchase and keep a home. It is very important that what you provide is accurate, complete, and submitted quickly. Some of the information you will

need to provide is evidence of your eligibility for this program; documentation of income; credit and work history. Make sure you understand what you are signing. Do not be afraid to ask the lender, real estate professional, and others questions to help you understand the process.

Do I have to have good credit?

Yes. You must be able to qualify for a mortgage and lenders require acceptable credit before they will loan money. If your credit needs repair, the homeownership counselor can instruct you on how to clean up your credit record. It is important to remember that you will be allowed to participate in the Program ONLY after you complete homebuyer counseling AND meet all necessary requirements.

What other costs are there?

Besides your down payment, there will be the cost of an appraisal and a professional inspection. There may be other incidental expenses prior to your purchase as well. Closing costs are also a cost to purchasing a home for everyone, whether you are on the HCV Program or not. Please discuss these costs with your real estate professional prior to entering an offer to purchase.

How do I get a down payment?

The family must show that the down payment funds come from sources other than welfare assistance. Of the three percent (3%) required, at least one percent (1%) must come from the family's own sources and not be from a welfare source.

Am I limited as to how much I may pay for a home?

The amount you are able to pay for a home depends on your total income and resources and will be determined by your mortgage lender. The mortgage lender will consider your total income, your HCV assistance, and any other assistance you are receiving from a family member or agency. The lender will pre-qualify you for a loan based on income and other financial information. It is important to have this pre-qualification letter before you begin shopping for a home.

Remember, you cannot look for a home before you have successfully completed all requirements of the HCV Homeownership program.

How long will I continue to receive HCV assistance if I use it for homeownership?

Currently, the program provides for a maximum 15-year commitment to assist with the loan purchase payments, if the first mortgage is for 20 years or longer. All other loan terms will be assisted for 10 years.

The term limits do not apply to elderly or disabled families (head, spouse or sole member is elderly or disabled) at the time of purchase. In the case of an elderly family, the exception on term limits only applies if the family qualifies as an elderly family at the start of the homeownership assistance. In the case of a disabled family, the exception on term limits applies

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

HCV funding is dependent on many factors. Congress must approve funding for HCV renewals each year. You must remain eligible for HCV assistance. For example, you must be compliant with the rules and regulations and must remain qualified in income requirements. It is important to understand that you are responsible for the full mortgage payment if your HCV payment is terminated for any reason.

Once I have purchased a home under this program, must I still have an HCV recertification each year?

Yes. You will still need to submit all the paperwork for recertification each year and you will have to continue to conform to the Statement of Homebuyer Obligations that you must sign prior to purchasing a home.

Do I need to get my new home inspected?

Yes. There are actually two types of inspections that are needed prior to receiving homeownership assistance through this program. You will need to hire a professional inspector to inspect the home to identify physical defects and the condition of the major building systems and components. Your home will also have a HUD Housing Quality Standards (HQS) inspection, which is the same inspection made for the tenant-based HCV rental assistance program. GHA will continue to inspect the home annually, if you continue to receive homeownership assistance through this program.

Can I sell my home, move to another city or jurisdiction, and buy another on the Housing Choice Voucher Homeownership Program?

Yes. If the new city or jurisdiction to which you are moving administers an HCV Homeownership Program and they are accepting new homeowners into their program. You must then qualify for the receiving jurisdiction's homeownership program. You must notify GHA of your intent to sell and move.

Am I responsible for other expenses incurred because of purchasing a home? Yes. You are responsible for all monthly homeownership expenses (for example: homeowner association dues) and for any expenses (for example: a new water heater, structural repairs, etc.) that you may have as a homeowner.

It is important to remember that GHA will only continue to assist *only* with the monthly mortgage portion of your monthly payment, not including insurance and taxes.

What can I do if I have trouble paying my mortgage or maintaining my home?

You may be required to attend ongoing homeownership counseling. In your community, there are experienced homeownership counselors who can help you save towards repairs and general maintenance of your home or assist you in getting financial advice so you can avoid defaulting on your payments. It is very important to understand that you are responsible for the debt incurred to purchase your home and for any/all expenses to maintain your home.

Failure to pay your portion of the monthly mortgage payment can result in the loss of your home and the loss of your HCV assistance.

Will purchasing a home make me ineligible for other assistance programs such as food stamps, Medicaid or Medicare?

You should contact the agency administering your other types of assistance. GHA is not responsible for information disseminated about a program other than those administered by GHA.

Death of a Homeowner

If a family member(s) who holds title to the home or ownership of cooperative membership shares for the home dies, the PHA may continue making assistance payments on behalf of the remaining family members until the estate is settled. If payments were previously made directly to the now deceased family member, they should be sent to the decedent's executor or legal representative. Payments can only continue if the unit is solely occupied by remaining family members.

Filename: 2025 HOMEOWNERSHIP PROCEDURE
Directory: N:\PSNET\ANNUAL PLAN 2024\Resident Help\ANNUAL PLAN 2025
Template: C:\Users\kmofford\AppData\Roaming\Microsoft\Templates\Normal.do
tm
Title:
Subject:
Author: jkelly
Keywords:
Comments:
Creation Date: 12/12/2024 11:39:00 AM
Change Number: 42
Last Saved On: 1/30/2025 9:23:00 AM
Last Saved By: Mofford, Karen
Total Editing Time: 786 Minutes
Last Printed On: 1/30/2025 9:27:00 AM
As of Last Complete Printing
Number of Pages: 34
Number of Words: 10,500 (approx.)
Number of Characters: 56,281 (approx.)



Glendale Housing Authority (GHA)

Housing Choice Voucher (HCV) Homeownership Program





HCV Homeownership Program

- HCV Rental Subsidy Background –
 - ✓ HCV previously known as the Section 8 Program was created in 1974.
 - ✓ It is a Rent Subsidy Program
 - ✓ Eligibility includes families with household income at or below 80% of area median income.
 - ✓ It became the Housing Choice Voucher (HCV) Program in 1998



HCV Homeownership Program

- ✓ Allows flexibility for participants.
- ✓ HCV expanded the use of vouchers for homeownership.
- ✓ Intent is to enable HCV/FSS participants to become homeowners with continued assistance.
- ✓ Rent subsidies will become mortgage subsidies.
- ✓ GHA opened the program to all eligible HCV program participants.



HCV Homeownership Program

- ✓ Once eligibility is determined the participant must meet all requirements of HUD, GHA and the Partnering Agency (Mortgage Company)
- ✓ Goal is to use two Vouchers per year for the Homeownership Program.
- ✓ GHA will determine who is eligible to participate based on criteria and after a successful completion of all requirements.



HCV Homeownership Program

- ✓ Participation does not guarantee the purchase of a home.
- ✓ The participant must participate in a Homeownership Counseling Program.
- ✓ Must be a first-time homeowner and have no homeownership interest in a property.
- ✓ Must meet the minimum income requirements
- ✓ Must demonstrate required employment history



HCV Homeownership Program

- ✓ Must demonstrate required employment history (exception is disabled/elderly).
- ✓ No prior mortgage defaults in the HCV Homeownership program.
- ✓ No outstanding debts to any housing agency.
- ✓ Must agree to and sign the Statement of Homeownership Obligations (HUD-52649).



HCV Homeownership Program

- ✓ Must show down payment for a source other than welfare.
- ✓ Down payment must be minimum of three percent (3%) of purchase price.
- ✓ At least one percent (1%) of down payment must be from the family's own resources.
- ✓ Family must be able to qualify for acceptable financing.



HCV Homeownership Program

- ✓ Housing Assistance Payment (HAP) can count as income for financing-eligibility requirements.
- ✓ Property must pass Housing Inspection.
- ✓ GHA may refuse assistance based on inspections.
- ✓ HAP made by GHA will be sent directly to the mortgage company.



HCV Homeownership Program

- ✓ Family will be solely responsible for their portion of mortgage payment.
- ✓ Family is required to undergo annual recertifications for:
 - ✓ Income Changes
 - ✓ Employment Changes
 - ✓ Verify all mortgage payments are being made timely
 - ✓ Property will be inspected annually.



HCV Homeownership Program

✓ Mortgage Term

20+ Years

Less than 20

Assistance Term

15 Years

10 Years

For Elderly or Disabled, term limits DO NOT apply



HCV Homeownership Program

- ✓ Homeowner has the right to become “Portable”, if the receiving jurisdiction administers HCV Homeownership Program.
- ✓ The length of homeownership assistance is cumulative regardless of the number of homes or jurisdictions.
- ✓ In certain circumstances, homeownership assistance is subject to total or partial recapture upon sale or refinancing.



HCV Homeownership Program

- ✓ In event of termination from the program, the family is fully obligated for the remaining mortgage amount.
- ✓ Participants in the Homeownership program are entitled to the same termination notice and informal hearing procedures as would an HCV rental assistance program participant.



HCV Homeownership Program

- ✓ GHA will determine eligibility for minimum HUD/GHA program requirements.
- ✓ Partnering Agencies will determine eligibility for participation in their programs.
- ✓ In the case of conflict between any HUD/GHA requirement and Partnering Agency requirement, the most restrictive policy will apply.

**Statement of Homeowner Obligations
Housing Choice Homeownership
Voucher Program**

**U.S. Department of Housing OMB Approval No. 2577-0169
and Urban Development (Exp. 04/30/2026)
Office of Public and Indian Housing**

OMB Burden Statement. The public reporting burden for this information collection is estimated to be 0.25 hours, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This collection of information is required for participation in the HCV Homeownership program. The information will be used to ensure the family knows their obligations for participating in the program. Assurances of confidentiality are not provided under this collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Office of Public and Indian Housing, U.S. Department of Housing and Urban Development, Washington, DC 20410. HUD may not conduct and sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid control number.

Privacy Notice. The Department of Housing and Urban Development (HUD) is authorized to collect the information on this form by 24 CFR § 982.633(c). The information sets forth the family's obligations when participating in the homeownership program under the Housing Choice Voucher Program. The Personally Identifiable Information (PII) data collected on this form are not stored or retrieved within a system of record.

1. Homeowner Obligations. A family participating in the homeownership voucher program of the undersigned public housing agency (PHA) must follow the rules listed below in order to receive homeownership assistance. Any information the family supplies must be true and complete. Each family member (plus any PHA-approved live-in aide for rules associated with criminal activity or alcohol abuse) must:

- A. Disclose and verify social security numbers and employer identification numbers, sign and submit consent forms for obtaining information (including criminal conviction records of adult household members), and supply any other information that the PHA or HUD determines to be necessary (including evidence of citizenship or eligible immigration status, information for use in determining eligibility to receive homeownership assistance, and information for use in a regularly scheduled reexamination or interim reexamination of family income and composition).
- B. Submit any PHA-required reports on the family's progress in finding and purchasing a home.
- C. Attend and satisfactorily complete PHA-required homeownership and housing counseling provided by a HUD certified counselor.
- D. Select and pay for a pre-purchase inspection by an independent professional inspector. The inspection must be conducted in accordance with PHA requirements.
- E. Enter into a contract of sale with the seller of the unit and promptly provide a copy of the contract of sale to the PHA. The provisions of the contract of sale must comply with PHA requirements.
- F. Obtain and maintain flood insurance for homes in special flood hazard areas.
- G. Comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).
- H. Promptly notify the PHA in writing when (1) the family is away from the home for an extended period of time in accordance with PHA policies, and (2) before the family moves out of the home. Supply any information or certification requested by the PHA to verify that the family is living in the home or information related to family absence from the home.
- I. Only use the assisted home for residence by the PHA-approved family members, live-in aide or foster child. No other person may reside in the home. The home must be the family's only residence and no family member may have any ownership interest in any other residential property. Any legal profit making activities in

the home must be incidental to the primary use of the home as a residence. The family must not lease any portion of the home or grounds.

J. Promptly notify the PHA in writing of the birth, adoption, or court-awarded custody of a child, and request PHA written approval to add any other family member as an occupant of the home. Promptly notify the PHA in writing if any family member no longer lives in the home.

K. Supply any information as required by the PHA or HUD concerning: (1) any mortgage or other debt incurred to purchase the home, any refinancing of such debt (including information needed to determine whether the family has defaulted on the debt, and the nature of any such default), and information on any satisfaction or payment of the mortgage debt; (2) any sale or other transfer of any interest in the home; or (3) the family's homeownership expenses.

L. Promptly notify the PHA in writing if the family defaults on a mortgage securing any debt incurred to purchase the home.

M. Not commit fraud, bribery, or any other corrupt or criminal act in connection with any Federal housing program. Not engage in drug-related criminal activity or violent criminal activity. Not engage in other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises. Not abuse alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises. Not engage in or threaten abusive or violent behavior toward PHA staff. Not engage in other criminal activity which may threaten the health or safety of persons performing a contract administration function or responsibility on behalf of the PHA (including PHA staff and PHA contractor/subcontractor/agent staff).

N. Not lease, let, transfer or convey the home except to grant a mortgage on the home for debt incurred to finance purchase of the home or any refinancing of such debt.

O. Not receive homeownership voucher program assistance while receiving another housing subsidy for the same home or a different unit under any duplicative Federal, State or local housing assistance program.

P. Comply with any additional PHA requirements for family search and purchase of a home and continuation of

homeownership assistance for the family. The PHA must attach to this document a list of any such requirements.

2. Termination of assistance. Homeownership assistance may only be paid while the family is residing in the home. The PHA may deny or terminate homeownership assistance for any of the reasons listed below:

- A. The family violates or has violated any family obligation under section 1.
- B. Any member of the family has been evicted from federally assisted housing in the last five years, or any household member has been evicted from federally assisted housing for drug-related criminal activity in the last three years.
- C. A PHA has ever terminated assistance under the certificate or voucher program for any member of the family.
- D. The family currently owes any money to the PHA or another PHA in connection with Section 8 or public housing assistance. The family has not reimbursed any PHA for amounts paid to an owner under a housing assistance payments contract for rent, damages to the unit, or other amounts owed by the family. The family breaches an agreement with the PHA to pay amounts owed to a PHA, or amounts paid to an owner by a PHA.

- E. Any household member is subject to a lifetime registration requirement under a State sex offender registration program.
- F. Any household member has ever been convicted for manufacture or production of methamphetamine on the premises of federally assisted housing.
- G. The PHA determines there is insufficient funding to provide continued homeownership assistance.
- H. The family fails to comply, without good cause, with any family self-sufficiency program contract of participation.
- I. The family fails, willfully and persistently, to fulfill any welfare-to-work program obligations.
- J. The family has been dispossessed from the home pursuant to a judgment order of foreclosure on any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).
- K. The PHA determines that homeownership assistance has been provided for the maximum term permitted under the homeownership voucher program, or it has been 180 calendar days since the last homeownership assistance payment on behalf of the family.

KEEP THIS DOCUMENT FOR YOUR RECORDS	
Family	
Name of Head of Household	Address, Telephone Number
Names of Other Family Members	
Signature of Family Representative	Date (mm/dd/yyyy)
Public Housing Agency	
Name of PHA	Address, Telephone Number
PHA Representative Title	
Signature of PHA Representative	Date (mm/dd/yyyy)



STATEMENT OF HOMEOWNERSHIP OBLIGATIONS

By signing below, I understand my obligations for the Housing Choice Voucher Homeownership Program. I understand that failure to abide by any of these obligations will be grounds for termination.

If I fail to sign or refuse to sign this Statement of Homeowner Obligations, I understand that I will be ineligible for the Program.

I, _____ agree to the following list of Homeowner Obligations, and understand that I must:

1. Complete an initial Housing Choice Voucher rental assistance lease of at least one year, and be a participant in good standing.
2. Have no program violations.
3. Meet HUD first-time homebuyer definition.
4. Meet all eligibility criteria as specified by GHA and Agency Partner(s).
5. Attend ongoing homeownership counseling, at the discretion of the GHA.
6. Agree to use the home as sole residence.
7. Understand that GHA will only make housing assistance payments for the months the family is in residence in the home.
8. Comply with all GHA and lender requirements.
9. Secure own financing.
10. Without fail, continue to make the family's portion of the monthly mortgage payment.
11. Meet the down payment requirements.
12. Comply with the terms of any mortgage agreement secured in purchasing the home or refinancing the debt.
13. Enter a sales contract within 180 days.
14. Prior to purchase, contract with an independent home inspector to inspect the home and issue a report of findings to GHA.
15. Meet annual recertification requirements, including an annual HQS inspection.
16. Not refinance or add debt secured by the home without prior approval by GHA.
17. Not reconvey, sell, or transfer title as long as the family is receiving homeownership assistance.
18. Agree that no member of my family shall have an ownership interest in any other residential property as long as the family receives homeownership assistance.
19. Provide proof of homeowner's insurance to include flood insurance if applicable.
20. Have notification from the seller if property to be purchased is in airport clear zone and/or airfield clear zone.



FORMS/REFERENCES

The following forms are to be used for the Housing Choice Voucher Homeownership Program.

1. Statement of Homeownership Obligations
2. Homeownership Reject Letter
3. Frequently Asked Questions (FAQ's)
4. HUD-52649 Statement of Homeownership Obligations
5. 24 CFR Part 982 Homeownership Option



21. Provide notice of move-out before moving out.
22. Understand that upon death of a family member who holds title, in whole or in part, homeownership assistance may continue pending settlement of the estate so long as the home is solely occupied by the remaining family members.
23. Understand that remaining family members must continue to pay the family's obligation for the mortgage payment to avoid foreclosure.
24. Acknowledge that termination of assistance for failure to comply will cause the subsidy payments to cease and family will be responsible for the full mortgage payment. Submit any additional requirements as determined by GHA.
25. In addition to the above listed obligations, the homeowner must comply with the obligations of a participant family as described in §982.551 as listed below (except for §982.551(c), (d), (e), (f), (g), and (j), which are removed from this list):

§ 982.551 Obligations of participant.

(a) Purpose. This section states the obligations of a participant family under the program.

(b) Supplying required information—

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- (4) Any information supplied by the family must be true and complete.

C

- (1) The family must use the assisted property for residence by the family. The property must be the family's only residence.
- (2) The composition of the assisted family residing in the property must be approved by the PHA. The family must promptly inform the PHA of the birth, adoption, or court-awarded custody of a child. The family must request PHA approval to add any other family member as an occupant of the property. No other person [i.e., nobody but members of the assisted family] may reside in [[Page 604]] the property (except for a foster child or live-in aide as provided in paragraph (h)(4) of this section).
- (3) The family must promptly notify the PHA if any family member no longer resides in the property.



- (4) If the PHA has given approval, a foster child or a live-in-aide may reside in the property. The PHA has the discretion to adopt reasonable policies concerning residence by a foster child or a live-in-aide and defining when PHA consent may be given or denied.
- (5) Members of the household may engage in legal profit-making activities in the property, but only if such activities are incidental to primary use of the property for residence by members of the family, and allowed by city regulations and/or CCR's.
- (6) The family must not sublease or let the property.
- (7) The family must not assign the lease or transfer the property.
- (h) Absence from property. The family must supply any information or certification requested by the PHA to verify that the family is living in the property, or relating to family absence from the property, including any PHA-requested information or certification on the purposes of family absences. The family must cooperate with the PHA for this purpose. The family must promptly notify the PHA of absence from the property. If called to active duty in the armed services, policy regarding support of armed services will apply.
- (k) Fraud and other program violation. The members of the family must not commit fraud, bribery, or any other corrupt or criminal act in connection with the programs.
- (l) Crime by household members. The members of the household may not engage in drug-related criminal activity, or violent criminal activity or other criminal activity that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises (see Sec. 982.553).
- (m) Alcohol abuse by household members. The members of the household must not abuse alcohol in a way that threatens the health, safety or right to peaceful enjoyment of other residents and persons residing in the immediate vicinity of the premises.
- (n) Other housing assistance. An assisted family, or members of the family, may not receive Housing Choice Voucher tenant-based assistance while receiving another housing subsidy, for the same property or for a different property, under any duplicative (as determined by HUD or in accordance with HUD requirements) federal, State or local housing assistance program.

I acknowledge the listed Homeowners Obligations and understand that failure to abide by them can result in termination from the program.

_____ Date

Homeowner Signature

_____ Date



Other Adult Homeowner Signature

Witnessed by GHA Representative or Agency Partner Representative:

_____ Date



**Glendale Housing Authority (GHA)
Community Services Division
Housing Choice Voucher Homeownership Program**



Frequently Asked Questions (FAQs)

Below are some frequently asked questions about the Housing Choice Voucher Homeownership Program.

What is the Section 8 homeownership program?

The program allows a family receiving HUD Housing Choice Voucher (HCV) rental assistance from GHA to use their HCV assistance towards the purchase of a home. The family must meet strict eligibility requirements.

What are the eligibility requirements?

A family must:

1. Have an HCV voucher issued by GHA.
2. Have received the rental assistance for one year
3. Be a participant in good-standing (has not violated any HCV program requirements)
4. Meet the HUD definition of first time homebuyer (the participant has not had ownership interest in a home in the past 3 years).
5. Meet the minimum income requirements—not less than the federal minimum wage multiplied by 2,000 hours (currently \$29,400 per year, \$14.70 x 2000 in 2025). For disabled families, monthly federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by 12. Except in the case of an elderly or disabled family, welfare assistance is not counted in determining annual income.
6. With the exception of disabled and elderly households, each family must demonstrate that one or more adult members of the family who will own the home are employed full-time (not less than 30 hours per week), and have been continuously employed at a rate of not less than 30 hours per week, for a minimum of 12 months before the start of homeownership. If you are self-employed, additional information may be required

If the family, other than an elderly or a disabled family includes a person with disabilities, GHA shall grant an exemption from this employment requirement if GHA determines one is needed as a reasonable accommodation to make the program readily accessible to and usable by persons with disabilities.

7. Sign a Statement of Homeowner Obligations.
8. Satisfactorily complete pre-purchase homeowner counseling classes before entering into a sales contract.
9. Meet the down payment requirements--show that the down payment funds come from sources other than welfare assistance; the amount must be equal to at least three percent (3%) of the purchase price; and at least one percent (1%) of the down payment must come from the family's sources and shall not be from a welfare source.
10. Provide the lender and real estate professionals with all pertinent documentation.
11. Be able to qualify for a mortgage.
12. Be able to comply with any additional special requirements for homeownership assistance as specified in GHA HCV Homeownership Policy and Administrative Plan.

How do I apply to join this program?

If you are interested in pursuing homeownership and you feel you meet the minimum eligibility requirements, contact an HCV Supervisor at 623-930-XXX. If GHA determines you meet the minimum eligibility requirements, GHA will guide you through the process.

You must attend a mandatory meeting in order to continue with the qualification process and meet the requirements.

GHA limits Homeownership vouchers to two per fiscal year, but no more than four vouchers will be available for HCV Homeownership at any time. If there are not two used during any fiscal year period, the amount will not accumulate, but remain at two per year.

If multiple families express interest in the program, and at GHA's discretion, names will be chosen randomly to participate in the program. A list of eligible applicants will not be maintained by GHA. You must reapply during the next fiscal year.

*** Not everyone who applies for this program will be chosen to participate in it.*

*** Not everyone who participates in this program will be able to purchase a home.*

How do I know if I am ready for homeownership?

Owning a home is a big responsibility. It is important that you understand those responsibilities before you consider homeownership. It is mandatory that you take an approved homeownership-counseling course before purchasing a home. You should also clear up any credit problems and save enough money so you

can make a down payment. GHA has partner agencies ready to assist you in becoming a homeowner when you are ready.

What kind of paperwork must I fill out?

When you purchase a home, there is a lot of paperwork that must be filled out. Some of the paperwork provides GHA, the lender, and real estate professionals information they need to make sure you can financially afford to purchase and keep a home. It is very important that what you provide is accurate, complete, and submitted quickly. Some of the information you will need to provide is evidence of your eligibility for this program; documentation of income; credit and work history. Make sure you understand what you are signing. Do not be afraid to ask the lender, real estate professional, and others questions to help you understand the process.

Do I have to have good credit?

Yes. You must be able to qualify for a mortgage and lenders require acceptable credit before they will loan money. If your credit needs repair, the homeownership counselor can instruct you on how to clean up your credit record. It is important to remember that you will be allowed to participate in the Program ONLY after you complete homebuyer counseling AND meet all necessary requirements.

What other costs are there?

Besides your down payment, there will be the cost of an appraisal and a professional inspection. There may be other incidental expenses prior to your purchase as well. Closing costs are also a cost to purchasing a home for everyone, whether you are on the HCV Program or not. Please discuss these costs with your real estate professional prior to entering into an offer to purchase.

How do I get a down payment?

The family must show that the down payment funds come from sources other than welfare assistance. Of the three percent (3%) required, at least one percent (1%) must come from the family's own sources and not be from a welfare source.

Am I limited as to how much I may pay for a home?

The amount you are able to pay for a home depends on your total income and resources, and will be determined by your mortgage lender. The mortgage lender will consider your total income, your HCV assistance, and any other assistance you are receiving from a family member or agency. The lender will pre-qualify you for a loan based on income and other financial information. It is important to have this pre-qualification letter before you begin shopping for a home.

Remember, you cannot look for a home before you have successfully completed all requirements of the HCV Homeownership program.

How long will I continue to receive HCV assistance if I use it for homeownership?

Currently, the program provides for a maximum 15-year commitment to assist with the loan purchase payments, if the first mortgage is for 20 years or longer. All other loan terms will be assisted for 10 years.

The term limits do not apply to elderly or disabled families (head, spouse or sole member is elderly or disabled) at the time of purchase. In the case of an elderly family, the exception on term limits only applies if the family qualifies as an elderly family at the start of the homeownership assistance. In the case of a disabled family, the exception on term limits applies if at any time the family qualifies as a disabled family. If the family ceases to qualify as a disabled or elderly family, the maximum term of assistance becomes applicable from the date the homeownership assistance commenced. However, such a family must be provided at least six (6) months of homeownership assistance after the maximum term becomes applicable (provided the family is otherwise eligible to receive homeownership assistance).

HCV funding is dependent on many factors. Congress must approve funding for HCV renewals each year. You must remain eligible for HCV assistance. For example, you must be compliant with the rules and regulations and must remain qualified in income requirements. It is important to understand that you are responsible for the full mortgage payment if your HCV payment is terminated for any reason.

Once I have purchased a home under this program, must I still have an HCV recertification each year?

Yes. You will still need to submit all the paperwork for recertification each year and you will have to continue to conform to the Statement of Homebuyer Obligations that you must sign prior to purchasing a home.

Do I need to get my new home inspected?

Yes. There are actually two types of inspections that are needed prior to receiving homeownership assistance through this program. You will need to hire a professional inspector to inspect the home to identify physical defects and the condition of the major building systems and components. Your home will also have a HUD Housing Quality Standards (HQS) inspection, which is the same inspection made for the tenant-based HCV rental assistance program. GHA will continue to inspect the home annually, if you continue to receive homeownership assistance through this program.

Can I sell my home, move to another city or jurisdiction, and buy another on the Housing Choice Voucher Homeownership Program?

Yes. If the new city or jurisdiction to which you are moving administers an HCV Homeownership Program and they are accepting new homeowners into their program. You must then qualify for the receiving jurisdiction's homeownership program. You must notify GHA of your intent to sell and move.

Am I responsible for other expenses incurred as a result of purchasing a home?

Yes. You are responsible for all monthly homeownership expenses (for example: homeowner association dues) and for any expenses (for example: a new water heater, structural repairs, etc.) that you may have as a homeowner.

It is important to remember that GHA will only continue to assist *only* with the monthly mortgage portion of your monthly payment, not including insurance and taxes.

What can I do if I have trouble paying my mortgage or maintaining my home?

You may be required to attend ongoing homeownership counseling. In your community, there are experienced homeownership counselors who can help you save towards repairs and general maintenance of your home or assist you in getting financial advice so you can avoid defaulting on your payments. It is very important to understand that you are responsible for the debt incurred to purchase your home and for any/all expenses to maintain your home.

Failure to pay your portion of the monthly mortgage payment can result in the loss of your home and the loss of your HCV assistance.

Will purchasing a home make me ineligible for other assistance programs such as food stamps, Medicaid or Medicare?

You should contact the agency administering your other types of assistance. GHA is not responsible for information disseminated about a program other than those administered by GHA.

Death of a Homeowner

If a family member(s) who holds title to the home or ownership of cooperative membership shares for the home dies, the PHA may continue making assistance payments on behalf of the remaining family members until the estate is settled. If payments were previously made directly to the now deceased family member, they should be sent to the decedent's executor or legal representative. Payments can only continue if the unit is solely occupied by remaining family members.



**Glendale Housing Authority
Community Housing Division
7677 N Bethany Home Road, Building D
Glendale AZ 85303**



December XX, 20XX

Ellen Stanchfield
8555 W. McLellan Rd
Glendale, Arizona 85305

Re: The Housing Choice Voucher Homeownership Voucher Program

Dear Ms. Stanchfield,

Per your request, this letter will serve to provide you with information about the Housing Choice Voucher (HCV) Homeownership Program. The HCV Homeownership Program is funded by the United States Department of Housing and Urban Development (HUD) as part of its HCV housing program. This program enables HCV assisted families purchase homes by utilizing their federal subsidy to assist with the mortgage payment. To qualify for this program, families must be a first-time homebuyer and must purchase a house that meets housing quality inspection standards.

Once you have been approved for the program, you must:

1. Make a 3% down payment on the property.
 - a. Of this down payment, 1% must come down the family's own funds
 - b. The remaining 2% may come from the family's funds, a gift, a grant or another source.
The family must be able to pay closing costs, including lawyer's fees and other costs that are due when the property is purchased.

Annually, HUD may change the Fair Market Rent, which will affect the amount of your monthly assistance payment. In addition to the monthly mortgage assistance, you will also receive a utility allowance, which is not meant to pay utilities in full.

The Housing Authority will make a monthly homeownership assistance payment on your behalf for up to 15 years of the term of your mortgage if your mortgage is 20 years or more. Otherwise, the limit is 10 years. There is no time limit for the elderly or disabled families. The Housing Authority will pay your mortgage lender directly.

Please be aware, there are many factors that could affect the amount of the monthly assistance, including but not limited to the Fair Market Rent changes, household composition changes, household income changes and utility allowance changes.

While the Section 8 Homeownership Program will provide a monthly subsidy, you must still abide by all program rules and regulations, including submitting annual recertification paperwork and annual inspection. If there is a violation/non-compliance, the assistance may be terminated, at which time, you will be responsible for 100 percent of the mortgage payment.

If you have any questions regarding the Homeownership voucher program, please call me at 623 930 37XX.

Sincerely,



B.3 Progress Report

Glendale Housing Authority (GHA) applied for 120 Project Based Vouchers (PBV) to continue providing and improving living environments for its residents.

Centerline on 67th and Glendale is a new development where it will house 80 of our Project Based Voucher clients. Centerline offers a community kitchen, splash pad for the kids, washer and dryers in the units playground and a BBQ picnic area. It also offers a fitness and computer learning center.

The remaining 40 Project Based Voucher clients will be housed at another new development for 62+ Seniors developed by Mercy Care. This development is off 50th Ave and West Glenn in the city of Glendale. Features of this property will be a community garden, a gathering space, a pet exercise space, two laundry rooms and a community room.

GHA applied for 20 Veterans Affairs Supportive Housing (VASH) and was awarded the 20. GHA has continued maintain the leasing rate for the VASH vouchers at 98% to 100%. Most recently GHA applied for an additional 20 and continues to have a great relationship with the staff at the Veterans Administration.

GHA maintains a portfolio of Foster Youth and works with the Department of Child Safety for referrals. GHA currently has a case load of 29.

GHA continues to search other areas for expanding housing services to the community of Glendale.

The Community Services department of Glendale started a new program called Thrive. The Success Coaches who work in this program have also worked with our VASH and Foster Youth clients to guide them in meeting their established goals to improve their lives. The coaching overlaps into the HUD Family Self Sufficiency (FSS) program. The Success coaches work with the client to help them balance their mental, physical, social, and economic life goals. They help with obtaining training, certifications, and counseling to increase the client's skills. The motto is "Reach Your Goals, Reach Your Dreams."

GHA started the step to exploring asset and repositioning the public housing units. The first step taken was contracting NATURA, an architectural consulting firm, to perform a physical needs assessment on the two oldest properties Lamar and Glendale Homes. The overall condition was evaluated to be in fair condition at the two properties but need substantive work to maintain the current condition in the future and with this work a possible remaining life of 35 years. The two sites make up 78% of the housing portfolio. One site built in the 1940's and the other built in the 1950's. To meet non-critical repairs, maintenance, and renovation needs the consultant estimated costs at \$6.02 million for Lamar Homes and an estimated \$8.2 million for Glendale Homes. Renovation of these sites/units would be costly and would not address the current deficiency in meeting the shortage of housing for our typical families.

<p>Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (All PHAs)</p>	<p>U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 09/30/2027</p>
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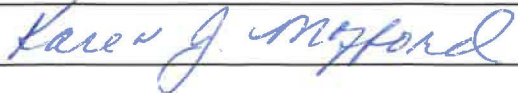
Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan

I, Karen J Mofford, the Housing Administrator certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the AZ003 - City of Glendale Housing Authority is consistent with the Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the Glendale Housing Authority pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

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

The City of Glendale is dedicated to creating Affordable Housing to the residents of Glendale. The Consolidated Plan reports the City of Glendale continues to innovate in providing affordable housing, viable neighborhoods and quality living environments. Glendale Housing Authority continues to do the same through searching for other motivating programs for our residents and applicants within the programs. One of these ways is to review the repositioning of public housing by evaluating the Rental Assistance Demonstration (RAD), Section 18 (Disposition) and other possible innovative approaches. The residents of Glendale and most importantly, the residents of Public Housing will be a part of the planning, to ensure we have an inclusive conformity from all in the process. Glendale Housing recently added the Project Based Vouchers to the portfolio and have contracts with two brand new affordable developments offering many amenities and servicing the seniors of Glendale. We continue to grow the Foster Youth Program (FYI), Veterans Affairs Supportive Housing (VASH), Family Self Sufficiency (FSS) programs and the Housing Choice Voucher (HCV) Homeownership Programs. Glendale has created THRIVE Coaches to work with individuals whether they are on a FSS program or not. Glendale believes the growth to an individual's well-being continues their path to educational, self-sufficiency, and homeowners in their future.

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: Karen J Mofford	Title: Housing Administrator
Signature: 	Date: <u>3/7/2025</u>

regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

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

Form identification: *AZ003-City of Glendale Housing Authority form HUD-50077-SL (Form ID - 3053)
printed by Karen Mofford in HUD Secure Systems/Public Housing Portal at 03/07/2025 12:38PM EST*

**Certifications of Compliance with
PHA Plan and Related Regulations
(Small PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 09/30/2027

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

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 07/2025 in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH) as applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR § 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):

903.7a Housing Needs

903.7b Deconcentration and Other Policies Governing Eligibility, Selection, Occupancy, and Admissions Policies

903.7c Financial Resources

903.7d Rent Determination Policies

903.7h Demolition and Disposition

903.7k Homeownership Programs

903.7r Additional Information

A. Progress in meeting 5-year mission and goals

B. Criteria for substantial deviation and significant amendments

C. Other information requested by HUD

1. Resident Advisory Board consultation process

2. Membership of Resident Advisory Board

3. Resident membership on PHA governing board

The PHA provides assurance as part of this certification that:

- (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
- (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
- (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.

5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For a PHA Plan that includes a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 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 site-based waiting lists would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.

11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

City of Glendale Housing Authority

AZ003

PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2025-2029

Annual PHA Plan for Fiscal Year 2025

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

Name of Executive Director: MS Karen Mofford		Name of Board Chairman: Mayor Jerry P. Weiers	
Signature	Date	Signature	Date

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

Form identification: *AZ003-City of Glendale Housing Authority form HUD-50077-CRT-SM (Form ID - 139) printed by Karen Mofford in HUD Secure Systems/Public Housing Portal at 03/07/2025 12:52PM EST*