



ST. PETERSBURG HOUSING AUTHORITY



10/14/2022

2023 PHA ANNUAL PLAN

The PHA Plan is a comprehensive guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals submitted annually to the Department of Housing and Urban Development (HUD). Included in this packet is the Annual Plan Form which must be submitted to HUD annually.

TABLE OF CONTENTS

A. HUD Form 50075...	A1- A3
B. PLAN ELEMENTS	
B.1 Revision of Existing Plan Elements	
Attachment 1 – Deconcentration Policy	2
Attachment 2 – Financial Resources.....	3
Attachment 3 – HCV Administrative Plan.....	5
Attachment 4 – Self Sufficiency.....	46
B.2 New Activities	
Attachment 5 – New Activities	49
B.3 Progress Report	
Attachment 6 – Progress Report	52
B.4 Capital Improvements	
Attachment 7 – Capital Fund 5 Year Action Plan	56
C. OTHER DOCUMENT AND/OR CERTIFICATION REQUIREMENTS	
C.1 Resident Advisory Board Comments.....	73
C.2 Certification by State or Local Officials (form HUD 50077-SL)	97
C.3 Civil Rights Certification/Certification Listing Policies that the PHA has Revised since Submission of its Last Annual Plan (form HUD-50077-ST-HCV-HP).....	98
D. Appendix	
Copies of Public Notices and Outreach Materials	103

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
--	---	--

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

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

Definitions.

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

A.	PHA Information.																																
A.1	<p>PHA Name: <u>Housing Authority of the City of St. Petersburg</u> PHA Code: <u>FL002</u></p> <p>PHA Type: <input checked="" type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2023</u></p> <p>PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)</p> <p>Number of Public Housing (PH) Units <u>371</u> Number of Housing Choice Vouchers (HCVs) <u>3,813</u> Total Combined Units/Vouchers <u>4,184</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 15%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 25%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 15%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program																									
		PH	HCV																														
Lead PHA:																																	

B.	Plan Elements
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Grievance Procedures.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Homeownership Programs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Community Service and Self-Sufficiency Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Asset Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s): See Attachment # 1 for the Deconcentration Policy, See Attachment # 2 for the Financial Resources, Attachment # 3 for the Homeownership Programs, and Attachment # 4 for Community Service and Self-Sufficiency Programs.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review. See Attachment # 1.</p>
B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Occupancy by Police Officers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Non-Smoking Policies.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project-Based Vouchers.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input checked="" 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. 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 style="text-align: center;">See Attachment # 5.</p>
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.</p> <p style="text-align: center;">See Attachment # 6.</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.</p> <p>See Attachment # 7 - Capital Fund 5 Year Action Plan in EPIC approved by HUD on 06/24/2021.</p>
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<p>C. Other Document and/or Certification Requirements.</p>	
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan? See Attachment # 8 – Resident Advisory Board Comments</p> <p>Y N <input checked="" type="checkbox"/> <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.</p>
C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
C.5	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p>Y N N/A <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>

B. Plan Elements



Required for all PHAs completing the Form HUD-50075-ST.



**St. Petersburg Housing Authority (SPHA)
2023 Annual Plan
HUD-50075-ST; Attachment # 1**

B.1 Revision of PHA Plan Elements:

- ✓ Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions:

Deconcentration Policy:

Deconcentration of Poverty

It is the policy of the Housing Authority to provide for deconcentration of poverty and income mixing by targeting higher income tenants into areas where lower income residents reside and lower income tenants into areas where higher income residents reside.

SPHA shall conduct an annual analysis of the incomes of the families residing in the Public Housing developments to determine the Established Income Range (EIR). The income analysis shall be conducted as follows:

- **Step 1** - SPHA shall determine the average household income for both developments by taking the aggregate total of all household income and dividing by the total occupied households.
- **Step 2** - SPHA shall then determine the average income of each development by taking the total of all household income in that development and dividing by the total occupied units in that development.
- **Step 3** – The established income range (EIR) shall be calculated as 85% to 115% of the aggregate average household income for both developments.
- **Step 4** – The average household income for each development shall then be compared to the EIR to determine if the development is low income or high income.

The EIR will determine if additional income mixing strategies need to be developed and implemented.



**St. Petersburg Housing Authority (SPHA)
2023 Annual Plan
HUD-50075-ST; Attachment # 2**

B.1 Revision of PHA Plan Elements:

✓ Financial Resources

SPHA will seek additional financial resources through Low Income Housing Tax Credits (LIHTC) and bond financing, and anticipates applying for Community Development Block Grant and Community Redevelopment Area funds from the City of St. Petersburg.

SPHA will also pursue Family Self Sufficiency and other grant opportunities for its Public Housing and HCV programs.

Included with this overview is an outline of the planned sources and uses for the 2023 Agency Plan.

Financial Resources: Planned Sources and Uses for 2023 Agency Plan

Sources	Planned \$	Planned Uses
1. Federal Grants (FFY 2022 grants)		
a) Public Housing Operating Fund	\$ 1,476,729.00	Conventional Public Housing Program
b) Public Housing Capital Fund Program	\$ 623,476.00	Funds capital expenditures
Annual Contributions for Section 8		Funds the Housing Choice Voucher
c) Tenant-Based Assistance	\$ 36,069,792.00	Program (Including admin)
Prior Year Federal Grants		
2. (unobligated funds only)		
FL14P002501	\$ 655,106.00	Unobligated Funds
3. Dwelling Rental Income		
	\$ 528,738.00	Public Housing
	\$ 463,228.00	Affordable Housing
4. Other Income (list below)		
Other Tenant Revenue	\$ 15,325.00	
Interest Income	\$ 12,059.00	
Other	\$ 77,164.00	
Total Resources	\$ 39,921,617.00	Authority-wide



**St. Petersburg Housing Authority (SPHA)
2023 Annual Plan
HUD-50075-ST; Attachment # 3**

HCV Administrative Plan revision: SPHA revised its Housing Choice Voucher Administrative Plan via Board Resolution in August 2022 and October 2022 as follows:

- A Resolution to Revise the Housing Choice Voucher Program Administrative Plan – Homeownership Program (Resolution #2022-14)
- A Resolution to Revise the Housing Choice Voucher Program Administrative Plan – Homeownership Program (Resolution #2022-21)

RESOLUTION #2022-14

**APPROVAL TO REVISE THE HOUSING CHOICE VOUCHER (HCV)
PROGRAM ADMINISTRATIVE PLAN – HOMEOWNERSHIP PROGRAM**

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) requires Housing Authorities to incorporate HUD regulations into the Section 8 Housing Choice Voucher (HCV) Administrative Plan; and

WHEREAS, the St. Petersburg Housing Authority (SPHA), annually reviews and adjusts the Administrative Plan to ensure full compliance of all HUD regulations and service programs for the assigned jurisdiction;

WHEREAS, staff proposes amending the Administrative Plan to update policies and procedures for the Housing Choice Voucher Homeownership Program; and

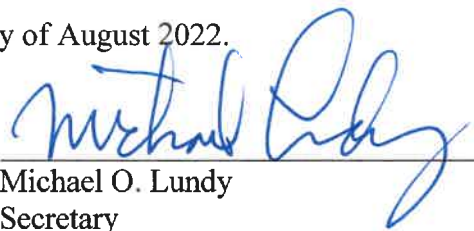
WHEREAS, the addition of the chapters will serve to expand homeownership opportunities for families served by the SPHA.

NOW, THEREFORE, BE IT RESOLVED THAT the Board of Commissioners of the St. Petersburg Housing Authority hereby authorizes the Chief Executive Officer to amend the Housing Choice Voucher Program Administrative Plan, in accordance with this Resolution.

APPROVED AND ADOPTED this 25th day of August 2022.



James Dates
Chairperson



Michael O. Lundy
Secretary

CHAPTER 22

HOUSING CHOICE VOUCHER (HCV) HOMEOWNERSHIP PROGRAM

INTRODUCTION

As authorized by the Housing Choice Voucher Homeownership Final Rule published in the Federal Register on September 12, 2000, and the subsequent Department of Housing and Urban Development (HUD) changes to the program, SPHA offers a homeownership assistance program to a limited number of eligible Housing Choice Voucher holders. Interested participants in the Voucher Tenant Based Assistance Program must submit an application for the program and the SPHA will determine eligibility in accordance with SPHA Homeownership policy and ability of the family to qualify for a home mortgage.

A. FAMILY REQUIREMENTS:

1. Family must be a current participant in the SPHA Housing Voucher rental assistance program for a minimum of one year, and enroll in the SPHA FSS program.
2. Family must complete an application for participation in the SPHA Homeownership program.
3. Family must meet program eligibility requirements.
 - a. Have an annual minimum household income of the Florida state minimum wage multiplied by 2000, based on the income of the adult family members who will on the home, excluding any welfare assistance the family may be receiving. {If family does not meet SPHA minimum-income standard but can demonstrate it has been pre-qualified or pre-approved for financing that meets SPHA requirements and that financing amount is sufficient to purchase a home that meets HQS in SPHA's jurisdiction, family will be processed for pre-counseling and subsequent eligibility determination.}
 - b. The head of household or co-head of household must be currently employed on a fulltime basis (not less than an average of 30 hour per week as defined by HUD) and have been continuously so employed during the year before commencement of homeownership assistance for the family. Continuously employed includes employment with no more than a 90-day break between employment periods.
 - c. Families designated as an Elderly/Disabled Family: Welfare assistance may be included to meet the minimum household income requirement. The employment requirement and the minimum income requirement do not apply to these families.

- d. Family must be a first-time homebuyer as defined by HUD.
- e. Family may not have defaulted under any previous homeownership loan.
- f. Family must complete a pre-assistance and housing counseling program approved by SPHA.
- g. Family must provide a minimum equity in the home by providing a minimum down payment of 3% of the sales price, or approved applicable sweat equity; 1% of the 3% down payment must come from the personal resources of the family. If the family participates in the SPHA's Family Self-Sufficiency (FSS) program, funds from the family's FSS escrow account can be deemed as "personal resources" to be used for the down payment.
- h. SPHA will make Housing Assistance Payments in the manner prescribed by the lender, either directly to family, directly to lender, or deposited into a financial institution where payments will be drafted by lender. If required by the lender, the family must agree to set up a bank account solely for the purpose of depositing the assistance check and the tenant payment from the family. Family must deposit their portion of the mortgage payment in the account on the 1st of each month. The Mortgager must agree to debit the account each month for the mortgage payment. Date of debit to be established by family's mortgager. SPHA will deposit their portion of the mortgage payment in the account prior to the 5th of each month.
- i. Family is required to complete all requirements for annual recertification's and submit all changes in income to SPHA within 10 days of the change.
- j. The family must locate a unit within the required maximum period of 120 days. The sale must be within the maximum period of 180 days. The family will be permitted to remain on the Housing Voucher Tenant-Based Rental Assistance Program, provided they meet all the eligibility requirements for continued assistance under that program if the homeownership voucher has not been utilized.
- k. SPHA reserves the right to deny participation in the homeownership program to any family due to lack of funds provided by HUD to cover per unit cost of mortgage payment.
- l. Family's portion of the mortgage payment (principal, interest, insurance and taxes) may not be greater than 40% of family's net adjusted household income.

B. PRE-ASSISTANCE/HOMEOWNERSHIP COUNSELING

Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing

counseling programs required by SPHA (pre-assistance counseling).

1. Topics for SPHA required pre-assistance counseling program include, but are not limited to:
 - a. Credit counseling;
 - b. How to find a home, including information about homeownership opportunities, schools, and transportation in the City of FortWorth;
 - c. Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
 - d. Information on fair housing, including fair housing lending and local fair housing enforcement agencies;
 - e. How to negotiate the purchase of a home;
 - f. Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), State and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions;
 - g. How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;
 - h. Home maintenance (including care of the grounds)
 - i. Budgeting and money management; and
 - j. Other information SPHA or the counseling agency deems appropriate.
2. SPHA may adapt the subjects covered in pre-assistance counseling (as listed in paragraph (A) of this section) to local circumstances and the needs of individual families.
3. SPHA may also require additional counseling after commencement of homeownership assistance (on-going counseling / post-purchase counseling).
4. SPHA may use a HUD-approved housing counseling agency to provide the counseling for families participating in the homeownership option.
5. If SPHA is not using a HUD approved housing counseling agency to provide the counseling for families participating in the homeownership option, SPHA will ensure that its counseling program is consistent with the homeownership counseling provided under HUD's Housing

Counseling program.

C. HOMEOWNERSHIP VOUCHER ISSUANCE

1. Voucher subsidy size is consistent with policy under the Administrative Plan for the Housing Choice Voucher Program.
2. Approved applicants will be given a “homeownership” voucher, which will permit them to locate a home they wish to purchase. The family will be given 120 days to locate a unit.
3. Voucher may be extended an additional 60 days for completion of the sale.
4. Voucher may not be extended beyond 180 days from date of issuance.
5. Upon the issuance of a “homeownership” voucher, the SPHA will complete an interim recertification for the family if the family’s income requires a change that has not been made effective prior to the issuance of the homeownership voucher or if the last income update is more than 120 days old.
6. In the event of an increase in household income during the period between the issuance of the “homeownership” voucher and its expiration date, the adjustment will be made at the next annual recertification. In the event of a decrease in household income during the period between issuance of the voucher and its expiration date, the adjustment will be made the month following the date it was reported.

D. SELLER REQUIREMENTS

1. SPHA may not commence homeownership assistance for occupancy of a home if SPHA has been informed (by HUD or otherwise) that the seller of the home is debarred, suspended, or subject to a limited denial of participation.
2. Lease-Purchase agreements are not acceptable.

3. SPHA has the right to accept or reject any property owner it deems inappropriate for the homeownership program to include, but not limited to, those identified under A; and those who have been consistently in noncompliance as a property owner under the Tenant Based Assistance program.

E. PROPERTY REQUIREMENTS

1. Initial requirements applicable to the property unit include the following determinations by SPHA:
 - a. The property unit is an eligible unit under HUD regulation (24CFR 982.352), with any exceptions permitted by HUD.
 - b. A family approved for homeownership assistance may purchase the following types of homes:
 - A new or existing home;
 - A single-family home;
 - A condominium;
 - A home in a planned use development, a cooperative, a loft or live/work unit;
 - A manufactured home, if situated on a privately owned lot or on a leased pad in a mobile home park.
 - c. Property may include properties owned by SPHA or under SPHA Homeownership program.
 - d. Family may enter into contract of sale for units not yet under construction at the time the family enters into the contract for sale. SPHA must not commence homeownership assistance until appropriate environmental reviews are completed and construction is completed.
 - e. Family must have the right to refuse a property under construction if it does not meet the quality and finished home requirements expected by the purchaser.
 - f. The unit must be inspected and pass a Housing Quality Standards (HQS) inspection conducted by SPHA AND by an independent inspector designated by the family under HUD regulation. (See 982.631)
 - g. The unit must satisfy the minimum Housing Quality Standard (HQS) requirement under HUD regulations (See 982.401 and 982.632) and City Code requirements.

F. INSPECTIONS

1. A HQS Inspection by SPHA is required.
 - a. SPHA may not commence homeownership assistance for a family until SPHA determined that the unit passes HQS. The HQS inspection is to occur a minimum of two weeks prior to the proposed closing date. Any failed or incomplete items must be cured, the property re-inspected with a passed status prior to closing.
2. An Independent Inspection is required.
 - a. The unit must be inspected by an independent professional inspector, selected and paid by the family. This inspection should occur shortly after the signing of a contract of sale.
 - b. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.
 - c. The independent inspector shall not be a SPHA employee or contractor, other person under control of SPHA, or one selected by SPHA. The independent inspector may not have a relationship with the seller.
 - d. The independent inspector must provide a copy of the inspection report both to the family and to SPHA. SPHA may not commence homeownership assistance for the family until SPHA has reviewed the inspection report of the independent inspector. Even if the unit otherwise complies with the HQS (and may qualify for assistance under the PHA's tenant-based rental voucher program), SPHA shall have discretion to disapprove the unit for assistance under the homeownership option because of information in the inspection report.

G. CONTRACT OF SALE

1. Initiation of Contract:
 - a. Before commencement of homeownership assistance, a member or members of the family must enter into a contract of sale with the seller of the unit to be acquired by the family. The family must give the SPHA a copy of the contract of sale (see also HUD

regulation 982.627(a)(7).

2. Contents. The contract of sale must:
 - a. Specify the price and other terms of sale by the seller to the purchaser.
 - b. Provide that purchaser has the right of refusal for any home purchased under construction once property has been built.
 - c. Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser. Inspection fee is to be paid by purchaser. Independent inspector should not have a relationship with the seller;
 - d. Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser;
 - e. Provide that the purchaser is not obligated to pay for any necessary repairs; and,
 - f. Contain a certification from the seller that the seller has not been debarred, suspended, or subjected to a limited denial of participation under this section.

H. HOME FINANCING

1. SPHA prefers that financing for the purchase of the home is by a qualified financial institution in the mortgage-financing business; however, seller financing may be approved on a case-by-case basis.
2. Balloon payment, interest only, and variable interest rate mortgages are not acceptable.
3. Down payment required on the home will be a minimum of 3% of the approved sale price (with 1% coming from personal resources).
4. The family must establish a minimum equity in the home by providing a minimum of 1% of the sales price from their personal resources toward the down payment.
5. All FHA mortgages are subject to FHA mortgage insurance requirements.

6. Equity in the home may not be utilized as security for any “equity-secured” loan without pre-approval by SPHA.
7. SPHA will review lender qualifications and loan terms prior to authorizing homeownership assistance. Homeownership assistance will be denied by SPHA if it is determined the proposed financing, refinancing, or other debt to be unaffordable or if lender or loan terms do not meet SPHA qualifications. In making this determination, SPHA will consider other family expenses such as childcare, unreimbursed medical expenses, homeownership expenses, and other such family expenses it deems appropriate.
8. Financing for condominiums must be pursuant to all and/or any subject conversions of FHA 4155.1 Chapter 4, Section B guidelines.

I. FAMILY OBLIGATIONS

1. Family Obligations. The family must comply with the following obligations:
 - a. Ongoing counseling - The family must attend and complete ongoing homeownership and housing counseling required by SPHA.
 - b. Compliance with mortgage - The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).
 - c. Compliance with the HUD Statement of Homeowner Obligations and SPHA’s Statement of Family Obligations Addendum.
 - d. The family must, at annual reexamination, document that the family is current on mortgage, insurance, escrow accounts, and utility payments.
 - e. Agree to attend any identified financial, homeowner or post purchase counseling during time of assistance.
 - f. Abide by any other obligations as required by SPHA and/or HUD.
2. Prohibition against conveyance or transfer of home.

As long as the family is receiving homeownership assistance, use and occupancy of the home is subject to:

- a. The family must use the assisted unit for residence by the family. The unit must be the family’s only residence;
- b. The composition of the assisted family residing in the unit must be approved by SPHA. The family must promptly

inform SPHA of the birth, adoption, or court-awarded custody of a child. The family must request SPHA approval to add any other family member as an occupant of the unit. No other person (i.e. no one but members of the assisted family) may reside in the unit (except for a foster child or live-in aide as provided under HUD regulations. See 3(a)(iv) of this section).

- c. The family must promptly notify SPHA if any family member no longer resides in the unit.
 - d. If SPHA has given approval, a foster child or live-in aide may reside in the unit. SPHA has the discretion to adopt reasonable policies concerning residence by a foster child or a live-in aide, and defining when SPHA consent may be given or denied. This policy is defined in the Housing Choice Voucher Administrative Plan.
 - e. Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family and are in compliance with City zoning ordinances.
 - f. The family must not sublease or let the unit.
 - g. The family must not transfer the unit.
3. The family must supply any information or certification requested by SPHA to verify that the family is living in the unit, or relating to family absence from the unit, including any SPHA requested information or certification on the purposes of family absences. The family must cooperate with SPHA for this purpose. The family must promptly notify SPHA of absences from the unit for more than thirty (30) days.
4. The family may grant a mortgage on the home for debt incurred to finance the purchase of the home or any refinancing of such debt.
5. Upon death of a family member who holds, in whole or in part, title to the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members in accordance with HUD regulations.

J. SUPPLYING REQUIRED INFORMATION

1. The family must supply required information to SPHA in accordance with HUD regulation (982.551(b)).
2. In addition to other required information, the family must supply any information as required by SPHA or HUD concerning:
 - a. Any mortgage or other debt incurred to purchase the home, and 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;
 - b. Any sale or other transfer of any interest in the home; or
 - c. The family's homeownership expenses.
 - d. Notice of move-out - The family must notify SPHA, by written notice, a minimum of 60 days before the family moves out of the home.
 - e. Notice of mortgage default - The family must notify SPHA if the family defaults on a mortgage securing any debt incurred to purchase the home.
 - f. Prohibition on ownership interest on second residence - During the time the family receives homeownership assistance under the FWHS homeownership program, no family member may have any ownership interest in any other residential property.
3. Additional SPHA requirements – SPHA may establish additional requirements for continuation of homeownership assistance for the family. SPHA requires the family to attend the post-purchase homeownership counseling and the family agrees to periodic unit inspections while the family is receiving homeownership assistance.
4. Other family obligations - The family must comply with the obligations of a participant family described in HUD regulation (24CFR 982.551). However, the following provisions do not apply to assistance under the homeownership option: HUD regulations 982.551(c), (d), (e), (f), (g), and (j).

K. HOMEOWNERSHIP ASSISTANCE

1. Statement of Homeownership Obligations - Before commencement of homeownership assistance the family must execute a statement of family obligations in the form prescribed by HUD. In the statement, the family

agrees to comply with all family obligations under the homeownership option.

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

L. TERMS OF ASSISTANCE

1. **Maximum Term of Assistance.** Except in the case of a family that qualifies as an elderly or disabled family in accordance with Section XI(C), the family members described in paragraph (B) shall not receive homeownership assistance for more than:
 - a. Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer;
 - b. Ten years, in all other cases; or
 - c. Lender mortgage must include provision they are to notify SPHA of any transfer of mortgage a minimum of ten (10) days prior to the first of the month to effect a change for the following month. Transfer of the mortgage must include provision that new lender will accept debit payment system under IIF.
2. **Applicability of Maximum Term.** The maximum term described in paragraph (A) of this section applies to any member of the family who:
 - a. Has an ownership interest in the unit during the time that homeownership payments are made;
 - b. Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made; or
3. **Exception for Elderly and Disabled Families:**
 - a. As noted in paragraph (A) of this section, the maximum term of assistance does not apply to elderly and disabled families.
 - b. In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

- c. If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least six (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 section).
4. Assistance for Different Homes or PHA's. If the family has received such assistance for different homes, or from different PHA's, the total of such assistance terms is subject to the maximum term described in paragraph (A) of this section.

M. HOMEOWNERSHIP EXPENSES

1. Determination of Homeownership Expenses. In accordance with HUD requirements, SPHA has adopted the following policy for determining the amount of homeownership expenses to be allowed:
 - a. Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home;
 - b. Real estate taxes and public assessments on the home;
 - c. Home insurance;
 - d. SPHA allowance for maintenance and major repair and replacement expenses in the amount of \$50.00 monthly.
 - e. SPHA utility allowance for the bedroom size of the home in accordance with SPHA Administrative Plan; and
 - f. Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, provided SPHA 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.
2. Payment to Lender or Family: SPHA will make homeownership assistance payments directly to the lender in one of the following manners as required by the lender.

- a. By depositing the said amount in a designated bank account set up for the sole purpose of accommodating the mortgage payment. Purchaser deposits the tenant payment to said account. The mortgager will then debit the account each month for the mortgage payment.
- b. Make payments directly to the family.
- c. Make payments directly to the lender.

N. HOMEOWNERSHIP ASSISTANCE PAYMENT

- 1. Amount of Monthly Homeownership Assistance Payment – While the family is residing in the home, SPHA shall pay a monthly homeownership assistance payment on behalf of the family that is equal to the lower of;
 - a. The payment standard minus the total tenant payment; or
 - b. The family’s monthly homeownership expenses minus the total tenant payment.
- 2. The payment standard for Family
 - a. The payment standard for a family is the lower of:
 - i. The payment standard for the family assigned subsidy size; or
 - ii. The payment standard for the size of the home.

If the home is located in an exception payment standard area, SPHA will use the appropriate payment standard for the exception payment standard area.

- b. The payment standard for a family is the greater of:
 - i. The payment standard (as determined in accordance with paragraphs XIII(B)(1) and (B)(2) of this section) at the commencement of homeownership assistance for occupancy of the home; or
 - ii. The payment standard (as determined in accordance with paragraphs XIII (B)(1) and (B)(2) of this section) at the most recent homeownership assistance for occupancy of the home.

For the homeownership option, SPHA will use the same payment standard schedule and subsidy standards, as defined under HUD regulations (982.402 and 982.503) and SPHA Housing Voucher Administrative Plan, as for the Tenant

Based Rental Assistance Voucher Program. The utility schedule for an electric unit with water and sewage paid by the tenant will be utilized for the homeownership program.

O. TERMINATIONS

1. Automatic Termination of Homeownership Assistance. Homeownership assistance for a family terminates automatically 180 calendar days after the last housing assistance payment on behalf of the family. However, SPHA has the discretion to grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.
2. Failure to Comply With Family Obligations. SPHA may deny or terminate assistance for violation of participant obligations described in HUD regulations (982.552 or 982.633) or SPHA policies.
 - a. Mortgage default – SPHA must terminate Voucher Homeownership Assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a 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. SPHA, in its discretion, may permit the family to move to a new unit with continued voucher rental assistance. However, SPHA must deny such permission, if:
 - i. The family defaults on an FHA-insured mortgage; and
 - ii. The family fails to demonstrate that:
 1. The family has conveyed title to the home; as required by HUD, to HUD or HUD’s designee; and
 2. The family has moved from the home within the period established or approved by HUD.
3. Late payment of three mortgage payments in a 12-month period or non-payment of one mortgage payment may result in termination from the Housing Choice Voucher Program.
4. Fraud or intent to deceive SPHA by omission with regard to any and all income, asset and family composition information. Regulations under voucher rental assistance program apply.

P. PORTABILITY

1. Portability of Homeownership Assistance. A family determined eligible for homeownership assistance by the initial PHA may purchase a unit outside of the initial PHA's jurisdiction, if the receiving PHA is administering a voucher homeownership program and is accepting new homeownership families.
2. Applicability of Housing Choice Voucher Program Portability Procedures. In general, the portability procedures described under HUD regulations (982.353 and 982.355) apply to the homeownership option and the administrative responsibilities of the initial and receiving PHA are not altered except that some administrative functions (e.g. issuance of a voucher or execution of a tenancy addendum) do not apply to the homeownership option.
3. Family and SPHA Responsibilities. The family must attend the briefing and counseling sessions required by SPHA. The receiving PHA will determine whether the financing for, and the physical condition of, the unit are acceptable. The receiving PHA must promptly notify the initial PHA if the family has purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the PHA.
4. Continued Assistance. Continued assistance under portability procedures is subject to HUD regulation (982.637).

Q. MOVES

Move to New Unit.

1. A family receiving homeownership assistance may move to a new unit with continued tenant-based assistance. The family may move either with voucher rental assistance (in accordance with rental assistance program requirements) or with voucher homeownership assistance (in accordance with homeownership option program requirements).
2. SPHA may not commence continued tenant-based assistance for occupancy of the new unit so long as any family member owns any title or other interest in the prior home.
3. SPHA has elected to restrict such moves to one move by the family during any one-year period.
4. SPHA must approve all moves prior to the actual move by the family.

R. CONTINUATION OF HOMEOWNERSHIP ASSISTANCE

1. Requirements for Continuation of Homeownership Assistance. SPHA must determine that all initial requirements required by HUD regulation (982.626) have been satisfied if a family that has received homeownership assistance wants to move to a new unit with continued homeownership assistance. However, the following requirements do not apply:
 - a. The requirement for pre-assistance counseling is not applicable. However, SPHA will require the family complete additional counseling before and possibly after moving to a new unit with continued assistance under the homeownership option;
 - b. The requirement that a family must be a first-time homeowner is not applicable.
2. SPHA may deny permission to move to a new unit with continued voucher assistance as follows:
 - a. Lack of funding to provide continued assistance – SPHA may deny permission to move with continued rental or homeownership assistance if SPHA determines that it does not have sufficient funding to provide continued assistance.
 - b. Termination or denial of assistance - At any time, SPHA may deny permission to move with continued rental or homeownership assistance in accordance with HUD regulation (982.638).
 - c. General – SPHA shall terminate homeownership assistance for the family, and shall deny voucher rental assistance in accordance with this section.
 - d. Denial or termination of assistance under basic voucher program - At any time, SPHA may deny or terminate homeownership assistance in accordance with HUD regulations (982.552 Grounds for Denial or Termination of Assistance or 982.553 Crime by Family Members).

S. HOUSING VOUCHER PROVISIONS THAT DO NOT APPLY

1. General. The following types of provisions (located in other subparts of HUD regulations) do not apply to assistance under the homeownership option:
 - a. Any provisions concerning the Housing Voucher owner or the HAP contract between the PHA and owner;

- b. Any provisions concerning the assisted tenancy or the lease between the family and the owner;
 - c. Any provisions concerning PHA approval of the assisted tenancy;
 - d. Any provisions concerning rent to owner or reasonable rent; and
 - e. Any provisions concerning the issuance or term of voucher.
2. Subpart G requirements. The following provisions of subpart G of HUD regulations do not apply to assistance under the homeownership option:
- a. Section 982.302 (Issuance of voucher: Requesting PHA approval of assisted tenancy);
 - b. Section 982.303 (Term of voucher);
 - c. Section 982.305 (PHA approval of assisted tenancy);
 - d. Section 982.306 (PHA disapproval of owner);
 - e. Section 982.307 (Tenant screening);
 - f. Section 982.308 (Lease and tenancy);
 - g. Section 982.309 (Term of assisted tenancy);
 - h. Section 983.310 (Owner termination of tenancy);
 - i. Section 982.311 (When assistance is paid) (except that 982.311(c)(3) is applicable to assistance under the homeownership option);
 - j. Section 982.313 (Security deposit: Amounts owed by tenant); and
 - k. Section 982.314 (Move with continued tenant-based assistance).
3. Subpart H requirements. The following provisions of subpart H HUD regulations do not apply to assistance under the homeownership option:
- a. Section 982.352(a)(6) (Prohibition of owner-occupied assisted unit);
 - b. Section 982.352(b) (PHA-owned housing); and

- c. 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.
4. Subpart I requirements. The following provisions of subpart I of HUD regulations do not apply to assistance under the homeownership option:
 - a. Section 982.403 (Terminating HAP contract when unit is too small);
 - b. Section 982.404 (Maintenance: Owner and family responsibility: PHA remedies); and
 - c. Section 982.405 (PHA initial and periodic unit inspection).
5. Subpart J requirements. HUD requirements under subpart J (Housing Assistance Payments Contract and Owner Responsibility) (982.451-456) do not apply to assistance under the homeownership option.
6. Subpart K requirements. Except for those sections listed below, HUD regulations under subpart K (Rent and Housing Assistance Payment 982.501-521) do not apply to assistance under the homeownership option:
 - a. Section 982.503 (Voucher tenancy: Payment standard amount and schedule);
 - b. Section 982.516 (Family income and composition: Regular and interim recertification's); and
 - c. Section 982.517 (Utility allowance schedule).
7. Subpart L requirements. The following provision of subpart L under HUD regulations do not apply to assistance under the homeownership option:
 - a. Section 982.551(c) (HQS breach caused by family);
 - b. Section 982.551(d) (Allowing PHA inspection);
 - c. Section 982.551(e) (Violation of lease);
 - d. Section 982.551(g) (Owner eviction notice); and
 - e. Section 982.551(j) (Interest in unit).

8. Subpart M requirements. The following provisions of subpart M of HUD regulations do not apply to assistance under the homeownership option:
 - a. Sections 982.601-982.619; and
 - b. Sections 982.622-982.624

RESOLUTION #2022-21

**APPROVAL TO REVISE THE HOUSING CHOICE VOUCHER (HCV)
PROGRAM ADMINISTRATIVE PLAN – HOMEOWNERSHIP PROGRAM**

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) requires Housing Authorities to incorporate HUD regulations into the Section 8 Housing Choice Voucher (HCV) Administrative Plan; and

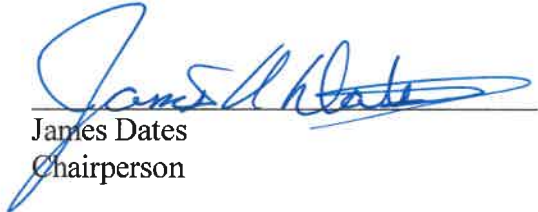
WHEREAS, the St. Petersburg Housing Authority (SPHA), annually reviews and adjust the Administrative Plan to ensure full compliance of all HUD regulations and service programs for the assigned jurisdiction;

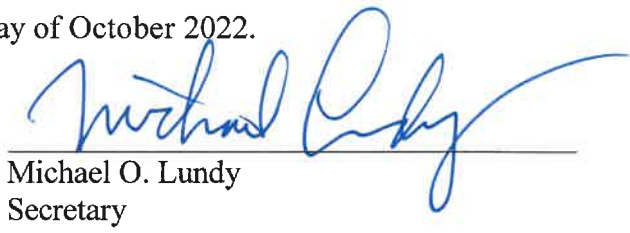
WHEREAS, staff proposes amending the Administrative Plan to update admission qualifications for the Housing Choice Voucher Homeownership Program; and

WHEREAS, the addition will serve to expand homeownership opportunities for families served by the SPHA.

NOW, THEREFORE, BE IT RESOLVED THAT the Board of Commissioners of the St. Petersburg Housing Authority hereby authorizes the Chief Executive Officer to amend the Housing Choice Voucher Program Administrative Plan, in accordance with this Resolution.

APPROVED AND ADOPTED this 13th day of October 2022.


James Dates
Chairperson


Michael O. Lundy
Secretary

CHAPTER 22

HOUSING CHOICE VOUCHER (HCV) HOMEOWNERSHIP PROGRAM

INTRODUCTION

As authorized by the Housing Choice Voucher Homeownership Final Rule published in the Federal Register on September 12, 2000, and the subsequent Department of Housing and Urban Development (HUD) changes to the program, SPHA offers a homeownership assistance program to a limited number of eligible Housing Choice Voucher holders. Interested participants in the Voucher Tenant Based Assistance Program must submit an application for the program and the SPHA will determine eligibility in accordance with SPHA Homeownership policy and ability of the family to qualify for a home mortgage.

A. FAMILY REQUIREMENTS:

1. Family must be a current participant in the SPHA Housing Voucher rental assistance program for a minimum of one year, and enroll in the SPHA FSS program.
2. Family must complete an application for participation in the SPHA Homeownership program.
3. Family must meet program eligibility requirements.
 - a. Have an annual minimum household income of the Florida state minimum wage multiplied by 2000, based on the income of the adult family members who will on the home, excluding any welfare assistance the family may be receiving. {If family does not meet SPHA minimum-income standard but can demonstrate it has been pre-qualified or pre-approved for financing that meets SPHA requirements and that financing amount is sufficient to purchase a home that meets HQS in SPHA's jurisdiction, family will be processed for pre-counseling and subsequent eligibility determination.}
 - b. The head of household or co-head of household must be currently employed on a fulltime basis (not less than an average of 30 hour per week as defined by HUD) and have been continuously so employed during the year before commencement of homeownership assistance for the family. Continuously employed includes employment with no more than a 90-day break between employment periods.
 - c. Families designated as an Elderly/Disabled Family: Welfare assistance may be included to meet the minimum household income requirement. The employment requirement and the minimum income requirement do not apply to these families.

- d. Family must be a first-time homebuyer as defined by HUD.
- e. Family may not have defaulted under any previous homeownership loan.
- f. Family must complete a pre-assistance and housing counseling program approved by SPHA.
- g. Family must provide a minimum equity in the home by providing a minimum down payment of 3% of the sales price, or approved applicable sweat equity; 1% of the 3% down payment must come from the personal resources of the family. If the family participates in the SPHA's Family Self-Sufficiency (FSS) program, funds from the family's FSS escrow account can be deemed as "personal resources" to be used for the down payment.
- h. SPHA will make Housing Assistance Payments in the manner prescribed by the lender, either directly to family, directly to lender, or deposited into a financial institution where payments will be drafted by lender. If required by the lender, the family must agree to set up a bank account solely for the purpose of depositing the assistance check and the tenant payment from the family. Family must deposit their portion of the mortgage payment in the account on the 1st of each month. The Mortgager must agree to debit the account each month for the mortgage payment. Date of debit to be established by family's mortgager. SPHA will deposit their portion of the mortgage payment in the account prior to the 5th of each month.
- i. Family is required to complete all requirements for annual recertification's and submit all changes in income to SPHA within 10 days of the change.
- j. The family must locate a unit within the required maximum period of 120 days. The sale must be within the maximum period of 180 days. The family will be permitted to remain on the Housing Voucher Tenant-Based Rental Assistance Program, provided they meet all the eligibility requirements for continued assistance under that program if the homeownership voucher has not been utilized.
- k. SPHA reserves the right to deny participation in the homeownership program to any family due to lack of funds provided by HUD to cover per unit cost of mortgage payment.
- l. Family's portion of the mortgage payment (principal, interest, insurance and taxes) may not be greater than 40% of family's net adjusted household income.
- m. Upon review of a participant's circumstances, SPHA may waive certain program requirements that are established by SPHA, to facilitate homeownership promptly. The waiver review shall be

conducted by the Chief Executive Officer or their selected designee.

B. PRE-ASSISTANCE/HOMEOWNERSHIP COUNSELING

Before commencement of homeownership assistance for a family, the family must attend and satisfactorily complete the pre-assistance homeownership and housing counseling programs required by SPHA (pre-assistance counseling).

1. Topics for SPHA required pre-assistance counseling program include, but are not limited to:
 - a. Credit counseling;
 - b. How to find a home, including information about homeownership opportunities, schools, and transportation in the City of FortWorth;
 - c. Advantages of purchasing a home in an area that does not have a high concentration of low-income families and how to locate homes in such areas;
 - d. Information on fair housing, including fair housing lending and local fair housing enforcement agencies;
 - e. How to negotiate the purchase of a home;
 - f. Information about the Real Estate Settlement Procedures Act (12 U.S.C. 2601 et seq.) (RESPA), State and Federal truth-in-lending laws, and how to identify and avoid loans with oppressive terms and conditions;
 - g. How to obtain homeownership financing and loan pre-approvals, including a description of types of financing that may be available, and the pros and cons of different types of financing;
 - h. Home maintenance (including care of the grounds)
 - i. Budgeting and money management; and
 - j. Other information SPHA or the counseling agency deems appropriate.
2. SPHA may adapt the subjects covered in pre-assistance counseling (as listed in paragraph (A) of this section) to local circumstances and the needs of individual families.
3. SPHA may also require additional counseling after commencement of homeownership assistance (on-going counseling / post-purchase counseling).
4. SPHA may use a HUD-approved housing counseling agency to provide

the counseling for families participating in the homeownership option.

5. If SPHA is not using a HUD approved housing counseling agency to provide the counseling for families participating in the homeownership option, SPHA will ensure that its counseling program is consistent with the homeownership counseling provided under HUD's Housing Counseling program.

C. HOMEOWNERSHIP VOUCHER ISSUANCE

1. Voucher subsidy size is consistent with policy under the Administrative Plan for the Housing Choice Voucher Program.
2. Approved applicants will be given a "homeownership" voucher, which will permit them to locate a home they wish to purchase. The family will be given 120 days to locate a unit.
3. Voucher may be extended an additional 60 days for completion of the sale.
4. Voucher may not be extended beyond 180 days from date of issuance.
5. Upon the issuance of a "homeownership" voucher, the SPHA will complete an interim recertification for the family if the family's income requires a change that has not been made effective prior to the issuance of the homeownership voucher or if the last income update is more than 120 days old.
6. In the event of an increase in household income during the period between the issuance of the "homeownership" voucher and its expiration date, the adjustment will be made at the next annual recertification. In the event of a decrease in household income during the period between issuance of the voucher and its expiration date, the adjustment will be made the month following the date it was reported.

D. SELLER REQUIREMENTS

1. SPHA may not commence homeownership assistance for occupancy of a home if SPHA has been informed (by HUD or otherwise) that the seller of the home is debarred, suspended, or subject to a limited denial of participation.
2. Lease-Purchase agreements are not acceptable.

3. SPHA has the right to accept or reject any property owner it deems inappropriate for the homeownership program to include, but not limited to, those identified under A; and those who have been consistently in noncompliance as a property owner under the Tenant Based Assistance program.

E. PROPERTY REQUIREMENTS

1. Initial requirements applicable to the property unit include the following determinations by SPHA:
 - a. The property unit is an eligible unit under HUD regulation (24CFR 982.352), with any exceptions permitted by HUD.
 - b. A family approved for homeownership assistance may purchase the following types of homes:
 - A new or existing home;
 - A single-family home;
 - A condominium;
 - A home in a planned use development, a cooperative, a loft or live/work unit;
 - A manufactured home, if situated on a privately owned lot or on a leased pad in a mobile home park.
 - c. Property may include properties owned by SPHA or under SPHA Homeownership program.
 - d. Family may enter into contract of sale for units not yet under construction at the time the family enters into the contract for sale. SPHA must not commence homeownership assistance until appropriate environmental reviews are completed and construction is completed.
 - e. Family must have the right to refuse a property under construction if it does not meet the quality and finished home requirements expected by the purchaser.
 - f. The unit must be inspected and pass a Housing Quality Standards (HQS) inspection conducted by SPHA AND by an independent inspector designated by the family under HUD regulation. (See 982.631)
 - g. The unit must satisfy the minimum Housing Quality Standard (HQS) requirement under HUD regulations (See 982.401 and 982.632) and City Code requirements.

F. INSPECTIONS

1. A HQS Inspection by SPHA is required.
 - a. SPHA may not commence homeownership assistance for a family until SPHA determined that the unit passes HQS. The HQS inspection is to occur a minimum of two weeks prior to the proposed closing date. Any failed or incomplete items must be cured, the property re-inspected with a passed status prior to closing.
2. An Independent Inspection is required.
 - a. The unit must be inspected by an independent professional inspector, selected and paid by the family. This inspection should occur shortly after the signing of a contract of sale.
 - b. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.
 - c. The independent inspector shall not be a SPHA employee or contractor, other person under control of SPHA, or one selected by SPHA. The independent inspector may not have a relationship with the seller.
 - d. The independent inspector must provide a copy of the inspection report both to the family and to SPHA. SPHA may not commence homeownership assistance for the family until SPHA has reviewed the inspection report of the independent inspector. Even if the unit otherwise complies with the HQS (and may qualify for assistance under the PHA's tenant-based rental voucher program), SPHA shall have discretion to disapprove the unit for assistance under the homeownership option because of information in the inspection report.

G. CONTRACT OF SALE

1. Initiation of Contract:
 - a. Before commencement of homeownership assistance, a member or members of the family must enter into a contract of sale with the seller of the unit to be acquired by the family. The family must give the SPHA a copy of the contract of sale (see also HUD

regulation 982.627(a)(7).

2. Contents. The contract of sale must:
 - a. Specify the price and other terms of sale by the seller to the purchaser.
 - b. Provide that purchaser has the right of refusal for any home purchased under construction once property has been built.
 - c. Provide that the purchaser will arrange for a pre-purchase inspection of the dwelling unit by an independent inspector selected by the purchaser. Inspection fee is to be paid by purchaser. Independent inspector should not have a relationship with the seller;
 - d. Provide that the purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser;
 - e. Provide that the purchaser is not obligated to pay for any necessary repairs; and,
 - f. Contain a certification from the seller that the seller has not been debarred, suspended, or subjected to a limited denial of participation under this section.

H. HOME FINANCING

1. SPHA prefers that financing for the purchase of the home is by a qualified financial institution in the mortgage-financing business; however, seller financing may be approved on a case-by-case basis.
2. Balloon payment, interest only, and variable interest rate mortgages are not acceptable.
3. Down payment required on the home will be a minimum of 3% of the approved sale price (with 1% coming from personal resources).
4. The family must establish a minimum equity in the home by providing a minimum of 1% of the sales price from their personal resources toward the down payment.
5. All FHA mortgages are subject to FHA mortgage insurance requirements.

6. Equity in the home may not be utilized as security for any “equity-secured” loan without pre-approval by SPHA.
7. SPHA will review lender qualifications and loan terms prior to authorizing homeownership assistance. Homeownership assistance will be denied by SPHA if it is determined the proposed financing, refinancing, or other debt to be unaffordable or if lender or loan terms do not meet SPHA qualifications. In making this determination, SPHA will consider other family expenses such as childcare, unreimbursed medical expenses, homeownership expenses, and other such family expenses it deems appropriate.
8. Financing for condominiums must be pursuant to all and/or any subject conversions of FHA 4155.1 Chapter 4, Section B guidelines.

I. FAMILY OBLIGATIONS

1. Family Obligations. The family must comply with the following obligations:
 - a. Ongoing counseling - The family must attend and complete ongoing homeownership and housing counseling required by SPHA.
 - b. Compliance with mortgage - The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).
 - c. Compliance with the HUD Statement of Homeowner Obligations and SPHA’s Statement of Family Obligations Addendum.
 - d. The family must, at annual reexamination, document that the family is current on mortgage, insurance, escrow accounts, and utility payments.
 - e. Agree to attend any identified financial, homeowner or post purchase counseling during time of assistance.
 - f. Abide by any other obligations as required by SPHA and/or HUD.
2. Prohibition against conveyance or transfer of home.

As long as the family is receiving homeownership assistance, use and occupancy of the home is subject to:

- a. The family must use the assisted unit for residence by the family. The unit must be the family’s only residence;
- b. The composition of the assisted family residing in the unit must be approved by SPHA. The family must promptly

inform SPHA of the birth, adoption, or court-awarded custody of a child. The family must request SPHA approval to add any other family member as an occupant of the unit. No other person (i.e. no one but members of the assisted family) may reside in the unit (except for a foster child or live-in aide as provided under HUD regulations. See 3(a)(iv) of this section).

- c. The family must promptly notify SPHA if any family member no longer resides in the unit.
 - d. If SPHA has given approval, a foster child or live-in aide may reside in the unit. SPHA has the discretion to adopt reasonable policies concerning residence by a foster child or a live-in aide, and defining when SPHA consent may be given or denied. This policy is defined in the Housing Choice Voucher Administrative Plan.
 - e. Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family and are in compliance with City zoning ordinances.
 - f. The family must not sublease or let the unit.
 - g. The family must not transfer the unit.
3. The family must supply any information or certification requested by SPHA to verify that the family is living in the unit, or relating to family absence from the unit, including any SPHA requested information or certification on the purposes of family absences. The family must cooperate with SPHA for this purpose. The family must promptly notify SPHA of absences from the unit for more than thirty (30) days.
4. The family may grant a mortgage on the home for debt incurred to finance the purchase of the home or any refinancing of such debt.
5. Upon death of a family member who holds, in whole or in part, title to the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members in accordance with HUD regulations.

J. SUPPLYING REQUIRED INFORMATION

1. The family must supply required information to SPHA in accordance with HUD regulation (982.551(b)).
2. In addition to other required information, the family must supply any information as required by SPHA or HUD concerning:
 - a. Any mortgage or other debt incurred to purchase the home, and 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;
 - b. Any sale or other transfer of any interest in the home; or
 - c. The family's homeownership expenses.
 - d. Notice of move-out - The family must notify SPHA, by written notice, a minimum of 60 days before the family moves out of the home.
 - e. Notice of mortgage default - The family must notify SPHA if the family defaults on a mortgage securing any debt incurred to purchase the home.
 - f. Prohibition on ownership interest on second residence - During the time the family receives homeownership assistance under the FWHS homeownership program, no family member may have any ownership interest in any other residential property.
3. Additional SPHA requirements – SPHA may establish additional requirements for continuation of homeownership assistance for the family. SPHA requires the family to attend the post-purchase homeownership counseling and the family agrees to periodic unit inspections while the family is receiving homeownership assistance.
4. Other family obligations - The family must comply with the obligations of a participant family described in HUD regulation (24CFR 982.551). However, the following provisions do not apply to assistance under the homeownership option: HUD regulations 982.551(c), (d), (e), (f), (g), and (j).

K. HOMEOWNERSHIP ASSISTANCE

1. Statement of Homeownership Obligations - Before commencement of homeownership assistance the family must execute a statement of family obligations in the form prescribed by HUD. In the statement, the family

agrees to comply with all family obligations under the homeownership option.

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

L. TERMS OF ASSISTANCE

1. **Maximum Term of Assistance.** Except in the case of a family that qualifies as an elderly or disabled family in accordance with Section XI(C), the family members described in paragraph (B) shall not receive homeownership assistance for more than:
 - a. Fifteen years, if the initial mortgage incurred to finance purchase of the home has a term of 20 years or longer;
 - b. Ten years, in all other cases; or
 - c. Lender mortgage must include provision they are to notify SPHA of any transfer of mortgage a minimum of ten (10) days prior to the first of the month to effect a change for the following month. Transfer of the mortgage must include provision that new lender will accept debit payment system under IIF.
2. **Applicability of Maximum Term.** The maximum term described in paragraph (A) of this section applies to any member of the family who:
 - a. Has an ownership interest in the unit during the time that homeownership payments are made;
 - b. Is the spouse of any member of the household who has an ownership interest in the unit during the time homeownership payments are made; or
3. **Exception for Elderly and Disabled Families:**
 - a. As noted in paragraph (A) of this section, the maximum term of assistance does not apply to elderly and disabled families.
 - b. In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of homeownership assistance. In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family.

- c. If, during the course of homeownership assistance, the family ceases to qualify as a disabled or elderly family, the maximum term becomes applicable from the date homeownership assistance commenced. However, such a family must be provided at least six (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 section).
4. Assistance for Different Homes or PHA's. If the family has received such assistance for different homes, or from different PHA's, the total of such assistance terms is subject to the maximum term described in paragraph (A) of this section.

M. HOMEOWNERSHIP EXPENSES

1. Determination of Homeownership Expenses. In accordance with HUD requirements, SPHA has adopted the following policy for determining the amount of homeownership expenses to be allowed:
 - a. Principal and interest on initial mortgage debt, any refinancing of such debt, and any mortgage insurance premium incurred to finance purchase of the home;
 - b. Real estate taxes and public assessments on the home;
 - c. Home insurance;
 - d. SPHA allowance for maintenance and major repair and replacement expenses in the amount of \$50.00 monthly.
 - e. SPHA utility allowance for the bedroom size of the home in accordance with SPHA Administrative Plan; and
 - f. Principal and interest on mortgage debt incurred to finance costs for major repairs, replacements or improvements for the home. If a member of the family is a person with disabilities, such debt may include debt incurred by the family to finance costs needed to make the home accessible for such person, provided SPHA 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.
2. Payment to Lender or Family: SPHA will make homeownership assistance payments directly to the lender in one of the following manners as required by the lender.

- a. By depositing the said amount in a designated bank account set up for the sole purpose of accommodating the mortgage payment. Purchaser deposits the tenant payment to said account. The mortgager will then debit the account each month for the mortgage payment.
- b. Make payments directly to the family.
- c. Make payments directly to the lender.

N. HOMEOWNERSHIP ASSISTANCE PAYMENT

- 1. Amount of Monthly Homeownership Assistance Payment – While the family is residing in the home, SPHA shall pay a monthly homeownership assistance payment on behalf of the family that is equal to the lower of;
 - a. The payment standard minus the total tenant payment; or
 - b. The family’s monthly homeownership expenses minus the total tenant payment.
- 2. The payment standard for Family
 - a. The payment standard for a family is the lower of:
 - i. The payment standard for the family assigned subsidy size; or
 - ii. The payment standard for the size of the home.

If the home is located in an exception payment standard area, SPHA will use the appropriate payment standard for the exception payment standard area.

- b. The payment standard for a family is the greater of:
 - i. The payment standard (as determined in accordance with paragraphs XIII(B)(1) and (B)(2) of this section) at the commencement of homeownership assistance for occupancy of the home; or
 - ii. The payment standard (as determined in accordance with paragraphs XIII (B)(1) and (B)(2) of this section) at the most recent homeownership assistance for occupancy of the home.

For the homeownership option, SPHA will use the same payment standard schedule and subsidy standards, as defined under HUD regulations (982.402 and 982.503) and SPHA Housing Voucher Administrative Plan, as for the Tenant

Based Rental Assistance Voucher Program. The utility schedule for an electric unit with water and sewage paid by the tenant will be utilized for the homeownership program.

O. TERMINATIONS

1. Automatic Termination of Homeownership Assistance. Homeownership assistance for a family terminates automatically 180 calendar days after the last housing assistance payment on behalf of the family. However, SPHA has the discretion to grant relief from this requirement in those cases where automatic termination would result in extreme hardship for the family.
2. Failure to Comply With Family Obligations. SPHA may deny or terminate assistance for violation of participant obligations described in HUD regulations (982.552 or 982.633) or SPHA policies.
 - a. Mortgage default – SPHA must terminate Voucher Homeownership Assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a 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. SPHA, in its discretion, may permit the family to move to a new unit with continued voucher rental assistance. However, SPHA must deny such permission, if:
 - i. The family defaults on an FHA-insured mortgage; and
 - ii. The family fails to demonstrate that:
 1. The family has conveyed title to the home; as required by HUD, to HUD or HUD’s designee; and
 2. The family has moved from the home within the period established or approved by HUD.
3. Late payment of three mortgage payments in a 12-month period or non-payment of one mortgage payment may result in termination from the Housing Choice Voucher Program.
4. Fraud or intent to deceive SPHA by omission with regard to any and all income, asset and family composition information. Regulations under voucher rental assistance program apply.

P. PORTABILITY

1. Portability of Homeownership Assistance. A family determined eligible for homeownership assistance by the initial PHA may purchase a unit outside of the initial PHA's jurisdiction, if the receiving PHA is administering a voucher homeownership program and is accepting new homeownership families.
2. Applicability of Housing Choice Voucher Program Portability Procedures. In general, the portability procedures described under HUD regulations (982.353 and 982.355) apply to the homeownership option and the administrative responsibilities of the initial and receiving PHA are not altered except that some administrative functions (e.g. issuance of a voucher or execution of a tenancy addendum) do not apply to the homeownership option.
3. Family and SPHA Responsibilities. The family must attend the briefing and counseling sessions required by SPHA. The receiving PHA will determine whether the financing for, and the physical condition of, the unit are acceptable. The receiving PHA must promptly notify the initial PHA if the family has purchased an eligible unit under the program, or if the family is unable to purchase a home within the maximum time established by the PHA.
4. Continued Assistance. Continued assistance under portability procedures is subject to HUD regulation (982.637).

Q. MOVES

Move to New Unit.

1. A family receiving homeownership assistance may move to a new unit with continued tenant-based assistance. The family may move either with voucher rental assistance (in accordance with rental assistance program requirements) or with voucher homeownership assistance (in accordance with homeownership option program requirements).
2. SPHA may not commence continued tenant-based assistance for occupancy of the new unit so long as any family member owns any title or other interest in the prior home.
3. SPHA has elected to restrict such moves to one move by the family during any one-year period.
4. SPHA must approve all moves prior to the actual move by the family.

R. CONTINUATION OF HOMEOWNERSHIP ASSISTANCE

1. Requirements for Continuation of Homeownership Assistance. SPHA must determine that all initial requirements required by HUD regulation (982.626) have been satisfied if a family that has received homeownership assistance wants to move to a new unit with continued homeownership assistance. However, the following requirements do not apply:
 - a. The requirement for pre-assistance counseling is not applicable. However, SPHA will require the family complete additional counseling before and possibly after moving to a new unit with continued assistance under the homeownership option;
 - b. The requirement that a family must be a first-time homeowner is not applicable.
2. SPHA may deny permission to move to a new unit with continued voucher assistance as follows:
 - a. Lack of funding to provide continued assistance – SPHA may deny permission to move with continued rental or homeownership assistance if SPHA determines that it does not have sufficient funding to provide continued assistance.
 - b. Termination or denial of assistance - At any time, SPHA may deny permission to move with continued rental or homeownership assistance in accordance with HUD regulation (982.638).
 - c. General – SPHA shall terminate homeownership assistance for the family, and shall deny voucher rental assistance in accordance with this section.
 - d. Denial or termination of assistance under basic voucher program - At any time, SPHA may deny or terminate homeownership assistance in accordance with HUD regulations (982.552 Grounds for Denial or Termination of Assistance or 982.553 Crime by Family Members).

S. HOUSING VOUCHER PROVISIONS THAT DO NOT APPLY

1. General. The following types of provisions (located in other subparts of HUD regulations) do not apply to assistance under the homeownership option:
 - a. Any provisions concerning the Housing Voucher owner or the HAP contract between the PHA and owner;

- b. Any provisions concerning the assisted tenancy or the lease between the family and the owner;
 - c. Any provisions concerning PHA approval of the assisted tenancy;
 - d. Any provisions concerning rent to owner or reasonable rent; and
 - e. Any provisions concerning the issuance or term of voucher.
2. Subpart G requirements. The following provisions of subpart G of HUD regulations do not apply to assistance under the homeownership option:
- a. Section 982.302 (Issuance of voucher: Requesting PHA approval of assisted tenancy);
 - b. Section 982.303 (Term of voucher);
 - c. Section 982.305 (PHA approval of assisted tenancy);
 - d. Section 982.306 (PHA disapproval of owner);
 - e. Section 982.307 (Tenant screening);
 - f. Section 982.308 (Lease and tenancy);
 - g. Section 982.309 (Term of assisted tenancy);
 - h. Section 983.310 (Owner termination of tenancy);
 - i. Section 982.311 (When assistance is paid) (except that 982.311(c)(3) is applicable to assistance under the homeownership option);
 - j. Section 982.313 (Security deposit: Amounts owed by tenant); and
 - k. Section 982.314 (Move with continued tenant-based assistance).
3. Subpart H requirements. The following provisions of subpart H HUD regulations do not apply to assistance under the homeownership option:
- a. Section 982.352(a)(6) (Prohibition of owner-occupied assisted unit);
 - b. Section 982.352(b) (PHA-owned housing); and

- c. 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.
- 4. Subpart I requirements. The following provisions of subpart I of HUD regulations do not apply to assistance under the homeownership option:
 - a. Section 982.403 (Terminating HAP contract when unit is too small);
 - b. Section 982.404 (Maintenance: Owner and family responsibility: PHA remedies); and
 - c. Section 982.405 (PHA initial and periodic unit inspection).
- 5. Subpart J requirements. HUD requirements under subpart J (Housing Assistance Payments Contract and Owner Responsibility) (982.451-456) do not apply to assistance under the homeownership option.
- 6. Subpart K requirements. Except for those sections listed below, HUD regulations under subpart K (Rent and Housing Assistance Payment 982.501-521) do not apply to assistance under the homeownership option:
 - a. Section 982.503 (Voucher tenancy: Payment standard amount and schedule);
 - b. Section 982.516 (Family income and composition: Regular and interim recertification's); and
 - c. Section 982.517 (Utility allowance schedule).
- 7. Subpart L requirements. The following provision of subpart L under HUD regulations do not apply to assistance under the homeownership option:
 - a. Section 982.551(c) (HQS breach caused by family);
 - b. Section 982.551(d) (Allowing PHA inspection);
 - c. Section 982.551(e) (Violation of lease);
 - d. Section 982.551(g) (Owner eviction notice); and
 - e. Section 982.551(j) (Interest in unit).

8. Subpart M requirements. The following provisions of subpart M of HUD regulations do not apply to assistance under the homeownership option:
 - a. Sections 982.601-982.619; and
 - b. Sections 982.622-982.624



**St. Petersburg Housing Authority (SPHA)
2023 Annual Plan
HUD-50075-ST; Attachment # 4**

Family Self Sufficiency (FSS) Action Plan revision: SPHA revised its FSS Action Plan, in accordance with the HUD Final Rule via Board Resolution in August 2022 as follows:

- A Resolution Approving Revision of FSS Action Plan To Incorporate FSS Final Rule Changes And Authorizing Submission To HUD

RESOLUTION #2022-16

APPROVAL TO REVISE THE FSS ACTION PLAN TO INCORPORATE HUD'S FINAL RULE CHANGES AND SUBMISSION TO HUD

WHEREAS, on September 21, 2020, the U. S. Department of Housing and Urban Development (HUD) published a proposed rule to implement changes required by the Economic Growth Act and streamline the Family Self-Sufficiency (FSS) program; and

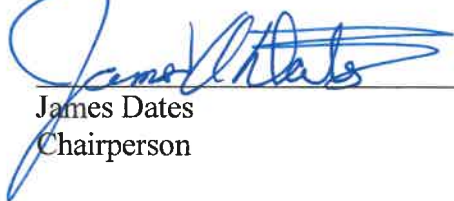
WHEREAS, after receiving public comments and making changes to the proposed rule, HUD issued a Final Rule on May 17, 2022 that made multiple amendments to the FSS program; and

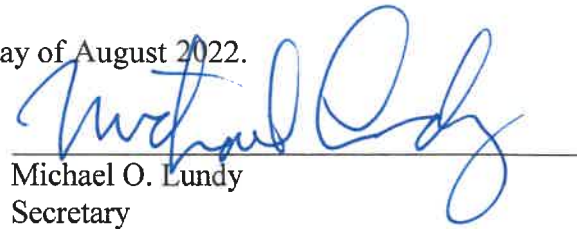
WHEREAS, the Final Rule took effect on June 16, 2022 and revised HUD's FSS regulations to further streamline the program; and

WHEREAS, Public Housing Authorities (PHAs) are required to submit a revised FSS Action Plan to HUD by September 30, 2022, that incorporates the revisions implemented;

NOW, THEREFORE BE IT RESOLVED THAT the Board of Commissioners of the St. Petersburg Housing Authority (SPHA) hereby approve the revision of the FSS Action Plan, incorporating the revisions required by the Final Rule, and further authorize SPHA leadership to submit the revised Plan to HUD, once public comments are considered, on or before September 30, 2022.

APPROVED AND ADOPTED this 25th day of August 2022.


James Dates
Chairperson


Michael O. Lundy
Secretary



SUMMARY OF CHANGES PROPOSED REVISIONS TO SPHA FSS ACTION PLAN

Enrollment

- Expands eligibility for program enrollment from only the Head of Household to now any adult member of the household (Head of FSS Family) as designated by the family **(See Chapter 5)**
 - One Contract of Participation (CoP) per family
 - Escrow goes to the person who signs the CoP
- ALLOWS Section 8(y) – HCV Homeownership to be in the FSS program **(See Chapter 6)**
- “120-day rule” no longer applies At enrollment, the most recent effective rent certification must be used to establish the baseline **(See Chapter 6)**

Escrow

- Adds definitions for “Baseline Annual Earned Income,” “Baseline Monthly Rent,” “Current Annual Earned Income,” “Current Monthly Rent” **(See Chapter 2)**
- Forfeited Escrow is no longer returned to the PHA, thus eliminating an incentive the PHA may have to not graduate families. Forfeited escrow now goes to a pot “to be used for the benefit of FSS Families” so may help with barrier reduction **(See Chapter 6)**
- In certain situations, escrow funds may still be disbursed to families that did not successfully complete all goals in the ITSP **(See Chapter 6)**

Extensions

- Expands “good cause” for extensions to include participants who are actively engaging in pursuing self-sufficiency goals (not only those who have had an impact that was out of their control)

Graduation

- The “30% rule” as an option for graduation has been removed
- “Welfare-free” requirement is now at graduation, no longer 12 months **(See Chapter 5)**
- Adds a disposition of the CoP - “Termination with FSS Escrow Disbursement” for families that become disabled or that port in situations where they cannot continue to FSS program, but have not yet met all required goals, etc. **(See Chapter 6)**



**St. Petersburg Housing Authority (SPHA)
2023 Annual Plan
HUD-50075-ST; Attachment # 5**

B.2 New Activities

- ✓ HOPE VI, Choice Neighborhoods Initiative (CNI), or Mixed Finance Modernization or Development

SPHA may apply for HOPE VI, CNI and/or mixed finance development at Disston Place (FL00200002 with 134 units). Because development is contingent on available funding, an accurate timetable is not available at this time.

- ✓ Demolition and/or Disposition

Single-family house: SPHA may apply for disposition approval of its single scattered site house (FL002000002, PIC Unit 2900327) located at 4326 14th Avenue South in St. Petersburg.

Other public housing sites: SPHA may apply for disposition of the properties included in FL002000002 (Disston Place Apartments, Clearview Park, Romaine Apartments, Gateway Place and Sunset Oaks) from the public housing program to a HCV platform or other applicable funding source.

- ✓ Conversion of Public Housing to Tenant-Based Assistance

SPHA may engage in the process of voluntarily converting Disston Place (FL00200002 with 134 units) to tenant-based assistance.

- ✓ Conversion of Public Housing to Project-Based Assistance under RAD

SPHA may investigate the feasibility of implementing RAD at Disston Place (FL00200002 with 134 units -- Disston Place Apartments, Clearview Park, Romaine Apartments, Gateway Place and Sunset Oaks).

- ✓ Designated Housing for Elderly and/or Disabled Families

SPHA may engage in the process of designating a portion or all of the units at Disston Place (FL00200002 with 134 units -- Disston Place Apartments, Clearview Park, Romaine Apartments, Gateway Place and Sunset Oaks) and the units at the Ed White Hospital development as housing for elderly and/or disabled families.

- ✓ Occupancy by Police Officers

If the opportunity arises, for the purpose of increasing security, SPHA may seek HUD approval to permit police officers (who would otherwise not be eligible for occupancy) to reside in units that SPHA owns, manages, and/or operates.

- ✓ Project Based Vouchers (PBV)

Currently Administered

SPHA currently administers PBVs at the following residences:

- 105 units at Bay Pointe Tower Apartments - 800 Oleander Way South, 33707
- 8 units at Boley Center - 445 31st St. N., 33713
- 162 units at Phillip Benjamin Tower - 250 58th St. N., 33710
- 7 units at Boley Center - 426 Paris Ave, 33701
- 40 units at Catholic Charities - 5726 126th Ave N, 33760

Under Development

SPHA is presently working with developers on the implementation of PBVs as part of the following development efforts:

- Boley Centers – Whispering Pines (20 PBVs) – Lakewood Estates in St. Petersburg
- Boley Centers – Founders Point (15 PBVs) – 31st Street South
- Volunteers of America – Innovare (25 PBVs) - 850 5th Avenue South
- Archway Partners – Seminole Square (45 PBVs) – 2075 Seminole Blvd. in Largo
- Related Urban – Kenwood Apartments (20 PBVs) – Historic Kenwood in St. Petersburg

This is consistent with the PHA Plan as it will assist in maximizing HCV lease up, improve the quality of housing selection, and increase affordable housing throughout the city of St. Petersburg.

SPHA-Initiated Projects

SPHA may project base up to 20% of its total voucher allocation for the recapitalization of Jordan Park (FL002000003) and/or the units at Disston Place (FL002000002 with 134 units). This is consistent with the PHA Plan as it will assist in maximizing HCV lease up and improve the quality of housing selection in south St. Petersburg.

SPHA may convert Disston Place (FL002000002 with 134 units) or its affordable housing properties to a PBV platform through Section 18, Streamlined Voluntary Conversion or other means allowable by applicable HUD regulations. This is consistent with the PHA Plan as it will assist in maximizing HCV lease up, improve the quality of housing selection, and increase affordable housing throughout the city of St. Petersburg.

SPHA may utilize approximately 70 to 75 PBVs as part of the mixed-finance development for the Ed White Hospital. This is consistent with the PHA Plan as it will assist in maximizing HCV lease up, improve the quality of housing selection, and increase affordable housing close to downtown St. Petersburg.

✓ Units with Approved Vacancies for Modernization

SPHA may seek HUD approval for vacancies of some or all of the units at Disston Place (FL00200002 with 134 units -- Disston Place Apartments, Clearview Park, Romaine Apartments, Gateway Place and Sunset Oaks) for modernization efforts.

✓ Other Capital Grant Programs

SPHA will apply for Emergency Safety and Security Grants and/or other capital grants as HUD makes them available and it is determined that the agency meets the criteria for award.

SPHA will also seek to acquire public housing property using a Development Grant and Capital Funds.



**St. Petersburg Housing Authority (SPHA)
2023 Annual Plan
HUD-50075-ST; Attachment # 6**

B3. Progress Report

1. Improve marketing, public relations, and community relations

- SPHA produces annual reporting to the City and State with current information about SPHA operations.
- SPHA engaged the services of a communications consulting firm, Sky Strategic Marketing, to assist with public relations and outreach efforts that ensure that SPHA assisted-families and the public are continuously informed about the latest happenings and events at SPHA.
- SPHA issues press releases and media advisories to update the public on activities within the agency.
- The agency's website (www.stpeteha.org) was updated in 2022 with a more engaging user interface, content and look. It is utilized to share agency news and accomplishments with the general public, along with other information regarding services, classes and other resources beneficial to residents.
- SPHA regularly uses its Facebook page to which it shares important information and current events with the general public and residents, in addition to its Twitter and Instagram accounts, in an effort to expand its outreach to the community.
- In August 2022, SPHA entered into a Memorandum of Understanding with the NFL Alumni Association, Tampa Chapter, with the purpose of fundraising to build a recreation area at Jordan Park for all the children in the community to enjoy.
- SPHA staff continues to partner with St. Petersburg College to offer local scholarship opportunities specifically for SPHA public housing residents. According to Caity Carter, the Scholarship Manager for the St. Petersburg College Foundation (SPCF):

Each academic year SPCF awards 5 tuition scholarships (\$1,000 each), 10 book scholarships (\$250 each) and 5 refurbished computers to students for the St. Petersburg Public Housing Resident Scholarship.

Awards began in Fall of 2017 and a total of 120 awards have been given (as of Fall 2022), totaling \$45,000 in scholarships plus the value of the computers.

AY	Book Scholarships	Tuition Scholarships	Computers	Scholarship \$
17-18	10	5	5	\$7,500
18-19	10	5	5	\$7,500
19-20	10	5	5	\$7,500
20-21	10	5	5	\$7,500
21-22	10	5	5	\$7,500
22-23	10	5	5	\$7,500
Total	60	30	30	\$45,000
Total Awards	120 Awards			

2. Develop and execute property strategy

- Jordan Park
 - In May 2021, SPHA received HUD approval of its Section 18 Disposition application for Jordan Park (FL002000003), which included:
 - Repositioning of the remaining 206 public housing family site units to the Project-Based Voucher program
 - The development of 60 units of senior housing to replace the 31 units of Senior Village
 - Relocation of Jordan Park residents began in July 2021 and continued through October 2022.
 - In January 2022, redevelopment of the 206 family units began and construction began on the senior mid-rise building.
 - In September 2022, SPHA was awarded \$229,158 from HUD for the Emergency Safety and Security Grant, which will allow for the installation of deadbolts, new doors and security cameras in various public housing properties.

- Ed White Hospital
 - In December 2021, SPHA closed on the purchase of the Ed White Hospital with the intention of renovating the building to provide approximately 70 units of affordable housing for elderly families, in addition as serving as the new main office for SPHA.
 - In 2022, SPHA began pre-construction activities including architectural design and environmental reviews.
 - The 70 units will be subsidized with project-based vouchers (PBVs) will be rented to elderly persons (62+)
 - The 121,952 square foot property is located near the center of St. Petersburg with groceries, a public school, pharmacies, hospitals, and urgent care within a 3 mile radius; and has excellent public transportation available.

- Special Voucher Programs
 - From 2020 through 2022, SPHA received awards for funding from HUD for several new voucher programs which increased the units of affordable housing available in our areas, including:
 - Mainstream Vouchers – 75 vouchers awarded
 - 36 vouchers leased
 - HUD-VASH Vouchers – 50 vouchers awarded
 - Out of a total of 340 VASH vouchers, 247 are leased.
 - Foster Youth to Independence (FYI) Vouchers – 25 vouchers awarded
 - 2 vouchers leased
 - Emergency Housing Vouchers – 79 vouchers awarded
 - 69 vouchers leased
 - Stability Vouchers – 15 vouchers awarded
- Project Based Vouchers
 - In 2021, SPHA issued a Request for Proposals for Project Based Vouchers. SPHA awarded a total of 125 PBVs to five proposers that are building new units in Pinellas County for low-income families, veterans, persons with disabilities and other vulnerable populations.
 - In 2022, pre-construction activities are underway for all the projects that were awarded, including environmental review, and construction is expected to start on at least two projects.

3. Develop funding gap strategy

- SPHA plans to utilize other funding sources outside of HUD, which may include tax credits, bonds, grants, creating a nonprofit (RISE Development Corporation), and creating a for profit entity to generate revenue through expertise (training other housing authorities and outside entities for a fee, providing property management to private organizations, conducting HQS inspections for neighboring housing authorities, etc.).
 - In 2022, SPHA submitted an application to Pinellas County for Penny for Pinellas Funds and to the City of St. Petersburg for ARPA State and Local Fiscal Recovery Funds (SLFRF).

4. Development of Social Services Department

- SPHA social services staff facilitated the relocation of over 90 families from Jordan Park Phase 2 into their permanent housing choice (i.e. other public housing unit, PBV unit, or HCV-assisted unit).
- During 2022, SPHA social services staff also continued their diligent efforts to support self-sufficiency and well-being for SPHA-assisted families
 - By June 15, 2022, there were 55 families enrolled in SPHA’s Family Self-Sufficiency program, assisted by two Social Services Coordinators.
 - SPHA’s ROSS Coordinator facilitated over 10 on-site activities at Jordan Park to enhance the well-being for residents, including a

gardening workshop, healing circle, educational bingo for seniors, and healthy eating / cooking workshops.

- In September 2022, SPHA submitted a revised FSS Action Plan to HUD in order to comply with the Final Rule issued in May 2022. Approval was received in October 2022.
- Also, in September 2022, SPHA hired a Director of Social Services, Abby Everingham, to provide oversight and guidance for resident/participant - focused programming.

B.4 Statement of Capital Improvements



Required for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).

Capital Fund Program - Five-Year Action Plan

Status: Approved

Approval Date: 06/24/2021

Approved By: ATKINS, VICTOR

Part I: Summary						
PHA Name : HOUSING AUTHORITY OF THE CITY OF ST. PETERSBURG PHA Number: FL002			Locality (City/County & State) <input checked="" type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revised 5-Year Plan (Revision No:)			
A.	Development Number and Name	Work Statement for Year 1 2021	Work Statement for Year 2 2022	Work Statement for Year 3 2023	Work Statement for Year 4 2024	Work Statement for Year 5 2025
	AUTHORITY-WIDE	\$254,183.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00
	DISSTON PLACE (FL002000002)	\$466,433.00	\$578,476.00	\$205,000.00	\$205,000.00	\$205,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2021				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$254,183.00
ID0005	1410 Administration(Administration (1410)-Salaries)	PHA-WIDE Administrative (1410)		\$65,510.00
ID0028	1406 Operatons(Operations (1406))	Operations		\$115,207.00
ID0034	Construction Inspector(Contract Administration (1480)-Other)	1 - Inspector position with benefits		\$73,466.00
	DISSTON PLACE (FL002000002)			\$466,433.00
ID0013	Interior/Exterior Unit Rehab/Site Work(Dwelling Unit-Interior (1480)-Appliances,Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Flooring (non routine),Dwelling Unit-Interior (1480)-Interior Doors,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Interior Painting (non routine),Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Other,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers,Dwelling Unit-Site Work (1480)-Asphalt Concrete - Paving,Dwelling Unit-Site Work (1480)-Curb and Gutter,Dwelling Unit-Site Work (1480)-Dumpsters and Enclosures,Dwelling Unit-Site Work (1480)-Electric Distribution,Dwelling Unit-Site Work (1480)-Fence Painting,Dwelling Unit-Site Work (1480)-Fencing,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Lighting,Dwelling Unit-Site Work (1480)-Other,Dwelling Unit-Site Work (1480)-Parking,Dwelling Unit-Site Work (1480)-Pedestrian	Unit interiors, exteriors, parking lots, roof systems, lighting, painting, other renovations		\$436,433.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year		1	2021	
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	(1480)-Playground Areas - Equipment,Dwelling Unit-Site Work (1480)-Seal Coat,Dwelling Unit-Site Work (1480)-Sewer Lines - Mains,Dwelling Unit-Site Work (1480)-Signage,Dwelling Unit-Site Work (1480)-Storm Drainage,Dwelling Unit-Site Work (1480)-Striping,Dwelling Unit-Site Work (1480)-Water Lines/Mains,RAD Funds Pre Closing (1480))			
ID0033	A & E Fees (Contract Administration (1480)-Other Fees and Costs,Dwelling Unit-Exterior (1480)-Balconies-Porches-Railings-etc,Dwelling Unit-Exterior (1480)-Decks and Patios,Dwelling Unit-Exterior (1480)-Roofs,Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Parking)	Construction Administration		\$30,000.00
	Subtotal of Estimated Cost			\$720,616.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year		2	2022	
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DISSTON PLACE (FL002000002)			\$578,476.00
ID0015	1410 Administration (Administration (1410)-Salaries)	PHA-WIDE Administration (1410)		\$62,347.00
ID0016	1406 Operations(Operations (1406))	Operations		\$49,697.00
ID0018	Interior/Exterior Unit Rehab/Site Work(RAD Funds Pre Closing (1480), Dwelling Unit-Interior (1480)-Appliances, Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical), Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Electrical, Dwelling Unit-Interior (1480)-Flooring (non routine), Dwelling Unit-Interior (1480)-Interior Doors, Dwelling Unit-Interior (1480)-Interior Painting (non routine), Dwelling Unit-Interior (1480)-Kitchen Cabinets, Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets, Dwelling Unit-Interior (1480)-Mechanical, Dwelling Unit-Interior (1480)-Plumbing, Dwelling Unit-Interior (1480)-Tubs and Showers, Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving, Dwelling Unit-Site Work (1480)-Curb and Gutter, Dwelling Unit-Site Work (1480)-Dumpsters and Enclosures, Dwelling Unit-Site Work (1480)-Electric Distribution, Dwelling Unit-Site Work (1480)-Fencing, Dwelling Unit-Site Work (1480)-Landscape, Dwelling Unit-Site Work (1480)-Lighting, Dwelling Unit-Site Work (1480)-Other, Dwelling Unit-Site Work (1480)-Pedestrian paving, Dwelling Unit-Site Work (1480)-Playground Areas - Equipment, Dwelling Unit-Site Work (1480)-Seal Coat, Dwelling Unit-Site Work (1480)-Sewer Lines - Mains, Dwelling Unit-Site Work (1480)-Signage, Dwelling Unit-Site Work (1480)-Storm Drainage, Dwelling Unit-Site Work (1480)-Striping, Dwelling Unit-Site Work (1480)-Water Lines/Mains, Dwelling Unit-Site Work (1480)-	Unit interiors, exteriors, parking lots, roof systems, lighting, painting, other renovations.		\$436,432.00
ID0036	A & E Fees (Dwelling Unit-Exterior (1480)-Balconies-Porches-Railings-etc, Contract Administration (1480)-Other Fees and Costs, Dwelling Unit-Exterior (1480)-Decks and Patios, Dwelling Unit-Exterior (1480)-Roofs, Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks, Dwelling Unit-Interior (1480)-Kitchen Cabinets, Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets, Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving, Dwelling Unit-Site Work (1480)-Parking)	Construction Administration		\$30,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 2 2022				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$45,000.00
ID0035	Construction Inspector(Contract Administration (1480)-Other)	1 - Inspector position with benefits		\$45,000.00
	Subtotal of Estimated Cost			\$623,476.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
	3	2023		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DISSTON PLACE (FL002000002)			\$205,000.00
ID0020	1410 Administration(Administration (1410)-Salaries)	PHA-WIDE Administration (1410)		\$25,000.00
ID0021	1406 Operations(Operations (1406))	Operations		\$50,000.00
ID0024	A & E Fees (Contract Administration (1480)-Contingency)	Contract Administration (1480) Contingency to support the New Construction and Rehab Work for Disston Place AMP2		\$15,000.00
ID0038	Interior/Exterior Unit Rehab/Site Work(Dwelling Unit-Interior (1480)-Appliances,Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Flooring (non routine),Dwelling Unit-Interior (1480)-Interior Doors,Dwelling Unit-Interior (1480)-Interior Painting (non routine),Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers,Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Curb and Gutter,Dwelling Unit-Site Work (1480)-Dumpsters and Enclosures,Dwelling Unit-Site Work (1480)-Electric Distribution,Dwelling Unit-Site Work (1480)-Fencing,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Lighting,Dwelling Unit-Site Work (1480)-Other,Dwelling Unit-Site Work (1480)-Parking,Dwelling Unit-Site Work (1480)-Pedestrian paving,Dwelling Unit-Site Work (1480)-Playground Areas - Equipment,Dwelling Unit-Site Work (1480)-Seal Coat,Dwelling Unit-Site Work (1480)-Sewer Lines - Mains,Dwelling Unit-Site Work (1480)-Signage,Dwelling Unit-Site Work (1480)-Storm Drainage,Dwelling Unit-Site Work (1480)-Striping,Dwelling Unit-Site Work (1480)-Water Lines/Mains,RAD Funds Pre Closing (1480))	Unit interiors, exteriors, parking lots, roof systems, lighting, painting, other renovations.		\$115,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2023				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$45,000.00
ID0037	Construction Inspector(Contract Administration (1480)-Other)	1 - Inspector position with benefits		\$45,000.00
	Subtotal of Estimated Cost			\$250,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year		4	2024	
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DISSTON PLACE (FL002000002)			\$205,000.00
ID0029	Interior/Exterior Unit Rehab/Site Work(Dwelling Unit-Interior (1480)-Appliances,Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Flooring (non routine),Dwelling Unit-Interior (1480)-Interior Doors,Dwelling Unit-Interior (1480)-Interior Painting (non routine),Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers,Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Curb and Gutter,Dwelling Unit-Site Work (1480)-Dumpsters and Enclosures,Dwelling Unit-Site Work (1480)-Electric Distribution,Dwelling Unit-Site Work (1480)-Fencing,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Lighting,Dwelling Unit-Site Work (1480)-Other,Dwelling Unit-Site Work (1480)-Parking,Dwelling Unit-Site Work (1480)-Pedestrian paving,Dwelling Unit-Site Work (1480)-Playground Areas - Equipment,Dwelling Unit-Site Work (1480)-Seal Coat,Dwelling Unit-Site Work (1480)-Sewer Lines - Mains,Dwelling Unit-Site Work (1480)-Signage,Dwelling Unit-Site Work (1480)-Storm Drainage,Dwelling Unit-Site Work (1480)-Stripping,Dwelling Unit-Site Work (1480)-Water Lines/Mains,RAD Funds Pre Closing (1480))	Unit interiors, exteriors, parking lots, roof systems, lighting, painting, other renovations.		\$115,000.00
ID0030	1406 Operations(Operations (1406))	Operations		\$50,000.00
ID0032	1410 Administration(Administration (1410)-Salaries)	PHA-WIDE Administration (1410)		\$25,000.00
ID0040	A & E Fees (Contract Administration (1480)-Contingency)	Contract Administration (1480) Contingency to support the New Construction and Rehab Work for Disston Place AMP2		\$15,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 4		2024		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$45,000.00
ID0039	Construction Inspector(Contract Administration (1480)-Other)	1 - Inspector position with benefits		\$45,000.00
	Subtotal of Estimated Cost			\$250,000.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5		2025		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DISSTON PLACE (FL002000002)			\$205,000.00
ID0041	Interior/Exterior Unit Rehab/Site Work(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Flooring (non routine),Dwelling Unit-Interior (1480)-Interior Doors,Dwelling Unit-Interior (1480)-Interior Painting (non routine),Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers,Dwelling Unit-Interior (1480)-Appliances,Dwelling Unit-Site Work (1480)-Asphalt - Concrete - Paving,Dwelling Unit-Site Work (1480)-Curb and Gutter,Dwelling Unit-Site Work (1480)-Dumpsters and Enclosures,Dwelling Unit-Site Work (1480)-Electric Distribution,Dwelling Unit-Site Work (1480)-Fencing,Dwelling Unit-Site Work (1480)-Landscape,Dwelling Unit-Site Work (1480)-Lighting,Dwelling Unit-Site Work (1480)-Other,Dwelling Unit-Site Work (1480)-Parking,Dwelling Unit-Site Work (1480)-Pedestrian paving,Dwelling Unit-Site Work (1480)-Playground Areas - Equipment,Dwelling Unit-Site Work (1480)-Seal Coat,Dwelling Unit-Site Work (1480)-Sewer Lines - Mains,Dwelling Unit-Site Work (1480)-Signage,Dwelling Unit-Site Work (1480)-Storm Drainage,Dwelling Unit-Site Work (1480)-Striping,Dwelling Unit-Site Work (1480)-Water Lines/Mains,RAD Funds Pre Closing (1480))	Unit interiors, exteriors, parking lots, roof systems, lighting, painting, other renovations.		\$115,000.00
ID0042	1406 Operations(Operations (1406))	Operations		\$50,000.00
ID0043	1410 Administration(Administration (1410)-Salaries)	PHA-WIDE Administration (1410)		\$25,000.00
ID0045	A & E Fees (Contract Administration (1480)-Contingency)	Contract Administration (1480) Contingency to support the New Construction and Rehab Work for Disston Place AMP2		\$15,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2025				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$45,000.00
ID0044	Construction Inspector(Contract Administration (1480)-Other)	1 - Inspector position with benefits		\$45,000.00
	Subtotal of Estimated Cost			\$250,000.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 1	2021
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
1410 Administration(Administration (1410)-Salaries)	\$65,510.00
1406 Operatons(Operations (1406))	\$115,207.00
Construction Inspector(Contract Administration (1480)-Other)	\$73,466.00
Subtotal of Estimated Cost	\$254,183.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 2	2022
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Construction Inspector(Contract Administration (1480)-Other)	\$45,000.00
Subtotal of Estimated Cost	\$45,000.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 3	2023
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Construction Inspector(Contract Administration (1480)-Other)	\$45,000.00
Subtotal of Estimated Cost	\$45,000.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 4	2024
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Construction Inspector(Contract Administration (1480)-Other)	\$45,000.00
Subtotal of Estimated Cost	\$45,000.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 5	2025
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Construction Inspector(Contract Administration (1480)-Other)	\$45,000.00
Subtotal of Estimated Cost	\$45,000.00

C. Other Document and/or Certification Requirements



C.1 Resident Advisory Board (RAB) Comments

- Notices to Residents
- Resident Advisory Board Meeting Agenda – July 27, 2022
- Minutes of July 27, 2022 RAB Meeting
- Resident Comments
- Resident Advisory Board Meeting Agenda – September 7, 2022

C.2 Certification by State or Local Officials

- Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (HUD-50077-SL)

C.3 Civil Rights Certification

- PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations including PHA Plan Elements that Have Changed (HUD-50077-ST-HCV-HP)
- SPHA Board Resolution

Join Our Resident Advisory Board!

SPHA is looking for Housing Choice Voucher Participants and Public Housing Residents to serve on the Resident Advisory Board.



**We WANT to hear
from YOU!**

Interested residents should send an
email to RAB@stpeteha.org or call
(727) 323-3171 ext. 219

Responses needed by June 22, 2022

What is the Resident Advisory Board (RAB)?

The RAB consists of up to 15 individuals who receive housing assistance from SPHA. The RAB is an committee that advises SPHA on policies and procedures that impact SPHA residents and HCV participants.

RAB members will also be eligible for training on how to be resident leaders!

What does the RAB do?

RAB makes recommendations on the development of and changes to SPHA's Five Year and Annual Plans. These plans detail Agency policies, operations and programs and outline our methods to meet local housing needs.

How does RAB make a difference?

As a RAB member, your voice will help SPHA make decisions and changes that impact your family and community.

SPHA gives RAB recommendations serious consideration and will implement appropriate revisions.*

*Please note SPHA is not required to agree with RAB suggestions. After the Five Year and Annual Plans are submitted, SPHA will address why or why not specific RAB recommendations were taken into consideration.

Interested persons will be screened to ensure lease and/or HCV Program compliance.

Selected applicants will be notified via mail, email or phone.

Who is Eligible to Serve?

RAB members must be:

- A resident of one of SPHA Public Housing communities OR
- A participant in SPHA's Housing Choice Voucher Program.

SPHA's Responsibilities to RAB

SPHA will:

- Provide reasonable time for the RAB to review and make recommendations.
- Provide notice of meetings scheduled to discuss the Annual and Five Year Plans
- Provide access to communication tools and other reasonable means to carry out RAB duties.

How is RAB Funded?

RAB is operated through independent funding. Potential sources of funding include:

- Agency operating funds
- Agency modernization funds
- U.S. Department of Housing and Urban Development grants

*Meetings are held regularly at a frequency determined by the RAB (monthly, bi-monthly, quarterly).



**AGENDA
RESIDENT ADVISORY BOARD (RAB) MEETING
VIRTUAL**

Wednesday, July 27, 2022; 10:00 a.m.

THIS MEETING IS LIMITED TO PARTICIPATION OF JORDAN PARK RESIDENTS, ONLY

To join the meeting from your computer, tablet or smartphone, please follow this link:

<https://meet.goto.com/512441005>

You can also dial in using your phone.

United States: [+1 \(312\) 757-3121](tel:+13127573121)

Access Code: 512-441-005

1. Welcome and Introductions: Michael Lundy, SPHA President / CEO
Danielle Thomas, SPHA Sr. Vice President / COO
2. Purpose of Meeting: Danielle Thomas
3. Jordan Park Redevelopment Update: Carolyn Avington, Vice President of Finance
4. Review of Five Year Action Plan: Carolyn Avington
5. Program Update: Voucher - Larry Gonzalez, Vice President of Housing Choice Voucher
Public and Affordable Housing - Katrina Weekley, Portfolio Director
Social Services – Danielle Thomas
6. Open Forum/Q&A: Participant comments and questions are welcome
7. Next Meeting: September – date and time preference?
Purpose: To review draft annual plan
8. Adjournment

NOTES:

Thank you for your participation!

**Minutes of the Regular Meeting
of the Resident Advisory Board
of the St. Petersburg Housing Authority
July 27, 2022**

SPHA Staff Present: Michael Lundy, President/CEO
Danielle Thomas, Senior Vice-President/COO
Carolyn Avington, Vice-President of Finance/CFO
Larry Gonzalez, Vice-President of HCV
Katrina Weekley, Portfolio Director

RAB Members Present: Christopher Benjamin (HCV)
Rich Gallati (HCV)
Tyesha Adams (HCV)
Barbara Homan (HCV)
Dolores Fletcher
Laketta Davis

SUBJECT: Welcome – Michael Lundy, President/CEO

Mr. Lundy thanked the members for agreeing to serve on the Resident Advisory Board (RAB) for the Housing Authority's annual plan as well as its 5-year plan. It is something that is required by the Department of Housing and Urban Development and what RAB is doing today and moving forward really does impact the quality of life for Board members and the other residents and participants in the programs. Thank you so much for agreeing to serve and work with our staff.

SUBJECT: Purpose of Meeting – Danielle Thomas, Senior Vice-President/COO

The purpose of this meeting is to hear comments, thoughts, and concerns from the RAB members, SPHA residents and participants in addition to providing information about the Housing Authority programs and initiatives as this annual plan is developed for 2023. Are there things the Housing Authority needs to be mindful of to ensure they are considered, discussed, and incorporated into the annual plan if feasible? One of the major undertakings for the Housing Authority has been Jordan Park and the redevelopment process so before the review of the five-year action plan, Carolyn Avington will provide a brief redevelopment update on Jordan Park.

SUBJECT: Jordan Park Redevelopment Update – Carolyn Avington, Vice-President/CFO

SPHA's sixty (60) Senior Midrise units are well under construction. SPHA anticipates them being completed in May of 2023. With regards to Jordan Park's Phase 1 renovation of 97 units, SPHA is planning to have forty-five (45) units turned over to SPHA by the end of August or the beginning of September and the remainder by October 2022.

Question: **Are there any developments in the area around Jordan Park or in Jordan Park itself where there is a transition to homeownership?**

Ms. Avington replied that there are not any developments in Jordan Park that transition to homeownership but SPHA does have a future development where it is anticipating offering homeownership but it has not come to fruition yet.

Comment: There is some whispering about cooperating with Habitat for Humanity and things like that.

Ms. Avington stated that SPHA is starting its homeownership program both for Public Housing and for the Housing Choice Voucher program. Ms. Thomas added that Social Services and the opportunities and services that the Housing Authority now provides in that arena due to staff that has been hired and the initiatives that SPHA is looking to pursue will be discussed later in the agenda.

Question: Regarding the senior program, how many units are being renovated right now or are being built?

Ms. Avington replied that 60 brand new units are in the Senior Midrise. There will be 54 one-bedroom units and 6 two-bedroom units. SPHA has not opened the waiting list for it yet so if it is something you are interested in SPHA encourages you to apply when it opens.

Question: Will the RAB be notified by email?

Ms. Avington replied that SPHA will publicize it and RAB members will be notified by email that the waiting list is opening. Generally, Section 8 participants would not be sent an email because they are already in the program. You still have to apply for the Project Based voucher so if you think you want to go there or you know someone that does and they open the waiting list, they will need to apply. Mr. Lundy added that SPHA anticipates the completion of the Senior Midrise construction project will take place in the spring of 2023. So just be on the lookout for any communication from the Housing Authority announcing the opening of the waiting list. Ms. Avington stated that SPHA will probably open up the waiting list in December of 2022.

Question: When you are talking about the five-year plan, as Board members, will we receive an email to let us know about new projects or when projects are completed?

Ms. Thomas stated that SPHA would like to see an ongoing dialogue, communication, and a flow of information from the Housing Authority to the RAB on an ongoing basis so that you know what is going on with the Housing Authority in your community, when there is going to be a new development coming on line, when there is going to be a waiting list opening, and what social services are being provided. To the extent possible that RAB members want to come together and meet every quarter so that members can receive those updates. So if RAB holds a quarterly meeting, whether it is virtual or in person or ask us to hold it for you, SPHA staff could come and present and provide you with information and give you a chance to ask questions. Mr. Lundy asked if the Resident Advisory Board would be interested in meeting every quarter to receive updates and give feedback. The RAB Board members responded yes. Mr. Lundy stated that this is what SPHA will do. This will be SPHA's first year of doing this but it is a wonderful progression for the Housing Authority as well as for the Advisory Board. Ms. Thomas stated that each RAB member will receive a follow-up thank you letter from the Housing Authority expressing its thanks and discussing the next steps because it will have to meet again once a draft of the Annual Plan has been completed so it can be reviewed and get any feedback from you. There will also be a public comment period where members of the general public and the RAB can provide written comments and feedback about the draft annual plan. Finally, there will be a Public Hearing about

the annual plan on the same date as the SPHA Board meeting so people can attend virtually and provide some comments during that public hearing. The letter will also ask you to respond as to when you would like ongoing meetings to begin so internal arrangements can be made and communicated to you. Some logistics would need to be worked out but right now SPHA is pleased and glad to have an interested group of participants and residents who want to take an active role in the direction of the Housing Authority.

Question: Will the RAB ever be meeting in person or is this just how it is going to be from now on?

Ms. Thomas replied that SPHA is trying to be very cautious and conscientious about everyone's health. The pandemic has taken a toll on in-person meetings over the last few years and with every new variant, there are new risks and more contagion. SPHA is going to continue to monitor the situation and the ultimate decision will be left to SPHA's President/CEO and its Board as to when it will open for public meetings.

Question: Regarding Jordan Park, what percent or how many units are Project Based, or can you use your voucher? Are they affordable housing?

Ms. Avington replied that all of them are Affordable Housing and under 60% Area Median Income (AMI). They are 100% Project Based so you would need to be on the waiting list. You don't need to use your voucher, you would give up your voucher if you went to live in the Senior Midrise or one of the rehabbed units. If you decided you didn't like Jordan Park after a year you could get your voucher back and do something different.

Comment: One thing I have heard about affordable housing is that once the developer is finished paying off its low-interest loan they can increase the rent. That is happening in some other cities in the country.

Ms. Avington stated that the Housing Authority is the owner of Jordan Park. It is in a co-developer situation and once the development is built SPHA will be the only developer in this situation. It will always be maintained and owned by the Housing Authority and its mission is affordable housing.

Question: What exactly is affordable housing? You said affordable housing is under 60% of AMI.

Ms. Avington explained that if the majority of your income comes from social security, 9 out of 10 times you are going to qualify for SPHA's project-based voucher. If you have a housing choice voucher right now, then you are most likely under 60% AMI.

Question: What training will be offered to RAB members?

Ms. Thomas replied that there are various industry organizations and non-profits that provide a variety of training opportunities for Resident Advisory Board members and resident council members such as how to engage community partners, how to do resident empowerment, etc. so that RAB can be an advocate for the residents and participants. There will have to be some

internal discussions within the RAB to see what training it would like to pursue and the Housing Authority can be a resource in terms of providing information about upcoming training.

SUBJECT: Review of Five Year Action Plan – Carolyn Avington, Vice-President of Finance/CFO

The five-year action plan is regarding capital funds for Public Housing. Since Jordan Park will no longer be Public Housing once the renovations are completed, the only property that SPHA is budgeting for is Disston Place which is its AMP2 and has 134 units. So all of the funds that SPHA has will go towards renovations or capital items at AMP2. Every year for the next five years SPHA anticipates getting capital funds and this is how those funds will be used. It is called a five-year plan because SPHA is letting HUD know this is what we plan to do for the next five years with our capital funds. Every single year we do a new five-year plan. This is only relevant for those in Public Housing, none of these funds can be used for anything but AMP2. We are planning on doing some interior/exterior renovations such as lighting, painting, moving, kitchen and bath remodels, etc. which is about \$430,000. Also included is the administration which will be changed to operations. There is also construction administration, so every time you see that SPHA is doing renovations, an architect needs to come in and make sure that the construction is being done in the way that it needs to be. The \$430,000 that will go towards the interior renovations will also include the construction administration for the architect and \$30,000 for an engineer. About \$6,000 will go toward training for the Public Housing staff and the remainder will go to 1406 which is operations. In 2022 HUD told us how much money we were going to receive, basically \$600,000. In 2023 we do not know how much money HUD is going to give SPHA so we are just guestimating, that is why it is different. The reason that it is significantly reduced from 2022 to 2023 is that Jordan Park's 237 units are no longer included. We are getting \$630,000 because we had a total of 371 units, including the 134 AMP2 units. SPHA is now going to get about \$250,000 in 2023 because the amount of units that we are going to get capital funds for has decreased significantly. SPHA is down two-thirds of those units. It is the same thing whether it's operations, construction administration, or interior renovations. They are not changing from the years 2023 to 2026 so every one of those years will stay identical. SPHA is assuming it is going to get \$250,000 and it is going to do the same things, fix the interior and exterior of its buildings, have the fees to do the construction administration, have a construction inspector position and whatever monies are remaining SPHA can put towards its operating costs such as the properties themselves and training for our Public Housing staff. We will consider your comments. It is a very fluid document until it is filed then it is final.

Question: What caused Jordan Park to no longer be Public Housing and be converted to Affordable Housing? Did that have anything to do with the St. Petersburg Housing Authority taking over ownership of it?

Ms. Avington replied that it was still Public Housing and it stayed Public Housing but to do the type of renovations that were necessary SPHA needed to move it to a different platform. By moving it to the Project Based voucher, SPHA was able to increase the amount of rent, not the amount of the money that the tenant pays but the amount of money that the federal government gives to the property so that the property can pay the actual debt. One of the things that SPHA is not allowed to do is have debt on its property. In the private sector, SPHA was allowed to do that

for Jordan Park to go ahead and raise the 93 million dollars to do the renovations. It would not have happened in the Public Housing realm.

Question: With the renovations, you are making to Disston Place, would that reclassify Disston Place as affordable housing as well?

Ms. Avington stated that all of our properties are affordable housing, whether it is Public Housing or project-based so Disston Place will remain as Public Housing. Disston Place is a much smaller complex so not all 134 units are getting new kitchens and baths it might only be 50 of them.

Question: What is the address of Disston Place Apartments?

The address is 3900 55th Street N.

Comment: As far as the annual plan we should consider increasing payment standards for HCV clients. Many people are not able to secure units because of the rental increases. People nationwide are having issues securing housing with Section 8 housing vouchers. Low-income housing tax credit properties are not friendly to HCV. It is a difference between affordable housing and subsidized housing.

SUBJECT: Program Update – Voucher – Larry Gonzalez, Vice-President of HCV

Mr. Gonzalez stated that at this particular time and area it is very difficult to compete in the affordable market with the payment standards that SPHA has. SPHA is at maximum right now. HUD every year sends Housing Authorities the fair market rents for the area and at that point, Housing Authorities can adjust the fair market rents up or down by a maximum of 10%. SPHA has been at 110% for the past 2 ½ years, which is 10% above HUD's published fair market rents. This is done to compete with the St. Petersburg market which is high and continues to increase. The St. Petersburg area is a very desirable area to move to so that is going to drive up rents. Landlords know this as well as participants. SPHA should be receiving the fair market rents at the end of August and then they will be updated to be effective August 1st. Historically fair market rents have increased from \$100 to \$150. SPHA has seen that after a year, the pandemic rates are starting to level out so SPHA is in a better competitive position in St. Petersburg. The higher the payment standards the better but SPHA is tied to HUD's recommendation that it can only maximize its fair market rents by 10%. Currently, the Housing Authority has 3,300 voucher participants for whom we pay a portion of their rent. There are about 10,000 applicants on the voucher waitlist and the wait to be selected for a voucher is going to be about 3 years. The voucher program is made up of seven different programs. The first is the Housing Choice Voucher program which has the majority of our participants. The second is the Project Based rental program, right now not including Jordan Park, SPHA has about 320 project-based units. This program is a little different than the HCV voucher program in that a voucher is issued to the applicant to move into an assigned unit. In the regular voucher program, you can go anywhere in Pinellas County and look for a unit. The Project Based rental program is specifically tied to units in the project. The next program SPHA offers is the VASH program and this program issues vouchers to Veterans. Currently, SPHA has about 255 veterans participating in the program. The next couple of programs are about two to three years old so they are relatively new to the Housing Authority.

One is the Mainstream voucher program, which is directed at families with disabilities who are between the ages of 18 and 62. The next one is the Family Youth Initiative (FYI) program, which deals with youth who are between the ages of 18 and 24 and are coming out of foster care. Another program is the Homeownership program which is new and getting started with the FSS program. Habitat for Humanity is an excellent source for this program. SPHA is working with them so it is a good company to work with. The last program which is a year old is the Emergency Housing Voucher program which is directed at families in St. Petersburg that are identified through the Homeless Coalition as the most vulnerable and are at risk of losing their housing. For more information on the programs, you can visit our website and click on the voucher tab. For waitlist information, check our website periodically because we will advertise the opening of the waitlists at least 30 days before opening them. Also, there is a direct email address on the website for you to submit any suggestions or feedback on the programs that may benefit our voucher families. The email address is checked every week.

Question: Can RAB members email SPHA ideas of what they would like to see be implemented going forward, i.e., youth programs, etc. for voucher members that are raising children?

Mr. Gonzalez responded "Absolutely."

Question: You mentioned community partners. Mayor Welch had a meeting at SPC where social housing and affordability housing was discussed. Is SPHA going to consider a community partnership with any of the programs coming out of the City of St. Petersburg and Pinellas County?

Mr. Gonzalez stated that SPHA is looking at any type of housing that we can offer. SPHA will assist with any program that is on the table through the City of St. Petersburg. Mr. Lundy added that SPHA is working with the city regarding various ideas for increasing affordable housing opportunities here in St. Petersburg because we have a good relationship with the City of St. Petersburg. There are several partners and non-profits that SPHA is working with in addition to other housers who are using some of its vouchers through a project-based voucher initiative to help fund a particular real estate project. So SPHA is looking at a wide range of different opportunities to expand affordable housing not just Habitat for Humanity but other non-profits that are providing affordable housing opportunities. Through a procurement process, SPHA assigns some of its vouchers to some of those partners as part of the project-based voucher initiative. Also, SPHA has applied for funding from the City of St. Petersburg. It has received funding for the CRA which is the Community Reinvestment Area to help support the Jordan Park Redevelopment initiative. SPHA is not a standalone agency, it is trying to involve many partners.

Question: So you just put up a slide showing the different voucher amounts based on zip code. The conditions of the properties in some of these zip codes are not the same. So I'm trying to see if there are any standards or incentives for property owners that keep their property up to and above housing standards in terms of payment so you would say that like for a three-bedroom you would give a landlord in a particular area \$2,000 but the property is not well maintained, it just basically meets the housing standards for approval. But you may have a three-bedroom in a different area where the property is better maintained and well put together and they receive a lesser amount. Is there

any consideration being given to the quality of the housing that is being offered under the program?

Mr. Gonzalez replied that consideration is being given to the quality of housing. Mr. Lundy added that SPHA has been working with the City to improve its standards. SPHA has a pretty solid standard but over the last few months, the standards have been raised for acceptance in the Housing Choice Voucher program. Mr. Gonzalez also stated that SPHA is working closely with the City's Department of Code Enforcement. SPHA gets its information from City codes if there are questions on units. If there is a unit that doesn't meet the number that you saw on the chart, if you think it is less, SPHA's inspector evaluates that on a yearly basis, and if that landlord is asking for a rent that is not reasonable because what we do when we look at a rent increase request, we will look at the comparables in the immediate area, and that is SPHA's first look. The second look would be the condition of the house. So if the comparables are, for example, \$1,500 for a two-bedroom unit in that area but the condition of the house is subpar the inspector will not give it the full comparable price. That doesn't mean that the unit is in poor condition, it just means that it is not compared to the units that they are basing their comparables on.

Question: Is there an opportunity in this whole process for the participant who receives assistance to negotiate with the landlord in terms of what he or she would like to have in the apartment? If that is true, how does that generally work?

Mr. Gonzalez replied that the lease ultimately is between the landlord and the tenant and the tenant has every right to negotiate with the landlord the amenities or rents that are being charged.

SUBJECT: Program Update – Affordable Housing – Katrina Weekley, Portfolio Director

Regarding public housing units, the SPHA has 134 public housing units and 58 affordable housing units. The Public Housing units are currently 100% occupied and operating from a waiting list. The affordable housing waiting list opens as units become available even though the units are still \$200 under the current market value they typically stay 100% occupied. The affordable housing rents are a little different, they start at \$700 and go up to \$1,000 whereas public housing units are 30% of your AMI. Both are 100% occupied for the most part. SPHA has a new Asset & Portfolio manager that has come on board in the last couple of weeks. She will be introducing herself to all the residents within the next two weeks as she becomes acclimated with all the properties. We have been making capital improvements throughout the public housing properties which include Disston, Gateway, Clearview, Romaine, and Sunset Oaks. We have had trees trimmed, buildings power washed, appliances replaced and some exterior work completed however other changes are forthcoming. SPHA has been doing a lot of work trying to bring things up to participants' standards.

Question: Are there separate waiting lists for Public Housing and Affordable housing or is there one list? How does that work when someone wants to apply for a particular apartment complex?

Ms. Weekley replied that SPHA typically opens the waiting list when units become available. It is posted it on the SPHA website. The waiting list for Saratoga opened up about a month ago. It stayed open for one day and SPHA received over 100 applications. Palm Bayou, the other

affordable property, opened up about a week ago for one day and over 50 applications were received and are currently being processed. So whenever there is an opening SPHA does post it on the website and it stays open for one day.

Question: What about Disston Place, the public housing? Is there a separate waiting list for each of those sites or one general waiting list?

Ms. Weekley replied that there is a separate waiting list for each property under public housing. Disston Place currently has a short waiting list so SPHA anticipates that it will open up sometime later in the year.

SUBJECT: Program Update – Social Services – Danielle Thomas, Senior Vice-President/COO

The Housing Authority has embarked upon a very robust Social Services initiative and department. It is very fortunate to have as part of its social services department, three young ladies who are fantastic at what they do. SPHA has two (2) Family Self Sufficiency coordinators, Kiara Lovett and Samantha Holmes, and it also has a ROSS Service Coordinator, Miriam Gonzalez-Vega. The Family Self Sufficiency (FSS) program is a five-year program where a participant in HCV or a resident in Public Housing signs a contract of participation where they agree over the course of the next five years to work with a coordinator toward the achievement and attainment of certain goals. Those goals might be homeownership, increasing income, pursuing higher education, and working with their FSS coordinator, over that time, they complete the task and activities necessary to get them to that ultimate goal. During the course of that FSS contract and participation, if someone's income increases over time, their rent increases as well. What the FSS program allows is the difference between their initial rent, let's say they are paying \$100 in rent out of their pocket when you start the FSS program but because you increased your income due to employment you are now paying \$300 rent, the Housing Authority will take the difference, \$300 minus \$100, that \$200 difference, and put it into an escrow account for the participant. So, therefore, over each month, every month that they pay that higher rent because of their higher income, they are building up an escrow account that can then be used to further their goals. The ROSS program that Ms. Gonzalez-Vega is with is presently focused on Jordan Park so she is bringing a lot of activities, cooking classes, nutrition classes, healthcare information, socialization for seniors, bingo, etc. to the residents at Jordan Park. This is also open to HCV participants so if they want to come onsite and participate, we welcome their participation in those fun events. Ms. Gonzalez-Vega, while she can't necessarily provide ongoing case management to the HCV participants, can certainly link participants to resources and information that may be needed. Finally, homeownership. SPHA is continuing to finalize the language in its homeownership policy with regards to its HCV program so that way we make sure we take into account the market situation that we are in, the needs of our residents, and also make sure that we can liaise correctly and swiftly with banks and lending institutions. So we are looking forward to launching that later on this year as well.

Question: As members of the Resident Advisory Board will we be able to get training in Social Services so we could help direct families in need?

Ms. Thomas replied that there is training available that provides the Resident Advisory Board with an overview of the various programs and a way that members can be proactive and encourage residents and participants to pursue those activities. So if this is a training that all RAB members would like to take part in, we as a Housing Authority will work with you to facilitate receiving that training. SPHA is looking for your support and encouragement in helping promote this to its families.

SUBJECT: Open Forum/Q & A – None

The next Resident Advisory Board meeting was tentatively scheduled for Wednesday, September 7th at 10:00 am. The purpose of the meeting is to review the draft of the annual plan for feedback.

The meeting was adjourned at 11:14 a.m.

Danielle Thomas

From: Delores Fletcher <deloresfletcher41@gmail.com>
Sent: Wednesday, July 27, 2022 11:50 AM
To: Danielle Thomas
Cc: RAB; Larry Gonzalez; Miriam Gonzalez-Vega
Subject: Re: Resident Advisory Board / Annual Plan Meeting (Agenda Attached)
Attachments: image001.gif; image310577.jpg

Comments I wish to share re the RAB meeting today, I am very proud of the great work SPHA is doing in building community partnerships(it takes a village), and the excellent focus on Resident empowering. Would just like to say thank you.

I was in the meeting today by phone, but you guys could not hear me, so sorry, connection problem. My cell under my son Tony name.

My comments on needs:

1. Resident Transport to events
2. Virtual Board Training for Resident Councils

Thanks, see you on Wednesday September 7th, 10am.

On Tue, Jul 26, 2022, 6:16 PM Danielle Thomas <dthomas@stpeteha.org> wrote:



Good Afternoon RAB Members!

We are looking forward to seeing each of you at tomorrow's virtual meeting! Attached, you will find the agenda for the meeting. Please come prepared with any questions or comments you may have regarding the SPHA's programs and initiatives in 2023. We can't wait to hear from you! – Danielle Thomas

Resident Advisory Board / Annual Plan Meeting

Wed, Jul 27, 2022 10:00 AM - 11:00 AM (EDT)

Please join my meeting from your computer, tablet or smartphone.

<https://meet.goto.com/512441005>

You can also dial in using your phone.

United States: [+1 \(312\) 757-3121](tel:+13127573121)

Access Code: 512-441-005

Get the app now and be ready when your first meeting starts: <https://meet.goto.com/install>

DANIELLE THOMAS



SENIOR VICE-PRESIDENT/COO

Tel: 727-323-3171 Ext: 211 | Fax: 727-209-6988

2001 Gandy Blvd. North, St.Petersburg, FL 33702

www.stpeteha.org

The St. Petersburg Housing Authority is a public agency subject to Chapter 119 of Florida Statutes concerning public records. Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public records request, do not send electronic mail to this entity. Instead, contact this office by phone or in writing.



**AGENDA
RESIDENT ADVISORY BOARD (RAB) MEETING
VIRTUAL**

Wednesday, September 7, 2022; 10:00 a.m.

THIS MEETING IS LIMITED TO PARTICIPATION OF JORDAN PARK RESIDENTS, ONLY

To join the meeting from your computer, tablet or smartphone, please follow this link:

<https://meet.goto.com/944122221>

You can also dial in using your phone.

United States: [+1 \(312\) 757-3121](tel:+13127573121)

Access Code: 944-122-221

1. Welcome and Introductions: Michael Lundy, SPHA President / CEO
Danielle Thomas, SPHA Sr. Vice President / COO
2. Purpose of Meeting: Danielle Thomas
3. Comments from RAB on Minutes from July 27, 2022 Meeting
4. Comments from RAB on 2023 Draft Annual Plan
5. RAB Training Discussion
6. Public Hearing: September 29, 2022, 9AM (Virtual) – details coming soon
Purpose: To review draft annual plan with the general public
7. Open Forum/Q&A: Participant comments and questions are welcome
8. Adjournment

NOTES:

Thank you for your participation!

**Minutes of the Regular Meeting
of the Resident Advisory Board
of the St. Petersburg Housing Authority
September 7, 2022**

SPHA Staff Present: Michael Lundy, President/CEO
Danielle Thomas, Senior Vice-President/COO
Carolyn Avington, Vice-President of Finance/CFO
Larry Gonzalez, Vice-President of HCV
Katrina Weekley, Portfolio Director
Abby Everingham, Director of Social Services

RAB Members Present: Christopher Benjamin (HCV)
Rich Gallati (HCV)
Tyesha Adams (HCV)
Dolores Fletcher

SUBJECT: Welcome – Michael Lundy, President/CEO

Mr. Lundy thanked everyone for joining the meeting. He congratulated Ms. Everingham who is SPHA's new Director of Social Services. He expressed to the residents how important their input is to the work that SPHA does. Working with the residents, talking to the residents, and meeting with residents keeps SPHA grounded and focused. One of the primary reasons for being involved in this process is so that you will have an opportunity to weigh in on the proposed 2023 Annual Plan which includes a wide range of programs and activities which will impact you and your quality of life as a resident or as a participant so getting your feedback is critically important for us. In our previous meeting, some comments were made by the residents indicating they want to continue this relationship and not just for the annual plan process but on an ongoing basis. SPHA embraces that and he hopes staff is working to build a structure where you can be a part of its policy development and weigh in on a wide range of program activities such as family self-sufficiency, homeownership, real estate development, etc. Those are all important components of what SPHA does daily and your input helps put out a more quality product.

SUBJECT: Purpose of Meeting – Danielle Thomas, Senior Vice-President/COO

The purpose of this meeting is to discuss the SPHA Draft Annual Plan and get the Resident Advisory Board's comments and feedback. What SPHA has heard already is that there is an interest in learning more or having more opportunities for self-sufficiency and homeownership. Ms. Adams stated that she is interested in being engaged in and involved in community building, community partnerships, and ways to improve the quality of life for residents, participants, and the larger St. Petersburg community. Those are all really important themes that SPHA is hearing thus far. Mr. Benjamin added tenant training and education.

SUBJECT: Comments from RAB on Minutes from July 27, 2022 Meeting

Ms. Adams stated she was interested in the Jordan Park Senior Midrise. She is trying to relocate her mother from South Carolina to St. Petersburg. She was excited to learn that the Senior Midrise will be completed in May of 2023 which gives them time to try to get her here.

Ms. Thomas informed the Resident Advisory Board that the completion of the Jordan Park Senior Midrise will be in May of 2023. It is going to have sixty (60), project-based voucher apartments for seniors 62 years of age and older. The senior households will be paying 30% of their adjusted monthly income toward their rent. It is very similar to the existing voucher program. The Senior Midrise is going to be brand-new construction consisting of three floors. There will be washers and dryers in every unit as well as granite countertops. There is going to be space for senior activities including a fitness area. SPHA anticipates opening up the Senior Midrise project-based voucher waitlist in January of 2023.

SUBJECT: Comments from RAB on 2023 Draft Annual Plan

Ms. Thomas stated that the Annual Plan is a document that HUD requires the Housing Authority to complete. It has a cover page with supporting documentation for various parts of HUD's 500-75 form. At the time that SPHA is completing this document, it is a standard Public Housing Authority. So SPHA has to give information about its Housing Authority such as how many units it has in Public Housing, how many units it has in its voucher program and the total number of combined units and vouchers. This is a cover sheet that provides HUD with a snapshot of SPHA's programs. The most important part of our plan is the section that talks about whether or not there have been certain things that have been revised by the Housing Authority in anticipation of 2023. The items that have been revised are marked "yes" and include financial resources, the homeownership program, and the Community Service & Self-Sufficiency program. Additionally, they want to know if SPHA has any new activities that it plans to undertake. HUD prefers the Housing Authority indicate on the cover sheet if at some point they may want to do some of these things. There is an attachment that goes through that as well and also a progress report detailing what SPHA has achieved.

Mr. Lundy stated that he was looking at the checklist and thinks SPHA may want to consider checking "yes" for occupancy by police officers. That would be for instances where a police officer would move into one of SPHA's units to provide public safety and maybe there is some incentive or consideration given to police officers living in one of our units, is that correct? Ms. Thomas replied that it was and that if a Housing Authority is going to take some units offline in its Public Housing for a police officer, it will need to ask HUD for permission to allow these units to be taken offline. Mr. Lundy stated that he would hate for SPHA to have the opportunity to improve its policing strategy and not be able to do it because the box was not checked. If SPHA does not check the box and then decides it wants to do it then it is going to have to go through another process to get approval to go forward. Is that correct? And if SPHA does check the box and then elects not to do it then there is no harm, no foul. Ms. Thomas replied that it is correct. SPHA can update that in both this cover sheet and the actual attachment that lists the new activities that it would propose to do. This will be updated to reflect this conversation and to our Resident Advisory Board members, this is part of the process. This is still a draft. SPHA can still make changes to any comments made by Mr. Lundy, Resident Advisory Board members, or staff, and then update the entire plan to reflect those suggestions and comments.

Question: Ms. Adams asked if the box was checked "no" because police officers were not eligible for the Housing Choice Voucher program.

Ms. Thomas replied no. The Housing Choice Voucher program and the Public Housing program are governed by income limits so to enter the program your income cannot exceed 80% of the Area Median Income for our area. However, what Mr. Lundy is indicating is that SPHA could put on its form that it would like a police officer to be able to occupy a unit regardless of what their income may be but it would need to request from HUD special approval to be able to do so because that would be more than what the regulations say we can do.

Ms. Thomas stated that every year HUD comes up with new income limits for SPHA's area. They update it every year.

Question: Mr. Galatti stated that he was interested in the occupancy by over-income families. How does that apply to this?

Ms. Thomas explained that over-income families refer to families who at a certain point during their tenancy in Public Housing their income exceeds 80% percent of their Area Median Income for at least two years. What HUD has said is that if that occurs the Housing Authority would have to have that family vacate the Public Housing unit because at that point HUD's thought is that if you are more than 80% of the Area Median Income your family is doing pretty well and it no longer needs the assistance and should be transitioned off the program while someone else takes advantage of that Public Housing unit. SPHA has not at this time opted to make any changes to what HUD has indicated in terms of that regulation. Mr. Benjamin stated that the Public Housing Authority can allow the over-income family to remain in the unit. He does not believe HUD is enforcing the over-income limit rule. Ms. Thomas stated that there is a lot that HUD is focused on right now in terms of enforcement. More often than not, family income fluctuates in the Public Housing sphere so a family may be over income right now but circumstances change and then their income dips below then it goes back up again. SPHA has not been enforcing or doing anything to remove over-income families because it does not have that many that have that sustained high income without some dips and flows. SPHA has not made any changes to its policy regarding over-income which falls in line with the HUD regulations regarding over-income Public Housing families.

Question: Mr. Benjamin asked if SPHA has a policy on over-income families in St. Petersburg.

Ms. Thomas replied that SPHA's policy is to follow the HUD regulations regarding over-income families. It has not strayed from that. Mr. Benjamin stated that a lot of people including himself have fixed incomes like social security and disability, etc. They also have variable income. It is very difficult, especially when you are trying to transition from a voucher to homeownership because income requirements to get loans has to be consistent. He is not concerned about the fixed government income but with the variable income since there is a lot of insecurity and variability within the market. Ms. Thomas stated that there is a distinction between Public Housing and the Housing Choice Voucher Program. The Public Housing occupancy is going to be very different from the Housing Choice Voucher program. Mr. Gonzalez stated that if the Section 8 voucher participant's income is high enough that they can pay the full rent, that participant will remain on the Section 8 program for six months and then after the six months, they would be terminated from the Section 8 program.

Question: Ms. Adams asked what the difference between Public Housing and the Housing Choice Voucher program is.

Ms. Thomas explained that the Housing Choice Voucher program also known as the Section 8 program is where the Housing Authority provides a voucher that can be taken into the private sector to rent any private sector apartment where the landlord is willing to accept the voucher. That voucher says that the Housing Authority will pay a portion of the rental amount charged by the landlord and the resident will pay 30% of their adjusted monthly income towards their rent. The voucher program is something that stays with the resident and can be taken from apartment to apartment and from landlord to landlord as they continue in the program. In Public Housing the Housing Authority owns, operates, and manages the apartment and so the subsidy is attached to the apartment. When someone moves into a Public Housing unit that is owned, operated, and managed by the Housing Authority then they too pay 30% of their adjusted monthly income towards their rent but HUD provides the Housing Authority with money and subsidy to help with the remaining cost for the property which includes maintenance, staff, capital improvements, etc. Whereas in the Housing Choice Voucher program the Housing Authority does not own the units, does not operate them, it just provides the rental assistance and in the Public Housing program we own, operate, manage, and maintain and HUD provides some money to help with those operations.

Capital Fund Action Plan – During the last meeting, Ms. Avington mentioned some of the capital fund improvements that SPHA wants to make to its Public Housing properties. This is where it suggests to HUD, that it would like to redo the bathrooms and kitchens in its Public Housing.

Deconcentration Policy – This is the Housing Authority's policy when it comes to making sure that it does not concentrate poverty in one single Public Housing property. SPHA wants to make sure that it does not have everyone in a very low income in one area. SPHA wants mixed incomes because that creates more of a well-rounded community when you have persons of varying incomes.

Financial Resources – This is where Ms. Avington and her team put together the plans, sources, and uses of funds for SPHA's program. So the Public Housing Operating Fund is the money that helps SPHA's Public Housing maintain, operate, pay for staff, pay for someone who needs a new stove, etc. The Capital Fund Program is used if there is a need for a new roof, renovations to the kitchens and bathrooms, etc.

Tenant-Based Assistance – This is how much money SPHA receives from HUD to provide that voucher rental assistance directly to the landlord. So \$36,069,792.00 is the amount of money that will be flowing through the Housing Authority out to landlords in the St. Petersburg area on behalf of our Housing Choice Voucher families.

Prior year Federal Grants – This is money that the Housing Authority has that it has not yet specified the use for but anticipates doing so over the next year.

Rental Income – This is how much money SPHA receives annually in rent from its Public Housing residents with each resident paying 30% of their household adjusted income monthly.

Other Income – Our Affordable Housing units receive no subsidies. They do not have a voucher so they do not receive any of the \$36 million. They are not in Public Housing so they do not receive any of the \$1,476,729.00. They receive no federal subsidies at all. The only money the Affordable Housing properties have to rely upon is the rental revenue from the residents that live there.

Other Tenant Revenue – This might be late fees, etc.

Interest Income – This is SPHA's money that is in the bank. It all totals up for Total Resources being anticipated to be about \$39,921,617.00.

HCV Administrative Plan Revision – This is where SPHA discusses the changes to the Homeownership plan. SPHA presented it to the Board last month. Mr. Gonzalez stated that some key updates are that the participant would need to be enrolled in the Family Self-Sufficiency (FSS) program for a year and that would be primarily to clean up credit. They are also required to take some homeownership classes that are offered by some of our community partners and being in the FSS program would allow the participant to accrue escrow amounts every month which would go towards the down payment of a house. It is a good program to be in because it does allow the participant to save money every month and put it towards a down payment. Ms. Avington stated that the only thing is she would encourage anyone listening to sign up for the FSS program as soon as possible. That way you can start working towards homeownership but the first step is applying for FSS. Mr. Lundy added how important and beneficial signing up for the FSS program is for participants and their families. One of the Resident Advisory Board members mentioned that he had a pretty substantial income with his son. He would be a great candidate for the FSS program because SPHA will pay a percentage of his increase in income into the FSS program as part of the escrow component and over the five-year commitment of the program he could accrue significant dollars. It is a standard program, just follow the plan, work with your case manager and continue to pay your rent and the escrow account will build. You can use those funds for homeownership, to pursue education or training. So it is an excellent tool and SPHA wants to make sure that everyone takes advantage of it. SPHA would like to try to get as many residents in the Family Self-Sufficiency (FSS) program as possible.

Ms. Thomas agreed that the FSS program is extremely important. It is a great tool for use in the homeownership program, certainly as part of the criteria and that is where we dive into when it comes to attachment #4 because, as you recall, there was a checkmark for Community Service and Self-Sufficiency Program. SPHA checked "yes" that it would make some revisions and it did revise its Family Self-Sufficiency (FSS) Action plan because HUD made some significant changes to the program. Right now SPHA's enrollments are on pause because it has to submit a newly revised action plan to HUD for approval. SPHA is going to do this after the Public meeting to discuss the draft action plan. It incorporated HUD's changes into its program. A summary of those changes includes expansion of enrollment and also allows for some definitions and escrow. If someone does not complete the program for some reason and their escrow gets forfeited, those funds now go back into the program and can be used to help another FSS participant pursue certifications, training, etc. so the money continues to stay within the program. It provides greater flexibility for good cause extensions. Also, when it comes to graduation, previously when your entire income or your entire rent can be paid by 30% of your income you would no longer be allowed to stay in the program, you would automatically be graduated but now that has been removed along with some of the other constraints on graduation. So they try to make the program

more flexible to respond to the changing concerns of families. Instead of being so rigid, there is a bit more flexibility.

Question: Mr. Benjamin asked if SPHA has received any news or information about the Earned Income Disregard (EID) being sunsetted or phased out.

Ms. Thomas replied that she has not seen any documentation or information about that. SPHA will take a look to see if there is any information on it but so far she is unaware of the Earned Income Disregard being sunsetted.

Ms. Thomas touched base on the following New Activities. This does not mean that SPHA is going to do these things but it is saying to HUD that it may at some point in the future want to do them:

- HOPE VI Choice Neighborhoods Initiative (CNI), or Mixed Finance Modernization or Development – HUD sometimes has programs that allow a Housing Authority to pursue new development or redevelopment of a property. SPHA is saying that it might choose to do this for one of its Public Housing properties.
- Demolition and/or Disposition – This does not mean that SPHA is going to demolish or dispose of anything. It is saying that there may be an opportunity to change its Public Housing to a project-based voucher platform.
- Conversion of Public Housing to Tenant-Based Assistance – SPHA may engage in the process of converting one of its Public Housing units to Tenant-Based Assistance.
- Conversion of Public Housing to Project-Based Assistance under RAD – SPHA may investigate implementing the Rental Assistance Demonstration (RAD).
- Designated Housing for Elderly and/or Disabled Families – SPHA may designate some of its units for the elderly and/or disabled families.
- Project-Based Vouchers (PBV) – This is informing HUD where SPHA currently has project-based vouchers and how many of each are at the various locations listed.
- Under Development – SPHA also has some other project-based voucher units that will be coming online in the future. So you can see where they are located. Boley Centers, Volunteers of America, Archway Partners, and Related Urban are all developers who have been awarded project-based vouchers from SPHA.
- Units with Approved Vacancies for Modernization – SPHA may seek approval for some vacancies for modernization in case it wants to update its properties.
- Other Capital Grant Programs – SPHA may apply for capital grant funds for emergency, safety, and security grants that can be used for fencing, lighting, deadbolts, or some type of other security elements.

Question: Mr. Benjamin asked what is being done for Housing Choice Voucher families that are unable to secure housing with their vouchers due to skyrocketing rents

Mr. Gonzalez replied that each year HUD usually publishes the Fair Market Rents for the areas by the end of August. SPHA received them last week and the fair market rents have increased significantly. The impact on voucher participants seeking units is that the rents that they would qualify for would now be more competitive in the area. It is a positive sign and hopefully, it will make it easier for participants to find units. It is a lot better than what it has been for the past two

or three years. SPHA vouchers are now more competitive with the local area's affordable market. Mr. Benjamin commented that FMRs have increased but some of the numbers are still too low for what the landlords are charging. Ms. Thomas agreed that rents in Tampa Bay, in particular St. Petersburg, have certainly increased significantly, however, the Housing Authority does have standards that HUD sets about how much SPHA can go up to in terms of what it pays in regards to the fair market rent. Even though a landlord may charge \$3,000 for a unit, if HUD sets the FMR for that area at \$2,000 SPHA is not permitted to match that \$3,000 and go for more than what the fair market rent is. There are very particular circumstances such as some type of reasonable accommodation for someone who may need a specific unit with ADA accessibility and those are very special situations. Just because the landlords are overcharging these ridiculous amounts of rent SPHA still has limitations about what it can do. It is tied to the fair market rents. SPHA has to abide by the constraints that HUD has placed on it. Certainly, the fair market rents increasing help but until the rents come down and people start acting reasonably and rationally there is still going to be a bit of a tough road ahead but SPHA will continue to try to assist its families any way it can within the regulations.

Progress Report – This gives you some insight into what SPHA has been doing. It has been improving its marketing, public relations, and community relations. These ongoing meetings are a great way to do that. One thing SPHA would like to highlight is the partnership with St. Petersburg College offering local scholarships for residents in Public Housing and the Housing Choice Voucher program. It is for persons who are attending St. Petersburg College and who are an SPHA-assisted family, Public Housing, or Housing Choice Voucher. Jordan Park continues to be ongoing.

Ed White Hospital – The Housing Authority purchased the Ed White Hospital back in December of 2021 and it intends to create 70 units of senior housing for residents 62 years of age and older and will also have its central office located there eventually so that it can be closer to the families and the community that it serves. SPHA's current location is a little far from where its families are located so it would like to be more centrally located for its families.

Special Voucher Programs – SPHA administers the Mainstream voucher program that serves families that may have someone living in the household that are between 18 and 61 years of age who has a disability. Its HUD VASH vouchers are for veterans receiving services through the VA that are referred to us. Foster Youth to Independence vouchers are for youth that is leaving the foster care system and Emergency Housing vouchers are for persons that are homeless or at risk of homelessness and are being referred to us by the Pinellas County Continuum of Care. SPHA will continue to look for funds to help finance its redevelopment activities. SPHA's Social Services staff includes three Social Services Coordinators, Miriam Gonzalez-Vega, Kiara Lovett, and Samantha Holmes, and now on her second day, our Director of Social Services, Abby Everingham. We have fifty-five (55) families who are enrolled in our Family Self-Sufficiency program and seven clients who are enrolled in our Resident Opportunity and Self-Sufficiency program. As Jordan Park continues to wind down in terms of it being a Public Housing property and transitions to the Project Based voucher platform that program will be phased out because it only can serve Public Housing families at Jordan Park and once we are below 50 families living in Jordan Park we will have to terminate that program.

The Five-Year Action Plan – This is what SPHA plans to do for its Public Housing units. As previously indicated, SPHA wants to do dwelling interiors, kitchen sinks, interior painting, lighting, fencing, etc. The five-year plan needs to be updated every year.

Resident Advisory Board Meeting Minutes – These minutes are from the last Resident Advisory Board meeting and any comments that came in after the fact are listed here. Ms. Dolores Fletcher emailed some comments so they have been included.

Certification by State or Local Officials – This is a certification from the City of St. Petersburg indicating that SPHA's annual plan is in accordance with the consolidated plan for the City of St. Petersburg which is part of the requirement that HUD requires us to send as part of our annual plan.

Certifications of Compliance with PHA Plan and Related Regulations – This is a certificate regarding compliance with HUD civil rights regulations, etc. and SPHA will make sure that it is signed by the Board Chair and the President/CEO at its next Board meeting.

SUBJECT: RAB Training Discussion

An email will be sent out to the Resident Advisory Board with training classes that have been identified.

SUBJECT: Public Hearing for the Annual Plan: September 29, 2022, 9 AM (Virtual);
Purpose: To Review the Draft Annual Plan with the General Public

The SPHA Board of Commissioners will hopefully approve and vote on this annual plan so that it can be submitted to HUD before the October 17, 2022 deadline.

SUBJECT: Open Forum/Q & A – None

The meeting was adjourned at 11:17 a.m.

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

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

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

I, Joshua A. Johnson, the Director, Housing & Community Development Department
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years _____ and/or Annual PHA Plan for fiscal
 year 2023 of the St. Petersburg Housing Authority is consistent with the
PHA Name

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

City of St. Petersburg

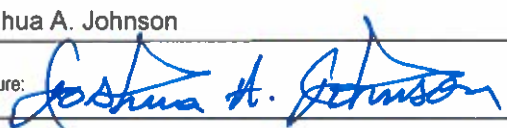
Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR §§ 903.7(o)(3) and 903.15.

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

The St. Petersburg Housing Authority (SPHA) operates 371 units and 3,813 vouchers. SPHA is also
 redeveloping Jordan Park which will include the demolition of 31 units and the construction of 60 new units at
 its Senior Village. Redevelopment is also happening at the Former Ed White Hospital which the SPHA acquired
 to become its headquarters, which will also include approximately 70 new units.

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: <u>Joshua A. Johnson</u>	Title: <u>Director of Housing & Community Development</u>
Signature: 	Date: <u>8-11-2022</u>

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

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

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

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

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

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 1/1/2022, in connection with the submission of the Plan and implementation thereof:

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

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

Housing Authority of the City of St. Petersburg

FL002

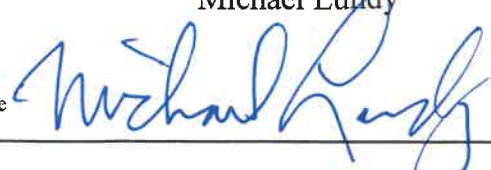
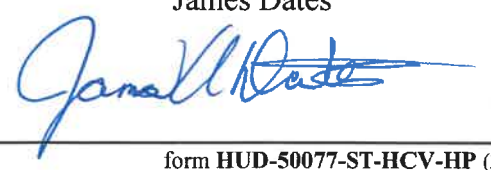
PHA Name

PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2023

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

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

Name of Executive Director Michael Lundy		Name Board Chairman James Dates	
Signature 	Date 10/13/2023	Signature 	Date

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

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

RESOLUTION #2022-19

**RESOLUTION APPROVING THE SUBMISSION OF
THE 2023 ANNUAL PLAN**

WHEREAS, the Quality Housing and Work Responsibility Act of 1998 (QHWRA) requires housing authorities to submit a Public Housing Agency (PHA) Plan on an annual basis; and

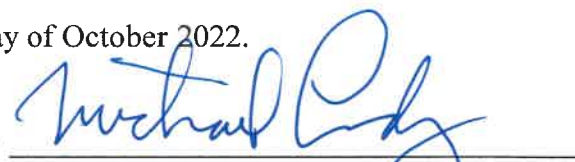
WHEREAS, in accordance with the requirements of the U.S. Department of Housing and Urban Development (HUD), the St. Petersburg Housing Authority (SPHA) has prepared a Fiscal Year 2023 Annual Plan and an update to the Capital Fund Program - Five Year Action Plan for submission to HUD; and

WHEREAS, the President / CEO has reviewed the proposed 2023 Annual Plan, the update to the Capital Fund Program - Five Year Action Plan, and all required attachments thereto, and recommends the Board's approval for submission of the plan to HUD.

NOW, THEREFORE BE IT RESOLVED THAT the Board of Commissioners of the St. Petersburg Housing Authority hereby approves the 2023 Annual Plan and the update to the Capital Fund Program - Five Year Action Plan for submission to HUD, once public comments are considered and included, on or before October 18, 2022.

APPROVED AND ADOPTED this 13th day of October 2022.


James Dates
Chairperson


Michael O. Lundy
Secretary

D. Public Notices and Outreach Materials



Copies of notices issued to SPHA residents and the public in the City of St. Petersburg; the notices request comments on the Annual Plan and announce the public hearing.

Tampa Bay Times
Published Daily

STATE OF FLORIDA
COUNTY OF Pinellas, Hillsborough, Pasco,
Hernando Citrus

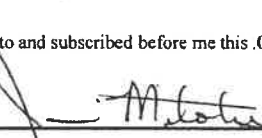
Before the undersigned authority personally appeared **Deirdre Bonett** who on oath says that he/she is **Legal Advertising Representative** of the **Tampa Bay Times** a daily newspaper printed in St. Petersburg, in Pinellas County, Florida; that the attached copy of advertisement, being a Legal Notice in the matter **RE: 2023 Five Year Action Plan** was published in said newspaper by print in the issues of: **8/21/22** or by publication on the newspaper's website, if authorized, on

Affiant further says the said **Tampa Bay Times** is a newspaper published in **Pinellas, Hillsborough, Pasco, Hernando Citrus** County, Florida and that the said newspaper has heretofore been continuously published in said **Pinellas, Hillsborough, Pasco, Hernando Citrus** County, Florida each day and has been entered as a second class mail matter at the post office in said **Pinellas, Hillsborough, Pasco, Hernando Citrus** County, Florida for a period of one year next preceding the first publication of the attached copy of advertisement, and affiant further says that he/she neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.



Signature Affiant

Sworn to and subscribed before me this **08/21/2022**



Signature of Notary Public

Personally known or produced identification

Type of identification produced _____

NOTICE

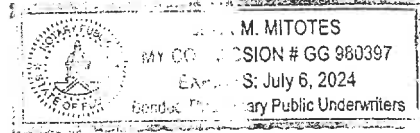
The Draft of the 2023 Five Year Action Plan and Agency Annual Plan for the Housing Authority of the City of St. Petersburg (SPHA) may be reviewed at 2001 Gandy Blvd N, St. Petersburg, FL, and on our website at www.stpeteha.org. Public comments on the plan are welcome and may be submitted via email to executive@stpeteha.org.

} ss

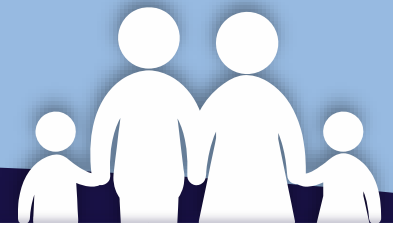
A public hearing on the Draft SPHA Five Year Action Plan and Agency Annual Plan will be held at 2001 Gandy N, St. Petersburg, FL on September 29, 2022 at 9:00AM.

Interested parties are invited to attend.
August 21, 2022

0000242330



PUBLIC NOTICE



2023 Annual PHA Plan – DRAFT Comments Welcome!

The St. Petersburg Housing Authority’s (SPHA) **2023 Annual PHA Plan - DRAFT** is now available for review at the SPHA Central Office, **2001 Gandy Blvd. N., St. Petersburg, FL 33702.**

A copy of the 2023 Annual PHA Plan – DRAFT is also available online: https://www.stpeteha.org/plugins/show_image.php?id=2045

Please submit any comments or questions to executive@stpeteha.org.

The most recent HUD-approved Five Year Capital Fund Plan is included as part of the draft 2023 Annual PHA Plan.

Comments from the general public and the SPHA Resident Advisory Board will continue to be accepted through September 29, 2022.

The 2023 Annual Plan will be presented to the SPHA Board of Commissioners at the September 2022 SPHA Board Meeting. The meeting is open to the public. A specific date and time will be announced in the upcoming days.



What:

Draft 2023 Annual Plan
Posting

**Public Comments
Submission Deadline:**
September 29, 2022

Where:

2001 Gandy Blvd. N., St.
Petersburg, FL 33702
and
[https://www.stpeteha.org/pl
ugins/show_image.php?id=
2040](https://www.stpeteha.org/plugins/show_image.php?id=2040)

Phone: 727.323.3171
TDD: 800.955.8770
TTY: 800.955.8771



StPeteHA.org

PUBLIC NOTICE

SPHA 2023 Annual Plan Public Hearing

WHERE:

The Board of the St. Petersburg Housing Authority will meet at 2001 Gandy Blvd. N., St. Petersburg; however, we ask members of the public to attend virtually.

PLEASE JOIN OUR MEETING FROM YOUR COMPUTER, TABLET OR SMARTPHONE:

<https://meet.goto.com/886556717>

YOU CAN ALSO DIAL IN USING YOUR PHONE: [+1 \(646\) 749-3122](tel:+16467493122)
ACCESS CODE: 157-931-461

New to GoToMeeting? Get the app now and be ready when your first meeting starts:

<https://meet.goto.com/install>

AGENDA:

1. Call to Order
2. Public Comments
3. Review of Draft 2023 Annual Plan
4. Adjournment

WHAT:

Public Hearing for the
SPHA 2023
Annual Plan

WHEN:

Thursday, October 213,
2022
9:00 a.m.

FOR DETAILS:

727.323.3171 ext. 219
Executive@StPeteHA.org

PHONE: 727.323.3171

TDD: 800.955.8770

TTY: 800.955.8771

www.StPeteHA.org