



2022 Annual Plan

Housing Authority of Fresno County

CA028

Streamlined Annual PHA Plan <i>(High Performer PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

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

Definitions.

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

A.	PHA Information.																										
A.1	<p> PHA Name: <u>Housing Authority of Fresno County</u> PHA Code: <u>CA028</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performer PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/01/2022</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>510</u> Number of Housing Choice Vouchers (HCVs) <u>5,675</u> Total Combined <u>6,185</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 25%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 25%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 20%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 10%;">PH</th> <th style="width: 10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																	
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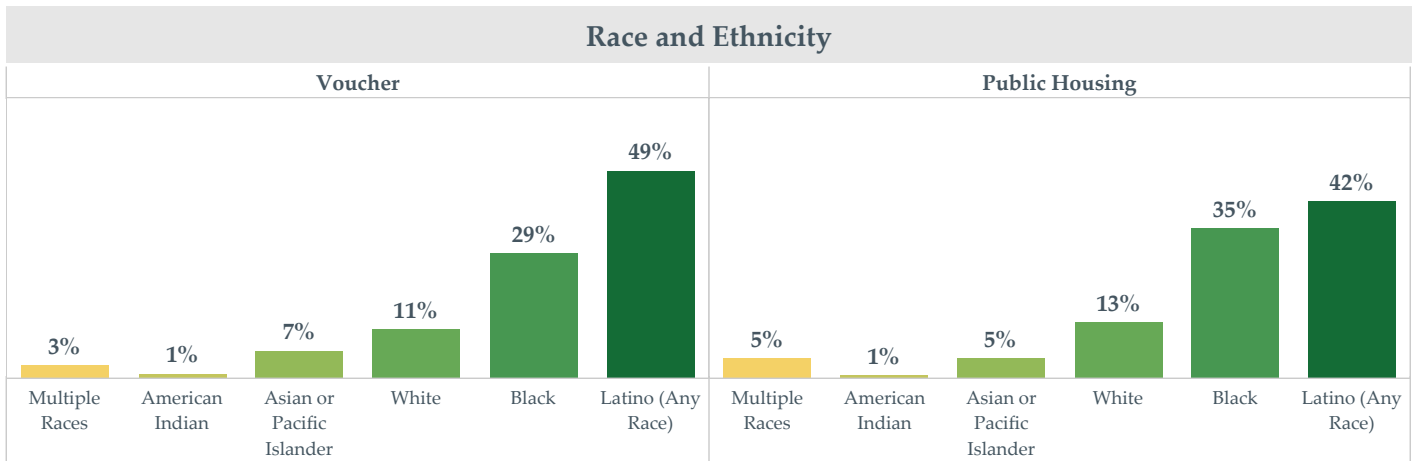
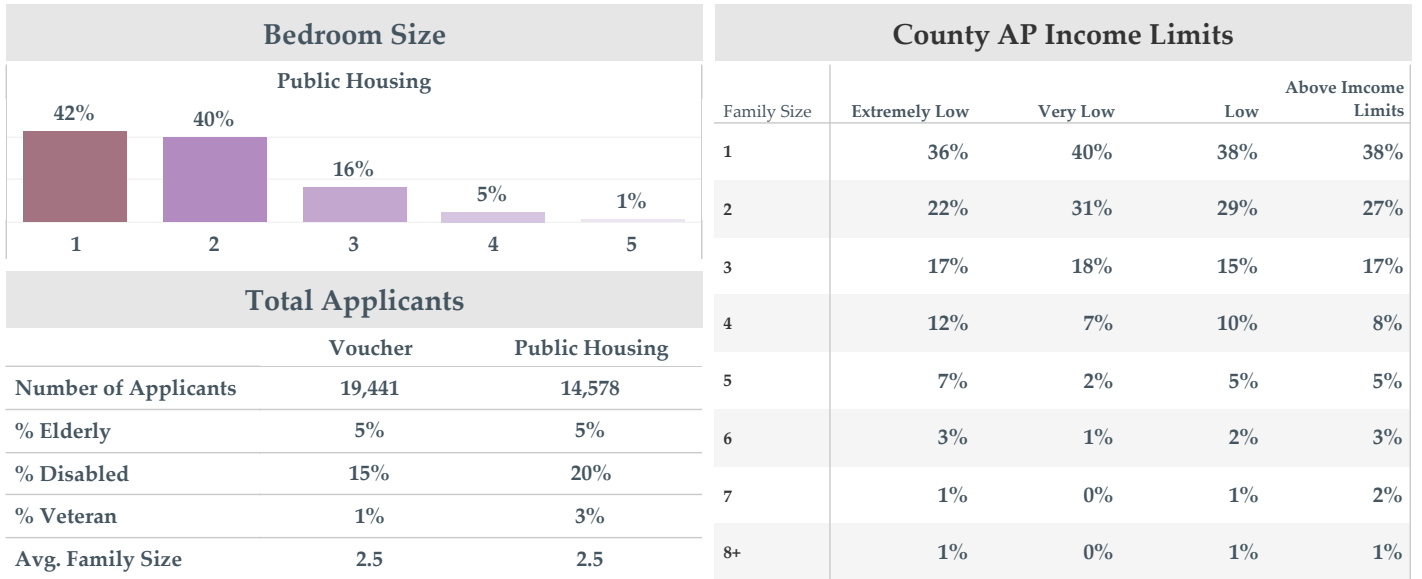
B.	Annual Plan Elements
B.1	<p>Revision of PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last Annual PHA Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Homeownership 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"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) The PHA must submit its Deconcentration Policy for Field Office Review.</p> <p>See Attachment 1</p> <p>(c) If the PHA answered yes for any element, describe the revisions for each element below:</p> <p>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 type="checkbox"/> <input checked="" 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 type="checkbox"/> <input checked="" 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 Assistance under RAD.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p> <p>See Attachment 2</p>
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p>See Attachment 3</p>
B.4.	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe: 2019-001: Adjustments Detected by the Audit Process</p> <p>An important element of internal control over financial reporting is for management to identify adjustments necessary for its financial statements to be fairly stated. Whenever possible, adjustments should be reflected in the accounting records prior to the start of the audit. When this is not possible, management should identify and communicate to the auditors the potential areas of adjustment that may need to be addressed during the audit process. This is an important element of internal control to reduce the risk of material misstatement. We identified a material audit adjustment</p>

	related to unearned revenue. Management's Response Regarding Corrective Action Taken or Planned: During the audit process, the auditor identified \$1 million out of \$1.8 million grant received from USDA to be reclassified as unearned revenue since no services were performed and no goods were delivered as of December 31, 2019. Because this adjustment identified by the auditors was above the materiality threshold, it is classified as a significant deficiency. The entry was corrected on the 2019 financial statements. In the future, the Agency will review year end closing procedures and will make efforts to ensure that all material adjustments are posted prior to the start of the audit.
Other Document and/or Certification Requirements.	
C.1	<p>Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan</p> <p><u>Form 50077-ST-HCV-HP</u>, <i>Certification of Compliance with PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>See Attachment 4</p>
C.2	<p>Civil Rights Certification.</p> <p><u>Form 50077-ST-HCV-HP</u>, <i>Certification of Compliance with PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>See Attachment 4</p>
C.3	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>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> <p>See Attachment 4. The Resident Advisory Board (RAB) showed most interest in the Section 32 Homeownership Program presented at the meeting. There were no recommendations from residents during the meetings. Most discussions revolved around answering any questions regarding homeownership.</p>
C.4	<p>Certification by State or Local Officials.</p> <p><u>Form HUD 50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p>See Attachment 4</p>
D Statement of Capital Improvements. Required in all years for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).	
D.1	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD.</p> <p>See Attachment 5</p>

Attachment 1 - PHA Plan Elements

Updated Statistical Data of Housing Needs for Families in the County of Fresno

Housing Needs for Families on the Interest List - County of Fresno



Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

Deconcentration Policy:

If, at annual review, there are found to be development(s) with average income above or below the Established Income Range (EIR), and where the income profile for a general occupancy development above or below the EIR is not explained or justified in FH Plan, the FH shall adhere to the following policy for deconcentration of poverty and income mixing in applicable developments.

Skipping a family on the interest list to reach another family in an effort to further the goals of FH's deconcentration policy:

If a unit becomes available at a development below the EIR, the first eligible family on the interest list with income above the EIR will be offered the unit. If that family refuses the unit, the next eligible family on the waiting list with income above the EIR will be offered the unit. The process will continue in this order. For the available unit at the development below the EIR, if there is no family on the waiting list with income above the EIR, or no family with income above the EIR accepts the offer, then the unit will be offered to the next family regardless of income.

If a unit becomes available at a development above the EIR, the first eligible family on the interest list with income below the EIR will be offered the unit. If that family refuses the unit, the next eligible family on the waiting list with income below the EIR will be offered the unit. The process will continue in this order. For the available unit at the development above the EIR, if there is no family on the waiting list with income below the EIR, or no family with income below the EIR accepts the offer, then the unit will be offered to the next family regardless of income.

Skipping of families for deconcentration purposes will be applied uniformly to all families.

A family has the sole discretion whether to accept an offer of a unit made under the FH's deconcentration policy. FH shall not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under this deconcentration policy. However, FH shall uniformly limit the number of offers received by applicants, described in this Chapter.

If the average incomes of all general occupancy developments are within the Established Income Range, FH will be considered to be in compliance with the deconcentration agreement.

Nothing in the deconcentration policy relieves FH of the obligation to meet the income targeting requirements.

See attached "Proposed Summary of Changes 2022 Admissions and Continued Occupancy Policy (ACOP)"

See attached "Proposed Summary of Changes 2022 Housing Choice Voucher (HCV) Administrative Plan"

Proposed Summary of Changes
2022 Admissions and Continued Occupancy Policy (ACOP)
City and County
Effective January 1, 2022

Below is a summary of changes incorporated into the 2022 Admissions and Continued Occupancy Policy (ACOP).

Please Note: For the year 2022, staff is not proposing any significant changes.

Chapter 6 – Income and Rent Determinations

1. Section 6.22 – Utility Allowances- Added language clarifying when utility allowances are revised and implemented.

Chapter 7 – Verification

1. Section 7.5 – Verification of Income Welfare Payments or General Assistance – Added clarifying language for acceptable forms of verification.
2. Section 7.14 – Verification of Interest List Preferences, Residency preference – Added language to include if an adult member is attending an institute of higher education in FH jurisdiction.

Chapter 8 – Leasing and Inspections

1. Section 8.8 – Residents shall make all payments by check or money order or cashier’s check payable to Fresno Housing or via online Resident Portal.

Added language to align with procedure already in place.

2. Section 8.9 – Rent payments received via online banking will be directly deposited to FH banking institution of choice.

Added language to align with procedure already in place.

Chapter 9 – Standards for Continued Occupancy & Reexaminations

1. Section 9.5 – Recertification Notice Timeline – Added a final reminder to the timeline clarifying termination of tenancy v. termination of assistance for failure to recertify for annual reexamination.

Chapter 12 – Transfer Policy

1. Introduction – Added additional protected classes in accordance with federal

and state laws.

2. Section 12.3 – Added language allowing FH to transfer a family to available LIPH units for temporary relocation.

Proposed Summary of Changes
2022 Housing Choice Voucher (HCV) Administrative Plan - City and County
Effective January 1, 2022

Below is a summary of changes incorporated into the 2022 Administrative Plan.

Chapter 1 – Statement of Policies and Objectives

1. Section 1.1 – Introduction – Addition of protected classes in accordance with federal and state laws. Federal protected classes include: race, color, sex, religion, familial status, age, disability, national origin, gender identity, sexual orientation, and marital status. State protected classes include: military status, source of income, ancestry, and gender expression.

Chapter 2 – Applications and Interest List

2. Section 2.10 – Grounds for Cancellation from the Waiting List - Addition of a 5th reason why FH may cancel the pre-application and remove the applicant from the waiting list: 5) failure to complete process.

Chapter 3 – Selection from the Interest List for Admission

3. Section 3.4.3 – Housing Access and Reentry Pilot Program – Increased amount of individuals allowed to enter FH as a newly admitted household from 11 to 25 for the HCV City Voucher Program and from 11 to 25 for the HCV County Voucher Program.
4. Section 3.4.5 - Workforce Stability Limited Preference - ~~FH is exploring the permissibility and feasibility of implementing a limited preference relating to “workforce stability.” Below is how it may be structured. This limited preference would apply to 50 vouchers in the City and 50 vouchers in the County. Referrals would come from partner agencies who identify individuals through their employment and training programs as in need of housing stability to successfully complete training program or secure/maintain employment post completion of training program. Details of criteria and referral process to be outlined in MOU with referring partner agency.~~

FH would make available 50 vouchers in the City and 50 vouchers in the County through a limited preference to support workforce stability and the region’s upskilling initiatives. Referrals would come from a wide variety of partner agencies including those engaged in the Developing the Region’s Inclusive and Vibrant Economy (DRIVE) Human Capital initiatives related to job training or

upskilling programs. As households choose to enroll in time consuming employment training programs, they will have simultaneous access to housing supports to ensure stability during their upskilling process.

Details of criteria and the referral process will be developed and outlined in an agreement/MOU with referring partner agencies who would identify individuals through their employment and training programs. Participants in need of housing stability to successfully complete training program or secure and/or maintain employment post-completion of the training program, will be targeted.

The workforce stability limited preference would provide housing assistance to 100 in the region (50 in the City PHA and 50 in the County PHA) extremely low- and low-income households.

Implementing a limited preference for workforce stability would help drive inclusive, economic growth in Fresno, ranked 55th out of 59 California cities in economic health, qualifying as distressed in overall inclusion. (Urban Institute)

Chapter 6 – Income and Rent Determinations [24 CFR Part 5, Subparts E and F; 24 CFR 960, Subpart C]

5. Section 6.12.4 - Temporary Hardship – Changed the initial lump sum for a repayment from 25% to a minimum of 10% and the maximum repayment period from 12 months to 24.

Chapter 11 – Payment Standards and Rent Reasonableness, and Owner Rents

6. Section 11.9 – Rent Adjustments/Increases – Current policy prohibits increases only within the first year of the initial lease term. Proposed change limits rent adjustment requests to increases after the initial one year lease term and/or after one year has lapsed from the prior lease amendment effective date of an increase to the HAP contract rent.

Chapter 18 – Owner or Family Debts to FH

7. Section 18.4 – Repayment Agreement for Families - Changed the initial lump sum for a repayment from 25% to a minimum of 10% and the maximum repayment period from 12 months to 24.
8. Section 18.4.6 – Refusal to Pay, Enter into Agreement, or Breach of Contract – Section 18.4 above was expanded to clarify: if the family refuses to repay the debt,

does not enter into a repayment agreement, or breaches a repayment agreement, the PHA will terminate assistance in accordance with 24 CFR 982.551 and 24 CFR 982.553 and pursue other modes of collection.

Chapter 21 – Section 8 Homeownership Program

9. Section 21.1 – Introduction – Program is not currently accepting applications but FH will continue to administer active contracts. FH is exploring new guidelines for reinstating the program and will notify the public if FH begins accepting applications.

Chapter 22 – Project-Based Vouchers

10. Section 22.20.2 - Eligibility for PBV Assistance – Removed language stating that FH will select families for the PBV program from those who have applied for admission to the voucher program as each PBV project has a separate interest list from which selections are made.
11. Section 22.20.3 - Organization of the Interest/Waiting List – Addition of section and language from 24 CFR 983.251. Reference to the addition of Appendix C for PBV Project details. Applicants who are selected from the interest list will be placed on the project specific waiting list and contacted by FH and/or third party to complete a full application process as units become available. Applicants will remain as “Selected” until invited to complete the full application process. At the time of the interview, if the family household size does not meet the occupancy standards of the bedroom size they were pulled from, they will be returned to the interest list according to the appropriate bedroom size.

Addition of section changed section numbers of all subsequent sections.

- ~~22.20.3~~ 22.20.4 PREFERENCES
- ~~22.20.4~~ 22.20.5 IN-PLACE FAMILIES
- ~~22.20.5~~-~~22.20.6~~ REFERRED BY PBV OWNER OR FOR LIMITED PREFERENCE PBV VOUCHER ALLOCATIONS
- ~~22.20.6~~ 22.20.7 INCOME TARGETING
- ~~22.20.7~~-~~22.20.8~~ UNITS WITH ACCESSIBILITY FEATURES
- ~~22.20.8~~ 22.20.9 OFFER OF PBV ASSISTANCE
- ~~22.20.9~~ 22.20.10 DISAPPROVAL BY LANDLORD

Chapter 28 – Emergency Housing Vouchers (EHV)

12. Section 28.1 – Emergency Housing Vouchers - Addition of chapter dedicated to Emergency Housing Vouchers. This new chapter will state the policies and objectives of the new Emergency Housing Voucher program. Fresno Housing has

been awarded 161 EHV City vouchers and 137 EHV County vouchers.

This policy will be in accordance with HUD PIH Notice 2021-15, which describes HUD's process for allocating approximately 70,000 EHV's to eligible PHAs and set forth the operating requirements for PHAs who administer them. Based on criteria outlined in the notice, HUD notified eligible PHAs of the number of EHV's allocated to their agency, and PHAs were able to accept or decline the invitation to participate in the program. FH accepted its full allocation.

The EHV's will be used by FH in collaboration with the Fresno Madera Continuum of Care's servicing partners to help assist individuals and families who are (1) homeless, (2) fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or (3) were recently homeless or have a high risk of housing instability.

The new chapter describes HUD regulations and PHA policies for administering EHV's.

Part I: Funding

Part II: Partnering Agencies

Part III: Waiting List Management

Part IV: Family Eligibility

Part V: Housing Search and Leasing

Part VI: Use of Funds, Reporting, and Financial Records

Except as addressed in the new chapter and as required under federal statute and HUD requirements, the general requirements of the HCV program also apply to EHV's.

Appendix C – PBV Projects

13. Appendix C – PBV Projects - Language entered in this section to be utilized as a template to insert information regarding PBV properties.

Financial Resources:

CA028		
Sources	Estimated/Planned \$	Planned Uses
Public Housing Operating Fund	2,034,335	Operating Expense of Public Housing Units
Public Housing Capital Fund	1,634,968	70% Capital Needs; 20% AMP Operations; 10% Admin
HCV Tenant Based Housing Assistance Payments (HAP)	42,250,337	HCV HAP
HCV Admin Fees	4,412,006	HCV Program Administration Expenses
HCV Family Self Sufficiency Grant	76,416	HCV Family Self Sufficiency
Public Housing Dwelling Rents	2,103,194	Operating Expense of Public Housing Units
Farm Labor Housing Rental Assistance and Dwelling Rents	518,724	Operating Expense of Farm Labor Housing Units
Resident Services	349,485	Resident Services for Assisted Families
Non-Federal Developer Fees	1,860,507	Non-Federal revenue earned from Development Activities to support activities not fully funded by other sources

Homeownership Program:

The Homeownership Opportunities Program (HOP), originally implemented in 1992 and operating under Section 5(h) regulations, is organized much like a lease option-to-buy. HOP has the objective of allowing a family ownership of a home owned by the agency and designated for sale. Market changes over the years have impacted the process of selling the properties. Currently, there are 5 homes remaining under this program, which have previously been approved for disposition under applications DDA0001895 and DDA0001896.

HAFC intends to submit a homeownership plan to HUD to conform to Section 32 of the U.S. Housing Act of 1937. This Section 32 homeownership program will replace the existing Section 5(h) program. Attached is the Section 32 term sheet and associated documents. Staff will continue to work with participating families to attain homeownership.

Below are the remaining homes currently under 5(h) regulations to be converted to Section 32:

- 84 Redwood, Sanger, CA 93657
- 324 J St, Sanger, CA 93657
- 856 Church, Sanger, CA 93657
- 923 Holt St, Sanger, CA 93657
- 969 Holt Ave, Sanger, CA 93657

HOMEOWNERSHIP TERM SHEET SECTION 32

Section 32 regulations can be found at 24 CFR 906. For detailed information on the Section 32 program and additional guidance for completing this form, see the *Section 32 Desk Guide* found at

<http://www.hud.gov/utilities/intercept.cfm?offices/pih/centers/sac/homeownership/section32deskguide.pdf>. For a complete description of the Middle-Income, Section 24/9, and Section 32, Section 8(y) programs, refer to *Some Homeownership Guidelines for PHAs* found at http://www.hud.gov/offices/pih/programs/ph/hope6/mfph/ho_guide.pdf

I. COMPONENTS OF THE HOMEOWNERSHIP PLAN

All homeownership plans should include narrative and supporting documentation detailing specific requirements. These requirements include the following (24 CFR Part 906.39):

A. Method Of Sale

Purpose: To inform HUD of the factual circumstances of the proposed homeownership program.

Instructions: Provide a brief narrative that describes the goals and objectives of the homeownership program to be reviewed. Include the following information:

- The overall unit count broken down by unit type;
- Method of sale (fee simple, condominium, Lease Purchase, etc.), including the terms of the sale program.
- The building type(s) (e.g., row, elevator, detached/semi-detached, walk-up, etc.);
- Sources of funding;
- The names of the major partners; and
- Any unusual features of the project (e.g., a land swap, scattered site acquisition and development, etc.).

<i>Name of PHA:</i>	Housing Authority of Fresno County (HAFC)
<i>Name of Phase/Development:</i>	Homeownership Opportunity Program
<i>HOPE VI Grant No./Development Project No.:</i>	CA028000001
<i>Contact Name:</i>	Angelina Nguyen
<i>Contact Phone No.:</i>	(559) 443-8439 Email: anguyen@fresnohousing.org

Narrative:

Overall Unit Count and Description: CA02800001 consists of 5 single-family detached houses of one and two story construction. The Units are located in the City of Sanger and are located at 324 J Street, 969 Holt Ave., 923 Holt Street, 856 Church, and 84 Redwood.

The units range in size from 1362 square feet to 2,027 square feet. The units located on Holt Ave. and Redwood are three bedroom, one bathrooms and the units located on J Street, Holt Street, and Church are three bedroom, two bathroom.

Method of sale: All Units, with the exception below, will be sold through a direct sale fee simple transaction directly by HAFC to existing HAFC public housing residents, housing choice voucher residents and to interested and qualified non-public housing residents.

In compliance with the predecessor Section 5(h) homeownership program, existing families will be “grandfathered in” and allowed to continue their lease-purchase contracts whereby a portion of their lease payment goes toward a reserve to be used as a down payment for their eventual home purchase.

Eligibility for this program is restricted to 60% to 80% AMI corresponding to an applicant’s household size. Existing public housing residents in the proposed HOP units will be offered the first right of refusal to purchase the Unit in which they reside. If an existing resident decides to purchase the Unit in which they live, the resident does not have to meet the 60% to 80% AMI income requirement.

Sale and financing: Purchasers are required to obtain a mortgage from a private lending institution. Purchasers are also responsible for their down payment and closing costs associated with their purchase. However, flexible gap financing will be offered by HAFC, as a soft second mortgage up to 20% of the sale price. Purchasers are required to use their own funds to contribute 1% of the sales price of the Unit towards their down payment. The Units will be sold for the appraised price, which will vary depending on house size and location.

Funding: Sources of funding for this project may come from proceeds from the sale of houses (program income) and available public housing capital funds. These funds will be used to prepare the homes for sale and for gap financing.

Partners: Major partners for this project include but is not limited to:

Lessors: Self-Help Federal Credit Union, Country Club Mortgage, Vero Mortgage, AmeriFirst Financial Inc., and any other qualified lender.

Organizations: Housing Authority of Fresno County (HAFC), CALHFA, Fate Financial Group Inc.

B. Sale via Purchase and Resale Entity (PRE) (24 CFR 906.19)

Purpose: To inform HUD of the structure of any ownership and sale partners the PHA will utilize.

Instructions: Please complete information about ownership as needed.

Is a PRE to be used for the sale of units? Yes No

Instructions: If yes, please provide the firm's qualifications, marketing plan, and a description of that entity's responsibilities as well as information demonstrating that the written agreement between the PRE and PHA contains or will contain the following: rights and responsibilities of parties; assurances of compliance with program requirements; assurances of deed restrictions on acquisition and resale of units; description of how the net proceeds will be determined and used; protections against fraud and misuse; limitations on overhead and profit; record keeping/reporting requirements; assurances of non-discrimination against eligible purchasers; adequate legal remedies; assurances of sale only to low-income households; a five-year limit on sale to eligible buyers; and the notification process to households (relocation, environmental review).

Note: Also see Section II (A) of this Addendum

C. Property description

Purpose: To provide HUD with factual information relative to the units and property to be sold through the homeownership program.

Instructions: Complete the following chart and narrative along with appropriate supporting documentation (see Section II Supporting Documentation) that describes in detail the property/properties to be included in the program.

If selling existing ACC Units, include the project number or street address, specific dwellings to be sold, bedroom distribution by size and type broken down by project, description of current building conditions and fair market value, description of physical assessment of buildings in the program. **If acquiring housing**, include a description of proposed general location of property or street addresses of properties to be acquired, project acquisition schedule, budget including sources of funds and acquisition, relocation, and closing costs, (where sites are identified) appraisal and environmental information, and bedroom distribution by size and type broken down by project. **If offering financing assistance to households**, include a description of area in which assistance to be used (see Section C, Property description (1) of the Desk Guide for an example), describe method(s) of financing to be used (NOTE: an application for sale that includes ACC units is made through the Public Housing Information Center (PIC)).

Existing ACC Units	5
New ACC Units	0
HA Acquired Non ACC units	0
Financing Assistance Only	0
Total	5

C. Property description continued

HAFC is selling 5 single-family ACC units for the purposes of creating homeownership opportunities. This table identifies the properties by development number per unit, street address, and bedroom distribution by size, fair market value (FMV), description of current building conditions and description of physical assessment of the buildings.

	Development	Street Address & Dwelling To Be Sold	Bed Room Size	FMV	Description of Building Condition	Physical Assessment of Buildings
1	CA028000001	324 J Street	3	\$275,000	Fair	Single Family; 1 Story; 2027 sq. ft.; Built 1996
2	CA028000001	969 Holt Ave.	3	\$215,000	Fair	Single Family, 1 Story, 1362 sq. ft., Built 1992
3	CA028000001	923 Holt Street	3	\$275,000	Fair	Single Family, 1 Story, 1362 sq. ft. Built 1992
4	CA028000001	856 Church	3	\$275,000	Fair	Single Family, 1 Story, 1362 Sq. Ft., Built 1992
5	CA028000001	84 Redwood	3	\$215,000	Fair	Single Family, 1 Story, 1362 sq. ft. Built 1992

D. Repair or rehabilitation

Purpose: To inform HUD of the assessing and implementing any repair or rehabilitation to meet federal, state, or local requirements

Instructions: **If the PHA plans to sell existing public housing rental units or acquire units that need repair, provide a narrative describing the process of assessment/implementing repair, identification of code violations or housing quality standard inadequacies and plans to address each code violation or inadequacy, Compliance with lead based Paint requirements, a cost estimate to rehabilitate buildings, obligation to make the units 504 compliant, and projections of estimate of repair costs in the next 5 years.**

H AFC proposes to sell existing public housing properties in its portfolio that previously operated under Section 5(h) regulations. H AFC will assess each unit and make necessary repairs with the following rehabilitation plans:

1. Provide single-family units for sale that are safe, sanitary and in physically sound condition and with all systems performing their intended design function;
2. Ensure that all properties meet necessary local building code requirements;
3. Ensure that all properties pass a Housing Quality Standards (HQS) inspection.

Housing Assessment

Based on our stated goals, H AFC will rehabilitate the units to meet current building codes established by the City of Fresno. H AFC will inspect the units from the perspective of health, safety, system(s) integrity, marketability for homeownership and financial feasibility. Since low-income residents will purchase the units, analysis of long-term maintenance issues will be included in the assessment.

To determine preliminary Unit condition, H AFC staff will contract with Sterling, Inc. to inspect each Unit and conducted an assessment using the HQS inspection standard and corresponding HUD form 52580. H AFC will assess and inspect the Units again, once a purchase offer is placed on a Unit.

Projections of estimate of repair costs in the next 5 years

H AFC projects that residents who purchase these houses will have zero (0) capital expenditures for the first five years of ownership. H AFC has employed the strategy to identify long-range maintenance issues that might arise and suggested rehabilitation activities that, if completed, would preclude the necessity for major upgrades in the first 5 years of homeownership. If the systems do not need repairs but are expected to require repairs within five years, they will be noted for repairs or replacement.

During the assessment, H AFC will establish four categories that define the condition of the Units and the level of rehabilitation needed:

1. Excellent – Unit does not require any rehabilitation and/or modernization. Unit

has no visible defects. Repairs if needed are cosmetic in nature, i.e., wall spackling, painting, cleaning, sanitizing.

2. Good – Unit requires some rehabilitation and modernization. Unit has minor visible defects. Repairs will not trigger code compliance for residential occupancy. Repairs may include replacement of doors and door hardware, light fixtures, replacement of damaged siding.
3. Fair – Unit has intermediate or major defects. Unit requires moderate rehabilitation and modernization. Addressing repairs for health, safe, energy efficiency, and sustainability would trigger code compliance.
4. Poor – Unit requires significant rehabilitation and modernization. Unit deficiencies in vital structural elements, either exterior or interior, would render the structure inadequate, detrimental, or unsafe. Code violations evident. If rehabilitation costs exceed Unit value, demolition and new construction required.

Addressing minor and major systems due to health, safety, energy efficiency, and or system integrity is necessary to make the Units marketable to existing housing residents and the wider market. These improvements are viewed as cost-containment measures for the purchaser that will achieve lower maintenance and replacement costs. Staff will conduct additional inspections and systems assessments between program application and sale date to ensure the housing quality standards are met.

Overall, it is important that the units be sold in “good condition” as opposed to an “as-is condition”. This will result in a longer useful life for the houses, fewer problems for the purchasers, reduction of any possible stigma of poor quality housing, and a better public perception of the H AFC’s Homeownership Program.

Lead-based paint

As previously mentioned, addressing health and safety issues is a primary objective of H AFC’s rehabilitation plan. Lead-based paint may be an element to address in these Units. H AFC plans to assess each Unit for lead-based paint, and implement interim controls and safe work practices to remove the paint.

504 compliance

Any family that purchases a Unit will have the option of making the Unit compliant with the Americans with Disabilities Act. When a prospective purchaser with known disabilities, or who has a family member with known disabilities, requires accessibility features, the features will be added as a reasonable accommodation.

Finances

Cost estimates based on the provision of all labor, material, equipment, and required permits by a licensed contractor range between \$25,000 and \$35,000 with the average repairs around \$30,000.

Funding of rehabilitation work will be from a variety of sources including proceeds from sales of houses and capital fund grants.

Unless otherwise excepted, units will be sold in accordance with the Method of Sale Section in this plan.

E. Purchaser eligibility and selection (24 CFR 906.11)

Purpose: To provide HUD with an understanding of the PHA’s priorities for project purchasers and restrictions on purchaser eligibility.

Instructions: Complete the following information on purchaser requirements.

1. Purchaser eligibility.
 - a. Order of preferences for potential homebuyers
 - b. Replacement/maintenance reserve requirement (if applicable)
 - c. Fair Housing Marketing Plan (if applicable)
2. Selection criteria
 - a. Documentation of outreach
 - b. Description of application process
 - c. List of documentation needed from applicants
 - d. Clearly defined application review criteria
3. Restrictions
 - a. Prior homeownership (if applicable)
 - b. Occupancy requirement (principal residence)
 - c. HA certifies that applicants meets housing cost that does not exceeds 35% of income
 - d. Employment/credit requirements (if applicable)
 - e. Other (PHA determined restrictions)

*Please note that the applicant's monthly payments for mortgage and housing expenses (i.e., principal and interest, taxes, insurance, maintenance, utilities and other regularly recurring homeownership costs (e.g., condominium fees) may not exceed 35% of the applicants adjusted income plus any other subsidy used for monthly payments.

Minimum purchaser income amount and percentage of AMI:	\$ <u>41,813</u> = <u>60%</u> (family of four)
Maximum purchaser income amount and percentage of AMI:	\$ <u>55,750</u> = <u>80%</u> (family of four)
Minimum downpayment amount or percentage of purchase price from purchaser’s own funds:	<u>1%</u> of sales price

Describe process for purchaser eligibility.

Order of Preference for potential homebuyers

H AFC plans to sell the Units according to the following order of preferences for potential Homebuyers:

- I. Existing residents that reside in Units that will be offered for sale for homeownership under the Section 32 plan who meet the qualification criteria established by H AFC;
- II. Other residents that reside in H AFC Public housing;
- III. Existing participants in the H AFC Housing Choice Voucher program;
- IV. Other interested and qualified applicants who are drawn from the homeownership program waiting list via a lottery system.

Homeownership Counseling

All homeowners under the homeownership program are required to undergo homeownership counseling. H AFC may provide counseling directly or contract with a certified housing counseling agency to provide counseling. Counseling sessions will focus on: early delinquency intervention and counseling, budget counseling, lender negotiations, and/or answers to foreclosure questions.

The goal of H AFC’s comprehensive homeownership program is to ensure that a family is able to keep their home once they move in. This continuum of services helps the purchaser to be successful. Owning a home provides security, a good place to raise a family, and helps build wealth. It is important for homebuyers to understand all of the issues and pitfalls before and after they purchase their home.

Replacement Reserve

Not Applicable

Fair Housing Marketing Plan

See Page 14 for a description of H AFC’s Fair Housing Marketing Plan

Documentation of Outreach

See Page 16 for a description of H AFC’s Documentation of Outreach

Selection Criteria – Application Process

1. All prospective purchasers must complete a H AFC Pre-Qualification Homeownership Questionnaire to determine their qualifications and eligibility.
2. A prospective purchaser of a Unit must be income eligible. The prospective purchaser’s income must be at 60% to 80% of AMI, based on household size. If the resident that is currently living in the Unit and will purchase the Unit is over 80% AMI, the maximum income requirement of 80% AMI is waived. If a prospective purchaser who is not currently residing in a Unit decides to purchase a Unit, the income requirement, of 80% of AMI applies.

3. A prospective purchaser must have a favorable credit score. HAFC will review the prospective buyer's credit report. Prospective purchasers with credit issues will be referred to a certified housing counseling agency for credit analysis and repair. The housing counseling agency will create an action plan that identifies the steps the prospective purchaser must take to qualify for a mortgage. HAFC will accept a credit report from within the past 90 days. The prospective purchaser must have a reliable source of income, evidenced for at least 12 months.
4. Prospective purchaser must meet the underwriting standards set by the private lender in accordance with the ratio requirements pertaining to income and debt. Income and recurring debts will be reviewed to determine if the prospective purchaser meet these ratios.
5. Prospective purchasers must contribute no less than one percent (1%) of their own funds towards the down payment a house. Prospective purchasers are permitted to use grants, gifts from relatives, contributions from private sources, and other similar sources for the remainder of the down payment. *HAFC will retain records verifying the source(s) of this one percent contribution.*
6. Prospective purchasers must be able to afford monthly mortgage payments including taxes, insurance, utilities, maintenance, and other fees associated with homeownership (e.g., association dues), not to exceed 35% of adjusted gross income.
7. The prospective purchasers must agree to participate in homeownership-counseling programs and must complete the programs as evident by a certificate of completion.
8. Prospective purchasers may have had prior homeownership but must not be current homeowners. This will be verified through information contained in the purchasers' credit report.
9. Each prospective purchaser must agree that the Unit will be the purchasers' principal residence.
10. List of Documentation that may be requested from prospective purchasers:
 - Social Security Card
 - Two most recent pay stubs
 - W-2/1099's from all employers
 - Signed personal federal tax returns
 - If self-employed, signed company federal tax returns including all schedules for the current and previous year.
 - If self-employed or commission, current (within past 3 months) year-to-date Profit and Loss Statements and Balance Sheets reviewed and signed by an accountant without audit
 - Award letter(s) or most current amendment for social security or retirement benefits. Include proof of payment (direct deposit or check stub).
 - Rental agreements/leases
 - Proof of consistent receipt of child support and alimony if considered qualifying income.
 - In lieu of traditional credit history, provide utility bills, evidence of rent payments, etc.
 - Proof of Identity e.g. driver's license, passport (something with a picture)

11. All prospective purchasers must execute a Participation Agreement, which will detail the exact requirements of the homeownership plan.

The HAFC Pre-Qualification Homeownership Questionnaire will determine an applicant's qualifications and eligibility based on three criteria:

- employment (income stability),
- credit history,
- and cost of Unit (affordability).

Employment, credit history, and unit cost are important criteria in determining eligibility and mortgage capacity to purchase a Unit. If prospective purchasers do not have steady employment, and demonstrate good debt management, it is difficult for them to qualify for mortgages. Although HAFC will provide gap financing in the form of a silent second mortgage to make the Units affordable, residents will have to qualify for a first mortgage with a private lender.

For unfavorable information with respect to a prospective purchaser, consideration will be given to the time, nature, and extent of the prospective purchaser's conduct and to factors, which might indicate a reasonable probability of favorable future conduct or financial prospects.

Final determination of eligibility shall rest with the private lender that provides permanent financing to the prospective purchasers. The prospective purchaser will have to meet the credit and income requirements of the lender. All prospective purchasers will be referred to a homebuyer education classes and when applicable, counseling classes for credit analysis and repair.

Application Review Criteria

The screening process for HAFC's Homeownership Program consists of taking a prospecting purchasers through four steps:

1. Informing existing residents of program startup and implementation
2. An intake and pre-screening system for interested purchasers
3. A housing counselor will meet with the prospective purchaser to review their application and answer questions. The housing counselor will inform the prospective purchaser about the program, qualification guidelines, proposed timelines, documents required, services to be provided, and expectations. The housing counselor will perform a preliminary assessment based on income and employment to determine whether prospective purchaser qualifies to purchase a Unit.
4. A file for each prospective purchaser will be created and continually updated, as necessary.

Notification of purchase opportunities will be mailed or distributed to each group of eligible purchaser according to the priority assignment stated in this application.

If existing purchaser of selected Units to be sold are interested in owning the Units and qualify based on established standards, they will be given first preference for purchasing the Unit.

Questionnaires will be mailed to existing residents or can be emailed or picked up at HAFC's offices. Applications will only be accepted through the homeownership portal or HAFC central office. Applications from existing residents interested in purchasing a Unit will be handled separately from applications for other HAFC programs. Application for homeownership will not affect an applicant's place on any other HAFC waiting list for rental Units.

A wait list for the program will be established and applications will be accepted during a specified window of time. Once that window has closed, HAFC will process applications via a computerized lottery system. HAFC will administer the homeownership program but will have cooperative agreements with various local agencies to assist with financing and with homeownership education activities.

HAFC and its contract agents will conduct the screening of all applicants drawn from the wait list and determine basic eligibility according to the Homeownership Plan.

HAFC will stop drawing from the wait list once all units marked for sale have been occupied by potential buyers. The Homeownership program will end when all homes have been sold.

HAFC will establish a formal in-house referral and homebuyer follow-up system to ensure that existing residents currently residing in proposed homeownership units are guided on the right path to achieve homeownership. The following are the recommended steps for the program:

1. HAFC staff will assess the income threshold of an existing resident to determine whether the resident meets the requirements for homeownership. If the resident meets the minimum threshold, he or she can proceed to purchase their Unit.
2. The existing resident will meet with credit counselors for credit and income analysis to determine eligibility and mortgage qualification. A savings and or credit repair plan will be created with input from the existing resident. The existing resident must sign a contract that commits the existing resident to follow the credit repair plan. Given the individual and particular needs of each existing resident, a homebuyer education tract will be developed for each existing resident.
3. HAFC will establish a follow-up system with credit counselors to receive status reports on each existing resident. Reports would include residents-seen, results of interviews, action taken, estimated timetable for eligibility, actions required by existing residents, and date of next interview or class. A follow-up letter will be sent to existing residents reminding them of their responsibilities to the process and offering any assistance.

4. When the existing resident is ready for loan and subsidy applications, he or she will be referred to lenders and subsidy sources that are providing mortgages and homebuyer subsidies for the project.
5. Upon receipt of loan approval, the resident will inspect the house with the contractor and a HAFC representative and close on the loan.

Describe priorities for selection of purchasers (e.g. residency).

The priority for selection of purchaser is as follows:

- I. Existing residents that reside in Units that will be offered for sale for homeownership under the Section 32 plan who meet the qualification criteria established by HAFC;
- II. Other residents that reside in HAFC Public housing;
- III. Existing participants in the HAFC Housing Choice Voucher program;
- IV. Other interested and qualified applicants who reside in Fresno County and are drawn from the homeownership program waiting list via a lottery system.

Describe income tiering structure for eligible program purchasers (if applicable). How many homes will be set-aside for each tier?

There is not a tiering structure for this program

Describe any additional requirements (including housing quality standards for soft second mortgage or acquisition sale programs).

There are no additional requirements for this program

Does the plan allow for participation by families not currently residing in public housing or receiving Section 8 assistance? Yes No

(If Yes, include an affirmative fair housing marketing strategy. Specifically, this strategy should describe how the PHA (or PRE) will inform non-public housing, income-eligible households of their eligibility to apply, and make special outreach to solicit applications from those in the housing market who are least likely to apply).

Fair Housing Marketing Plan:

HAFC's Affirmative Action Plan for Housing Operations states:

It is the policy of FH to comply fully with all Federal, State, and local nondiscrimination laws and with rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. FH will comply with all laws relating to Civil Rights, including:

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988)
- Executive Order 11063
- Section 504 of the Rehabilitation Act of 1973
- The Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act (to the extent that it applies, otherwise Section 504 and the Fair Housing Amendments govern)
- The Violence Against Women Reauthorized Act of 2013 (VAWA)
- The Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Final Rule, published in the Federal Register February 3, 2012 and further clarified in Notice PIH 2014-20.
- Any applicable State laws or local ordinances and any legislation protecting individual rights of residents, applicants or staff that may subsequently be enacted.

When more than one civil rights law applies to a situation, the laws will be read and applied together.

FH shall not deny any family or individual the opportunity to apply for or receive assistance under the Homeownership Program on the basis of race, color, sex, religion, creed, national or ethnic origin, age, family or marital status, handicap or disability, gender identification, or sexual orientation. To further its commitment to full compliance with applicable Civil Rights laws, FH will provide Federal/State/local information to interest families regarding "discrimination" and any recourse available to them if they are victims of discrimination. Such information will be made available during the family briefing session, and all applicable Fair Housing Information and

Discrimination Complaint Forms will be made a part of the intake process. Except as otherwise provided in 24 CFR 8.21(c)(1), 8.24(a), 8.25, and 8.31, no individual with disabilities shall be denied the benefits of, be excluded from participation in, or otherwise be subjected to discrimination because FH's facilities are inaccessible to or unusable by persons with disabilities. Posters and housing information are displayed in locations throughout FH's office in such a manner as to be easily readable from a wheelchair. FH's central office is accessible to persons with disabilities. Accessibility for the hearing impaired is provided by the TDY telephone service provider.

For both residents and non-residents, HAFC will employ a very comprehensive affirmative fair housing marketing strategy.

Using demographic and income data, HAFC devised a marketing strategy that focuses on traditional marketing techniques but also on building the capacity of potential purchasers. Traditional marketing techniques will be used to attract purchasers to the program. Capacity building activities such as credit counseling, credit repair, and financial management will be provided to prospective purchasers who have the income to purchase a Unit but lack the credit or are inhibited by other factors that prevent them from purchasing their first home.

Traditional Marketing Activities

HAFC will conduct Homebuyer Information Sessions on a regular basis. The sessions will be general information sessions that will give people the opportunity to learn about the homeownership program. HAFC will advertise and promote its homeownership program through media outlets by utilizing the agency's website and social media outlets, as well as site-based flyers to ensure that public and non-public housing residents and income-eligible households are aware of their eligibility to apply. HAFC's strategy will ensure that advertisements are placed in media outlets that cater to different ethnic communities and families as well as to people with disabilities.

All of HAFC's marketing strategies will adhere to all fair housing laws and incorporate the regulations into the homeownership program. HAFC will not discriminate according to race, color, creed, gender, disability, national origin, or any other state or federally protected class in the administration of the homeownership program.

Documentation of Outreach:

Documentation regarding HAFC's marketing efforts will be collected as evidence of HAFC's outreach efforts. HAFC will have a physical or digital sign-in sheet that will ask attendees to provide their name, address, and telephone number. The sheet will also ask attendees to state how they heard about meetings. The documents used at the meeting including, but not limited to, the agenda, presentation information, meeting minutes, and follow up information will be kept by HAFC.

F. Sale and Financing

Gains from Appreciation

Purpose: To determine if the PHA's provisions (where applicable) adequately protect the PHA's investment in the homeownership project.

Instructions: If a PHA is writing down the cost of construction (e.g., the construction cost exceeds the sale price/appraised value), it must consider a provision in its homeownership project to recapture all, some or none of the gains from appreciation. This provision limits the amount the subsidized original purchasers can realize due to appreciation of the property upon sale for a period of time, and is generally recorded in a deed restriction. The PHA's recapture policy on appreciation may range from no recapture to recapture of total appreciation. This provision only applies to the sharing of sale proceeds and does not address the recapture of financing that the PHA may elect to provide directly to a purchaser.

If applicable, describe how the PHA will treat the gain upon resale that the subsidized buyer can realize due to appreciation of property.

H AFC Recapture Policy – Appreciation

H AFC will recapture a percentage of the gain from appreciation if the Unit is resold within five years of initial sale at a rate of 20% per year. H AFC will not recapture any gain from appreciation if the Unit is sold in the sixth year and thereafter. This provision will be recorded as a deed restriction. H AFC calculates the recapture schedule below:

Rate of Recapture:

Year of Resale	Rate of Recapture
Within 1 year	100%
2 years	80%
3 years	60%
4 years	40%
5 years	20%

Recapture Provisions

Purpose: To determine if the proposed recapture provisions (where applicable) are appropriate for the target purchasers, are coordinated with direct financing terms of local partnering affordable homeownership programs, and adequately protect the PHA's and purchasers' investments in the homeownership project.

Instructions: The PHA must set a policy regarding recapture upon resale of government-provided assistance and/or direct financing made to the purchaser to the extent that there are net proceeds. This includes the PHA downpayment, closing cost assistance, subordinate mortgage financing, or

below-market financing (e.g., sale of the unit for less than appraised value of the home). However, this policy may range from no recapture of assistance to full recapture of assistance.

If applicable, describe the terms of the direct financing to purchasers and terms of recapture. Describe also the method of recapture (e.g., via a promissory note). If the PHA chooses to forgive the direct financing over time, fill out the table below as applicable. (Table may be modified to reflect longer-term or shorter-term forgiveness schedule).

H AFC Recapture Policy – Subsidy

Upon resale of a unit, it is H AFC’s policy to recapture any assistance and/or direct financing provided by H AFC to the purchaser of the Unit to the extent that there are net proceeds.

H AFC will forgive at a rate of ten percent per year up to 10 years any assistance provided which may include, but is not limited to, the down payment, closing cost, or below-market financing strategies to the extent that there are net proceeds. This provision will be recorded as a deed restriction.

Year of Resale	Rate of Forgiveness
0	0%
1	10%
2	20%
3	30%
4	40%
5	50%
6	60%
7	70%
8	80%
9	90%
10	100%

The silent second mortgage will be structured as a Promissory Note and Deed of Trust. The note will state that the purchaser will be liable for the difference between the first mortgage amount and the sales price, which is based on the market appraisal of the Unit. The amount that is covered under this promissory note will be recorded as a lien on the Unit in second position.

Upon resale of the Unit, the purchaser must pay the outstanding balance of the second mortgage to H AFC, in accordance with the forgiveness schedule.

By placing restrictions on resale in cases where purchasers are receiving financial assistance, H AFC seeks to limit the possibility of windfall profits and encourage purchasers to build value in their homes.

The second mortgage resale restriction requirements include, but are not limited to the following:

1. The Unit must remain the homebuyer’s principle residence.

2. The purchaser must meet all conditions of the first mortgage and any secondary mortgages.
3. The purchaser must maintain the Unit.

In cases where there is a second mortgage held by HAFC, HAFC reserves the right to periodically verify that the purchaser is occupying and adequately maintaining the Unit.

Resale Restrictions

Within the terms of the sale of the Unit HAFC will retain the right of first refusal to buy back a Unit at market value.

If there is additional direct financing from participating local affordable homeownership program partners, briefly describe the terms of their direct financing and amount of direct financing per purchaser. Describe how the PHA's direct financing terms coordinate with the local program partners' financing terms.

Financing plan

The success of this project rest on its marketability and financial feasibility. HAFC currently owns the units and will use its own public housing operating and capital funds to complete minor rehabilitation and soft costs. In addition, purchasers own funds and subsidy sources must be available to buyers to pay for the Unit.

Purchase Prices

Based on some preliminary estimates, HAFC anticipates that the price range for these Units will vary from \$215,000 to \$275,000 with the average Unit selling for \$250,000. Prospective purchasers are required to obtain a first mortgage from a private lender. A variety of lenders will be available to provide first mortgage financing to the prospective purchasers under this program. Units will be sold at their fair market value as determined by a licensed appraiser. HAFC researched comparable houses in the areas in which these Units are located to determine Unit values.

Down Payment, Closing Costs

Prospective purchasers are responsible for down payment and closing costs. A down payment cost typically is 5% of the sales price of the Unit and closing costs typically average from two to five percent. The prospective purchasers must provide at least one percent of down payment cost from their own funds.

Subsidy Financing and Homebuyer Assistance

Subsidy financing will be available from multiple sources. Prospective purchasers may be eligible to receive down payment assistance, closing costs assistance, individual development account matching grants and gap financing if they meet the programs' various guidelines, complete counseling requirements, and are mortgage ready. HAFC will collaborate with private lenders and home counseling agencies that receive these types of subsidies to help purchasers afford the Units. The main sources of subsidy HAFC will pursue are Affordable Housing Program (AHP) funds, HOME funds, local homebuyer assistance program funds and available public housing capital funds.

H AFC Equity (Gap Financing – H AFC Silent Second Mortgage)

To close the gap for the amount a prospective purchaser qualifies for and the selling price of a Unit, H AFC will utilize its equity position as a source of financing to make the Units affordable. H AFC will provide up to 20% of sale cost as a silent second mortgage. A Promissory Note and Deed of Trust will secure the silent second mortgage for a period of ten years. Liability under the grant would be reduced by ten percent for each year that the prospective purchasers maintain the Unit as their primary residence. If the prospective purchaser sells or rents the Unit prior to the end of the period, the remaining unreleased portion of the grant will be payable to H AFC from the proceeds of the sale or is due upon rental or other transfer of the Unit.

The silent second mortgage will be determined on a case-by-case basis based on the particular purchaser's affordability.

Subsidies and special programs, regardless of their source, have income eligibility limits, and restrictions. The income requirements differ from source to source but typically favor low and moderate-income households according to family size as determined by federal and state annual guidelines. It is H AFC's intention to use these sources of funding to create homeownership opportunities for residents of Fresno. Prospective purchaser in need of such assistance would have to demonstrate eligibility in accordance with the requirements of the applicable program.

The following table illustrates the various subsidies H AFC plans to use for this project based on the financial plan.

Commitment from fund providers in place

H AFC will use program income and capital funds to complete minor rehabilitation on the existing units.

H AFC Equity – program income and available capital reserves. - H AFC 20% sale cost flexible gap financing to assist home purchase. H AFC has 100% equity on all the Units located in this project. The gap financing is an overall strategy to assist homebuyers who will need closing cost and down payment assistance as well as gap financing for the Unit if the amount of mortgage they are eligible is insufficient for the Units they are capable of purchasing. The flexible gap financing is a second source finance if other grants or subsidies are not available.

House Cost	\$275,000
Buyers Affordability	\$220,000
Interest Rate, 30-Year Mortgage	3%

Funding Needs

GAP	\$55,000
Closing Cost	\$5,500
Total Funds/Subsidy Needed (GAP)	\$60,500

Funding Obtained

3rd Party Down Payment Assistance (3.5%)	\$9,625
HACF Down Payment Assistance (Soft 2nd Mortgage)	\$50,875
Total Funds/Subsidy Obtained (GAP)	\$60,500

G. Consultation with residents and purchasers

Purpose: To inform HUD of compliance with the resident consultation requirements of the PHA Plan.

Instructions: **If the PHA intends to sell existing public housing, provide a narrative description of input obtained during the resident consultation process for planning, as well as a plan for consultation with purchasers during the implementation stage.**

In compliance with 24CFR 903.17(a)(b)(1)(2)(c)H AFC at its 2021 PHA Plan Public Hearing on 9/28/2021, H AFC described this homeownership program.

Consultation with Residents and Purchasers During Implementation Phase

Ongoing homeownership information sessions will be held for those purchasers who are interested in purchasing one of the Units that are being sold by H AFC. The information meetings will be held to answer questions in a group setting. These meetings will provide an avenue to update existing residents and prospective purchasers during the implementation of the program as well as serve a marketing avenue.

H AFC believes that consulting with existing residents and prospective purchasers is an excellent venue for information gathering. The consultation process will also be a way of conducting marketing and outreach for the program. Information garnered from the consultation and input process with existing residents and prospective purchasers will be a key factor in determining the need for and interest in H AFC’s homeownership program. The consultation will help shape program design, amenities, timing, and the

need for complementary programming (e.g., credit counseling, homeownership training, property maintenance training, etc.). This feedback also aids the assessment of the overall feasibility of the program, the likely absorption rate of units sold, and the identification and targeting of likely prospective purchasers.

H. Counseling for Purchasers

Purpose: To provide HUD with information regarding the homeownership counseling program requirements and the PHA's counseling implementation plan.

Instructions: Complete the following questions on the homeownership counseling agency and program.

Note: The budget should include funds for the homeownership counseling program.

Statement describing need for counseling

As many prospective purchasers within HAFC's homeownership program will be first-time homebuyers, pre homeownership counseling will help these buyers have the proper knowledge and education to become successful homeowners. Homeownership counseling is also necessary for prospective purchasers who were prior homeowners as this will better equip them with the necessary financial knowledge and education required of successful homeownership.

Name of Counseling Agency and Description of the Agency's experience in the community.

California Housing Finance Agency (**CalHFA**). For more than 40 years, the California Housing Finance Agency (CalHFA) has supported the needs of renters and homebuyers by providing financing and programs so more low to moderate income Californians have a place to call home. Established in 1975, CalHFA was chartered as the state's affordable housing lender. The Agency's Multifamily Division finances affordable rental housing through partnerships with jurisdictions, developers and more, while its Single Family Division provides first mortgage loans and down payment assistance to first-time homebuyers.

Community Housing Council of Fresno (**CHC**). The Community Housing Council of Fresno was established by a group of individuals from the local real estate community in 1994. Their purpose has always been to encourage homeownership through education and counseling. Today CHC seeks to continue this tradition, as well as provide outreach to new and current homeowners in the Central Valley.

Describe the curriculum and scope of services for the agency under this homeownership proposal.

California Housing Finance Agency (**CalHFA**). CalHFA provides homeownership education to renters and first-time homebuyers through their Homebuyer Education course. Completion of the course is required from first-time homebuyers using CalHFA

programs. After completing the course, homebuyers discuss their situation with one of CalHFA's homeownership advisors and are able to print out their Homebuyer Education Certificate.

Community Housing Council of Fresno (**CHC**). The Community Housing Council offers HUD-approved home buyer education two ways, either through attending a live 8-hour class held in Fresno, CA classroom or through an online course. The CHC also offers training in Spanish to meet the needs of Fresno residents.

Describe the PHA's strategy to assist prospective homebuyers in accumulating their initial downpayment. Does the PHA's strategy include a Family Self-Sufficiency (FSS) escrow account or an Individual Development Account (IDA)?

H AFC will honor the initial down payment reserves accumulated from families who currently participate in the current Section 5(h) homeownership program.

New purchasers are responsible for down payment and closing costs associated with their purchase. H AFC's strategy is to assist prospective homebuyers in accumulating their initial down payment and closing costs. This will be accomplished by seeking and facilitating applications for down payment and closing cost assistance from federal, state, and local agencies. H AFC will also provide flexible gap financing as a silent second mortgage. The silent second mortgage will not exceed 20% of the purchase price and can be used for down payment assistance, closing cost or to close the gap between the cost of the Unit and purchaser's affordability. This silent second mortgage is available to current and new participating families.

Purchasers are required to use their own funds to contribute 1% of the sales price of the Unit towards their down payment.

Describe the PHA's strategy to ensure that all prospective homebuyers have steady employment and adequate income to support homeownership costs.

The strategy to ensure that all prospective homebuyers have steady employment and adequate income to support homeownership costs will be achieved through the pre-screening process. A requirement for home purchase requires adequate work history, sufficient income, and good credit scores. H AFC and its partners will ensure that these three criteria are met for a buyer to purchase a home.

Moreover, prospective purchasers can be referred to a local workforce development agency, such as Fresno Economic Opportunities Commission (Fresno EOC) or Workforce Connection. These agencies offer learning opportunities in several formats to support existing residents by enhancing their skills and knowledge to advance in their current jobs or to position themselves for better career opportunities and self-sufficiency. Programs and services include:

- Local Conservation Corps (LCC);
- Job Readiness & Skill Enhancement Workshops;
- Job Placement Assistance;
- Summer Internship Program;
- Valley Apprenticeship Connections (VAC); and
- Workforce Connection Young Adult Program

In addition, the organization Faith and Finance provides financial literacy trainings for community facilitators, such as HAFC, with the purpose of adequately equipping members of the community with the necessary skills to hold their own financial literacy classes. HAFC has previously partnered with Faith and Finance to provide financial literacy training at three affordable housing properties.

Describe the role of Housing Choice Vouchers in your homeownership strategy, if applicable.

Not Applicable

I. Non-purchasing residents

Purpose: To provide information relative to the handling of displacement of residents that declines the right of first refusal for sale of their unit.

Instructions: Please provide description of plan for working with non-purchasing residents of Public Housing Units, including, notification/counseling of rights, right of first refusal, and relocation assistance.

Is the PHA selling ACC Units? Yes No

This is not applicable to the program as none of the public housing units under this program are currently occupied.

J. Sale proceeds

Purpose: To determine if the PHA is in compliance with the restriction of use of resale proceeds and fees to further low income housing.

Instructions: Sales proceeds are defined as proceeds realized by the owner entity/developer from the sale of homeownership units after the payments of the construction loan(s), the developer fee, and all other project costs have been satisfied. Answer the following questions in narrative form for the proposed homeownership project. Please include the Goals, Eligible uses, and Method for recycling funds. If the homeownership plan utilizes a PRE, the PHA may opt to have the PRE return sale proceeds to the PHA or permit the PRE to use them for low-income housing purposes.

After payment of all expenses, how are sale proceeds distributed?

H AFC plans to use sale proceeds of the Units to support its various initiatives to create additional affordable housing opportunities. Use of the proceeds will include, but is not limited to:

1. Acquisition, rehabilitation, demolition, and construction of affordable housing **90 percent**
2. Administrative costs for H AFC **10 percent**

Complete the following table to indicate what fees (e.g., developer fee, loan administration fees, counseling agency fees, etc.), if any, are to be paid to the PHA or PHA affiliate.

Type of Fee/Description	Amount
H AFC will charge an administrative fee of 10% of the sale price of each home to cover the cost of administering the Homeownership Program	10%

What are the expected sources of project income (e.g., repayments of loans, PHA development fees, etc.) and what is the PHA’s planned use for this project income?

The expected source of project income is the sale of Units to prospective purchasers. All sources of project income will be used to further H AFC’s mission of providing quality affordable housing to income eligible households. Project income is also generated from the repayment of the second mortgages, if the purchaser decides to sell the Unit before the termination of the five-year term of the second mortgages.

K. Records, Accounts, and Reports

Purpose: To determine the PHA has policies for retaining documentation of unit sales and compliance with program requirements.

Instructions: The plan must provide a description of the PHA's (and PRE's, if applicable) record-keeping, accounting, and reporting procedures that will be used. Please include a description of record keeping process by PHA relative to administrative records, records of the purchase, financial records, as well as, a plan for annual report on sales to HUD/PIC and in the Annual Plan.

All official records generated or received by HAFC in connection with the homeownership activities set forth herein will be managed and controlled as mandated by law in the California Public Records Act of 1968 (the "Act") and in accordance with published guidance provided by the California Legislature. HAFC is committed to providing an economical and efficient management program for the creation, control, retention, maintenance, preservation, security, and disposition of its public records, regardless of media type.

By Sections 6253.4 authority has been set forth for all agencies of the State of California to adopt regulations stating the procedures to be followed when making its records available in accordance with this section. The California Legislature is authorized to provide general policy and procedures to state and local agencies to establish and implement their individual agency records management programs.

HAFC will be responsible for the maintenance of all records, including sale and financial records for all activities related to the implementation of this plan once approved by HUD. Until all planned sales of the Units have been completed, HAFC will submit annual sales reports as prescribed by HUD. The receipt, retention, and expenditure of sales proceeds will be covered in the regular independent audits of HAFC's public housing operations and supplementary audits that HUD may find necessary for monitoring purposes. All books and records shall be subject to inspection and audit by HUD and the General Accounting Office.

Every subsequent HAFC Annual Plan will include a list of homes sold annually as well as homes remaining under the homeownership program.

L. Budget (see attached Sources and Uses at the end of this application)

M. Timetable

Purpose: To provide HUD with a timeframe for project performance, progress and completion.

Instructions: Please fill in the date range of activities including activities for the first unit and activities for the last unit. For example, if the PHA is acquiring units,

the first unit will be acquired on 12/04 and the final unit will be acquired 12/05, the range would be 12/04 through 12/05. If a specific milestone does not apply to the proposed program, please check the box labeled N/A.

	Activity		Date
1	Resident Meetings and other consultations	N/A <input type="checkbox"/>	07/21 – 09/21
2	When each source of funding will be secured	N/A <input checked="" type="checkbox"/>	
3	Units to be acquired	N/A <input checked="" type="checkbox"/>	
4	Units to be Rehabilitated	N/A <input type="checkbox"/>	01/22 – 12/22
5	Units to be sold	N/A <input type="checkbox"/>	01/22 – 12/23
6	Marketing and outreach process	N/A <input type="checkbox"/>	01/22 – 12/23
7	Duration of counseling and training	N/A <input type="checkbox"/>	01/22 – 12/23

II. SUPPORTING DOCUMENTATION

In accordance with 24 CFR Part 906.40, PHAs submitting a Section 32 homeownership plan should provide HUD the following supporting documentation:

A. PRE

If the PHA is utilizing a PRE, the plan should include the following:

- Organizational documents of the PRE;
- Regulatory and Operating Agreement between the PHA and PRE regarding the provision of operating subsidy and operation of public housing units prior to sale of the units to purchasers;
- Management agreement and plan;
- Financing documents (if any);
- Operating pro forma describing use of operating subsidy during period of PRE's ownership;
- Mixed-finance ACC Amendment governing these units;
- Deed restriction or covenant running with the land assuring that the PRE will operate the units in accordance with public housing laws and regulations including 906.19 of Section 32 regulations;
- Bond for repairs or proof of insurance to cover any damage to the property during the period of PRE ownership and operation; and
- Any other materials required by HUD.

Not Applicable

B. Feasibility statement. A Feasibility Tool set of spreadsheets is available on the SAC website.

Intentionally blank.

C. Legal opinion.

Intentionally blank.

D. Board resolution.

Intentionally blank.

C. Certifications.

Intentionally blank.

D. PHA Performance in Homeownership

In 1992, the Housing Authority of Fresno County created a homeownership program for residents residing in public housing called the Homeownership Opportunities Program (HOP) under Section 5(h) of the 1937 Housing Act. The program was approved by HUD in the same year.

The purpose of the HOP program was to provide homeownership opportunities to residents living in public housing. In order to qualify for the program, the potential homebuyers had to meet certain income qualifications and would pay rent to the Housing Authority in an amount no greater than 30% of their income. From the monthly rental payments, the Housing Authority would contribute a certain dollar amount to a reserve account, which would be saved for the eventual purchase of the home. The resident gets the benefit of accumulating the reserve on the assumption that they will perform routine maintenance on the home, thereby saving the Agency the cost of those repairs. The homebuyer would take title to the home when they were able to finance a private mortgage or pay in full the balance of the purchase price.

These programs were very successful for the Agency and for the homebuyers. By 1992, approximately 61 homes were purchased for the County program. As of 2021, 56 properties were sold to qualified homebuyers, generating over \$4 million dollars in program income to the Agency. These sales proceeds were subject to the requirements of 24 CFR Part 906.15 and HUD Section 5(h) for the intended use in connection with any type of Federal, State, or local affordable housing programs. In 2010, the HOP sales proceeds were transferred to the Housing Relinquished Fund Corporation (HRFC), a wholly owned and operated subsidiary of the Housing Authority, and have since been leveraged several times over for the creation of almost 2,000 new affordable housing units at over 30 properties across Fresno County.

E. HAFC's plan to deal with Section 8(y) subsidy expiration prior to mortgage maturity

Not applicable

F. Other information. Any other information as may be reasonably required for HUD review of the program.

Attachment 2 – New Activities

Mixed Finance Modernization or Development

Several mixed finance developments are contemplated for development in partnership with the Housing Authority, and may use Public Housing Capital Funds, rental subsidy, RHF, Project Based Vouchers, Project Based Rental Assistance Vouchers and other available public housing or HUD funds to accomplish these goals.

Highway City Marcelli Terrace

The proposed conversion project is comprised of existing public housing located in the Highway City area in Fresno County. The proposed project may consist of a substantial rehabilitation of the 24 residential units, new construction, and/or transfer of assistance.

Schedule:

03/2022 Tax Credit Application

12/2022 Construction Start

02/2024 Construction Completion

Corazón del Valle Commons

The Corazón del Valle Commons project is located at the intersection of 12th Street and Fresno Street in Huron, California 93234. FH's vision for the project consists of 61 units of housing designed for families. The project may include a RAD transfer of assistance from existing public housing located in Huron.

Schedule:

07/2021 Tax Credit Application

03/2022 Construction Start

05/2023 Construction Completion

Firebaugh RAD

The Firebaugh RAD project is envisioned in multiple phases. The project may include up to 152 units of low-income housing with substantial rehabilitation, demolition and new construction, and/or transfer of assistance.

Schedule:

03/2022 Tax Credit Application

12/2022 Construction Start

Del Rey Family Housing

The proposed development would consist of the new construction of up to 100 multifamily units on vacant land located on Jefferson Avenue in Del Rey, CA. The project may include a RAD transfer of assistance from existing public housing units in Del Rey.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Pinedale RAD

The proposed development is located in Pinedale, within the City of Fresno boundary. HAFC's vision for the project consists of substantial rehab of 57 scattered affordable, very-low to low-income housing apartment rentals or the new construction of units on a new parcel of land.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Kingsburg Development

The proposed development is located in Kingsburg, within the County of Fresno boundary. HAFC's vision for the project consists of new construction of up to 80 affordable units along with commercial and open green space. The project will be new construction on a vacant parcel of land

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
02/2024 Construction Completion

Wedgewood Commons RAD

The Wedgewood complex consists of 64 low-income senior units. The HAFC envisions a rehabilitation of the property under the RAD program and/or a reconstruction effort.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

DeSoto Gardens RAD

The HAFC envisions the potential inclusion of the DeSoto Gardens property (40 units) in a larger redevelopment of adjacent sites (affordable housing owned by the Housing Authority of the City of Fresno), not excluding the possibility of a transfer of assistance or substantial rehabilitation.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

San Joaquin Commons Apartments

The proposed development is located in the City of San Joaquin. HAFC's vision for the project consists of 50-80 affordable, very-low to low-income housing apartment rentals, and 1 manager's unit.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Parkside Huron

The proposed development is located in the City of Huron. HAFC's vision for the project consists of substantial rehab of 50 affordable, very-low to low-income housing apartment rentals, and 1 manager's unit. There is also the potential sale of the property being discussed

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Firebaugh La Joya Commons

The proposed development is located in the City of Firebaugh. HAFC's vision for the project consists of the demolition of 34 units and the new construction of up to 68 units of family housing. The project may utilize up to 67 project-based vouchers.

Schedule:

07/2021 Tax Credit Application
03/2022 Construction Start
03/2023 Construction Completion

Citrus Gardens Orange Cove

The proposed development is located in the City of Orange Cove. HAFC's vision for the project consists of substantial rehab of 30 affordable, very-low to low-income housing apartment rentals, and 1 manager's unit.

Schedule:

03/2022 Tax Credit Application

12/2022 Construction Start

12/2023 Construction Completion

Other RAD projects under consideration are as follows. These projects may include rehab, straight conversion, transfer of assistance, demo, and/or section 18 disposition.

County AMP 2

Del Rey Complex (30 Units)

Laton Apartments (20 Units)

County AMP 3

Sunset Terrace I (20 Units)

County AMP 5

Huron Apartments (20 Units)

Cazares Terrace I & II (44 Units)

County AMP 6

Taylor Terrace (28 Units)

San Joaquin Apartments (20 Units)

Demolition and/or Disposition

The agency is considering the disposition and potential demolition of select low-income public housing properties throughout the County of Fresno. An approved disposition would allow the subject properties to be disposed at Fair Market Value (FMV) and allow for substantial rehabilitation and /or new construction utilizing low-income tax credit funding. The potential projects could consist of substantial rehabilitation or demolition and new construction of the residential units to preserve their long-term affordability, made possible by disposition from the public housing portfolio under HUD's Section 18 program.

One or more of properties may also be submitted for the traditional Demo/Dispo program rather than through the Rental Assistance Demonstration program.

2022 Potential Applications:

County AMP 1

Pinedale Apartments I & II (57 Units)
Desoto Gardens (40 Units)
Marcelli Terrace (24 Units)

County AMP 2

Del Rey Complex (30 Units)
Laton Apartments (20 Units)
Wedgewood Commons (64 Units)

County AMP 3

Sunset Terrace I (20 Units)

County AMP 4

Mendoza Terrace (50 Units)
Mendoza Terrace II (40 Units)
Firebaugh Elderly (30 Units)
Cardella Courts (32 Units)

County AMP 5

Huron Apartments (20 Units)
Cazares Terrace I & II (44 Units)

County AMP 6

Taylor Terrace (28 Units)
San Joaquin Apartments (20 Units)

Sunset Terrace II

The site is located in the City of Reedley and consists of 20 former low-income public housing units for which rental assistance was transferred to another site through RAD. The proposed project would consist of either rehabilitation of the existing units or a demolition and new construction of a new affordable housing site. There is also the potential sale of the site being discussed

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Homes under Homeownership Opportunities Program:

There are currently 5 single-family homes under HOP, which have previously been approved for disposition under applications DDA0001895 and DDA0001896. Please see the Homeownership Program referenced in Attachment 1 for more information.

Conversion of Public Housing to Project-Based Assistance under RAD

These conversions may include demolition, rehabilitation, and new construction of the residential units to preserve their long-term affordability. The number and location of public housing units anticipated for conversion in 2021-2022 are broken down as follows:

2022 Potential Funding Applications:

County AMP 1

Pinedale Apartments I & II (57 Units)
Desoto Gardens (40 Units)
Marcelli Terrace (24 Units)

County AMP 2

Del Rey Complex (30 Units)
Laton Apartments (20 Units)
Wedgewood Commons (64 Units)

County AMP 3

Sunset Terrace I (20 Units)

County AMP 4

Mendoza Terrace (50 Units)
Mendoza Terrace II (40 Units)
Firebaugh Elderly (30 Units)
Cardella Courts (32 Units)

County AMP 5

Huron Apartments (20 Units)
Cazares Terrace I & II (44 Units)

County AMP 6

Taylor Terrace (28 Units)
San Joaquin Apartments (20 Units)

County AMP 7

Granada Commons (8 Units)

The Fresno Housing Authority will be converting to Project Based Rental Assistance under the guidelines of PIH Notice 2012-32, REV-3 and any successor Notices.

Upon conversion to Project Based Rental Assistance the Authority will adopt the resident rights, participation, waiting list and grievance procedures listed in Section 1.7 of PIH Notice 2012-32, REV-3 and Joint Housing PIH Notice H-2016-17/PIH-2016-17. Additionally, the Fresno Housing Authority certifies that it is currently compliant with all fair housing and civil rights requirements.

At RAD conversion, current households (including those temporarily relocated to facilitate construction or rehabilitation) will not be subject to rescreening, income eligibility, or income targeting provisions, but will be subject to any ongoing eligibility requirements for actions that occur after conversion.

- All current households in good standing at RAD sites will, upon conversion, have a right to return after any temporary relocation necessary to facilitate rehabilitation or construction.
- Tenant rent increases purely as a result of conversion and that exceed the greater of 10% or \$25 greater will be phased in over a 3-year period, which may extend to 5 years in accordance with HUD requirements.
- Tenants who currently participate in the ROSS-SC and FSS programs may continue to participate.
- Any tenants who currently receive the earned income disregard (EID) will continue to be eligible for it until the earlier to occur of: the tenant receiving the EID exclusion undergoes a break in employment or ceases to use the EID exclusion, or the EID exclusion expires. No other tenants at the RAD site may receive the EID. Tenants whose EID ceases or expires after conversion shall not be subject to the rent-phase in; rather, the rent will automatically adjust to the appropriate rent level based upon tenant income at that time.
- The Housing Authority and Owner will continue to recognize and fund legitimate residents organizations.
- Tenants will be afforded the procedural rights consistent with section 6 of the U.S. Housing Act of 1937, as amended, and as interpreted by HUD in the RAD Notice PIH-2012-32, REV-3, including termination notification and a grievance process. Those procedural rights will be incorporated into the House Rules for the RAD conversion sites.
- Tenants of RAD conversion sites may move with tenant-based rental assistance on or after the later to occur of: (a) 24 months from date of execution of the RAD HAP or (b) 24 months after the move-in date. Notwithstanding this choice-mobility right, the Housing Authority will not provide, in any year, more than one-third of its turnover vouchers to the residents of its RAD projects and no more than 15% of the households in a RAD project may move under the choice-mobility option in a given year.

- Any residents in place at the time of conversion to PBRA, as well as newly admitted residents, the owner may not process a termination of assistance if the Total Tenant Payment (TTP) (i.e., 30% of adjusted gross income paid toward rents and utilities) exceeds the contract rent plus any utility allowance. Instead, the owner must charge a tenant rent that is the lesser of 30% of the household adjusted income, less the utility allowance in the contract with the tenant retaining all rights under the Model PBRA Lease.

Additionally, the Fresno Housing Authority certifies that it is currently compliant with all fair housing and civil rights requirements, that the RAD conversions described in this plan comply with applicable site selection and neighborhood review standards. The Housing Authority is not presently under any voluntary compliance agreements, orders, rulings, or similar decisions that would be negatively impacted by RAD conversion activities described herein.

The RAD conversion will comply with all applicable site selection and neighborhood reviews standards and Fresno Housing Authority has followed all appropriate procedures.

The Fresno Housing Authority will submit all required information and certifications necessary to submit a Significant Amendment to the PHA Plan, including Resident Advisory Board comments and responses, challenged elements, and all required certifications.

RAD was designed by HUD to assist in addressing the capital needs of public housing by providing the Fresno Housing Authority with access to private sources of capital to repair and preserve its affordable housing assets. Please be aware that upon conversion, the Authority's annual Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration, the annual estimate for which is included in the attachment. Please be aware that the Fresno Housing Authority may also borrow funds to address their capital needs.

Please find specific information related to the Public Housing Developments selected for RAD.

Policy changes for converted projects that will result in a transfer of assistance related to eligibility may include the following:

- HOME requirements limiting the housing to very low- income and low-income families;
- HOME requirements reasonably related to the applicants' ability to perform the obligations of the lease (i.e., to pay the rent, not to damage the housing; not to interfere with the rights and quiet enjoyment of other tenants);
- Low Income Housing Tax Credit (LIHTC) requirements based on maximum annual income at 60% of area median income and eligibility requirements of the LIHTC program

Policy changes for converted projects that will result in a transfer of assistance related to waiting list, admission, and selection may include the following:

Establishment of a new site-based waiting list. Applicants on the current site-based wait-list will be notified of the transfer of assistance, and on how they can apply for residency at the new project site or other sites. Applicants on the project-specific waiting list for the projects that will have a transfer of assistance shall have priority on the newly formed waiting list for the new project site in accordance with the date and time of their application to the original project's waiting list.

- Adopting HOME preferences for a particular segment of the population if permitted in its written agreement with the participating jurisdiction (and only if the limitation or preference is described in the participating jurisdiction's consolidated plan)
- Adopting preferences for veterans for project based rental assistance units
- Adopting preferences for Residency for project based rental assistance units for Fresno county residents
- Adopting preferences for disability, as defined in the HUD 4350.3 Occupancy Handbook, for project based rental assistance units
- Adopting preferences for specific groups of single persons who are elderly, as defined in the HUD 4350.3 Occupancy Handbook, for project based rental assistance units

All current households in good standing at RAD sites will, upon conversion, have a right to return after any temporary relocation necessary to facilitate rehabilitation or construction and will have priority for admission to the new site.

The Fresno Housing Authority will also be contributing Capital Funds in the amount of \$1,694,644 towards the conversion.

Non-Smoking Policy

- Update polices for mandatory changes per the final rule published in PIH Notice 2017-03, Enforcing Smoke-Free public housing per HUD's final rule to expand language on "prohibited tobacco product" definitions to include, items that involve the ignition and burning of tobacco leaves, such as: pipes and water pipes (also known as hookahs), electronic nicotine delivery (ENDS)

Project-Based Vouchers

The HAFC may attach Project Based Vouchers (PBV) to projects in which the HAFC has ownership or controlling interest, without following a competitive process, when the HAFC engages in an initiative(s) to improve, develop, convert under the HUD Rental Assistance Demonstration, preserve, and/or replace a public housing property(ies) or site(s). Ownership Interest means that the HAFC or its officers, employees, or agents are in an entity that holds any such direct or indirect interest in the building(s) and/or real property, including, but not limited to an interest as: titleholder; lessee; a stockholder; a member, or general or limited partner; or a member of a limited liability corporation or limited partnership. Projects selected with this exemption method will typically include planning rehabilitation

or construction on the project with a minimum of \$25,000 per unit in hard costs. However, this minimum per unit cost would not be applicable in a situation where the HAFC is replacing a public housing property(ies) or site(s) with existing housing owned or controlled by the HAFC.

Project Based Vouchers (PBV's) provided by the RAD Program are to be utilized at a number of developments either in traditional Low-Income Housing Tax Credit (LIHTC) developments or through the U.S Department of Housing and Urban Development's Rental Assistance Demonstration (RAD) program. The number and location of PBV's proposed for 2022 are broken down as follows:

County AMP 1

Pinedale Apartments I & II (57 Units)
Desoto Gardens (40 Units)
Marcelli Terrace (24 Units)

County AMP 2

Del Rey Complex (30 Units)
Laton Apartments (20 Units)
Wedgewood Commons (64 Units)

County AMP 3

Sunset Terrace I (20 Units)

County AMP 4

Mendoza Terrace (50 Units)
Mendoza Terrace II (40 Units)
Firebaugh Elderly (30 Units)
Cardella Courts (32 Units)

County AMP 5

Huron Apartments (20 Units)
Cazares Terrace I & II (44 Units)

County AMP 6

Taylor Terrace (28 Units)
San Joaquin Apartments (20 Units)

Schedule:

03/01/2022 & 07/01/2022 Tax Credit Applications
07/01/2022 & 10/01/2022 Tax Credit Award
12/01/2022 & 03/01/2023 Construction Starts
12/01/2023 & 03/01/2024 Construction Completions

Highway City Marcelli Terrace

The proposed conversion project is comprised of existing public housing located in the Highway City area in Fresno County. The proposed project may consist of a substantial rehabilitation of the 24 residential units, new construction, and/or transfer of assistance.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Corazón del Valle Commons

FH envisions the proposed development as the new construction of up to 80 family units and adjacent civic space located at 12th and Lassen Avenues in the City of Huron. The project may include a RAD transfer of assistance from existing public housing located in Huron.

Schedule:

07/2021 Tax Credit Application
03/2022 Construction Start
03/2023 Construction Completion

Firebaugh RAD

The Firebaugh RAD project is envisioned in multiple phases. The project may include up to 152 units of low-income housing with substantial rehabilitation, demolition and new construction, and/or transfer of assistance.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Del Rey Family Housing

The proposed development would consist of the new construction of up to 100 multifamily units on vacant land located on Jefferson Avenue in Del Rey, CA. The project may include a RAD transfer of assistance from existing public housing units in Del Rey.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Pinedale RAD

The proposed development is located in Pinedale, within the City of Fresno boundary. H AFC's vision for the project consists of substantial rehab of 57 scattered affordable, very-low to low-income housing apartment rentals or the new construction of units on a new parcel of land.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

Wedgewood Commons RAD

The Wedgewood complex consists of 64 low-income senior units. The H AFC envisions a rehabilitation of the property under the RAD program and/or a reconstruction effort.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

DeSoto Gardens RAD

The H AFC envisions the potential inclusion of the DeSoto Gardens property (40 units) in a larger redevelopment of adjacent sites (affordable housing owned by the Housing Authority of the City of Fresno), not excluding the possibility of a transfer of assistance or substantial rehabilitation. We propose substantial rehabilitation and/or new construction.

Schedule:

03/2022 Tax Credit Application
12/2022 Construction Start
12/2023 Construction Completion

San Joaquin Commons Apartments

The proposed development is located in the City of San Joaquin. H AFC's vision for the project consists of 50-80 affordable, very-low to low-income housing apartment rentals, and 1 manager's unit. We propose substantial rehabilitation and/or new construction. The project may include a RAD transfer of assistance from existing public housing in San Joaquin.

Schedule:

03/2022 Tax Credit Application
12/2023 Construction Start
12/2024 Construction Completion

Firebaugh La Joya Commons

The proposed development is located in the City of Firebaugh. HAFc's vision for the project consists of the demolition of 34 units and the new construction of up to 68 units of family housing. The project may utilize up to 67 project-based vouchers.

Schedule:

07/2021 Tax Credit Application

03/2022 Construction Start

03/2023 Construction Completion

Citrus Gardens Orange Cove

The proposed development is located in the City of Orange Cove. HAFc's vision for the project consists of substantial rehab and/or new construction of 30 affordable, very-low to low-income housing apartment rentals, and 1 manager's unit. The project may utilize up to 29 project-based vouchers.

Schedule:

03/2022 Tax Credit Application

12/2023 Construction Start

12/2024 Construction Completion

Kingsburg Development

The proposed development is located in Kingsburg, within the County of Fresno boundary. HAFc's vision for the project consists of new construction of up to 80 affordable units along with commercial and open green space. The project will be new construction on a vacant parcel of land

Schedule:

07/2022 Tax Credit Application

04/2023 Construction Start

06/2024 Construction Completion

Alamos Motel

FH envisions this project as the adaptive reuse of a motel into permanent supportive housing units in the City of Huron. The project may utilize up to twenty-five (25) project-based vouchers.

Site-based waiting lists will be established for each mixed finance development.

Statement of how project basing would be consistent with our PHA Plan:

As the Agency strives to provide housing opportunities for individuals and families in need throughout Fresno County, especially those who are most vulnerable, project based vouchers (PBV's) are an essential resource. To date, projects that are under consideration are targeting persons with very-low incomes, generally below 30-40% of the area median income. Projects are selected in accordance with HUD Title 24

Part 983.51 and HACCFs Administrative Plan. Selected projects will have demonstrated a need for rent subsidy in order to help offset basic operating costs and allow for the projects' financial feasibility.

Attachment 3 – Mission & Goals

To move our vision forward over the past five years, Fresno Housing has focused on four broad strategic areas, which support the organization’s mission: to create vibrant communities throughout Fresno County through quality housing (place), engaged residents (people), broad support (public), and effective collaboration (partnership). To accomplish our mission, the Fresno Housing Authority will focus on four primary strategies:

- Develop and maintain quality affordable housing for low-income residents throughout Fresno,
- Design, implement, and sustain exceptional programs that invest in residents and program participants to become self-sufficient through an array of educational, economic and health-related platforms,
- Lead, encourage, and build partnerships with local, regional and national organizations to promote policies that build community; that increase and enhance affordable housing option; and that provide programs that reflect and support the needs of housing participants,
- Generate public will to address the housing needs of low-income households in Fresno by contributing to effective national and statewide advocacy efforts and by leading local and regional programs that educate and encourage residents to have a voice in housing and civic issues.

Below is a summary of progress and accomplishments that Fresno Housing has made over the past year in relation to these goals.

PLACE

Develop and expand the availability of quality affordable housing options throughout the city and county of Fresno by growing and preserving appropriate residential assets and increasing housing opportunities for low-income residents.

1. Create a robust, balanced pipeline for development activities that appropriately responds to the needs of the low income residents of Fresno County. When evaluating development opportunities, factor the following Board priorities:
 - a. Mixed income and mixed use housing that promotes economically diverse neighborhoods and accommodates projected growth
 - b. A balance of new construction and renovation
 - c. Create community infrastructure, including community buildings, resource centers, and EnVision Centers if viable
 - d. Invest in existing and new neighborhoods
 - e. Rural communities, with limited economic catalysts

- f. Prudent, financial transactions that promote long-term financial stability for the Agency; including, but not limited to utilizing innovative tools that could include tax credits, opportunity zones, and new avenues for state funding
 - g. Collaboration with CDC's, non-profits, faith-based and other neighborhood groups
 - h. Require thoughtful design that encourages healthy living for families
 - i. Promote the reduction of water and energy consumption at properties
2. Support efforts to reduce homelessness across the community. The Agency has utilized various resources, including local, state, and federal funding to provide both interim and permanent housing for persons experiencing homelessness. Utilizing state Homekey funding, the Agency has provided over 400 beds of emergency shelter and transitional housing for both individuals and families with children; utilizing federal resources, 298 Emergency Housing Vouchers – an HCV program specifically for those experiencing homelessness through leadership within the Fresno Madera Continuum of Care – a Consortium of agencies and advocates concerned with homelessness.
3. Consider how to best partner with the Southwest Fresno community regarding neighborhood development and investment. The Agency was awarded the U.S. Department of Housing and Urban Development's (HUD) Choice Neighborhoods Planning Grant for the area of Southwest Fresno and are utilizing the funds to help transform Southwest Fresno into mixed-income communities with high quality affordable housing, safe streets, and quality educational opportunities.
4. Collaborate with property owners, neighborhood groups, Community Development Corporations (CDCs), and other partners to enhance the quality of rental stock across the county and provide a greater range of options for residents with vouchers. Programs should focus on property owner outreach, support and education, in addition to targeting housing options in areas of opportunity.
5. Support efforts outlined in the DRIVE initiative. Specifically, the Permanent Affordable Housing mission, which includes the goal to overcome barriers to equitable, affordable housing by creating, renovating, and ensuring sustainable access to high-quality, affordable housing units and vouchers through a combination of innovative financing tools and supports.
6. Work towards incorporating diversity, equity and inclusion in the workforce, workplace, and marketplace. The Agency hopes to bring engagement from people of all diverse perspectives,

identities, and life experiences. One of the Agency’s goals is to engage and encounter people in a welcoming environment where belonging, inclusivity, and equity are part of the broader scope of diversity that elevates the Fresno Community. The mission of the Fresno Housing Authority is to promote equity excellence through:

- a. Increasing the power and influence of diversity through an increase in representation of multiple dimensions of diversity across the agency’s **workforce**.
- b. Elevate the importance of Fresno Housing’s **workplace** culture of inclusion and belonging through intentional metrics of accountability.
- c. Use diversity, equity, and equity progress and outcomes to impact and support vibrant communities throughout Fresno County’s **marketplace**.

PEOPLE

Respect community needs and knowledge – by listening, learning, and researching – and respond to issues compassionately, intelligently, and intentionally – by developing exceptional programs based on shared experiences.

7. Create and promote resident experiences that influence key outcomes around health, wage progression, and education. Share outcomes with the Boards and others on a quarterly basis to increase awareness of the positive impacts of quality housing.
8. Create opportunities to promote upward economic mobility and wage progression using data, policy updates and refined systems of support for residents. Develop a specific pilot program encompassing some of the following areas: resident mobility, wage progression/section 3, and home ownership.
9. Consider expanding engagement with residents by utilizing neighborhood conversation pilots to promote involvement and opportunities for resident leadership.
10. Establish policies and practices that reduce the likelihood of crime and promote resident safety.

PUBLIC

Build support for housing as a key component of vibrant, sustainable communities through public information, engagement, and advocacy that promotes affordable housing and supports the advancement of Fresno’s low-income residents.

Build support for housing as a key component of vibrant, sustainable communities through public information, engagement, and advocacy that promotes high quality affordable housing and supports the advancement of Fresno's low-income residents.

1. Create ongoing conversations with city officials to seek opportunities to support economic development and facilitate a better understanding of Housing Authority benefits, priorities and opportunities
2. Enhance general understanding of the breadth and scope of the work of the Fresno Housing Authority through additional involvement and presence at community events
3. Conduct an annual community survey to evaluate trends and identify strategic opportunities. The first-year survey would establish a baseline and trends would be established over time.
4. Expand the current communication plan to highlight stories centered on residents services and economic success for neighborhoods and families
5. Utilize public platforms such as an updated website and social media to engage all stakeholders as well as inform and celebrate accomplishments through stories, events, and photos.

PARTNERSHIP

Collaborate to strengthen the Housing Authority's ability to address the challenges facing Fresno communities.

1. Monitor and track community events to expand engagement opportunities for the Housing Authority through various avenues, including participation with event booths if appropriate.
2. Where possible, ensure any Memorandum of Understanding language with partners incorporates expectations about collecting and reporting outcomes for residents.
3. Engage the community and other key agencies in discussions to facilitate quality planning for the Southwest Fresno community.
4. Revisit relationship and collaboration opportunities with Fresno Housing affiliate Fresno Housing Education Corps (Ed Corps) to expand and promote positive educational outcomes for resident youth.
5. Work to develop additional partnerships that prioritize positive health outcomes for residents.

6. Work with Fresno's Anti-displacement Task Force to reduce or prevent displacement in the community.

7. Collaborate with the City of Fresno in utilizing Project Homekey Funds. Acquired and converted four motels in the City of Fresno for shelter and affordable housing.

Attachment 4 – Other Documents and/or Certifications

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official, I approve the submission of the 5-Year PHA Plan for the PHA of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the public housing program of the agency and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those program, addressing those impediments in a reasonable fashion in view of the resources available and working with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and by maintaining records reflecting these analyses and actions.

PHA Name

PHA Number/HA Code

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

Name of Authorized Official

Title

Signature



Date 10/04/2021

Certifications of Compliance with PHA Plans and Related Regulations (Standard, Troubled, HCV-Only, and High Performer PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 02/29/2016
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**PHA Certifications of Compliance with the PHA Plan and Related Regulations including
Required Civil Rights Certifications**

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

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
5. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
6. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those programs, addressing those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and by maintaining records reflecting these analyses and actions.
7. For PHA Plans that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2010-25);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
8. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
9. 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.
10. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
11. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

12. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
13. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
14. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
15. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
16. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
17. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
18. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
19. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

PHA Name

PHA Number/HA Code

_____ Annual PHA Plan for Fiscal Year 20_____

_____ 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 Authorized Official

Title

Signature



Date

10/04/2021

**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 2/29/2016

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

I, Steven E. White, the Director, Public Works & Planning
Official's Name *Official's Title*

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

The Housing Authority of Fresno County
PHA Name

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

Fresno County
Local Jurisdiction Name

pursuant to 24 CFR Part 91.

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

The PHA Plan is Consistent with Fresno County's 2020-2024 Consolidated Plan, specifically
Sections: NA-35 Public Housing, MA-25 Public and Assisted Housing and SP-50 Public Housing
Accessibility and Involvement.

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
Steven E. White

Title
Director, Public Works & Planning

Signature

9-24-21

Date

Fresno Housing's 2022 Agency Plan Frequently Asked Questions		
9/7/2021		
Homeownership Questions		Reference
Question: In the event that more than 5 families show interest and with only 5 homes available, how are the final participants selected from all qualified applicants?	Answer: Good question. We would have a lottery system to choose interested families. Families are qualified as they are drawn from the lottery. Once we find enough qualified applicants, we would stop drawing names.	PPT Resident Advisory Board Presentation
Question: Did FH recently reignite the HOP program? How would a person go about signing up?	Answer: We've had a Homeownership Program since the early 80s. In the 90s, it was at a peak, so we sold most homes during that time. HUD stopped renewing these programs overtime, and that's why the program is small now. We're currently updating the regulations that cover the program now. But before, there wasn't too much activity. When we do submit the new plan with new regulations to HUD, they will hopefully approve it, and from there we would open up the interest list. We would notify the public when the interest list is open. First on the list would be the Public Housing Families, then the HCV families, and so forth.	PPT Resident Advisory Board Presentation
Question: Why is the homeownership homes only in Sanger?	Answer: We do have two in the city of Fresno. Those in Sanger happen to be the remaining homes that we purchased in the 90s. I think they were spread out a little more back then. HUD doesn't allow new units to be added to the old Homeownership Program, so those 5 in Sanger have been in the program since the 90s. They are the remaining pieces from that time.	PPT Resident Advisory Board Presentation
Question: We were talking about the Homeownership Programs, does HUD do anything with the Habitat for Humanity?	Answer: We recently partnered with Habitat for Humanity on a home. I believe it was earlier this year, or late last year. However, HUD isn't very active in that space anymore. The Federal government has steered away from this space, and now it's more of a state or local procedure. We really only gain properties for our portfolio when it's through HUD, because that's where about 90% of our properties come from.	PPT Resident Advisory Board Presentation
Question: What are the sizes of the homes in Sanger?	Answer: All homes are 3 bedrooms, and they range in size from 1,300 sqft. to 2,000 sqft.	PPT Resident Advisory Board Presentation
Question: Going back to the Homeownership Program, I know you said we'll be approved through lenders, is that going to be a credit criteria to get approved for the homes? Or how do they approve you?	Answer: The lender would have their own process of qualifying, so that would include a credit check, income verification, rental history, etc. However, we do work with lenders that specialize in this area. So maybe if families have a lower credit score, or a first time homebuyer, they can have access to other first time homebuyer programs. For example, I mentioned we provide a 20% down payment assistance program. The lenders may also have some contacts with state programs, that may also help fill in some gaps. They specialize in families that may have a harder time qualifying for mortgages.	PPT Resident Advisory Board Presentation
Question: Being that FH has a 20% gift, is that going to be a gift of equity, or that going to be a second lien position?	Answer: It's going to be a second lien position. The HUD rule says if you sell the home within 5 years (and you gain a profit), there's a schedule that shows how much you have to pay FH from the profit. However, the down payment assistance is forgiven over the course of 10 years. So after 10 years, that second loan comes off, that lien is removed. If you sell within those 10 years, or you refinance, you would have to pay us a portion of the down payment assistance.	PPT Resident Advisory Board Presentation
Question: You mentioned the 5 Sanger homeownership homes have been there since 1990s and have had families move in and out of the homes since then. So funding was given for the same homes every family that has applied?	Answer: No, the program was a little bit different back then. Back then, the family would come on and we would calculate their rents, and it would be affordable to them. A certain amount of that payment would go towards a down payment reserve. So they may be there for several years, and they would accrue a reserve that would be used towards a down payment.	PPT Resident Advisory Board Presentation
Question: When you are doing this lottery to pick the families for the Homeownership Program, are you going to be looking at their income to see if they actually qualify?	Answer: One of the qualifications would be 60-80% of the area median income based on your family size... We do various verifications as well, such as income, family members/relationships, identity, background check; similar to if you were joining the PH program.	PPT Resident Advisory Board Presentation
Question: I know there's a process for the Homeownership Program, and you're barely submitting the plan, but within that plan, are you planning on rotating individuals to allow other families to have priority?	Answer: We don't expect rotating. We want our families in the PH and HCV program to be successful in home buying.	PPT Resident Advisory Board Presentation

<p>Question: Is there a specific date we can start applying to the Homeownership Program?</p>	<p>Answer: For now, we're still working on the updates for the Homeownership Program. Once we do get the updates approved by HUD, we will have more information on our website, so just keep an eye out.</p>	<p>PPT Resident Advisory Board Presentation</p>
<p>Question: Do you have plans to acquire any more properties once the new Homeownership Program is approved?</p>	<p>Answer: Currently, we plan to sell the homes we currently have (2 city homes, and 5 county homes). We do not have plans to acquire more homes after that.</p>	<p>PPT Resident Advisory Board Presentation</p>
<p>Question: So once those homes are sold, the Homeownership Program will not be available anymore?</p>	<p>Answer: Yes, correct. HUD has moved away from the Homeownership program as what it used to be. They would take a public housing contract and attach it to single family homes, which would allow us to operate a homeownership program. So these are last pieces of what our traditional Homeownership programs entailed. There are some potential opportunities in Southwest Fresno for a different type of Homeownership Program, and we've applied for funds. The next version of a potential Homeownership Program would be 2 years down the road, since HUD will be approving the new program early next year. This would entail newer homes to be a part of a project, but as that new program takes shape and we get more funding to do that, we'll continue to update you guys.</p>	<p>PPT Resident Advisory Board Presentation</p>
<p>Change in Rent Questions</p>		
<p>Question: Will there be an increase in payment standard?</p>	<p>Answer: We did increase effective April 1, 2021. HUD usually publishes Fair Market rents in August, and that is what drives the payment standard. FH is currently analyzing the payment standards now and it's something we can make effective as of October 1st. We do anticipate increasing the payment standard.</p>	<p>PPT Resident Advisory Board Presentation</p>
<p>Question: What is the new payment standard for a 3 bedroom voucher?</p>	<p>Answer: The 3 bedroom Payment Standard effective 10/1/2021 is \$1,767.</p>	<p>Email Inquiry</p>
<p>Rental Assistance Questions</p>		
<p>Question: Is FH still receiving grants that will assist those who were affected by the pandemic?</p>	<p>Answer: The majority of our grants came in the form of assistance with our HCV and PH programs. HUD did come out with an Emergency Housing Voucher program that we will implement soon. But I'm not sure if there's any that residents can directly apply for. A lot of the grants are only available to local cities or counties. For example, the Emergency Rental Assistance – Fresno Housing wasn't eligible to apply for it, but we could administer it on behalf of a city or county. However, we apply for anything we are eligible for. A good example is the Project Homekey Grants that were given to the cities and counties. We worked with the city to purchase and rehab motels.</p>	<p>PPT Resident Advisory Board Presentation</p>
<p>Question: How many properties accept Section 8?</p>	<p>Answer: We have a handful of properties that we own that take Section 8. If you're looking for a broader aspect of it, I would advise you to visit section8.com, and there's some great characteristics on that website right now.</p>	<p>PPT Resident Advisory Board Presentation</p>
<p>Other Questions</p>		
<p>Question: What are the Agency Plans and how do they affect me?</p>	<p>Answer: The Agency Plan informs HUD and the public of Public Housing Policies, operations, funding, asset management, and program activities in place or planned for meeting local housing needs and goals. The Administrative Plan is specific to the discretionary policies governing the administration of the Housing Choice Program. Admission & Continued Occupancy Policy (ACOP) is specific to the discretionary policies, governing the administration of the Low Income Public Housing Program.</p>	<p>Agency Plans webpage: http://fresnohousing.org/agencyplans</p>

Joint Meeting Minutes
Resident Advisory Boards (RAB) of the
City & County Public Housing and Housing Choice Voucher Program

Tuesday, August 17, 2021

5:00 P.M.

The Resident Advisory Boards jointly and virtually met on Tuesday, August 17, 2021 via teleconference.

1. The Meeting was called to order at 5:02 p.m. to discuss Fresno Housing's City and County 2022 Annual Plan, Admissions and Continued Occupancy Policy (ACOP), and Housing Choice Voucher Administrative Plan, collectively referred to as the Public Housing Agency (PHA) Plan. The following members were present:

PRESENT: Public Housing

Latisha Caldera
Beatriz Arce
Michelle Gonzalez
Jessica Gomez
Lucy Casillas

Housing Choice Voucher

Taneya Anderson
Jessica Harris
Tamika Mckenzie
Elida Gonzales
J Anthony Merino Sr
Bianca Prieto
Jacqueline Henry
Mike Fuller
Rosemary Hernandez
Alicia Stanley
Maggie Garcia

ABSENT: Public Housing

Rachel Finley
Michelle Lockhart
Quintina Randle
Maria Fuentes
Salvador Sanchez
Miechelle Johnson

Megan Martinez

Housing Choice Voucher

Tashia Parker
Ophelia Cerna
Dorothy Bibeau
Jessica Benites
Jenny Garcia
Nichole Lucero
James Walls
Veronica Gonzaga
Tyrone Jordan
Maria Jimenez
Alberto Paleo
Angelica Ramirez
Magnolia Medina
Crystal Rocha
Crystal Smith
Alcaria Varela
Griselda Vega
Deborah Williams
Ernestina Zuniga

Also in Attendance Were the Following: Lyric Aguigam, Policy Analyst; Yolanda Keiser, Housing Choice Assistant Manager; Hilda Reeves, Assistant Director of Property Operations; Juan Lopez, Senior Finance Manager; Blanca Navarro, Quality Assurance Analyst; Aurora Ibarra, Assistant Director of Housing Choice Voucher Program; Doreen Eley, Assistant Director of Special Programs; Kelli Furtado, Assistant Director of Strategic Initiatives; Fidel Contreras, Communications Project Manager; Edgar Rodriguez, Senior Systems Administrator; Adam Smith, Database Administrator & Report Writer; Stephanie Moreira, Quality Assurance Senior Analyst; Marcella McIntosh, Resident Services Coordinator; Jazmin Gallardo, CCRH Intern; Christine Muro, Housing Program Manager; Lorena Estrada, Spanish Interpreter; Greg Lanson, ASL Interpreter.

2. **PRESENTATION (Also Conducted in English and Spanish)**

- a. Introduction presented by Lyric Aguigam –
 - i. Welcomed all who attended the meeting.
 - ii. The meeting started with Fresno Housing (FH) staff introductions, a brief explanation of the function and purpose of the Resident Advisory Board, and Q&A directions.
 - iii. Noted how important their feedback is to the Agency Plan process.
- b. Background/Timeline of Agency Plans Presented by Lyric Aguigam
- c. 2022 Annual Plan Updates presented by Lyric Aguigam
- d. Section 32 Homeownership Program details presented by Juan Lopez

- e. Administrative Plan Changes/Updates presented by Yolanda Keiser
 - i. Introduction
 - ii. Significant Changes (Yellow), HUD Mandated Changes (Green), and Staff Recommendations (Blue)
 - f. Admissions & Continued Occupancy Plan (ACOP) Changes/Updates presented by Hilda Reeves
 - i. Introduction
 - ii. No Significant Changes (Yellow), HUD Mandated (Green), and Staff Recommendations (Blue)
 - g. More information presented by Lyric Aguigam
 - i. Explains that residents can find more information on Public Comment and Agency Plans on the website: <http://fresnohousing.org/agencyplans>
3. AGENCY PLAN - RAB COMMENTS/QUESTIONS (14 questions):
- a. **QUESTION:**
Latisha Caldera: In the event that more than 5 families show interest and with only 5 homes are available, how are the final participants selected from all qualified applicants?
Answer:
Juan Lopez: *Good question. We would have a lottery system to choose interested families. Families are qualified as they are drawn from the lottery. Once we find enough qualified applicants, we would stop drawing names.*
 - b. **QUESTION:**
Tania Anderson: Will there be an increase in payment standard?
Answer:
Yolanda Keiser: *HUD has just released a new study where they analyze what the Fair Market Rent is for the area. New payment standards have been released to FH. FH evaluates the numbers to see if it's feasible to implement for residents.*
Juan Lopez: *We did increase effective April 1, 2021. HUD usually publishes Fair Market rents in August, and that is what drives the payment standard. FH is currently analyzing the payment standards now and it's something we can make effective as of October 1st. We do anticipate increasing the payment standard.*
 - c. **QUESTION:**
Tania Anderson: Did FH recently reignite the HOP program? How would a person go about signing up?
Answer:
Juan Lopez: *We've had a Homeownership Program since the early 80s. In the 90s, it was at a peak so we sold most homes during that time. HUD stopped renewing these programs overtime, and that's why the program is small now. We're currently updating the regulations that cover the program now. But before, there wasn't too much activity. When we do submit the new plan with new regulations to HUD, they will hopefully approve it, and from there we would open up the interest list. We would notify the public when the interest list is open. First*

on the list would be the Public Housing Families, then the HCV families, and so forth.

d. **QUESTION:**

Tania Anderson: Is FH still receiving grants that will assist those who were affected by the pandemic?

Answer:

Juan Lopez: The majority of our grants came in the form of assistance with our HCV and PH programs. HUD did come out with an Emergency Housing Voucher program that we will implement soon. But I'm not sure if there's any that residents can directly apply for. A lot of the grants are only available to local cities or counties. For example, the Emergency Rental Assistance – Fresno Housing wasn't eligible to apply for it, but we could administer it on behalf of a city or county. However, we apply for anything we are eligible for. A good example is the Project Homekey Grants that were given to the cities and counties. We worked with the city to purchase and rehab motels.

e. **QUESTION:**

Anonymous: Why is the homeownership homes only in Sanger?

Answer:

Juan Lopez: We do have two in the city of Fresno. Those in Sanger happen to be the remaining homes that we purchased in the 90s. I think they were spread out a little more back then. HUD doesn't allow new units to be added to the old Homeownership Program, so those 5 in Sanger have been in the program since the 90s. They are the remaining pieces from that time.

f. **QUESTION:**

J Anthony Merino Sr.: We were talking about the Homeownership Programs, does HUD do anything with the Habitat for Humanity?

Answer:

Juan Lopez: We recently partnered with Habitat for Humanity on a home. I believe it was earlier this year, or late last year. However, HUD isn't very active in that space anymore. The Federal government has steered away from this space, and now it's more of a state or local procedure. We really only gain properties for our portfolio when it's through HUD, because that's where about 90% of our properties come from.

g. **QUESTION:**

J Anthony Merino Sr.: What are the sizes of the homes in Sanger?

Answer:

Juan Lopez: All homes are 3 bedrooms, and they range in size from 1,300 sqft. to 2,000 sqft.

h. **QUESTION:**

Michelle Gonzalez: Going back to the Homeownership Program, I know you said we'll be approved through lenders, is that going to be a credit criteria to get approved for the homes? Or how do they approve you?

Answer:

Juan Lopez: *The lender would have their own process of qualifying, so that would include a credit check, income verification, rental history, etc. However, we do work with lenders that specialize in this area. So maybe if families have a lower credit score, or a first time homebuyer, they can have access to other first time homebuyer programs. For example, I mentioned we provide a 20% down payment assistance program. The lenders may also have some contacts with state programs, that may also help fill in some gaps. They specialize in families that may have a harder time qualifying for mortgages.*

i. **QUESTION:**

Michelle Gonzalez: Being that FH has a 20% gift, is that going to be a gift of equity, or that going to be a second lien position?

Answer:

Juan Lopez: *It's going to be a second lien position. The HUD rule says if you sell the home within 5 years (and you gain a profit), there's a schedule that shows how much you have to pay FH from the profit. However, the down payment assistance is forgiven over the course of 10 years. So after 10 years, that second loan comes off, that lien is removed. If you sell within those 10 years, or you refinance, you would have to pay us a portion of the down payment assistance.*

j. **QUESTION:**

Bianca Prieto: You mentioned the 5 Sanger homeownership homes have been there since 1990s and have had families move in and out of the homes since then. So funding was given for the same homes every family that has applied?

Answer:

Juan Lopez: *No, the program was a little bit different back then. Back then, the family would come on and we would calculate their rents, and it would be affordable to them. A certain amount of that payment would go towards a down payment reserve. So they may be there for several years, and they would accrue a reserve that would be used towards a down payment.*

k. **QUESTION:**

Anonymous: When you are doing this lottery to pick the families for the Homeownership Program, are you going to be looking at their income to see if they actually qualify?

Answer:

Juan Lopez: *One of the qualifications would be 60-80% of the area median income based on your family size.. We do various verifications as well, such as income, family members/relationships, identity, background check; similar to if you were joining the PH program.*

1. **QUESTION:**
J Anthony Merino Sr.: Are we on the meeting for the next one?
Answer:
Lyric Aguigam: *Yes, we would like you to participate in the next RAB Meeting on 9/1/21 if you have additional comments or questions, or if your questions may not have been answered on here.*

- m. **QUESTION:**
Tania Anderson: I know there's a process for the Homeownership Program, and you're barely submitting the plan, but within that plan, are you planning on rotating individuals to allow other families to have priority?
Answer:
Juan Lopez: *We don't expect rotating. We want our families in the PH and HCV program to be successful in home buying.*

4. Lyric Aguigam displays Fresno Housing Agency Plan webpage, and demonstrates how to navigate through the page and view the 2022 drafts.

5. **ADJOURNMENT**
 - a. There being no further business to be considered by Resident Advisory Board members, the meeting was adjourned at approximately 6:15 p.m.

Joint Meeting Minutes
Resident Advisory Boards (RAB) of the
City & County Public Housing and Housing Choice Voucher Program

Wednesday, September 1, 2021

5:00 P.M.

The Resident Advisory Boards jointly and virtually met on Wednesday, September 1, 2021 via teleconference.

1. The Meeting was called to order at 5:04 p.m. to discuss Fresno Housing's City and County 2022 Annual Plan, Admissions and Continued Occupancy Policy (ACOP), and Housing Choice Voucher Administrative Plan, collectively referred to as the Public Housing Agency (PHA) Plan. The following members were present:

PRESENT: Public Housing

Latisha Caldera
Beatriz Arce
Salvador Sanchez
Quintina Randle

Housing Choice Voucher

Taneya Anderson
J Anthony Merino Sr

ABSENT: Public Housing

Rachel Finley
Michelle Lockhart
Maria Fuentes
Michelle Johnson
Megan Martinez
Michelle Gonzalez
Jessica Gomez
Lucy Casillas

Housing Choice Voucher

Tashia Parker
Ophelia Cerna
Dorothy Bibeau
Jessica Benites

Jenny Garcia
Nichole Lucero
James Walls
Veronica Gonzaga
Tyrone Jordan
Maria Jimenez
Alberto Paleo
Angelica Ramirez
Magnolia Medina
Crystal Rocha
Crystal Smith
Alcaria Varela
Griselda Vega
Deborah Williams
Ernestina Zuniga
Bianca Prieto
Jacqueline Henry
Mike Fuller
Rosemary Hernandez
Alicia Stanley
Maggie Garcia
Jessica Harris
Tamika Mckenzie
Elida Gonzales

Also in Attendance Were the Following: Lyric Aguigam, Senior Policy Analyst; Yolanda Keiser, Housing Choice Assistant Manager; Hilda Reeves, Assistant Director of Property Operations; Juan Lopez, Senior Finance Manager; Blanca Navarro, Quality Assurance Analyst; Aurora Ibarra, Assistant Director of Housing Choice Voucher Program; Doreen Eley, Assistant Director of Special Programs; Fidel Contreras, Communications Project Manager; Edgar Rodriguez, Senior Systems Administrator; Adam Smith, Database Administrator & Report Writer; Jazmin Gallardo, CCRH Intern; Dave Brenner, Senior Development Analyst; Christine Muro, Housing Program Manager; Marc' Bady, Chief Diversity Officer; Veronica Renteria, Resident Services Coordinator; Development Finance Manager; Anna Barajas, Quality Assurance Office Assistant II; Jael Rincon Spanish Interpreter; and Staci Sonberg, ASL Interpreter.

2. **PRESENTATION (Also Conducted in ASL and Spanish)**
 - a. Introduction presented by Lyric Aguigam –
 - i. Welcomed all who attended the meeting.

- ii. The meeting started with Fresno Housing (FH) staff introductions, a brief explanation of the function and purpose of the Resident Advisory Board, and Q&A directions.
- iii. Noted how important their feedback is to the Agency Plan process.
- b. Background/Timeline of Agency Plans Presented by Lyric Aguigam
- c. Section 32 Homeownership Program details presented by Jazmin Gallardo
- d. Southwest Fresno Bicycle/Pedestrian Trail Update presented by Dave Brenner
- e. More information presented by Lyric Aguigam
 - i. Explains that residents can find more information on Public Comment and Agency Plans on the website: <http://fresnohousing.org/agencyplans>

3. AGENCY PLAN - RAB COMMENTS/QUESTIONS (6 questions):

a. **QUESTION:**

J Anthony Merino Sr.: How many properties accept accept Section 8?

Answer:

Yolanda Keiser: *We do have a handful of properties that we own that do take Section 8. If you're looking for a broader aspect of it, I would advise you to visit section8.com, and there's some great characteristics on that website right now.*

b. **QUESTION:**

Anonymous: How long is the pedestrian trail?

Answer:

Dave Brenner: *About half a mile.*

c. **QUESTION:**

J Anthony Merino Sr.: I know we had talked about the Homeownership Program, is there a specific date that we can start applying?

Answer:

Jazmin Gallardo: *For now, we are still working on the updates for the Homeownership program, once we do get the updates approved by HUD, we will have more information on our website, so just keep an eye out.*

d. **QUESTION:**

Latisha Caldera: I remember last meeting, you mentioned that there were only two properties right now that would be available once the Homeownership Program is updated, do you have plans to acquire anymore properties?

Answer:

Jazmin Gallardo: *Currently, we plan to sell the homes we currently have (the 2 city homes, and the 5 county homes). We do not have plans to acquire more homes after that.*

Latisha Caldera: Okay, so once those homes are sold, the Homeownership Program will not be available anymore?

Answer:

Jazmin Gallardo: *Yes, correct.*

Juan Lopez: HUD has kind of moved away from Homeownership programs as what they used to be. They would take a public housing contract and they would attach it to a single family home, and that would allow us to operate a Homeownership Program. So these are the last pieces of what our traditional Homeownership programs entailed. There are some potential opportunities in Southwest Fresno for a different type of Homeownership Program, we've applied for funds. The next version of a potential Homeownership Program would be about 2 years down the road, since HUD will be approving the new program early next year. These would entail newer homes that would be a part of a project, but as that new program takes shape and we get more funding to do that, we'll continue to update you guys.

e. **Comment:**

Latisha Caldera: I think the bike trail is a good use of the land, and they should probably do that for different properties around Southwest Fresno as well. It's a good idea, and maybe more playgrounds. We need more retail stores to come this way, and grocery stores to come this way.

4. **ADJOURNMENT**

- a. There being no further business to be considered by Resident Advisory Board members, the meeting was adjourned at approximately 5:32 p.m.

2022 Agency Plan - Public Comments regarding plan changes					
#	Date	Plan / Program	Submitted by	Recommended Plan Changes/Comments Received	Notes (Changes added to what plan)
1	8/12/2021	HCV	Micke (Resident)	Asked what the Agency Plans were and how it may affect him.	Explained to him what each Plan was and that if he wants to review, the plans are on the website.
2	8/18/2021	N/A	Manual Villa (Resident)	Asked what the Agency Plans were.	Explained to him what each Plan was and that if he wants to review, the plans are on the website. He had no further questions.
3	8/19/2021	PH	Jose Hernandez (Resident)	Asked what the Agency Plans were	Explained to him what each Plan was and that if he wants to review, the plans are on the website.
4	8/24/2021	HCV - Admin Plan	HCV Staff	Change to Section 4.2.1 of Administrative Plan	Section 4.2.1 Enterprise Income Verification (EIV) System Searches at Admission Existing Tenant Search and Avoiding Duplicate Subsidy Prior to admission into the program, Fresno Housing will search for each family member in the EIV Existing Tenant Search. The search will show if any family member is currently assisted by another public housing agency. Individuals may not receive assistance from multiple HUD programs at the same time.
5	8/24/2021	HCV- Admin Plan	HCV Staff	HUD Form 52675 - Debts owed to PHAs and Terminations (Change to Administrative Plan)	HUD-52675 Debts Owed to PHAs and Terminations All adult household members must sign the HUD-52675 at the time of admission. The form is only required to be signed by each adult one time. The form notifies the adults that their debt and terminations information will be shared with other PHAs and will be accessible by HUD staff, PHA staff, and contractors. Prior to admission to the program, Fresno Housing will search for each adult family member in the EIV Debts Owed to PHAs and Terminations database. If any information on debts or terminations is returned by the search, FH will determine if the offenses violate admissions policies.
6	8/24/2021	HCV- Admin Plan	HCV Staff	120-day Review of EIV Report (Change to Administrative Plan)	120-day review of EIV Report Income and identity information is typically not available in EIV for applicant families. If information is not available at the time of income determination, FH must review the family's EIV Income Report within 120 days of the New Admission effective date. FH will identify any identity discrepancies and unreported/underreported income sources on the EIV report.
7	9/1/2021	Annual Plan - Demolition & Disposition	Dave Brenner/FH Staff	Add the SW Fresno Pedestrian/bike trail to the Demolition & Disposition Section	The Housing Authority owns several small parcels of vacant land adjacent to the Yosemite Village site. The City of Fresno envisions development of this land to extend the Southwest Fresno pedestrian and bicycle network. The proposed trail project would include a paved pathway surrounded by trees and pedestrian scale lighting.
8	9/10/2021	LIPH - ACOP	HMD Staff	Section 8.8 – Added language to align with procedure already in place.	Section 8.8 – Residents shall make all payments by check or money order or cashier's check payable to Fresno Housing or via online Resident Portal.
9	9/10/2021	LIPH - ACOP	HMD Staff	Section 8.9 - Added language to align with procedure already in place.	Section 8.9 – Rent payments received via online banking will be directly deposited to FH banking institution of choice.

2022 Agency Plan - Public Comments regarding plan changes					
#	Date	Plan / Program	Submitted by	Recommended Plan Changes/Comments Received	Notes (Changes added to what plan)
10	9/10/2021	HCV - Admin Plan	Kelli Furtado/FH Staff	Section 3.4.5 - Clarification	<p>Section 3.4.5 - "FH is exploring the permissibility and feasibility of implementing a limited preference relating to "workforce stability." Below is how it may be structured. This limited preference would apply to 50 vouchers in the City and 50 vouchers in the County. Referrals would come from partner agencies who identify individuals through their employment and training programs as in need of housing stability to successfully complete training program or secure/maintain employment post completion of training program. Details of criteria and referral process to be outlined in MOU with referring partner agency."</p> <p>FH would make available 50 vouchers in the City and 50 vouchers in the County through a limited preference to support workforce stability and the region's upskilling initiatives. Referrals would come from a wide variety of partner agencies including those engaged in the Developing the Region's Inclusive and Vibrant Economy (DRIVE) Human Capital initiatives related to job training or upskilling programs. As households choose to enroll in time consuming employment training programs, they will have simultaneous access to housing supports to ensure stability during their upskilling process.</p> <p>Details of criteria and the referral process will be developed and outlined in an agreement/MOU with referring partner agencies who would identify individuals through their employment and training programs. Participants in need of housing stability to successfully complete training program or secure and/or maintain employment post-completion of the training program, will be targeted.</p> <p>The workforce stability limited preference would provide housing assistance to 100 in the region (50 in the City PHA and 50 in the County PHA) extremely low- and low-income households. Implementing a limited preference for workforce stability would help drive inclusive, economic growth in Fresno, ranked 55th out of 59 California cities in economic health, qualifying as distressed in overall inclusion. (Urban Institute)</p>

Attachment 5 – Statement of Capital Improvements

Capital Fund Program - Five-Year Action Plan

Part I: Summary						
PHA Name : Housing Authority of Fresno County			Locality (City/County & State)			
PHA Number: CA028			<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 2019	Work Statement for Year 2 2020	Work Statement for Year 3 2021	Work Statement for Year 4 2022	Work Statement for Year 5 2023
	AUTHORITY-WIDE	\$695,825.00	\$695,825.00	\$695,825.00	\$695,825.00	\$695,825.00
	PINEDALE COMPLEX (CA028000001)	\$125,000.00	\$445,000.00	\$80,000.00	\$177,241.00	\$40,000.00
	PARLIER COMPLEX (CA028000003)	\$140,000.00	\$20,000.00	\$10,000.00	\$50,000.00	\$20,000.00
	MENDOZA TERRACE-FIREBAUGH (CA028000004)	\$135,000.00	\$106,241.00	\$250,000.00	\$302,000.00	\$30,000.00
	SANGER ELDERLY/WEDGEWOOD (CA028000002)	\$258,241.00	\$225,000.00	\$215,000.00	\$90,000.00	\$168,241.00
	MENDOTA SCATTERED SITES (CA028000005)	\$70,000.00	\$20,000.00	\$291,241.00	\$217,000.00	\$160,000.00
	CAZARES TERRACE-HURON (CA028000006)	\$128,000.00	\$40,000.00	\$10,000.00	\$20,000.00	\$438,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2019				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$695,825.00
ID0005	Operations(Operations (1406))	Operations		\$310,413.00
ID0009	Management Improvements(Management Improvement (1408)-Other)	Management Improvements		\$155,206.00
ID0013	Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	Fees and Costs		\$75,000.00
ID0088	Administration(Administration (1410)-Other)	Administration		\$155,206.00
	PINEDALE COMPLEX (CA028000001)			\$125,000.00
ID0055	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$35,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
1	2019			
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0092	Playground and Site Improvements(Non-Dwelling Site Work (1480)-Playground Areas - Equipment)	Playground and Site Improvements		\$75,000.00
ID0134	Plumbing Improvements(Dwelling Unit-Site Work (1480)-Sewer Lines - Mains)	Plumbing Improvements		\$15,000.00
	PARLIER COMPLEX (CA028000003)			\$140,000.00
ID0056	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00
ID0131	Exterior Painting(Dwelling Unit-Exterior (1480)-Exterior Paint and Caulking)	Exterior Painting		\$40,000.00
ID0132	Asphalt and Striping(Non-Dwelling Site Work (1480)-Asphalt - Concrete - Paving)	Asphalt and Striping		\$75,000.00
ID0133	Paint Perimeter Fencing(Non-Dwelling Site Work (1480)-Fence Painting)	Paint Perimeter Fencing		\$5,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
1		2019		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MENDOZA TERRACE-FIREBAUGH (CA028000004)			\$135,000.00
ID0057	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00
ID0114	Replace Fascia(Dwelling Unit-Exterior (1480)-Roofs)	Replace Fascia		\$25,000.00
ID0115	Concrete Repair and Replacement(Non-Dwelling Site Work (1480)-Asphalt - Concrete - Paving)	Concrete Repair and Replacement		\$30,000.00
ID0118	Replace Siding and Trim(Dwelling Unit-Exterior (1480)-Siding)	Replace Siding and Trim		\$35,000.00
ID0125	Exterior Painting(Dwelling Unit-Exterior (1480)-Exterior Paint and Caulking)	Exterior Painting		\$25,000.00
	SANGER ELDERLY/WEDGEWOOD (CA028000002)			\$258,241.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2019				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0058	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$40,000.00
ID0093	Playground and Site Improvements(Non-Dwelling Site Work (1480)-Playground Areas - Equipment)	Playground and Site Improvements		\$100,000.00
ID0098	Asphalt Seal and Stripe(Non-Dwelling Site Work (1480)-Asphalt - Concrete - Paving)	Asphalt Seal and Stripe		\$73,241.00
ID0116	Paint Perimeter Fencing(Non-Dwelling Site Work (1480)-Fence Painting)	Paint Perimeter Fencing		\$5,000.00
ID0117	Exterior Painting(Dwelling Unit-Exterior (1480)-Exterior Paint and Caulking)	Exterior Painting		\$40,000.00
	MENDOTA SCATTERED SITES (CA028000005)			\$70,000.00
ID0059	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2019				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0095	Playground and Site Improvements(Non-Dwelling Site Work (1480)-Playground Areas - Equipment)	Playground and Site Improvements		\$50,000.00
	CAZARES TERRACE-HURON (CA028000006)			\$128,000.00
ID0060	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$50,000.00
ID0096	Playground and Site Improvements(Non-Dwelling Site Work (1480)-Playground Areas - Equipment)	Playground and Site Improvements		\$50,000.00
ID0112	Replace Fascia(Dwelling Unit-Exterior (1480)-Roofs)	Replace Fascia		\$28,000.00
	Subtotal of Estimated Cost			\$1,552,066.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 2 2020				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$695,825.00
ID0006	Operations(Operations (1406))	Operations		\$310,413.00
ID0010	Management Improvements(Management Improvement (1408)-Other)	Management Improvements		\$155,206.00
ID0014	Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	Fees and Costs		\$75,000.00
ID0089	Administration(Administration (1410)-Other)	Administration		\$155,206.00
	PINEDALE COMPLEX (CA028000001)			\$445,000.00
ID0061	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$40,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 2 2020				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0135	Plumbing Upgrades(Dwelling Unit-Interior (1480)-Plumbing)	Plumbing Upgrades		\$75,000.00
ID0136	Mailbox Replacement(Non-Dwelling Exterior (1480)-Mail Facilities)	Mailbox Replacement		\$5,000.00
ID0137	Siding and Trim Replacement(Dwelling Unit-Exterior (1480)-Siding)	Siding and Trim Replacement		\$150,000.00
ID0138	Roof Replacement(Dwelling Unit-Exterior (1480)-Roofs)	Roof Replacement		\$175,000.00
	MENDOZA TERRACE-FIREBAUGH (CA028000004)			\$106,241.00
ID0062	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$60,000.00
ID0141	Window Replacement(Dwelling Unit-Exterior (1480)-Windows)	Window Replacement		\$46,241.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 4 2022				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0154	Window Replacement(Dwelling Unit-Exterior (1480)-Windows)	Window Replacement		\$157,241.00
	SANGER ELDERLY/WEDGEWOOD (CA028000002)			\$90,000.00
ID0074	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00
ID0155	Flooring Replacement(Dwelling Unit-Interior (1480)-Flooring (non routine))	Flooring Replacement		\$70,000.00
	PARLIER COMPLEX (CA028000003)			\$50,000.00
ID0075	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00
ID0156	Appliance Replacement(Dwelling Unit-Interior (1480)-Appliances)	Appliance Replacement		\$30,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2023				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	AUTHORITY-WIDE (NAWASD)			\$695,825.00
ID0126	Management Improvements(Operations (1406))	Management Improvements		\$155,206.00
ID0127	Administration(Administration (1410)-Other)	Administration		\$155,206.00
ID0128	Operations(Operations (1406))	Operations		\$310,413.00
ID0129	Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	Fees and Costs		\$75,000.00
	PINEDALE COMPLEX (CA028000001)			\$40,000.00
ID0162	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$40,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2023				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	SANGER ELDERLY/WEDGEWOOD (CA028000002)			\$168,241.00
ID0163	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$30,000.00
ID0172	Window Replacement(Dwelling Unit-Exterior (1480)-Windows)	Window Replacement		\$138,241.00
	PARLIER COMPLEX (CA028000003)			\$20,000.00
ID0164	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00
	MENDOZA TERRACE-FIREBAUGH (CA028000004)			\$30,000.00
ID0165	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$30,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2023				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MENDOTA SCATTERED SITES (CA028000005)			\$160,000.00
ID0166	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$20,000.00
ID0171	Window Replacement(Dwelling Unit-Exterior (1480)-Windows)	Window Replacement		\$140,000.00
	CAZARES TERRACE-HURON (CA028000006)			\$438,000.00
ID0167	Tree Trimming and Removal(Non-Dwelling Site Work (1480)-Landscape)	Tree Trimming and Removal		\$50,000.00
ID0168	HVAC Upgrades(Dwelling Unit-Interior (1480)-Mechanical)	HVAC Upgrades		\$305,000.00
ID0169	Fence Replacement(Non-Dwelling Site Work (1480)-Fencing)	Fence Replacement		\$40,000.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 1	2019
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Operations(Operations (1406))	\$310,413.00
Management Improvements(Management Improvement (1408)-Other)	\$155,206.00
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	\$75,000.00
Administration(Administration (1410)-Other)	\$155,206.00
Subtotal of Estimated Cost	\$695,825.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 2	2020
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Operations(Operations (1406))	\$310,413.00
Management Improvements(Management Improvement (1408)-Other)	\$155,206.00
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	\$75,000.00
Administration(Administration (1410)-Other)	\$155,206.00
Subtotal of Estimated Cost	\$695,825.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 3	2021
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Operations(Operations (1406))	\$310,413.00
Management Improvements(Management Improvement (1408)-Other)	\$155,206.00
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	\$75,000.00
Administration(Administration (1410)-Other)	\$155,206.00
Subtotal of Estimated Cost	\$695,825.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 4	2022
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Operations(Operations (1406))	\$310,413.00
Management Improvements(Management Improvement (1408)-Other)	\$155,206.00
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	\$75,000.00
Administration(Administration (1410)-Other)	\$155,206.00
Subtotal of Estimated Cost	\$695,825.00

Part III: Supporting Pages - Management Needs Work Statements (s)	
Work Statement for Year 5	2023
Development Number/Name General Description of Major Work Categories	Estimated Cost
Housing Authority Wide	
Management Improvements(Operations (1406))	\$155,206.00
Administration(Administration (1410)-Other)	\$155,206.00
Operations(Operations (1406))	\$310,413.00
Fees and Costs(Contract Administration (1480)-Other Fees and Costs)	\$75,000.00
Subtotal of Estimated Cost	\$695,825.00