

Chapter 1

Overall Approach

This Admissions and Occupancy Policy (ACOP) has been prepared by the Alaska Housing Finance Corporation (AHFC) in conformance with the requirements of 24 CFR 960. The plan sets forth AHFC's policies and operating procedures for the administration of the program in accordance with the requirements of the U. S. Department of Housing and Urban Development (HUD) and the AHFC Public Housing Moving to Work Plan.

Requirements for this program are incorporated by reference, as follows:

- **24 CFR 5** General HUD Program Requirements; Waivers
- **24 CFR 960** Admission to, and Occupancy of, Public Housing
- **24 CFR 966** Public Housing Lease and Grievance Procedure
- **24 CFR 984** Section 8 and Public Housing Family Self-Sufficiency Programs

Throughout this plan, AHFC utilizes the term "family" to denote applicants and participants. A family may consist of a single individual. AHFC uses the term family in order to correspond with HUD's definition of family for purposes of eligibility. See the Qualify as a Family exhibit for additional definitions related to family members.

1. Moving to Work Authority

Alaska Housing Finance Corporation is a Public Housing Authority participating in the Moving to Work Demonstration Program created in Section 204 of the Omnibus Consolidated Rescissions and Appropriations Act of 1996. AHFC's Moving to Work Agreement is dated June 24, 2008 ends on June 30, 2018. As a Moving to Work Agency, AHFC has the flexibility to design and test various approaches for providing and administering housing assistance that:

1. Reduce cost and achieve greater cost effectiveness in federal expenditures;
2. Give incentives to families with children whose heads of household are either working, seeking work, or are participating in job training, educational, or other programs that assist in obtaining employment and becoming economically self-sufficient; and
3. Increase housing choices for low-income families.

Moving to Work agencies are permitted to request exemptions from provisions of the 1937 Housing Act as well as its implementing regulations. These agencies may also combine funds appropriated under sections 8 and 9 of the 1937 Housing Act. AHFC will annotate throughout this policy where such exemptions have been applied.

2. ACOP Programs

All participants in the Public Housing Program are governed by this ACOP. Families are divided into two groups: Step and Classic.

2.A Classic Program

All adult family members are at least 62 years of age or a person with a disability. These families may include minors, dependent full-time students under the age of 24, and persons residing with the family as live-in aides.

2.B Step Program

All families that do not meet the Classic Program definition are placed in this category. These are families that contain a work-able adult.

3. Financial Literacy Requirement

AHFC Policy

Families in the Step Program are required to complete a financial literacy course in the first year of rental assistance. This requirement was approved under Moving to Work Activity 2014-1 Reasonable Rent and Family Self-Sufficiency by the AHFC Board of Directors on February 27, 2013. See the Financial Literacy Requirement exhibit for the requirement, course choices available to families, and the grace period.

4. Family Self-Sufficiency

AHFC administers a family self-sufficiency program for its Public Housing and Housing Choice Voucher families.

AHFC Policy

Under Moving to Work Activity 2014-1 Reasonable Rent and Family Self-Sufficiency approved by the AHFC Board of Directors on February 27, 2013, AHFC has designed a program designed to help work-able families achieve financial independence. See the Jumpstart Action Plan.

5. Waiver of Requirements

The CEO/Executive Director of AHFC or the Director of the Public Housing Division may waive all or part of any requirement set forth in these policies and procedures, to the extent that such a waiver would not conflict with state or federal law.

6. Fair Housing and Equal Opportunity

It is the policy of AHFC to comply fully with all federal, state, and local nondiscrimination laws, including the Fair Housing Act; Title VI of the Civil Rights Act; Section 504 of the Rehabilitation Act; the Americans with Disabilities Act; and the U.S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity. A copy of AHFC's 504 Equal Access Statement and the Fair Housing Poster, form HUD-928.1A, is posted at each AHFC office site.

No person shall on the grounds of age, race, color, sex, religion, national or ethnic origin, familial status, disability, sexual orientation, gender identity, or marital status be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under AHFC housing programs.

To further its commitment to comply fully with applicable Civil Rights laws, AHFC will provide federal, state, or local information to applicants and tenants in the Public Housing Program. The information will cover discriminatory practices and any recourse available to the family if they believe they are victims of illegal discrimination. In addition, all applicable Fair Housing information and discrimination complaint forms are available at AHFC offices.

AHFC provides a copy of the Housing Discrimination Complaint (form HUD-903) at any time upon request by the family. AHFC will assist the family in completing the form, if requested, and will provide them with the address of the nearest HUD Office of Fair Housing and Equal Opportunity.

AHFC's Fair Housing Statement is included on each application. AHFC also posts, in a conspicuous place within each of its offices, the following information:

- Information about access to this Admissions and Occupancy Policy
- Income limits for admission
- Grievance procedures

6.A Reasonable Accommodation

Sometimes people with disabilities may need a reasonable accommodation in order to take full advantage of AHFC housing programs and related services. When such accommodations are granted, they do not confer special treatment or advantage for the person with a disability; rather, they make the program fully accessible to him/her in a way that would otherwise not be possible due to his/her disability.

Because disabilities are not always apparent, AHFC will ensure that all applicants/participants are aware of the opportunity to request reasonable accommodations. Guidelines are in the Reasonable Accommodations exhibit. Notifications to families covering regular and interim examinations, inspections, appointments, or termination

of assistance will include information about how to request a reasonable accommodation. In addition, all written information and advertisements will contain the appropriate equal opportunity language and logo.

6.B Marketing Plan

AHFC will make every reasonable effort to attract applicants who are representative of the total eligible population to enable it to achieve tenant selection goals specified in HUD regulations and this policy. Outreach efforts take into consideration applicants with special needs, families who are least likely to apply, and other eligible families. These efforts will include the following outreach activities: press releases to major daily newspapers, community service announcements on radio stations, and direct contact with social service agencies serving applicants least likely to apply.

6.C Limited English Proficiency (LEP) Plan

AHFC is committed to ensuring that Limited English Proficient (LEP) individuals have meaningful access to public housing assistance information and/or services regardless of their ability to communicate in English. LEP individuals are defined as individuals who do not speak English as a primary language or are limited in their ability to read, write, speak, or understand English.

AHFC will follow the procedures below to assist LEP families:

1. AHFC will use the Census Bureau Language Identification Flashcard, whenever necessary, to identify the language spoken by the LEP customer. See the Language Identification Flashcard exhibit.
2. AHFC field staff will communicate with LEP customers by using, in descending order: in-house bilingual staff, adult family members, volunteer interpreters, telephonic interpretation services, or contract interpreters.
3. AHFC will honor a customer's request to use a bilingual case manager or social service worker as the interpreter, when the customer is accompanied to a housing assistance appointment by an interpreter.
4. AHFC will honor a customer's request to use an adult family member or adult friend as interpreter, if the customer is accompanied by the interpreter at an appointment.

6.D AHFC Facilities

Newly constructed non-housing facilities (24 CFR 8.21) shall be designed to be readily accessible to and usable by people with disabilities. Alterations to existing facilities shall be accessible to the maximum extent feasible where "feasible" is defined as not imposing an undue financial and administrative burden on the operations of an AHFC program or activity.

For existing non-housing facilities, AHFC shall operate each program or activity receiving federal financial assistance so that the program or activity, when viewed in its entirety, is readily accessible to and usable by individuals with disabilities.

6.E Occupancy of Mobility Accessible Dwelling Units

AHFC advertises the availability of accessible units (24 CFR 8.27) by signage and postings in each area office. AHFC will maximize utilization of accessible units by eligible individuals whose disability requires the accessibility features of the particular unit. See the Transfer Policy exhibit.

6.F Section 504/24 CFR Part 8 – Major Provisions

6.F.1. New Construction

A minimum of five percent of the total units in a development or at least one unit (whichever is greater) is required for mobility-impaired persons. An additional minimum of two percent of the total units in a development or at least one unit (whichever is greater) is required for people with hearing or vision impairments.

6.F.2. Substantial Rehabilitation

If alterations are undertaken to a project that has 15 or more units and the cost of the alterations is 75 percent or more of the replacement cost of the completed facility, then the provisions of 24 CFR 8.22(a) and (b) apply.

7. Public Housing Division Responsibilities

AHFC will comply with the consolidated Annual Contributions Contract (ACC), HUD regulations and Public and Indian Housing Notices, the AHFC Moving to Work Agreement with HUD, and this ACOP. In administering the program, AHFC will:

1. Publish and disseminate information about the availability and nature of housing assistance under the program;
2. Explain the program to families;
3. Affirmatively further fair housing goals and comply with equal opportunity requirements;
4. Make efforts to help people with disabilities find satisfactory housing;
5. Screen all family members and deny assistance according to policy;
6. Receive applications from families, determine eligibility, maintain the waiting list, select applicants, offer housing to each selected eligible family, and provide housing information to families;
7. Determine who can live in the assisted unit at admission and during the family's participation in the program;

8. Obtain and verify evidence of citizenship and eligible immigration status in accordance with 24 CFR 5;
9. Establish an occupancy standard that determines the number of bedrooms needed for families of like size and composition.
10. Inspect the unit before the assisted occupancy begins and in accordance with the inspection requirements set forth in the Unit Inspections chapter;
11. Determine the amount of tenant rent and security deposit;
12. Examine and verify family income, size, and composition at admission and in accordance with regular examination requirements set forth in the Examinations and Interviews chapter;
13. Establish and adjust the utility allowance;
14. Establish and adjust the contract rent for each unit;
15. Determine whether to terminate assistance to a tenant family for violation of the Residential Lease Agreement;
16. Provide informal review procedures for certain decisions concerning applicants;
17. Provide grievance hearing procedures for certain decisions concerning tenants;
18. Provide sound financial management of the program, including engaging an independent public accountant to conduct audits;
19. Administer a Family Self Sufficiency (FSS) program.

8. Jurisdiction

AHFC operates the public housing program in the following locations:

City	City
Anchorage	Kodiak
Bethel	Nome
Cordova	Sitka
Fairbanks	Valdez
Juneau	Wasilla
Ketchikan	Wrangell

Families may only move between Public Housing units within a community. Public Housing residents are not eligible to transfer Public Housing assistance from one community to another. See the Transfer Policy exhibit.

9. Privacy Act and Confidentiality of Records

Families, applicants, or the public may request copies of documentation or policies from AHFC. See the Information Requests exhibit for types of information requests, releases of information, and documentation fees.

10. Utility Allowance Schedules

HUD Regulation 24 CFR 965.502

Establishment of utility allowances by PHAs.

- (a) PHAs shall establish allowances for PHA-furnished utilities for all check-metered utilities and allowances for resident-purchased utilities for all utilities purchased directly by residents from the utilities suppliers.
- (b) The PHA shall maintain a record that documents the basis on which allowances and scheduled surcharges, and revisions thereof, are established and revised. Such record shall be available for inspection by residents.
- (c) The PHA shall give notice to all residents of proposed allowances, scheduled surcharges, and revisions thereof. Such notice shall be given, in the manner provided in the lease or homebuyer agreement, not less than 60 days before the proposed effective date of the allowances or scheduled surcharges or revisions; shall describe with reasonable particularity the basis for determination of the allowances, scheduled surcharges, or revisions, including a statement of the specific items of equipment and function whose utility consumption requirements were included in determining the amounts of the allowances or scheduled surcharges; shall notify residents of the place where the PHA's record maintained in accordance with paragraph (b) of this section is available for inspection; and shall provide all residents an opportunity to submit written comments during a period expiring not less than 30 days before the proposed effective date of the allowances or scheduled surcharges or revisions. Such written comments shall be retained by the PHA and shall be available for inspection by residents.
- (d) Schedules of allowances and scheduled surcharges shall not be subject to approval by HUD before becoming effective, but will be reviewed in the course of audits or reviews of PHA operations.
- (e) The PHA's determinations of allowances, scheduled surcharges, and revisions thereof shall be final and valid unless found to be arbitrary, capricious, an abuse of discretion, or otherwise not in accordance with the law.

AHFC Policy

At least annually, AHFC will obtain and analyze utility rate data for all utility providers in the local jurisdiction. AHFC will then determine whether a change of ten percent or more has occurred in the respective utility costs since the last revision of the Utility Allowance Schedule. If so, AHFC will make the appropriate adjustment to the Allowances for Tenant Furnished Utilities and Other Services (form HUD-52667). No adjustment is made for any increase calculated to be less than \$1 per unit month.

11. Contract Rents

HUD Regulation 24 CFR 960.253(b)

Flat rent

1. The flat rent is based on the market rent charged for comparable units in the private unassisted rental market. It is equal to the estimated rent for which the PHA could promptly lease the public housing unit after preparation for occupancy.
2. The PHA must use a reasonable method to determine the flat rent for a unit. To determine the flat rent, the PHA must consider: (i) The location, quality, size, unit type and age of the unit; and (ii) Any amenities, housing services, maintenance and utilities provided by the PHA.
3. The flat rent is designed to encourage self-sufficiency and to avoid creating disincentives for continued residency by families who are attempting to become economically self-sufficient.
4. If the family chooses to pay a flat rent, the PHA does not pay any utility reimbursement.
5. The PHA must maintain records that document the method used to determine flat rents, and also show how flat rents are determined by the PHA in accordance with this method, and document flat rents offered to families under this method.

AHFC Policy

Under Moving to Work Activity 2014-1f, AHFC has waived the annual requirement to offer each public housing family a choice of the flat or income-based rent.

AHFC has established contract rents for each public housing community considering the relative rental market value of AHFC's public housing units and their affordability for program participants. AHFC will set its contract rents within 15 percent of the Department of Labor Rental Market Survey rate. The Public Housing Division Director may waive this limitation based on local market events or circumstances on an individual basis.

See Income Determination and Verification for annual income determinations and Examinations and Interviews for examination procedures. See the Interim Examination Process exhibit for instructions on how changes in family composition will affect the family's rent portion.

11.A Contract Rent Application

Upon admission, families are attached to the current contract rent based on the number of bedrooms in the leased unit.

11.A.1. Step Program

Based on the contract rent of the unit, Step Program families are provided with a five-year schedule. It is expected that the Step family will remain on its schedule until the rental assistance period terminates at the end of Year Five. After Year Five, families may choose to stay.

11.A.2. Classic Program

Families whose income-based rent calculation exceeds the contract rent at their regular examination are capped at the applicable contract rent for the unit they occupy.

11.B Contract Rent Adjustments

Local rental markets are monitored on an annual basis. AHFC may consider the following factors.

- Fair market rents for a jurisdiction and particular bedroom sizes;
- Rent survey data from the State of Alaska Department of Labor and AHFC's Planning & Program Development Department;
- The size of the local rental market;
- Local rental ad information; and
- Local Unassisted Unit Comparability Survey data

11.B.1. Classic Program

Classic Program families paying the contract rent will have the revised contract rent schedule applied at their next regular income examination or earlier if determined by AHFC. If any community experiences a change in the local market rents exceeding five percent (5%), AHFC may choose to adjust the contract rents for the appropriate bedroom sizes.

11.B.2. Step Program

If any community experiences a change of more than 20 percent (20%) in a three-year period, AHFC shall apply a revised contract rent schedule to the family. AHFC will provide notification to a family if the Contract Rent changes during the family's participation in the Step Program.

Example: Contract Rent Revision for Step Program

1. Cloverbrook is admitted in June 2014 under a FY2014 schedule with contract rent at \$800.
2. In FY2015, Cloverbrook's rental market experiences a four percent increase from the previous year.
Cloverbrook will remain on the FY2014 schedule.

3. In FY2016, Cloverbrook's rental market experiences an increase of 12 percent.
 - a. Central Office releases a revised set of contract rents.
 - b. Cloverbrook will remain on the FY2014 schedule.
4. In FY2017, Cloverbrook's rental market experiences an increase of six percent.
 - a. Central Office releases a revised set of contract rents.
 - b. Cloverbrook is placed on the FY2017 schedule.

12. Tenant Families with No Subsidy

After families have exhausted their traditional or extended Step rental assistance period, they may choose to remain public housing tenants. All obligations applicable to residency in public housing continue to apply. As an unassisted tenant:

- the family is not eligible to receive hardship assistance (see the Hardship Policy and Process chapter)
- the family is not eligible to return to an income-based rent formula; the family must submit a new application for rental assistance

12.A Step Program Transition Year

Once a family's Step Program participation ends, a family is charged the full (100 percent) Contract Rent for one lease term. The Contract Rent charged is:

- Based on the Contract Rent schedule applicable at the time the family exits Step, and
- Based on the unit size the family occupies

12.B Market-Based Rents

Following the transition year, families are charged a market-based rent. AHFC will place emphasis on utilization of local Unassisted Unit Comparability Survey data for similar comparable units to establish market-based rents. Families will receive written notification prior to the start of the Market Rent rate.

12.C Market-Based Rent Adjustments

Local rental markets are monitored on an annual basis. AHFC may consider the following factors.

- Fair market rents for a jurisdiction and particular bedroom sizes;
- Rent survey data from the State of Alaska Department of Labor and AHFC's Planning & Program Development Department;
- The size of the local rental market;
- Local rental ad information; and
- Local Unassisted Unit Comparability Survey data

If any community experiences a change in the local market rents exceeding five percent (5%), AHFC may choose to adjust the market-based rents for the appropriate bedroom

sizes. Tenants paying a market-rent are provided with a written sixty (60) day notice of AHFC's adoption of a new market-based rent for their dwelling unit.

13. Quality Assurance

AHFC has developed a quality assurance policy and procedure. See the Quality Assurance chapter.

14. Code of Conduct and Ethical Standards

The Public Housing Division adheres to the State of Alaska Executive Ethics Act (Alaska Statute 39.52.010). Every employee is required to acknowledge receipt and understanding of the Act at time of employment and annually.

In addition, AHFC's Personnel Rules include:

- Rule 15 - Drug- and Alcohol-Free Workplace Policy
- Rule 16 - Prohibited Employment Activities and Relationships
- Rule 17 - Reporting Misconduct or Violations of Law or Policy
- Rule 18 - Anti-Discrimination and Harassment
- Rule 19 - Threatening, Disruptive or Violent Behavior in the Workplace

Numbered Memo

20-18 Exhibit 1-3 Information Requests, Exhibit 1-4, and Chapter 1