

Chapter 1

OVERVIEW OF THE PROGRAM AND PLAN

PART I: THE MUSKEGON HOUSING COMMISSION	1-2
1-I.A. OVERVIEW.....	1-2
1-I.B. ORGANIZATION AND STRUCTURE OF THE MHC.....	1-2
1-I.C. MUSKEGON HOUSING COMMISSION MISSION.....	1-2
1-I.D. MUSKEGON HOUSING COMMISSION PROGRAMS.....	1-3
1-I.E. MUSKEGON HOUSING COMMISSION COMMITMENT TO ETHICS AND SERVICE.....	1-3
PART II: THE HOUSING CHOICE VOUCHER (HCV) PROGRAM	1-4
1-II.A. OVERVIEW AND HISTORY OF THE PROGRAM.....	1-4
1-II.B. HCV PROGRAM BASICS.....	1-5
1-II.C. THE HCV PARTNERSHIPS.....	1-5
The HCV Relationships:.....	1-6
What does HUD do?.....	1-7
What does the MHC do?.....	1-7
What does the Owner do?.....	1-7
What does the Family do?.....	1-8
1-II.D. APPLICABLE REGULATIONS.....	1-9
PART III: THE HCV ADMINISTRATIVE PLAN	1-10
1-III.A. OVERVIEW AND PURPOSE OF THE PLAN.....	1-10
1-III.B. CONTENTS OF THE PLAN.....	1-10
Mandatory vs. Discretionary Policy.....	1-12
1-III.C. ORGANIZATION OF THE PLAN.....	1-12
1-III.D. UPDATING AND REVISING THE PLAN.....	1-12

Chapter 2

FAIR HOUSING AND EQUAL OPPORTUNITY

PART I: NONDISCRIMINATION2-2

2-I.A. OVERVIEW.....2-2

2-I.B. NONDISCRIMINATION2-2

 Providing Information to Families and Owners.....2-4

 Discrimination Complaints2-4

PART II: POLICIES RELATED TO PERSONS WITH DISABILITIES.....2-6

2-II.A. OVERVIEW.....2-6

2-II.B. DEFINITION OF REASONABLE ACCOMMODATION2-6

 Types of Reasonable Accommodations2-7

2-II.C. REQUEST FOR AN ACCOMMODATION2-7

2-II.D. VERIFICATION OF DISABILITY2-8

2-II.E. APPROVAL/DENIAL OF A REQUESTED ACCOMMODATION [JOINT STATEMENT].....2-9

2-II.F. PROGRAM ACCESSIBILITY FOR PERSONS WITH HEARING OR VISION IMPAIRMENTS2-11

2-II.G. PHYSICAL ACCESSIBILITY.....2-11

2-II.H. DENIAL OR TERMINATION OF ASSISTANCE.....2-12

PART III: IMPROVING ACCESS TO SERVICES FOR PERSONS WITH LIMITED ENGLISH PROFICIENCY (LEP).....2-13

2-III.A. OVERVIEW.....2-13

2-III.B. ORAL INTERPRETATION2-13

2-III.C. WRITTEN TRANSLATION.....2-14

2-III.D. IMPLEMENTATION PLAN2-15

EXHIBIT 2-1 DEFINITION OF A PERSON WITH A DISABILITY UNDER FEDERAL CIVIL RIGHTS LAWS2-16

Chapter 3
ELIGIBILITY

PART I: DEFINITIONS OF FAMILY AND HOUSEHOLD MEMBERS.....3-2

3-I.A. OVERVIEW.....3-2

3-I.B. FAMILY AND HOUSEHOLD3-2

 Family.....3-2

 Household.....3-2

3-I.C. FAMILY BREAKUP AND REMAINING MEMBER OF TENANT FAMILY3-3

 Family Breakup.....3-3

 Remaining Member of a Tenant Family3-3

3-I.D. HEAD OF HOUSEHOLD3-4

3-I.E. SPOUSE, COHEAD, AND OTHER ADULT3-4

3-I.F. DEPENDENT3-4

 Joint Custody of Dependents.....3-5

3-I.G. FULL-TIME STUDENT.....3-5

3-I.H. ELDERLY AND NEAR-ELDERLY PERSONS, AND ELDERLY FAMILY3-5

 Elderly Persons3-5

 Near-Elderly Persons.....3-5

 Elderly Family3-5

3-I.I. PERSONS WITH DISABILITIES AND DISABLED FAMILY3-6

 Persons with Disabilities3-6

 Disabled Family3-6

3-I.J. GUESTS3-6

3-I.K. FOSTER CHILDREN AND FOSTER ADULTS.....3-7

3-I.L. ABSENT FAMILY MEMBERS3-7

 Definitions of Temporarily and Permanently Absent3-8

 Absent Students3-8

 Absences Due to Placement in Foster Care3-8

 Absent Head, Spouse, or Co-head.....3-8

 Family Members Permanently Confined for Medical Reasons.....3-9

 Return of Permanently Absent Family Members.....3-9

3-I.M. LIVE-IN AIDE.....3-9

PART II: BASIC ELIGIBILITY CRITERIA.....3-11

3-II.A. INCOME ELIGIBILITY AND TARGETING.....3-11

 Income Limits.....3-11

 Types of Low-Income Families3-11

 Using Income Limits for Eligibility.....3-11

 Using Income Limits for Targeting3-12

MUSKEGON HOUSING COMMISSION Administrative Plan - Table of Contents

3-II.B.	CITIZENSHIP OR ELIGIBLE IMMIGRATION STATUS.....	3-12
	Declaration	3-13
	Mixed Families	3-14
	Ineligible Families	3-14
	Timeframe for Determination of Citizenship	3-15
3-II.C.	SOCIAL SECURITY NUMBERS	3-15
3-II.D.	FAMILY CONSENT TO RELEASE OF INFORMATION.....	3-15
3-II.E.	STUDENTS ENROLLED IN INSTITUTIONS OF HIGHER EDUCATION	3-16
	Definitions.....	3-16
	Determining Student Eligibility	3-18
PART III: DENIAL OF ASSISTANCE		3-20
3-III.A.	OVERVIEW	3-20
	Forms of Denial	3-20
	Prohibited Reasons for Denial of Program Assistance	3-20
3-III.B.	MANDATORY DENIAL OF ASSISTANCE.....	3-21
3-III.C.	OTHER PERMITTED REASONS FOR DENIAL OF ASSISTANCE	3-22
	Criminal Activity	3-22
	Previous Behavior in Assisted Housing	3-23
3-III.D.	SCREENING.....	3-24
	Screening for Eligibility	3-24
	Screening for Suitability as a Tenant	3-25
3-III.E.	CRITERIA FOR DECIDING TO DENY ASSISTANCE.....	3-26
	Evidence	3-26
	Consideration of Circumstances.....	3-26
	Removal of a Family Member's Name from the Application	3-27
	Reasonable Accommodation	3-27
3-III.F.	NOTICE OF ELIGIBILITY OR DENIAL	3-28
3-III.G.	PROHIBITION AGAINST DENIAL OF ASSISTANCE TO VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, AND STALKING.....	3-29
	Notification.....	3-29
	Documentation.....	3-29
EXHIBIT 3-1:	DETAILED DEFINITIONS RELATED TO DISABILITIES	3-31
	Person with Disabilities	3-31
	Individual with Handicaps	3-32
EXHIBIT 3-2:	DEFINITION OF INSTITUTION OF HIGHER EDUCATION	3-34
	Eligibility of Students for Assisted Housing under Section 8 of the U.S. Housing Act of 1937	3-34

Chapter 4

APPLICATIONS, WAITING LIST AND TENANT SELECTION

PART I: THE APPLICATION PROCESS4-2

- 4-I.A. OVERVIEW.....4-2
- 4-I.B. APPLYING FOR ASSISTANCE.....4-2
- 4-I.C. ACCESSIBILITY OF THE APPLICATION PROCESS4-3
 - Elderly and Disabled Populations4-3
 - Limited English Proficiency4-3
- 4-I.D. PLACEMENT ON THE WAITING LIST4-3
 - Ineligible for Placement on the Waiting List4-3
 - Eligible for Placement on the Waiting List4-3

PART II: MANAGING THE WAITING LIST4-5

- 4-II.A. OVERVIEW.....4-5
- 4-II.B. ORGANIZATION OF THE WAITING LIST.....4-5
- 4-II.C. OPENING AND CLOSING THE WAITING LIST4-6
 - Closing the Waiting List4-6
 - Reopening the Waiting List4-6
- 4-II.D. FAMILY OUTREACH.....4-6
- 4-II.E. REPORTING CHANGES IN FAMILY CIRCUMSTANCES.....4-7
- 4-II.F. UPDATING THE WAITING LIST.....4-7
 - Purging the Waiting List4-7
 - Removal from the Waiting List4-7

PART III: SELECTION FOR HCV ASSISTANCE4-9

- 4-III.A. OVERVIEW.....4-9
- 4-III.B. SELECTION AND HCV FUNDING SOURCES4-9
 - Special Admissions.....4-9
 - Targeted Funding4-9
 - Regular HCV Funding.....4-9
- 4-III.C. SELECTION METHOD4-10
 - Local Preferences4-10
 - Income Targeting Requirement4-12
 - Order of Selection4-13
- 4-III.D. NOTIFICATION OF SELECTION4-13
- 4-III.E. THE APPLICATION INTERVIEW4-14
- 4-III.F. COMPLETING THE APPLICATION PROCESS.....4-15

Chapter 5

BRIEFINGS AND VOUCHER ISSUANCE

PART I: BRIEFINGS AND FAMILY OBLIGATIONS.....5-2

- 5-I.A. OVERVIEW.....5-2
- 5-I.B. BRIEFING.....5-2
 - Notification and Attendance5-3
 - Oral Briefing5-3
 - Briefing Packet5-5
 - Additional Items to be Included in the Briefing Packet.....5-5
- 5-I.C. FAMILY OBLIGATIONS5-5
 - Time Frames for Reporting Changes Required by Family Obligations5-5
 - Family Obligations5-6

PART II: SUBSIDY STANDARDS AND VOUCHER ISSUANCE.....5-9

- 5-II.A. OVERVIEW.....5-9
- 5-II.B. DETERMINING FAMILY UNIT (VOUCHER) SIZE.....5-9
- 5-II.C. EXCEPTIONS TO SUBSIDY STANDARDS.....5-10
- 5-II.D. VOUCHER ISSUANCE5-11
- 5-II.E. VOUCHER TERM, EXTENSIONS, AND SUSPENSIONS.....5-12
 - Voucher Term.....5-12
 - Extensions of Voucher Term.....5-12
 - Suspensions of Voucher Term.....5-13
 - Expiration of Voucher Term5-13

Chapter 6

INCOME AND SUBSIDY DETERMINATIONS

PART I: ANNUAL INCOME6-2

6-I.A. OVERVIEW.....6-2

6-I.B. HOUSEHOLD COMPOSITION AND INCOME.....6-3

 Summary of Income Included and Excluded by Person6-3

 Temporarily Absent Family Members6-3

 Family Members Permanently Confined for Medical Reasons.....6-4

 Joint Custody of Dependents.....6-5

 Caretakers for a Child.....6-5

6-I.C. ANTICIPATING ANNUAL INCOME.....6-6

 Basis of Annual Income Projection6-6

 Projecting Income.....6-7

6-I.D. EARNED INCOME.....6-7

 Types of Earned Income Included in Annual Income.....6-7

 Types of Earned Income Not Counted in Annual Income6-8

6-I.E. EARNED INCOME DISALLOWANCE FOR PERSONS WITH DISABILITIES.....6-11

 Eligibility.....6-11

 Calculation of the Disallowance6-11

6-I.F. BUSINESS INCOME.....6-12

 Business Expenses.....6-12

 Business Expansion6-13

 Capital Indebtedness6-13

 Negative Business Income.....6-13

 Withdrawal of Cash or Assets from a Business.....6-13

 Co-owned Businesses.....6-14

6-I.G. ASSETS.....6-14

 Overview6-14

 General Policies6-14

 Types of Assets.....6-18

6-I.H. PERIODIC PAYMENTS.....6-22

 Periodic Payments Included in Annual Income.....6-22

 Lump-Sum Payments for the Delayed Start of a Periodic Payment.....6-22

 Treatment of Overpayment Deductions from Social Security Benefits6-23

 Periodic Payments Excluded from Annual Income6-23

6-I.I. PAYMENTS IN LIEU OF EARNINGS.....6-24

6-I.J. WELFARE ASSISTANCE.....6-24

 Overview6-24

 Sanctions Resulting in the Reduction of Welfare Benefits.....6-24

MUSKEGON HOUSING COMMISSION Administrative Plan - Table of Contents

6-I.K.	PERIODIC AND DETERMINABLE ALLOWANCES	6-25
	Alimony and Child Support	6-25
	Regular Contributions or Gifts	6-25
6-I.L.	STUDENT FINANCIAL ASSISTANCE	6-26
	Student Financial Assistance <u>Included</u> in Annual Income	6-26
	Student Financial Assistance <u>Excluded</u> from Annual Income	6-27
6-I.M.	ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME.....	6-28
PART II: ADJUSTED INCOME.....		6-30
6-II.A.	INTRODUCTION	6-36
	Overview	6-30
	Anticipating Expenses	6-30
6-II.B.	DEPENDENT DEDUCTION	6-31
6-II.C.	ELDERLY OR DISABLED FAMILY DEDUCTION.....	6-31
6-II.D.	MEDICAL EXPENSES DEDUCTION	6-31
	Definition of Medical Expenses.....	6-31
	Summary of Allowable Medical Expenses from IRS Publication 502.....	6-31
	Families That Qualify for Both Medical and Disability Assistance Expenses.....	6-32
6-II.E.	DISABILITY ASSISTANCE EXPENSES DEDUCTION.....	6-32
	Earned Income Limit on the Disability Assistance Expense Deduction	6-32
	Eligible Disability Expenses	6-33
	Necessary and Reasonable Expenses	6-34
	Families That Qualify for Both Medical and Disability Assistance Expenses.....	6-34
6-II.F.	CHILD CARE EXPENSE DEDUCTION	6-35
	Clarifying the Meaning of Child for This Deduction.....	6-35
	Qualifying for the Deduction	6-35
	Earned Income Limit on Child Care Expense Deduction	6-36
	Eligible Child Care Expenses.....	6-37
PART III: CALCULATING FAMILY SHARE AND PHA SUBSIDY.....		6-39
6-III.A.	OVERVIEW OF RENT AND SUBSIDY CALCULATIONS.....	6-39
	TTP Formula	6-39
	Family Share	6-39
	PHA Subsidy.....	6-40
	Utility Reimbursement	6-40
6-III.B.	FINANCIAL HARDSHIPS AFFECTING MINIMUM RENT	6-40
	Overview	6-40
	HUD-Defined Financial Hardship.....	6-40
	Implementation of Hardship Exemption.....	6-41
6-III.C.	APPLYING PAYMENT STANDARDS	6-44
	Overview	6-44
	Changes in Payment Standards.....	6-44
	Reasonable Accommodation.....	6-45

MUSKEGON HOUSING COMMISSION Administrative Plan - *Table of Contents*

6-III.D.	APPLYING UTILITY ALLOWANCES [24 CFR 982.517].....	6-46
	Overview.....	6-46
	Reasonable Accommodation.....	6-46
	Utility Allowance Revisions.....	6-46
6-III.E.	PRORATED ASSISTANCE FOR MIXED FAMILIES [24 CFR 5.520]	6-46
EXHIBIT 6-1:	ANNUAL INCOME INCLUSIONS.....	3-31
	HHS DEFINITION OF “ASSISTANCE”.....	3-31
EXHIBIT 6-2:	ANNUAL INCOME EXCLUSIONS.....	3-31
EXHIBIT 6-3:	TREATMENT OF FAMILY ASSETS.....	3-31
EXHIBIT 6-4:	EARNED INCOME DISALLOWANCE FOR PERSONS WITH DISABILITIES	3-31
EXHIBIT 6-5:	THE EFFECT OF WELFARE BENEFIT REDUCTION.....	3-31

Chapter 7
VERIFICATION

PART I: GENERAL VERIFICATION REQUIREMENTS.....7-2

7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION.....7-2

 Consent Forms7-2

 Penalties for Failing to Consent7-2

7-I.B. OVERVIEW OF VERIFICATION REQUIREMENTS7-2

 HUD’s Verification Hierarchy7-2

 Requirements for Acceptable Documents7-3

 File Documentation.....7-3

7-I.C. UP-FRONT INCOME VERIFICATION (UIV).....7-4

 Upfront Income Verification using HUD’s EIV System (Mandatory)7-4

 Upfront Income Verification using Non-HUD Systems (Optional)7-5

7-I.D. THIRD-PARTY WRITTEN AND ORAL VERIFICATION7-6

 Written Third-Party Verification.....7-6

 Written Third-Party Verification Form.....7-6

 Oral Third-Party Verification7-7

 When Third-Party Verification is Not Required7-7

7-I.E. SELF-CERTIFICATION7-8

PART II: VERIFYING FAMILY INFORMATION.....7-9

7-II.A. VERIFICATION OF LEGAL IDENTITY7-9

7-II.B. SOCIAL SECURITY NUMBERS7-9

7-II.C. DOCUMENTATION OF AGE7-11

7-II.D. FAMILY RELATIONSHIPS.....7-12

 Marriage7-12

 Separation or Divorce.....7-12

 Absence of Adult Member7-13

 Foster Children and Foster Adults.....7-13

7-II.E. VERIFICATION OF STUDENT STATUS.....7-13

 General Requirements7-13

 Restrictions on Assistance to Students Enrolled in Institutions of Higher Education.....7-13

7-II.F. DOCUMENTATION OF DISABILITY7-15

 Family Members Receiving SSA Disability Benefits7-15

 Family Members Not Receiving SSA Disability Benefits7-16

7-II.G. CITIZENSHIP OR ELIGIBLE IMMIGRATION STATUS.....7-16

 Overview7-16

 U.S. Citizens and Nationals7-16

 Eligible Immigrants7-17

7-II.H. VERIFICATION OF PREFERENCE STATUS.....7-17

MUSKEGON HOUSING COMMISSION Administrative Plan - Table of Contents

PART III: VERIFYING INCOME AND ASSETS.....	7-2
7-III.A. EARNED INCOME	7-2
Tips	7-2
Wages	7-2
7-III.B. BUSINESS AND SELF EMPLOYED INCOME	7-2
7-III.C. PERIODIC PAYMENTS AND PAYMENTS IN LIEU OF EARNINGS	7-2
Social Security/SSI Benefits	7-3
7-III.D. ALIMONY OR CHILD SUPPORT	7-4
7-III.E. ASSETS AND INCOME FORM ASSETS	7-6
7-III.F. NET INCOME FROM RENTAL PROPERTY	7-8
7-III.G. RETIREMENT ACCOUNTS	7-8
7-III.H. INCOME FROM EXCLUDED SOURCES	7-8
7-III.I. ZERO ANNUAL INCOME STATUS	7-8
7-III.J. STUDENT FINANCIAL ASSISTANCE	7-8
7-III.K. PARENTAL INCOME OF STUDENTS SUBJECT TO ELIGIBILITY RESTRICTIONS.....	7-8
PART IV: VERIFYING MANDATORY DEDUCTIONS.....	7-9
7-IV.A. DEPENDENT AND ELDERLY/DISABLED HOUSEHOLD DEDUCTIONS	7-12
Dependent Deduction	7-12
Elderly/Disabled Family Deduction	7-12
7-IV.B. MEDICAL EXPENSE DEDUCTION	7-13
Amount of Expense	7-13
Eligible Household	7-13
Qualified Expenses	7-13
Unreimbursed Expenses	7-13
Expenses Incurred in Past Years	7-13
7-IV.C. DISABILITY ASSISTANCE EXPENSES.....	7-15
Amount of Expense	7-15
Family Member is a Person with Disabilities	7-16
Family Member(s) Permitted to Work	7-13
Unreimbursed Expenses	7-13
7-IV.D. CHILD CARE EXPENSES	7-16
Eligible Child	7-16
Unreimbursed Expense.....	7-16
Pursuing an Eligible Activity	7-17
Allowable Type of Child Care	7-13
Reasonableness of Expenses.....	7-13
EXHIBIT 7-1: SUMMARY OF DOCUMENTATION REQUIREMENTS FOR NONCITIZENS	7-31

Chapter 8

HOUSING QUALITY STANDARDS AND RENT REASONABLENESS DETERMINATIONS

PART I: PHYSICAL STANDARDS8-2

- 8-I.A. GENERAL HUD REQUIREMENTS8-2
 - HUD Performance and Acceptability Standards.....8-2
 - Tenant Preference Items.....8-3
 - Modifications to Provide Accessibility.....8-3
- 8-I.B. ADDITIONAL LOCAL REQUIREMENTS8-3
 - Thermal Environment.....8-3
 - Clarifications of HUD Requirements8-4
 - Digital Photos of Inspections8-7
- 8-I.C. LIFE THREATENING CONDITIONS.....8-7
- 8-I.D. OWNER AND FAMILY RESPONSIBILITIES8-8
 - Family Responsibilities.....8-8
 - Owner Responsibilities8-8
- 8-I.E. SPECIAL REQUIREMENTS FOR CHILDREN WITH ENVIRONMENTAL INTERVENTION
BLOOD LEAD LEVEL.....8-8
- 8-I.F. VIOLATION OF HQS SPACE STANDARDS.....8-9

PART II: THE INSPECTION PROCESS8-10

- 8-II.A. OVERVIEW [24 CFR 982.405]8-10
 - Types of Inspections8-10
 - Inspection of PHA-owned Units8-10
 - Inspection Costs8-10
 - Notice and Scheduling.....8-10
 - Owner and Family Inspection Attendance8-11
- 8-II.B. INITIAL HQS INSPECTION8-11
 - Timing of Initial Inspections.....8-11
 - Inspection Results and Re-inspections8-11
 - Utilities & Appliances8-12
- 8-II.C. ANNUAL HQS INSPECTIONS.....8-12
 - Scheduling the Inspection8-12
- 8-II.D. SPECIAL INSPECTIONS8-13
- 8-II.E. QUALITY CONTROL INSPECTIONS.....8-13
- 8-II.F. INSPECTION RESULTS AND RE-INSPECTIONS FOR UNITS UNDER HAP CONTRACT.....8-13
 - Notification of Corrective Actions8-13
 - Extensions8-14
 - Re-inspections8-15
- 8-II.G. ENFORCING OWNER COMPLIANCE.....8-15
 - HAP Abatement.....8-15
 - HAP Contract Termination.....8-16
- 8-II.H. ENFORCING FAMILY COMPLIANCE WITH HQS.....8-16

Chapter 8

HOUSING QUALITY STANDARDS AND RENT REASONABLENESS DETERMINATIONS

PART III: RENT REASONABLENESS 8-17

- 8-III.A. OVERVIEW..... 8-17
 - PHA-owned Units 8-17
- 8-III.B. WHEN RENT REASONABLENESS DETERINATIONS ARE REQUIRED 8-17
 - Owner-initiated Rent Determinations 8-17
 - PHA- and HUD-Initiated Rent Reasonableness Determinations 8-18
- 8-III.C. HOW COMPARABILITY IS ESTABLISHED..... 8-18
 - Factors to Consider 8-18
 - Units that Must Not be Used as Comparable..... 8-18
 - Rents Charged for Other Units on the Premises..... 8-19
- 8-III.D. PHA RENT REASONABLESS METHODOLOGY 8-19
 - How Market Data is Collected..... 8-19
 - How Rents are Determined 8-19
- EXHIBIT 8-1: OVERVIEW OF HUD HOUSING QUALITY STANDARDS 8-20
- EXHIBIT 8-2: SUMMARY OF TENANT PREFERNCE AREAS RELATED TO HOUSING QUALITY 8-23

Chapter 9

GENERAL LEASING POLICIES

9-I.A. TENANT SCREENING 9-2
9-I.B. REQUESTING TENANCY APPROVAL 9-2
9-I.C. OWNER PARTICIPATION 9-4
9-I.D. ELIGIBLE UNITS 9-4
 Ineligible Units..... 9-4
 PHA-Owned Units 9-4
 Special Housing Types..... 9-4
 Duplicative Assistance 9-4
 Housing Quality Standards (HQS)..... 9-5
 Unit Size..... 9-5
 Rent Reasonableness 9-5
 Rent Burden 9-5
9-I.E. LEASE AND TENANCY ADDENDUM..... 9-6
 Lease Form and Tenancy Addendum..... 9-6
 Lease Information 9-6
 Term of Assisted Tenancy 9-6
 Security Deposit 9-7
 Separate Non-Lease Agreements between Owner and Tenant 9-7
 PHA Review of Lease..... 9-8
9-I.F. TENANCY APPROVAL..... 9-8
9-I.G. HAP CONTRACT EXECUTION 9-9
9-I.H. CHANGES IN LEASE OR RENT..... 9-10

Chapter 10

MOVING WITH CONTINUED ASSISTANCE AND PORTABILITY

PART I: MOVING WITH CONTINUED ASSISTANCE.....10-2

10-I.A. ALLOWABLE MOVES 10-2

10-I.B. RESTRICTIONS ON MOVES 10-3

 Denial of Moves..... 10-3

 Restrictions on Elective Moves..... 10-4

10-I.C. MOVING PROCESS..... 10-4

 Notification 10-4

 Approval 10-5

 Reexamination of Family Income and Composition..... 10-5

 Voucher Issuance and Briefing..... 10-5

 Housing Assistance Payments 10-5

PART II: PORTABILITY.....10-6

10-II.A. OVERVIEW 10-6

10-II.B. INITIAL PHA ROLE 10-6

 Allowable Moves under Portability 10-6

 Determining Income Eligibility 10-7

 Reexamination of Family Income and Composition..... 10-8

 Briefing 10-8

 Voucher Issuance and Term..... 10-8

 Voucher Extensions and Expiration..... 10-9

 Preapproval Contact with the Receiving PHA 10-9

 Initial Notification to the Receiving PHA..... 10-9

 Sending Documentation to the Receiving PHA..... 10-10

 Initial Billing Deadline 10-10

 Monthly Billing Payments 10-11

 Annual Updates of Form HUD-50058..... 10-11

 Denial or Termination of Assistance..... 10-11

10-II.C. RECEIVING PHA ROLE 10-11

 Responding to Initial PHA’s Request 10-12

 Initial Contact with Family 10-12

 Briefing 10-12

 Income Eligibility and Reexamination..... 10-12

 Voucher Issuance 10-13

 Notifying the Initial PHA..... 10-14

 Administering a Portable Family’s Voucher..... 10-14

 Absorbing a Portable Family 10-16

Chapter 11
REEXAMINATIONS

PART I: ANNUAL REEXAMINATIONS.....11-2

11-I.A. OVERVIEW 11-2

11-I.B. SCHEDULING ANNUAL REEXAMINATIONS 11-2

 Notification of and Participation in the Annual Reexamination Process 11-2

11-I.C. CONDUCTING ANNUAL REEXAMINATIONS 11-3

11-I.D. DETERMINING ONGOING ELIGIBILITY OF CERTAIN STUDENTS..... 11-4

11-I.E. EFFECTIVE DATES..... 11-5

PART II: INTERIM REEXAMINATIONS11-7

11-II.A. OVERVIEW 11-7

11-II.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION 11-7

 New Family Members Not Requiring Approval..... 11-8

 New Family and Household Members Requiring Approval..... 11-9

 Departure of a Family or Household Member 11-9

11-II.C. CHANGES AFFECTING INCOME OR EXPENSES 11-9

 PHA-Initiated Interim Reexaminations..... 11-9

 Family-Initiated Interim Reexaminations 11-10

11-II.D. PROCESSING THE INTERIM REEXAMINATION 11-11

 Method of Reporting..... 11-11

 Effective Dates..... 11-11

PART III: RECALCULATING FAMILY SHARE AND SUBSIDY AMOUNT11-13

11-III.A. OVERVIEW..... 11-13

11-III.B. CHANGES IN PAYMENT STANDARDS AND UTILITY ALLOWANCES..... 11-13

 Payment Standards..... 11-13

 Subsidy Standards..... 11-14

 Utility Allowances 11-14

11-III.C. NOTIFICATION OF NEW FAMILY SHARE AND HAP AMOUNT 11-14

11-III.D. DISCREPANCIES..... 11-15

Chapter 12

TERMINATION OF ASSISTANCE AND TENANCY

PART I: GROUNDS FOR TERMINATION OF ASSISTANCE.....12-2

- 12-I.A. OVERVIEW 12-2
- 12-I.B. FAMILY NO LONGER REQUIRES ASSISTANCE..... 12-2
- 12-I.C. FAMILY CHOOSES TO TERMINATE ASSISTANCE 12-2
- 12-I.D. MANDATORY TERMINATION OF ASSISTANCE 12-2
 - Eviction..... 12-2
 - Failure to Provide Consent. 12-3
 - Failure to Document Citizenship 12-3
 - Failure to Disclose and Document Social Security Numbers 12-3
 - Methamphetamine Manufacture or Production 12-4
 - Lifetime Registered Sex Offenders 12-4
 - Failure of Students to Meet Ongoing Eligibility Requirements 12-4
 - Death of the Sole Family Member 12-5
- 12-I.E. MANDATORY POLICIES AND OTHER AUTHORIZED TERMINATIONS 12-5
 - Mandatory Policies... 12-5
 - Other Authorized Reasons for Termination of Assistance 12-6

PART II: APPROACH TO TERMINATION OF ASSISTANCE 12-3

- 12-II.A. OVERVIEW 12-3
- 12-II.B. METHOD OF TERMINATION 12-3
- 12-II.C. ALTERNATIVES TO TERMINATION OF ASSISTANCE 12-3
 - Change in Household Composition 12-3
 - Repayment of Family Debts 12-3
- 12-II.D. CRITERIA FOR DECIDING TO TERMINATE ASSISTANCE 12-4
 - Evidence 12-4
 - Consideration of Circumstances 12-4
 - Reasonable Accommodation 12-5
- 12-II.E. TERMINATIONS RELATED TO DOMESTIC VIOLENCE, DATING VIOLENCE OR STALKING 12-11
 - VAWA Protections against Terminations 12-11
 - Limitations on VAWA Protections 12-12
 - Documentation of Abuse... 12-13
 - Terminating the Assistance of a Domestic Violence Perpetrator 12-13
- 12-II.F. TERMINATION NOTICE 12-14

PART III: TERMINATION OF TENANCY BY THE OWNER 12-15

- 12-III.A. OVERVIEW 12-15
- 12-III.B. GROUNDS FOR OWNER TERMINATION OF TENANCY 12-15
 - Serious or Repeated Lease Violations 12-15
 - Violation of Federal, State, or Local Law..... 12-15
 - Criminal Activity or Alcohol Abuse 12-15
 - Other Good Cause 12-16
- 12-III.C. EVICTION 12-16
- 12-III.D. DECIDING WHETHER TO TERMINATE TENANCY 12-17
- 12-III.E. EFFECT OF TENANCY TERMINATION ON THE FAMILY’S ASSISTANCE..... 12-18
- EXHIBIT 12-1: STATEMENT OF FAMILY OBLIGATIONS 12-19

Chapter 13

OWNERS

PART I: OWNERS IN THE HCV PROGRAM.....13-2

- 13-I.A. OWNER RECRUITMENT AND RETENTION 13-2
 - Recruitment 13-2
 - Retention 13-2
- 13-I.B. BASIC HCV PROGRAM REQUIREMENTS..... 13-3
- 13-I.C. OWNER RESPONSIBILITIES..... 13-4
- 13-I.D. OWNER QUALIFICATIONS 13-5
 - Owners Barred from Participation 13-5
 - Leasing to Relatives 13-5
 - Conflict of Interest 13-5
 - Owner Actions That May Result in Disapproval of a Tenancy Request..... 13-6
 - Legal Ownership of Unit..... 13-7
- 13-I.E. NON-DISCRIMINATION 13-8

PART II: HAP CONTRACTS13-9

- 13-II.A. OVERVIEW..... 13-9
- 13-II.B. HAP CONTRACT CONTENTS..... 13-9
- 13-II.C. HAP CONTRACT PAYMENTS 13-10
 - General 13-10
 - Owner Certification of Compliance 13-11
 - Late HAP Payments 13-11
 - Termination of HAP Payments 13-12
- 13-II.D. BREACH OF HAP CONTRACT 13-12
- 13-II.E. HAP CONTRACT TERM AND TERMINATIONS 13-13
- 13-II.F. CHANGE IN OWNERSHIP / ASSIGNMENT OF THE HAP CONTRACT..... 13-14
- 13-II.G. FORECLOSURE 13-15

Chapter 14

PROGRAM INTEGRITY

PART I: PREVENTING, DETECTING, AND INVESTIGATING ERRORS AND PROGRAM ABUSE14-2

14-I.A. PREVENTING ERRORS AND PROGRAM ABUSE 14-2

14-I.B. DETECTING ERRORS AND PROGRAM ABUSE 14-3

 Quality Control and Analysis of Data 14-3

 Independent Audits and HUD Monitoring 14-4

 Individual Reporting of Possible Errors and Program Abuse..... 14-4

14-I.C. INVESTIGATING ERRORS AND PROGRAM ABUSE..... 14-4

 When the PHA Will Investigate 14-4

 Consent to Release of Information 14-4

 Analysis and Findings 14-4

 Consideration of Remedies..... 14-4

 Notice and Appeals..... 14-5

PART II: CORRECTIVE MEASURES AND PENALTIES14-6

14-II.A. SUBSIDY UNDER- OR OVERPAYMENTS 14-6

 Corrections 14-6

 Reimbursement..... 14-6

14-II.B. FAMILY-CAUSED ERRORS AND PROGRAM ABUSE 14-6

 Family Reimbursement to PHA 14-6

 PHA Reimbursement to Family 14-7

 Prohibited Actions 14-7

 Penalties for Program Abuse..... 14-7

14-II.C. OWNER-CAUSED ERROR OR PROGRAM ABUSE 14-8

 Owner Reimbursement to the PHA 14-8

 Prohibited Owner Actions 14-8

 Remedies and Penalties 14-9

14-II.D. PHA-CAUSED ERRORS OR PROGRAM ABUSE 14-9

 Repayment to the PHA 14-9

 PHA Reimbursement to Family or Owner 14-9

 Prohibited Activities 14-9

14-II.E. CRIMINAL PROSECUTION 14-10

14-II.F. FRAUD AND PROGRAM ABUSE RECOVERIES 14-10

Chapter 15

SPECIAL HOUSING TYPES

PART I: SINGLE ROOM OCCUPANCY.....15-2
15-I.A. OVERVIEW..... 15-2
15-I.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCUALTION 15-2
15-I.C. HOUSING QUALITY STANDARDS (HQS)15-2

PART II: CONGREGATE HOUSING15-4
15-II.A. OVERVIEW15-4
15-II.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION..... 15-4
15-II.C. HOUSING QUALITY STANDARDS15-4

PART III: GROUP HOME15-5
15-III.A. OVERVIEW15-5
15-III.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION..... 15-5
15-III.C. HOUSING QUALITY STANDARDS15-5

PART IV: SHARED HOUSING 15-6
15-IV.A. OVERVIEW15-6
15-IV.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION.....15-6
15-IV.C. HOUSING QUALITY STANDARDS15-6

PART V: COOPERATIVE HOUSING 15-7
15-V.A. OVERVIEW15-7
15-V.B. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION.....15-7
15-V.C. HOUSING QUALITY STANDARDS15-7

PART VI: MANUFACTURED HOMES 15-7
15-VI.A. OVERVIEW15-7
15-VI.B. SPECIAL POLICIES FOR MANUFACTURED HOME OWNERS..... 15-7
 WHO LEASE A SPACE15-7
 Family Income
 Lease and HAP Contract
15-VI.C. PAYMENT STANDARD, UTILITY ALLOWANCE AND HAP CALCULATION
 Payment Standard
 Utility Allowance
 Space Rent
 Housing Assistance Payment
 Rent Reasonableness
15-VI.D. HOUSING QUALITY STANDARDS

PART VII: HOMEOWNERSHIP
15-VII.A. OVERVIEW
15-VII.B. FAMILY ELIGIBILITY

MUSKEGON HOUSING COMMISSION Administrative Plan - *Table of Contents*

15-VII.C. SELECTION OF FAMILIES 15-13
15-VII.D. ELIGIBLE UNITS 15-14
15-VII.E. ADDITIONAL PHA REQUIREMENTS FOR SEARCH AND PURCHASE 15-14
15-VII.F. HOMEOWNERSHIP COUNSELING 15-15
15-VII.G. HOME INSPECTIONS, CONTRACT OF SALE AND PHA DISAPPROVAL OF SELLER 15-16
 Home Inspections 15-16
 Contract of Sale 15-16
 Disapproval of a Seller 15-16
15-VII.H. FINANCING 15-16
15-VII.I. CONTINUED ASSISTANCE REQUIREMENTS; FAMILY OBLIGATIONS 15-17
15-VII.J. MAXIMUM TERM OF HOMEOWNER ASSISTANCE 15-18
15-VII.K. HOMEOWNERSHIP ASSISTANCE PAYMENTS AND HOMEOWNERSHIP
 EXPENSES 15-18
15-VII.L. PORTABILITY 15-20
15-VII.M. MOVING WITH CONTINUED ASSISTANCE 15-20
15-VII.N. DENIAL OR TERMINATION OF ASSISTANCE 15-21

Chapter 16

PROGRAM ADMINISTRATION

PART I: ADMINISTRATIVE FEE RESERVE.....16-2

PART II: SETTING PROGRAM STANDARDS AND SCHEDULES.....16-3

16-II.A. OVERVIEW 16-3

16-II.B. PAYMENT STANDARDS 16-3

 Updating Payment Standards..... 16-4

 Exception Payment Standards 16-5

 Unit-by-Unit Exceptions..... 16-5

 "Success Rate" Payment Standard Amounts 16-6

 Decreases in the Payment Standard Below the Basic Range..... 16-6

16-II.C. UTILITY ALLOWANCES 16-6

 Air Conditioning..... 16-7

 Reasonable Accommodation 16-7

 Utility Allowance Revisions..... 16-7

PART III: INFORMAL REVIEWS AND HEARINGS16-8

16-III.A. OVERVIEW 16-8

16-III.B. INFORMAL REVIEWS 16-8

 Decisions Subject to Informal Review 16-8

 Notice to the Applicant..... 16-9

 Scheduling an Informal Review 16-9

 Informal Review Procedures 16-9

 Informal Review Decision 16-9

16-III.C. INFORMAL HEARINGS FOR PARTICIPANTS 16-10

 Decisions Subject to Informal Hearing 16-10

 Informal Hearing Procedures 16-11

16-III.D. HEARING AND APPEAL PROVISIONS FOR NONCITIZENS 16-17

 Notice of Denial or Termination of Assistance 16-17

 USCIS Appeal Process 16-18

 Informal Hearing Procedures for Applicants..... 16-18

 Informal Hearing Procedures for Residents 16-19

 Retention of Documents 16-20

PART IV: OWNER OR FAMILY DEBTS TO THE PHA.....16-21

16-IV.A. OVERVIEW 16-21

16-IV.B. REPAYMENT POLICY..... 16-21

 Owner Debts to the PHA 16-22

 Family Debts to the PHA..... 16-22

 Repayment Agreement 16-22

 General Repayment Agreement Guidelines for Families 16-22

 Repayment Agreements Involving Improper Payments..... 16-23

PART V: MANAGEMENT ASSESSMENT (SEMAP).....16-25

16-V.A. OVERVIEW 16-25

16-V.B. SEMAP CERTIFICATION 16-25

 HUD Verification Method..... 16-25

16-V.C. SEMAP INDICATORS 16-26

 SEMAP Indicators Chart 16-26

MUSKEGON HOUSING COMMISSION Administrative Plan - Table of Contents

PART VI: RECORD KEEPING	16-30
16-VI.A. OVERVIEW	16-30
16-VI.B. RECORD RETENTION	16-30
16-VI.C. RECORDS MANAGEMENT.....	16-30
Privacy Act Requirements.....	16-31
Upfront Income Verification (UIV) Records	16-31
Criminal Records.....	16-31
Medical/Disability Records.....	16-32
Documentation of Domestic Violence, Dating Violence, or Stalking	16-32
PART VII: REPORTING AND RECORD KEEPING FOR CHILDREN WITH ENVIRONMENTAL INTERVENTION BLOOD LEAD LEVEL.....	16-33
16-VII.A. OVERVIEW	16-33
16-VII.B. REPORTING REQUIREMENT	16-33
16-VII.C. DATA COLLECTION AND RECORD KEEPING	16-33
PART VIII: DETERMINATION OF INSUFFICIENT FUNDING.....	16-34
16-VIII.A. OVERVIEW	16-34
16-VIII.B. METHODOLOGY	16-34
PART IX: VIOLENCE AGAINST WOMEN ACT (VAWA): NOTIFICATION, DOCUMENTATION, CONFIDENTIALITY	16-35
16-IX.A. OVERVIEW	16-35
16-IX.B. DEFINITIONS	16-35
16-IX.C. NOTIFICATION.....	16-36
Notification to Public	16-36
Notification to Program Applicants and Participants.....	16-37
Notification to Owners and Managers.....	16-37
16-IX.D. DOCUMENTATION.....	16-37
Conflicting Documentation.....	16-38
Discretion to Require No Formal Documentation	16-38
Failure to Provide Documentation	16-39
16-IX.E. CONFIDENTIALITY	16-39
EXHIBIT 16-1: SAMPLE NOTICE TO HOUSING CHOICE VOUCHER APPLICANTS AND TENANTS REGARDING THE VAWA ACT.....	16-40
EXHIBIT 16-2: SAMPLE NOTICE TO HOUSING CHOICE VOUCHER OWNERS AND MANAGERS REGARDING THE VAWA ACT.....	16-40

Chapter 17

VETERAN AFFAIRS SUPPORTIVE HOUSING

17-I.A. INTRODUCTION..... 17-1
FAMILY ELIGIBILITY AND SELECTION..... 17-1
VOUCHER TERM 17-2
INITIAL LEASE TERM..... 17-2
PORTABILITY OF HUD VASH VOUCHER..... 17-2
TRANSFER FROM HUD VASH TO REGULAR HCV 17-3
PROJECT BASED ASSSITANCE..... 17-3
SEMAP..... 17-3
REPORTING REQUIREMENTS..... 17-3
INFORMAL HEARINGS AND REVIEWS..... 17-3
ADDITIONAL REQUIREMENTS 17-4

Glossary

PART I: ACRONYMS USED IN THE HOUSING CHOICE VOUCHER (HCV)

PART II: PROGRAM GLOSSARY OF SUBSIDIZED HOUSING TERMS

