



THE HOUSING AUTHORITY OF BERGEN COUNTY

PHA PLAN

FISCAL YEAR 04/2018

5 YEAR AND ANNUAL PLAN

EXECUTIVE SUMMARY

The Housing Authority of Bergen County (HABC) submits for review the Streamlined Five- Year and Annual PHA Plans for fiscal year beginning April 1, 2018. The HABC provides Federal rental assistance to 4,000 families. The HABC continues to work to create and preserve affordable housing, positively impact the number of homeless families in Bergen County and create avenues for self-sufficiency.

Major upcoming initiatives include:

- 30 Saddle Brook Senior PBV units expected completion in FY 2018
- 39 Franklin Lakes Supportive Housing PBV units expected completion in FY 2018

The HABC will also look to expand and explore new opportunities to partner with other community agencies in housing opportunities for target populations. In addition, the HABC will implement HOPWA governing PBV issuance to PHA owned properties.

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- (a) Form HUD -50075-5Y
- (b) Form HUD -50075-HCV
- (c) PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations (form HUD-50077-ST-HCV-HP).
- (d) Civil Rights Certification (form HUD-50077-CR)
- (e) State/Local Government Certification of Consistency with the Consolidated Plan (form HUD- 50077-SL)

Five-Year PHA Plan

MISSION

The HABC's mission is to continue to provide, sustain, and expand opportunities for extremely low-income to low-income families. The HABC has initiatives to develop new buildings and is expanding initiatives to work with other agencies in housing targeted populations.

The HABC will look to maximize HUD funds in providing housing opportunities through the Housing Choice Voucher program, Project Based Voucher program and continue to utilize our non-profit development arm, Housing Development Corporation of Bergen County (HDC), in developing and preserving affordable housing. In addition, the HABC will access any and all subsidies or resources to accomplish our mission. The HABC is the contracted manager of the Bergen County Housing, Health and Human Services Center (BCHHH). The BCHHH is the County's 90 bed emergency shelter also serving as a one-stop location and single point of entry for individuals to receive information, care management, meals, health and human services, and financial assistance. In this capacity, the HABC serves and assists the lowest income families in the County.

The HABC has implemented an Emergency Transfer Plan and updated policies and regulations to reflect the changes. Our goals are to bring awareness to our clients and residents on their rights and options. Our goal is to create an environment where clients feel secure in reporting and staff are well trained on policy and handling these situations. The HABC has worked successful with Center for Hope and Safety, a non-profit organization dedicated to assisting victims and their children of domestic violence, in housing homeless families.

PROGRESS

Within the past five years the HABC has completed development and lease up of several projects including Emerson Veterans Supportive Housing (PBV- disabled Veterans), Franklin Villa Apartments in Northvale (affordable senior rentals), Montvale Commons (PBV- disabled), River Vale Senior Housing (manage), and Martin Luther King Jr. Senior Center (residents and senior center). The HABC has also maximized vouchers issued on the Housing Choice Voucher program within the last two years.

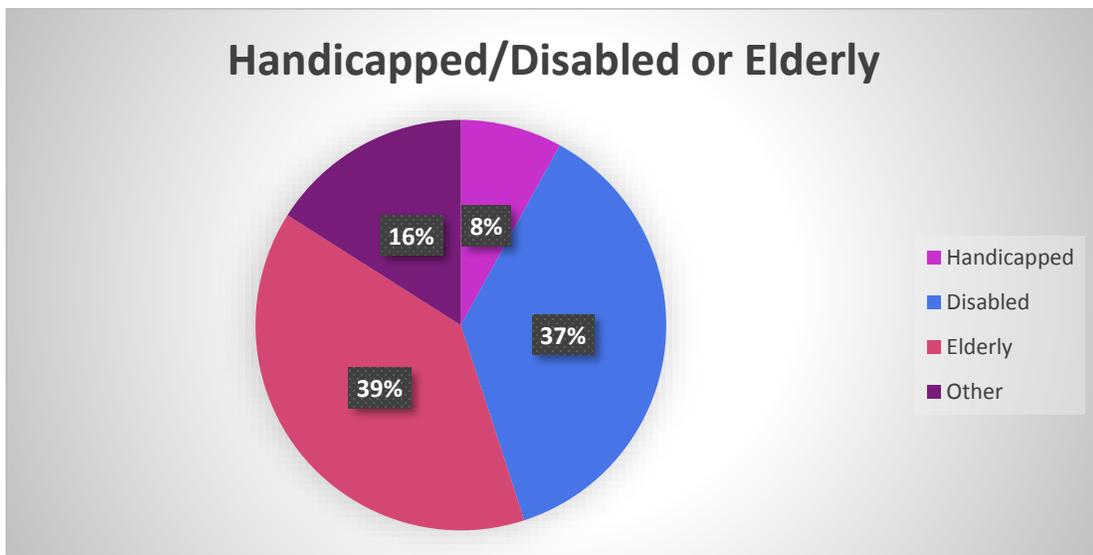
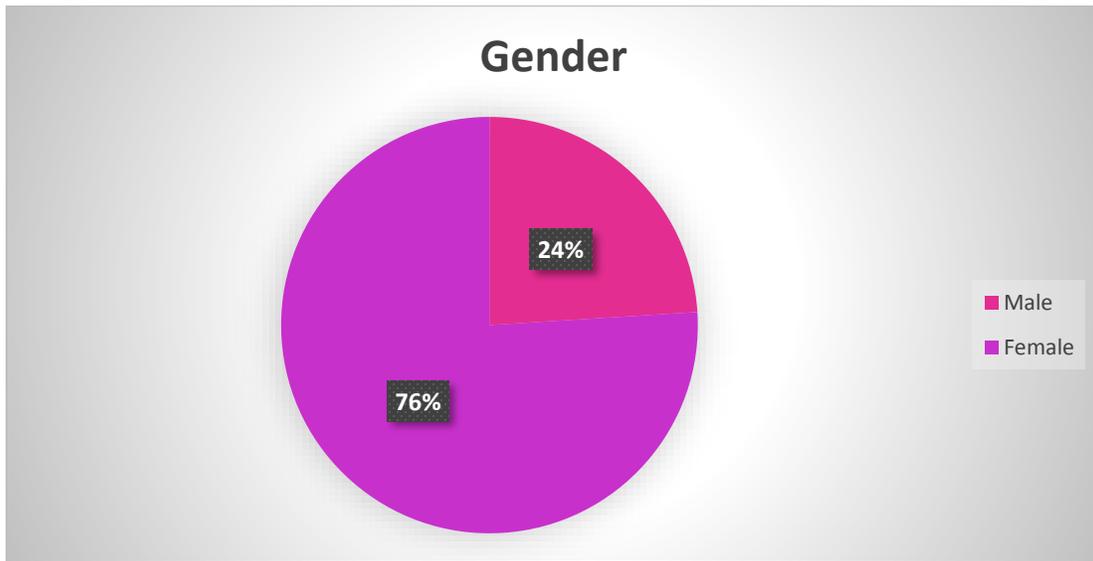
ANNUAL PHA PLAN

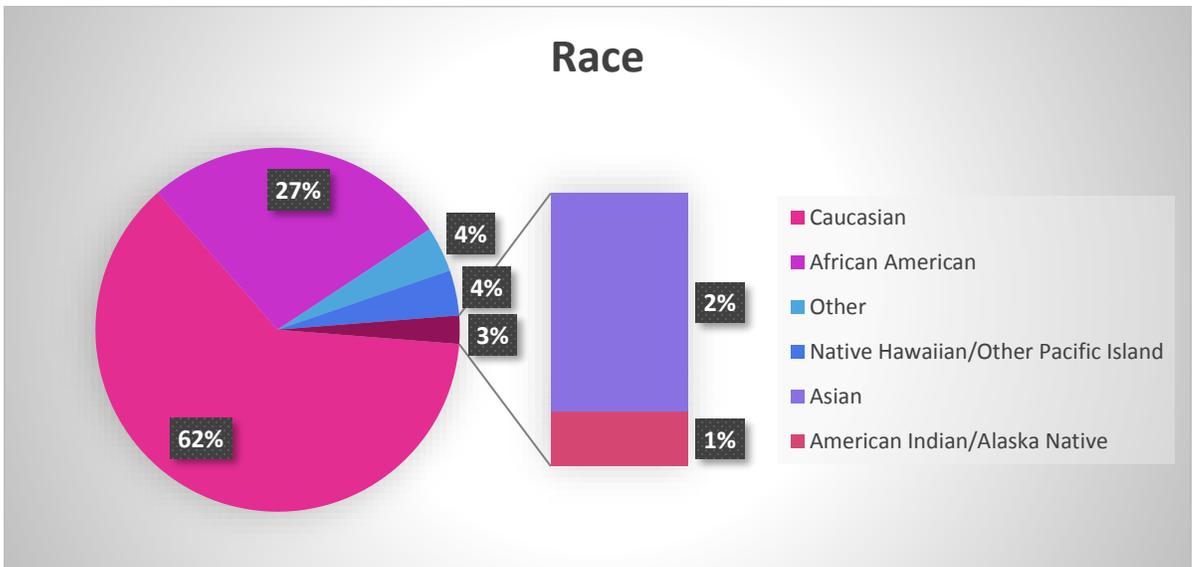
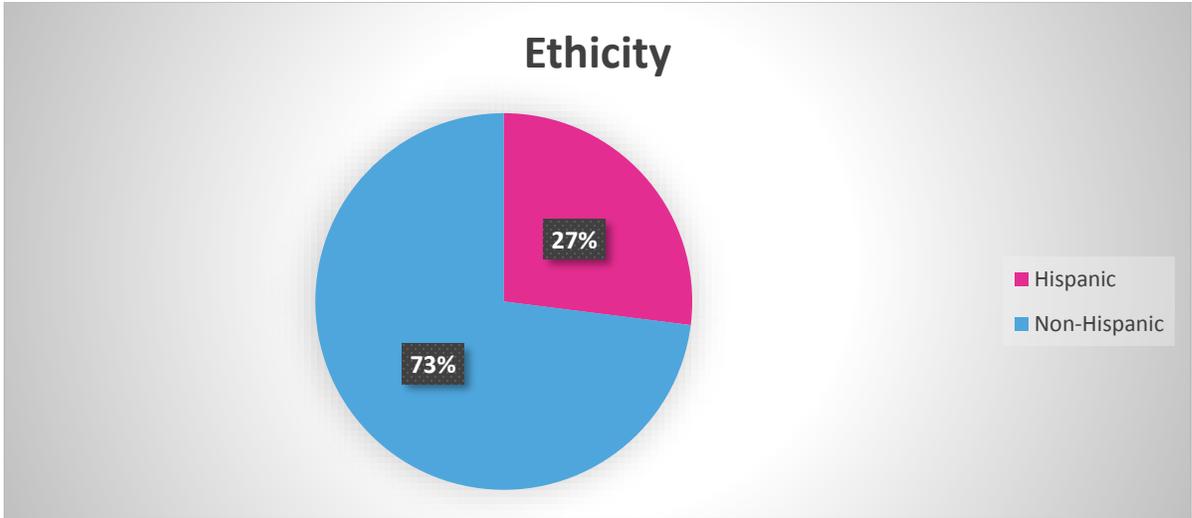
HOUSING NEEDS

The HABC currently provides rental assistance to 3,960 families. The number of households fluctuates throughout the year, as families become self-sufficient and leave the Housing Choice Voucher (HCV) program at different time. The HABC currently has approximately 1,300 applicants on the HCV wait list.

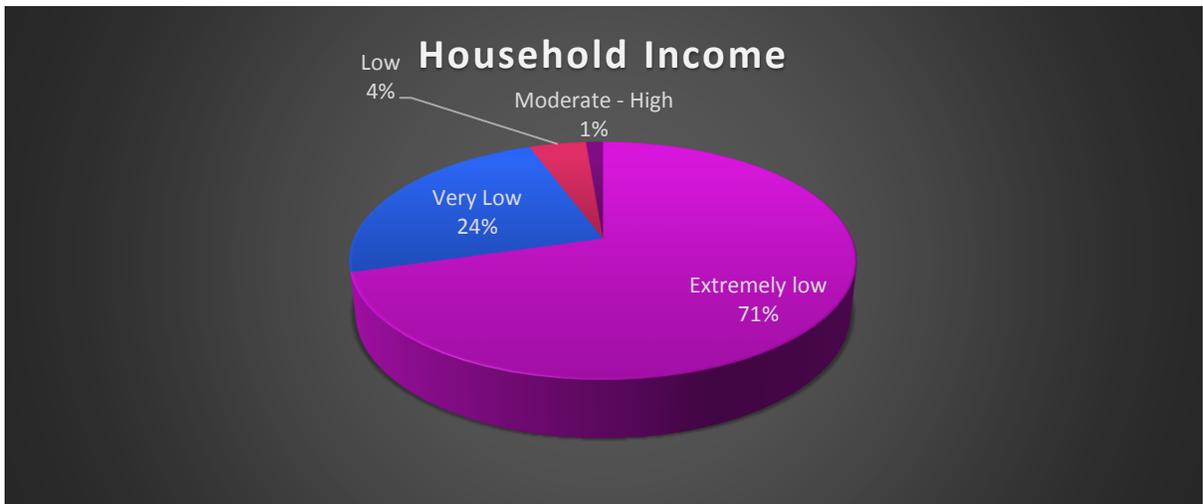
CURRENT PROGRAM STATISTICS

- Head of Households

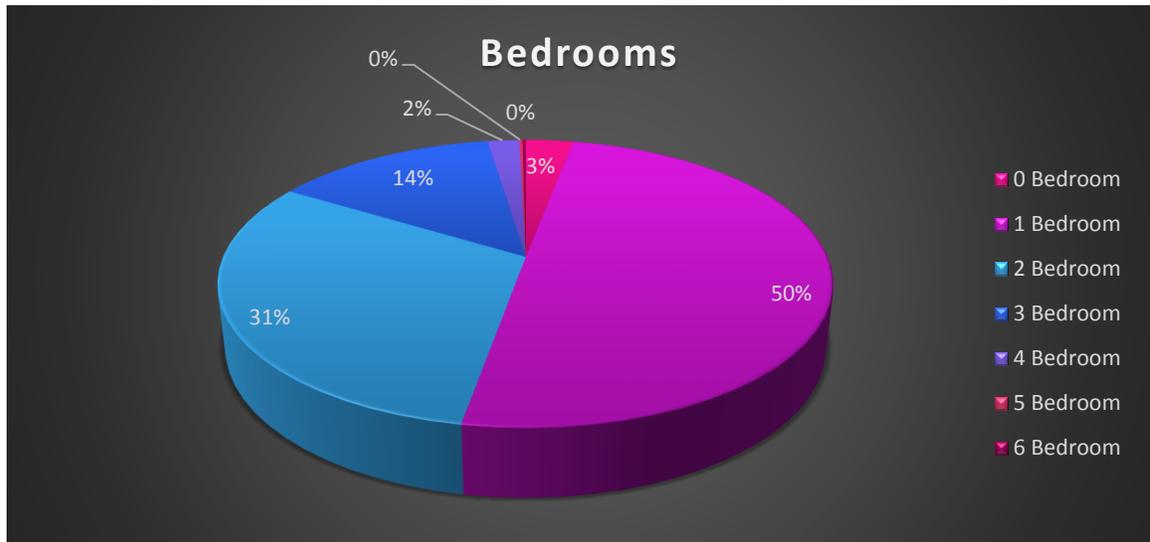




- Total Annual Income (HUD's FY2017 Median Income \$96,500)



- Bedroom Sizes (Units leased)

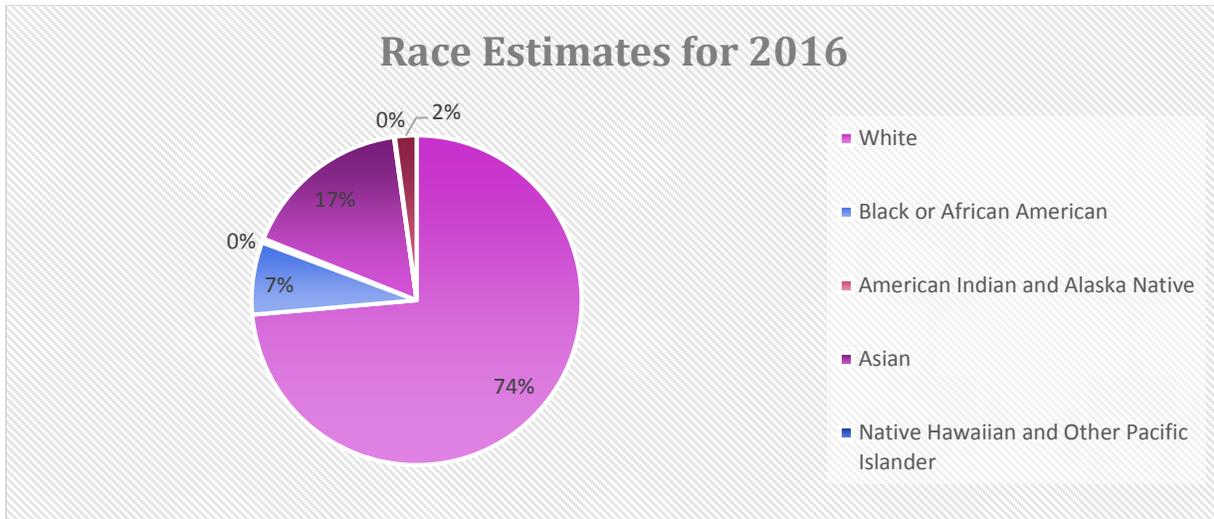


The HABC utilized information available on the United States Census Bureau [website](#) to obtain the following statistical information regarding Bergen County. This information is based on the 2010 Census of Population and Population Estimates Program updated July 1, 2016.

The current report estimates that the population for Bergen County is 939,151 and there are 356,474 housing units in the county of which 64.8% are owner-occupied. Therefore, we can estimate that 35% of the housing market is open to renters. The median gross rent estimated between 2011 and 2015 is \$1,348. In addition, estimates show that the population of Bergen County has increased 3.8% from 2010 to 2016.

The number of persons age 65 and older is estimated to have increased from 15.1% to 16.5% from 2010 to 2016. The number of disabled persons under the age of 65 is estimated at 4.6% from 2011 to 2015.

The female population of Bergen County has held steady at around 52%. The percentage of Hispanic persons is estimated to be 19.4% in 2016 and Non-Hispanic is estimated to be 57.1%.



The median household income in 2015 was \$85,806. The US Census estimates that 7.1% of the Bergen County population is in poverty which is approximately 66,680 persons based on the current 2016 population estimates. This estimate is down from 7.4% in 2015.

HOUSING NEED ASSESSMENT

The data collected exemplifies the need for rental assistance expansion in Bergen County. The population of Bergen County is increasing and the stock of housing has increased by approximately 4,000 from 2010 to 2016. The need for affordable housing continues as the population grows older. A large portion of the participants on the program are disabled and elderly compared to the makeup of the County population. Much of this population have Extremely Low-Income. Half of the program is subsidizing one bedroom units.

Our assessment of housing needs correlates with the State of New Jersey 2015-2019 Consolidated Plan. Overcrowding occurs as the contract rents increase to match cost-of-living increases. A significant portion of our population still experience housing burdens of more than fifty percent of their income. In addition to a significant number of single person households who lived in an emergency shelter or transitional housing facility.

PHA STRATEGY AND POLICIES

The HABC wait list has been closed since 2010. The HABC will reopen the wait list once all the current applicants have been reviewed for eligibility and assisted. The HABC provides preference for homeless families both on the waiting list and in Bergen County. Homeless families can be added to the wait list at any time and will remain on the wait list if added at any time after the list has been closed so long as they continue to meet the criteria of the homeless definition. The HABC also provides preference for families whose head, co-head or spouse are seniors, disabled, working, or going to school in addition to a County resident preference.

The HABC has updated policies on wait list removal. If a homeless family that was accepted on to the waiting list specifically under the homeless referral through the Coordinated Assessment System at a time when the waiting list was closed and at the time of update or eligibility review it is determined that the family does not qualify as homeless, they will be removed from the wait list. This also applies if the wait list is open to certain categories and the individual or family did not meet that category at the time they were accepted on to the

wait list through the homeless referral. The HABC will not deny admission to any person that is or has been a victim of domestic, dating violence, sexual assault, or stalking, provided that such person is otherwise qualified for such admission.

The HABC will continue to review and adjust payment standards to balance the funding provided and the needs of County population with the consideration of the housing market. The County's jurisdiction makes up an array of communities that vary in housing cost and household median income. The HABC will prepare the program for implementation of the Small Area Fair Market Rents which will open communities that have not been available to applicants and participants. While the availability of units in these exclusive communities will not increase, participants will be provided with higher payment standards in those zip codes.

The HABC will also continue to develop Project Based Voucher developments for target populations such as seniors, disabled, and veterans throughout the County. The HABC will maintain site-based waiting lists for all Project Based Developments and RAD Developments.

FINANCIAL RESOURCES

Requested from Kevin

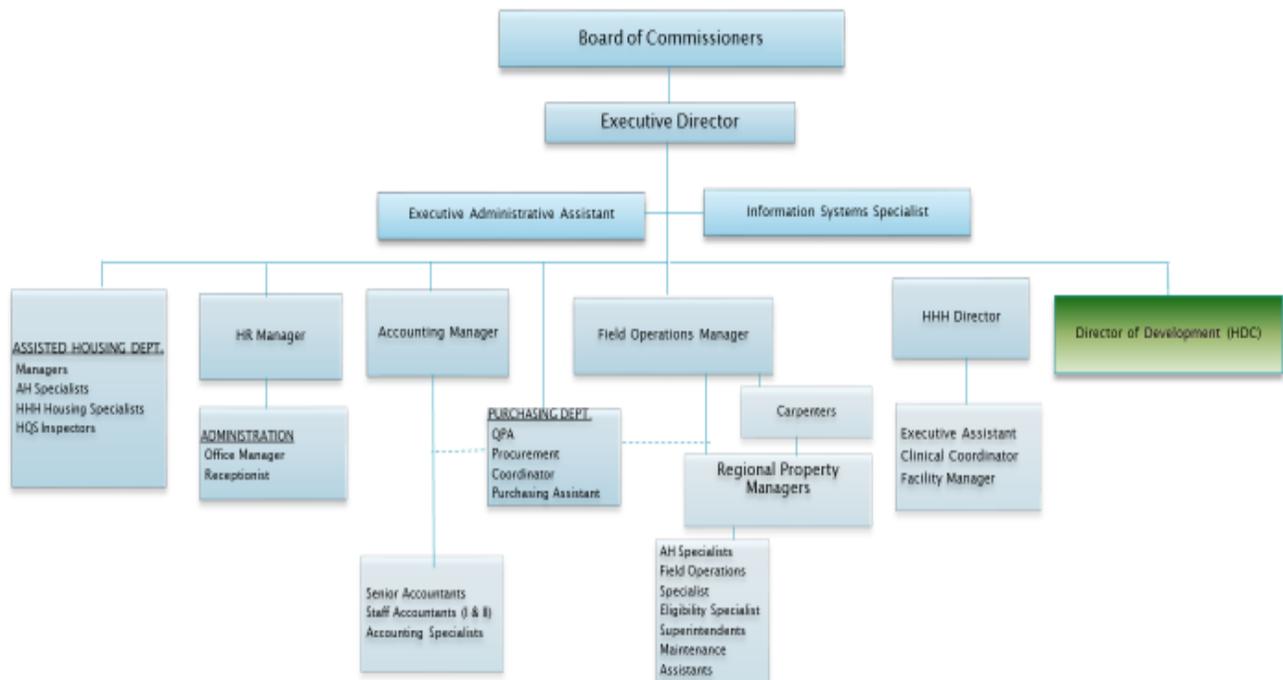
RENT DETERMINATION POLICIES

Participants of the Tenant Based Rental Assistance Program and Project Based Rental Assistance programs contribute a minimum of thirty percent of their adjusted annual income or ten percent of their gross monthly income, whichever is greater, towards the rent. The HABC also implements a minimum rent of \$50.00 however families can apply for an exception to the minimum rent due to a hardship.

OPERATION AND MANAGEMENT

PHA management organization

The HABC Organizational Chart below will be updated, reviewed and approved by the Personnel Board. Anticipated changes include the merging of the Executive Administrative Assistant and Administration department, expansion of the Information Systems Department, and organization of the Assisted Housing and Field Operations.



List of Programs and Buildings

Tenant-based rental assistance	No. leased	Voucher Allotment
Housing Choice Voucher	3,020	3,586
Continuum of Care (CoC) Tenant-based	77	78
CoC – Sponsor-based	18	19
CoC – Project-based	7	8
TBRA – HOME program	33	33
HOPWA	34	36
Project-based rental assistance	No. of Units	Location
<u>Housing Development Corp. owned</u>		
RAD Units		
Boiling Springs (RAD)	142	East Rutherford, NJ
Carucci (RAD)	98	Lyndhurst, NJ
David F. Roche (RAD)	99	Dumont, NJ
Highland View (RAD)	94	Palisades Park, NJ
Mahwah (RAD)	54	Mahwah, NJ
Ramsey (RAD)	11	Ramsey, NJ
PBV Units		
Hasbrouck Heights	31	Hasbrouck Heights, NJ
Grove St (Tax credit)	25	S. Hackensack, NJ
Silver Maple Gardens	20	Bogota, NJ
Fairview Gardens	9	Fairview, NJ
Saddle River	18	Saddle River, NJ
Northvale Senior Residence (Tax credit)	29	Northvale, NJ
Northvale	21	Northvale, NJ
Old Tappan	29	Old Tappan, NJ
Emerson Veterans	14	Emerson, NJ
Multi-family Section 202 Units		
River Vale Senior Residence (Tax credit)	49	River Vale, NJ
Brookside Gardens	134	Bergenfield, NJ
Ridge Crest Apts	129	Ridgewood, NJ
Lehmann Gardens	35	Park Ridge, NJ
<u>Private / Non-profit owned</u>		
PBV Units		
The Heritage	145	Lyndhurst, NJ
Montvale Commons	10	Montvale, NJ

PHA INFORMAL HEARING AND REVIEW PROCEDURES

The HABC offers applicants and participants the opportunity to dispute a decision made by the HABC that has a negative impact on the family. For applicants, the appeal takes the form of an informal review; for participants, the appeal takes the form of an informal hearing. Decisions subject to an informal review should an applicant request include the following:

- Denying listing on the wait list;
- Denying or withdrawing a voucher;
- Refusing to enter into a HAP contract or approve a lease;
- Refusing to process or provide assistance under portability procedures.

Decisions subject to an informal hearing should a participant request include the following:

- A determination of the family's annual or adjusted income, and the use of such income to compute the housing assistance payment;
- A determination of the appropriate utility allowance (if any) for tenant-paid utilities from the HABC utility allowance schedule;
- A determination of the family unit size under the HABC's subsidy standards;
- A determination to terminate assistance for a participant family because of the family's actions or failure to act;
- A determination to terminate assistance because the participant has been absent from the assisted unit for longer than the maximum period permitted under HABC policy and HUD rules;
- A determination to terminate a family's Family Self Sufficiency contract, withhold supportive services, or propose forfeiture of the family's escrow account [24 CFR 984.303(i)].

Where Public Housing units have been converted to PBV under RAD the regulation additionally stipulates that:

- a) An opportunity for an informal hearing be given for any dispute that a resident may have with respect to a PHA (as owner) action in accordance with the individual's lease or the contract administrator in accordance with RAD PBV requirements that adversely affect the resident's rights, obligations, welfare, or status.
- b) An informal hearing will not be required for class grievances or to disputes between residents not involving the PHA (as owner) or contract administrator. This hearing requirement is not intended and shall not apply as a forum for initiating or negotiating policy changes between a group or groups of residents and the PHA (as owner).
- c) The PHA (as owner) will provide the opportunity for an informal hearing before an eviction.

A request for an informal review must be made in writing and delivered to the HABC either in person or by first class mail, by the close of the business day, no later than 10 business days from the date of the HABC's notice of denial of assistance. If the family does not appear at the scheduled time, and was unable to reschedule the hearing in advance due to the nature of the conflict, the family must contact the HABC within 24 hours of the scheduled hearing date, excluding weekends and holidays. The HABC will reschedule the hearing only if the family can show good cause for the failure to appear, or if it is needed as a reasonable

accommodation for a person with disabilities. After failure to attend two scheduled hearings, the family will not be given another opportunity for a hearing and the HABC's original decision will stand.

If the HABC, with good effort, was not able to hold a hearing within 45 days from the date of request due to the families delay or those working on behalf of the family, the HABC will cease HAP payments until such time the informal hearing is held. If a hearing decision results in reinstatement of the family to the program the assistance will resume beginning the date of the Hearing Officer's Determination and notification.

COMMUNITY SERVICE AND SELF-SUFFICIENCY PROGRAMS

The HABC has initiated a partnership with Bergen County One Stop Career Center to coordinate with for the purpose of the Family Self Sufficiency program. The purpose of the Family Self Sufficiency program is to engage families eligible to receive assistance under the Housing Choice Voucher program to achieve economic independence and self-sufficiency, reduce the dependency of low-income families on welfare assistance, and other Federal, State or Local subsidies. The partnership will enable participants to obtain counseling and opportunities toward reaching their goals for education, jobs, business, and economic self-sufficiency.

If a family is living in a project-based unit that is excluded from the 25 percent per project cap on project-basing because of participation in a supportive services program (e.g., Family Self-Sufficiency), and the family fails to complete its supportive services requirement without good cause, such failure is grounds for lease termination by the owner.

References

The [2015-2019 Consolidated Plan of State of New Jersey](#) by the Department of Community Affairs was used in assessment and development of the HABC PHA Plans.

The HABC utilized information available on the United States Census Bureau [website](#).

5-Year PHA Plan (for All 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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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-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<p>PHA Name: <u>HOUSING AUTHORITY OF BERGEN COUNTY</u> PHA Code: <u>NJ067</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2018</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan 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 on 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 websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>The HABC makes available for inspection its PHA Plans at each central field office, the main office and our website (www.habcnj.org). Main Office: One Bergen County Plaza 2nd. Fl. Hackensack, NJ 07601</p> <p>Boiling Springs Gardens: 147 Hackensack St. East Rutherford, NJ 07071</p> <p>Highland View Apartments: 300 Highland Ave. Palisades Park, NJ 07650</p> <p>David F. Roche Apartments: 2 Aladdin Ave. Dumont, NJ 07628</p> <p>Ridgecrest Apartments: 7 Ridge Road Ridgewood, NJ 07452</p> <p>River Vale Seniors: 430 Cedar Lane River Vale, NJ 07675</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" data-bbox="191 1234 1446 1864"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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B.	5-Year Plan. Required for <u>all</u> PHAs completing this form.
B.1	<p>Mission. State the PHA’s mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA’s jurisdiction for the next five years.</p> <p>The HABC’s mission is to continue to provide, sustain, and expand opportunities for extremely low-income to low-income families. The HABC has initiatives to develop new buildings and is expanding initiatives to work with other agencies in housing targeted populations.</p>
B.2	<p>Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years.</p> <p>The HABC will look to maximize HUD funds in providing housing opportunities through the Housing Choice Voucher program, Project Based Voucher program and continue to utilize our non-profit development arm, Housing Development Corporation of Bergen County (HDC), in developing and preserving affordable housing. In addition, the HABC will access will access any and all subsidies or resources to accomplish our mission. The HABC is the contracted manager of the Bergen County Housing, Health and Human Services Center (BCHHH). The BCHHH is the County’s 90 bed emergency shelter also serving as a one-stop location and single point of entry for individuals to receive information, care management, meals, health and human services, and financial assistance. In this capacity, the HABC serves and assists the lowest income families in the County.</p>
B.3	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>Within the past five years the HABC has completed development and lease up of several projects including Emerson Veterans Supportive Housing, Franklin Villa Apartments in Northvale (affordable senior rentals), Montvale Commons (PBV- disabled), Rivervale Senior Housing (manage), and Martin Luther King Jr. Senior Center (residents and senior center). The HABC has also maximized vouchers issued on the Housing Choice Voucher program within the last two years.</p>
B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The HABC has implemented an emergency transfer plan and updated policies and regulations to reflect the changes. Our goals are to bring awareness to our clients and residents on their rights and options. Our goal is to create an environment where clients feel secure in reporting and staff are well trained on policy and handling these situations. The HABC has worked successfully with Center for Hope and Safety, a non-profit organization dedicated to assisting victims and their children of domestic violence, in housing homeless families.</p>
B.5	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>A significant amendment or modification to the 5-Year Plan would include but is not limited to amendments or modifications that affect the overall mission, goals and objectives.</p>
B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
B.7	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>

Instructions for Preparation of Form HUD-50075-5Y 5-Year PHA Plan for All PHAs

A. PHA Information [24 CFR §903.23\(4\)\(c\)](#)

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. 5-Year Plan.

B.1 Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. ([24 CFR §903.6\(a\)\(1\)](#))

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. ([24 CFR §903.6\(b\)\(1\)](#)) For Qualified PHAs only, if at any time a PHA proposes to take units offline for modernization, then that action requires a significant amendment to the PHA's 5-Year Plan.

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. ([24 CFR §903.6\(b\)\(2\)](#))

B.4 Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. ([24 CFR §903.6\(a\)\(3\)](#))

B.5 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.

B.6 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB provide comments?

(b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. ([24 CFR §903.17\(a\)](#), [24 CFR §903.19](#))

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average .76 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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

Streamlined Annual PHA Plan <i>(HCV Only 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-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

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 if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, 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 and 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: HOUSING AUTHORITY OF BERGEN COUNTY PHA Code: NJ067 PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/2018 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>4,084</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 the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Participating PHAs</th> <th style="width: 10%;">PHA Code</th> <th style="width: 25%;">Program(s) in the Consortia</th> <th style="width: 20%;">Program(s) not in the Consortia</th> <th style="width: 20%;">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <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	Lead HA:																													
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B.	Annual Plan.
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 Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Housing Needs and Strategy for Addressing Housing Needs. <input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources. <input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination. <input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management. <input checked="" type="checkbox"/> <input type="checkbox"/> Informal Review and Hearing Procedures. <input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs. <input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation. <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p> <p>The HABC has updated policies on hearing process, wait list removal, and notification of failed inspections and recertification. Other significant modifications include the voucher term, relocation process, and other updates to comply with regulations for VAWA.</p>
B.2	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p>(b) If this activity is planned for the current Fiscal Year, describe the activities. 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>The HABC projects to complete a PBV development in Saddle Brook for 30 units. This development would increase affordable housing to our targeted extremely low-income to low-income seniors. The HABC also projects to complete a PBV development in Franklin Lakes for 39 supportive housing units to target disabled families. The HABC will implement HOPWA provisions governing PBV issuance to PHA owned properties.</p>
B.3	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p>The HABC's most recent audit was completed for fiscal year ending March 31, 2016 and we are currently completing the fiscal year end March 31, 2017 audit. While findings from FYE 2016 audit found room for improvement in Housing Quality Standards re-inspections being completed timely and abatement of Housing Assistance Payments being processed timely. The HABC had already taken steps in addressing these concerns. The HABC continues to review process, improve notification policies, improve requirements for re-inspection and reporting processes.</p>
B.4	<p>Civil Rights Certification</p> <p>Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
B.5	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
B.6	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.</p>

B.7	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(a) 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>
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Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV Only PHAs

A. PHA Information. All PHAs must complete this section. ([24 CFR §903.23\(4\)\(e\)](#))

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. ([24 CFR §943.128\(a\)](#))

B. Annual Plan. All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

B.1 Revision of PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”

Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income families who reside in the PHA’s jurisdiction and other families who are on the Section 8 tenant-based waiting list. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income), (ii) elderly families and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. ([24 CFR §903.7\(a\)\(1\)](#) and [24 CFR §903.7\(a\)\(2\)\(i\)](#)). Provide a description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. [24 CFR §903.7\(a\)\(2\)\(ii\)](#)

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. A statement of the PHA’s policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. ([24 CFR §903.7\(b\)](#))

Financial Resources. A statement of financial resources, including a listing by general categories, of the PHA’s anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. ([24 CFR §903.7\(c\)](#))

Rent Determination. A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. ([24 CFR §903.7\(d\)](#))

Operation and Management. A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. ([24 CFR §903.7\(e\)\(3\)\(4\)](#)).

Informal Review and Hearing Procedures. A description of the informal hearing and review procedures that the PHA makes available to its applicants. ([24 CFR §903.7\(f\)](#))

Homeownership Programs. A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. ([24 CFR §903.7\(k\)](#))

Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA’s partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA’s partnerships with other entities, and activities under section 3 of the Housing and Community Development Act of 1968 and under requirements for the Family Self-Sufficiency Program and others. Include the program’s size (including required and actual size of the FSS program) and means of allocating assistance to households. ([24 CFR §903.7\(l\)\(i\)](#)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. ([24 CFR §903.7\(l\)\(iii\)](#)).

Substantial Deviation. PHA must provide its criteria for determining a “substantial deviation” to its 5-Year Plan. ([24 CFR §903.7\(r\)\(2\)\(i\)](#))

Significant Amendment/Modification. PHA must provide its criteria for determining a “Significant Amendment or Modification” to its 5-Year and Annual Plan. Should the PHA fail to define ‘significant amendment/modification’, HUD will consider the following to be ‘significant amendments or modifications’: a) changes to rent or admissions policies or organization of the waiting list; or b) any change with regard to homeownership programs. See guidance on HUD’s website at: [Notice PIH 1999-51](#). ([24 CFR §903.7\(r\)\(2\)\(ii\)](#))

If any boxes are marked “yes”, describe the revision(s) to those element(s) in the space provided.

- B.2 New Activity.** If the PHA intends to undertake new activity using Housing Choice Vouchers (HCVs) for new Project-Based Vouchers (PBVs) in the current Fiscal Year, mark “yes” for this element, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake this activity, mark “no.” ([24 CFR §983.57\(b\)\(1\)](#) and Section 8(13)(C) of the United States Housing Act of 1937.
- Project-Based Vouchers (PBV).** Describe any plans to use HCVs for new project-based vouchers. If using PBVs, provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan.
- B.3 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark “yes” and describe those findings in the space provided. ([24 CFR §903.11\(c\)\(3\)](#), [24 CFR §903.7\(p\)](#))
- B.4 Civil Rights Certification.** Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulation*, must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction’s initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. ([24 CFR §903.7\(o\)](#))
- B.5 Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, including the manner in which the applicable plan contents are consistent with the Consolidated Plans, must be submitted by the PHA as an electronic attachment to the PHA Plan. ([24 CFR §903.15](#))
- B.6 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year PHA Plan. ([24 CFR §903.11\(c\)\(3\)](#), [24 CFR §903.7\(r\)\(1\)](#))
- B.7 Resident Advisory Board (RAB) comments.** If the RAB provided comments to the annual plan, mark “yes,” submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA’s decision made on these recommendations. ([24 CFR §903.13\(c\)](#), [24 CFR §903.19](#))

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides 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 for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 4.5 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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

**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

**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 X 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 04/2018, 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).

HOUSING AUTHORITY OF BERGEN COUNTY
PHA Name

NJ067
PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2018

5-Year PHA Plan for Fiscal Years 2018 - 2022

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 LYNN BARTLETT	Title EXECUTIVE DIRECTOR
Signature 	Date 11.2.17

Civil Rights Certification
(Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires 02/29/2016

Civil Rights Certification

Annual Certification and Board Resolution

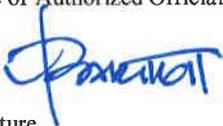
Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official, I approve the submission of the 5-Year PHA Plan for the PHA of which this document is a part, and make the following certification and agreements with the 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.

HOUSING AUTHORITY OF BERGEN COUNTY
PHA Name

NJ067
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	LYNN BARTLETT	Title	EXECUTIVE DIRECTOR
Signature		Date	11-2-17

**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, Angela Drakes, the Deputy Director
Official's Name *Official's Title*

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

HOUSING AUTHORITY OF BERGEN 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

County of Bergen
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.

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
Angela Drakes	Deputy Director of Bergen County Division Community Development
Signature	Date