



THE HOUSING AUTHORITY OF BERGEN COUNTY

PHA PLAN

FISCAL YEAR 04/2019

ANNUAL PLAN

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Attachments

- (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)

EXECUTIVE SUMMARY

The Housing Authority of Bergen County (HABC) submits for review Annual PHA Plan for fiscal year beginning April 1, 2019. The HABC provides Federal rental assistance to 4,084 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 2019

The HABC will also look to expand and explore new opportunities to partner with other community agencies in housing opportunities for target populations.

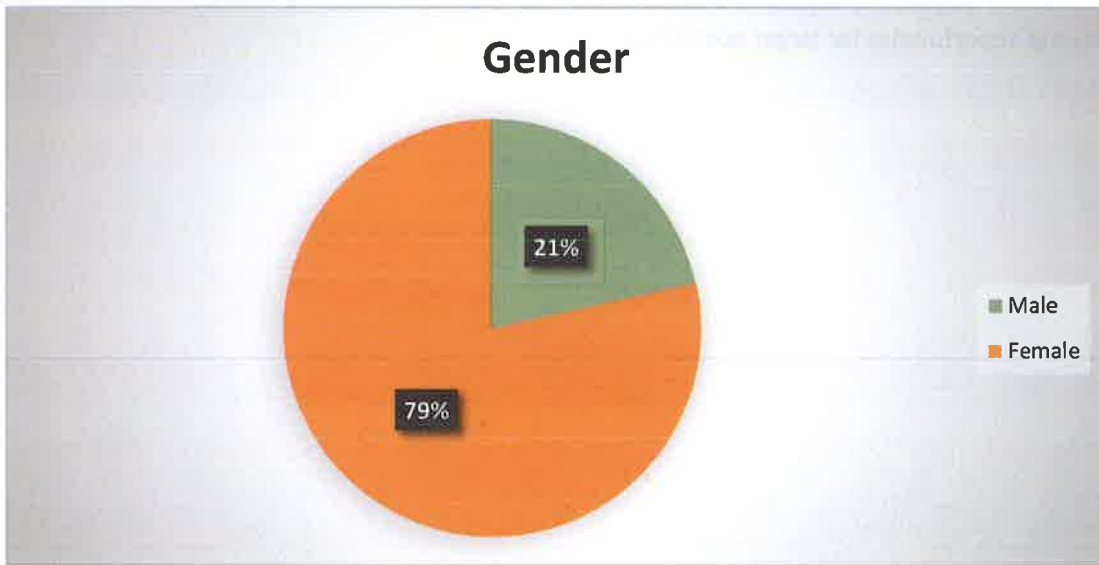
ANNUAL PLAN FISCAL YEAR 4/2019

HOUSING NEEDS

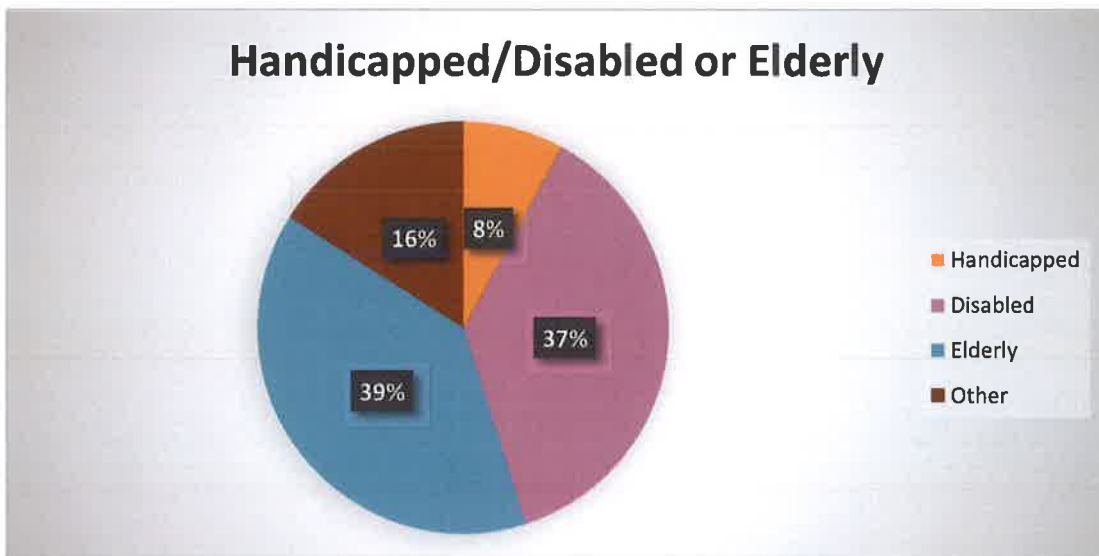
The HABC currently provides HCV rental assistance to 3,193 families and RAD rental assistance to 498 families. The number of households fluctuates throughout the year, as families are removed and added to the Housing Choice Voucher (HCV) program at different times. The HABC currently has approximately 1,000 applicants on the HCV wait list.

CURRENT HCV PROGRAM STATISTICS

- Head of Households

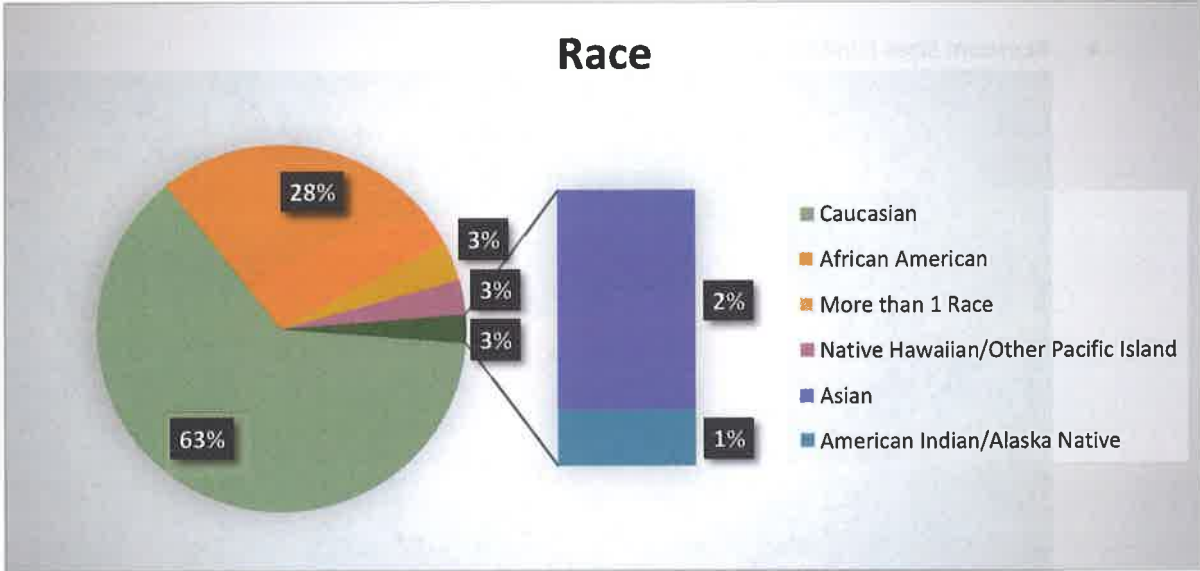


Female households increased 3% from last year.

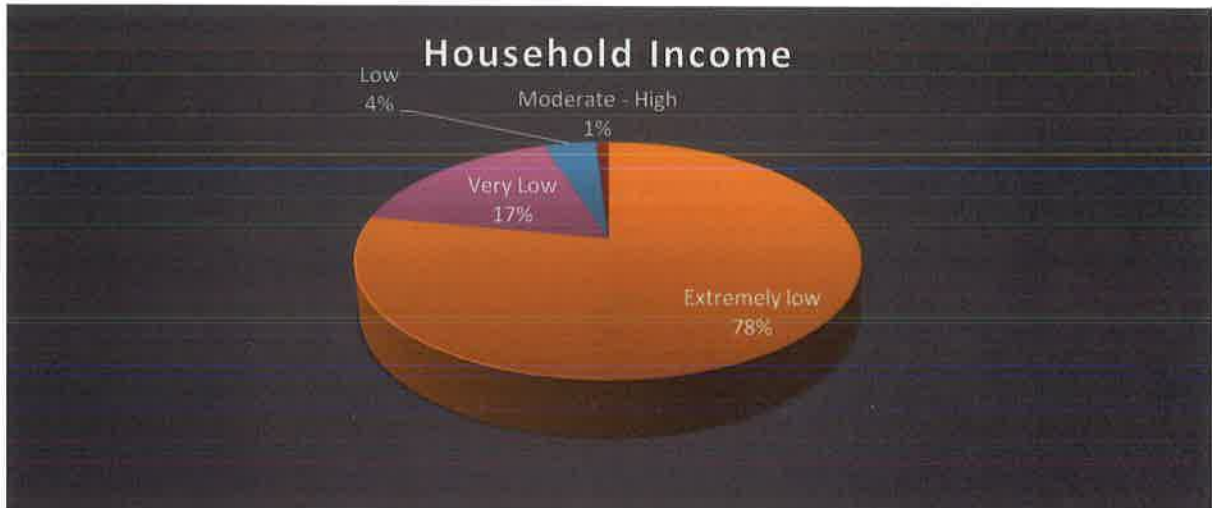




Hispanic households increased 3% from last year.

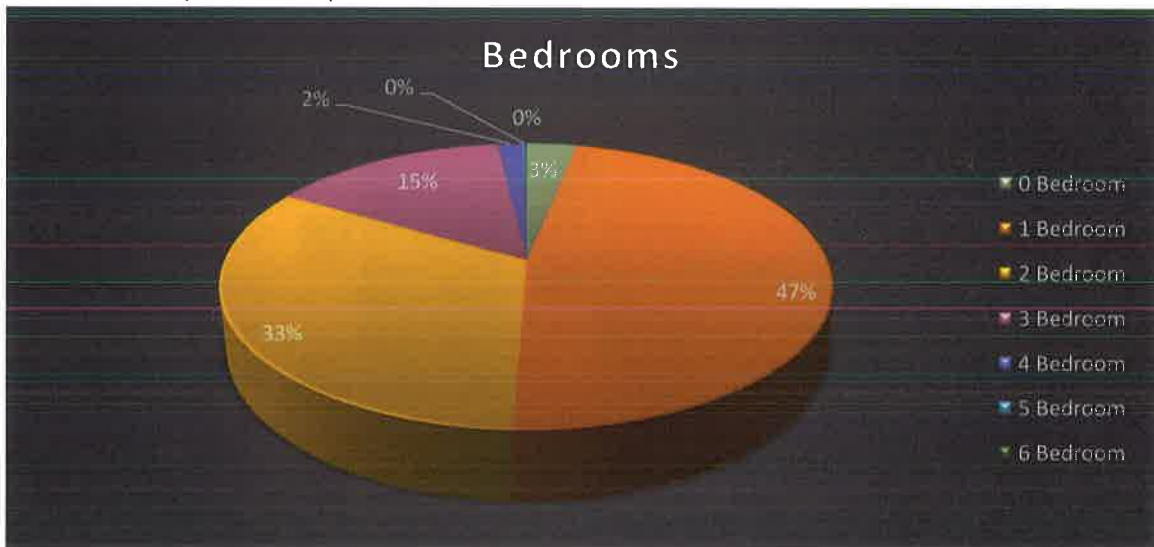


- Total Annual Income (HUD's FY2018 Median Income \$102,300)



Extremely low income levels increased 7% from last year and the very low income level decreased 7%.

- Bedroom Sizes (Units leased)

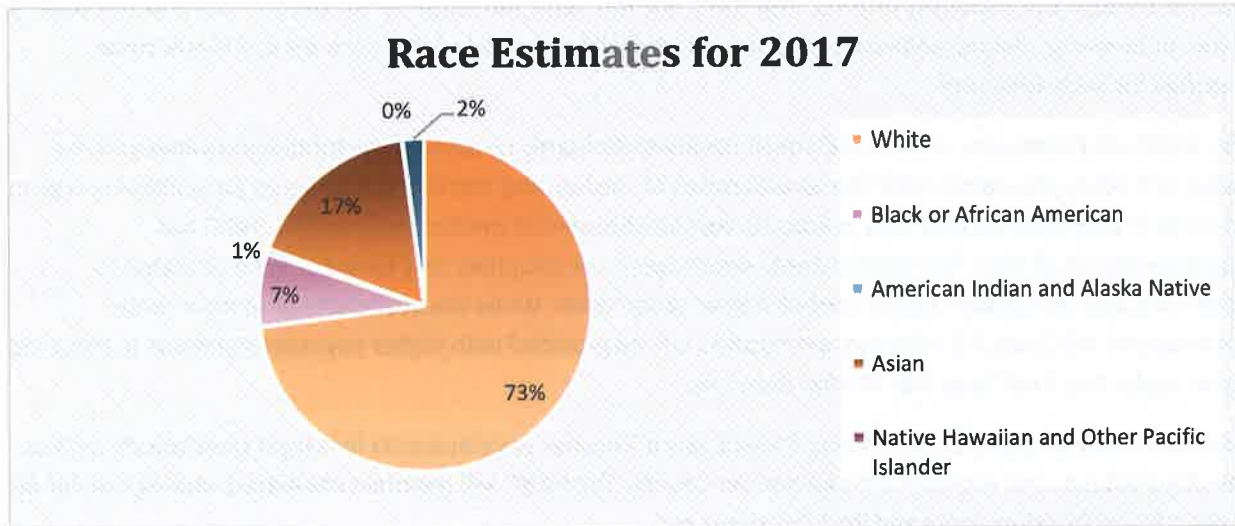


The HABC utilized information available on the United States Census Bureau [website](#) to obtain the following statistical information regarding Bergen County. This information is based on the 2010 Census of Population and Population Estimates Program updated July 1, 2017.

The current report estimates that the population for Bergen County is 948,406 and there are 357,520 housing units in the county of which 64.7% are owner-occupied. Therefore, we can estimate that 35% of the housing market is open to renters. The median gross rent estimated between 2015 and 2016 is \$1,380. In addition, estimates show that the population of Bergen County has increased 4.8% from 2010 to 2017.

The number of persons age 65 and older is estimated to have increased from 16.5% to 16.8% from 2016 to 2017. The number of disabled persons under the age of 65 is estimated at 4.4% from 2012 to 2016.

The female population of Bergen County has held steady at around 52%. The percentage of Hispanic persons is estimated to be 19.9% in 2017. Bergen County has an estimated population of 73% White and 7.1% African American in 2017.



The median household income in 2016 was \$88,487. The US Census estimates that 6.9% of the Bergen County population is in poverty which is down from the 2016 estimates.

HOUSING NEED ASSESSMENT

The data collected exemplifies the need for rental assistance expansion in Bergen County. The increase in available housing is outmatched by the growth in population. Bergen remains one of the least affordable areas to live in the country. The need for affordable housing continues as the population grows older. A large portion of the participants on the program are disabled and elderly in comparison to 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 and the County of Bergen 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, there is 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 has implemented Small Area Fair Market Rents which opens communities that have not been available to applicants and participants based on their higher rental costs. While the availability of units in these communities will likely not increase, participants will be provided with higher payment standards in those zip codes under the Small Area Fair Market Rent rule.

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

The financial resources that are anticipated to be available to the PHA for the support of Federal tenant-based Section 8 Housing Choice Voucher assistance programs administered by the PHA during the plan year are outlined below.

1	Federal Grants		
a	Public Housing Operating Fund		NA
b	Public Housing Capital Fund		NA
c	HOPE VI Revitalization		NA
d	HOPE VI Demolition		NA
e	Annual Contributions for HCV/Section 8		
		HCV Section 8	\$ 39,380,447
		Program Administration Fees	\$ 3,587,686
		RAD PBV HAP	\$ 2,304,456
f	Public Housing Drug Elimination		NA
g	Housing Choice Voucher FSS		NA
h	Community Development Block Grants		NA
i	Emergency Shelter Grant		NA
j	Emergency Solutions Grant		\$ 436,295
k	Home Investments Partnership		\$ 350,000
l	Section 8 Moderate Rehab for SRO's		NA
m	Shelter Plus Care Program		\$ 1,617,505
n	Lead Outreach		NA
o	Lead Hazard Reduction		NA
p	Section 8 Mainstream Vouchers		\$ 357,018
2	Prior Year Federal Grants (unobligated)		\$ -
3	RAD Development Dwelling Rental Income		\$ 1,672,908
4	Other Income		
		HOPWA	\$ 437,798
		Management Fees	\$ 1,055,288
5	Non-Federal Sources:		
	County Funds - HHH Center		\$ 646,043
	County Funds - MLK Senior Center		\$ 106,728
	State Funds		\$ 325,000
	Total Resources		\$ 52,277,171

Note: All the above were budgeted based on current guidelines for continuing resolutions. HAP funding based on anticipated spend. Administrative funding was budgeted at 76% proration of 2018 administrative fee rates.

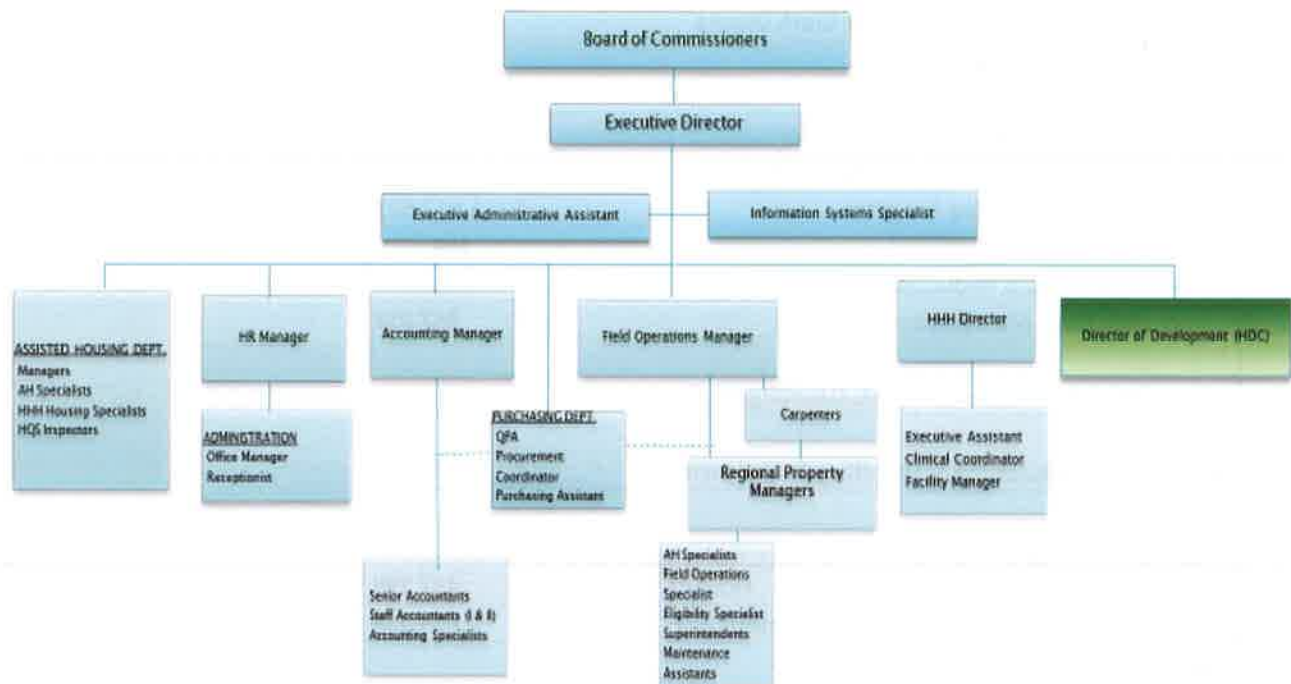
RENT DETERMINATION POLICIES

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 re-organization of the Assisted Housing, Finance, and Field Operations Departments.



List of Programs and Buildings

Tenant-based rental assistance	No. leased	Voucher Allotment
Housing Choice Voucher	3,193	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](#).

The [County of Bergen New Jersey Consolidated Plan FY 2015-2019](#) by the County Executive Office of Bergen County was used in assessment and development of the HABC PHA Plans.

Streamlined Annual PHA Plan (HCV Only 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-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: <u>HOUSING AUTHORITY OF BERGEN COUNTY</u> PHA Code: <u>NJ067</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2019</u> 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.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input checked="" type="checkbox"/> <input 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 out waiting list preferences to remove the differentiation between jurisdictions within the County that have PHAs and has implemented SAFMR to aid in deconcentration. The agency has also updated hearing procedures.</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 expects to complete a PBV development in Saddle Brook, New Jersey for 30 units. The development will increase affordable housing for extremely low-income to low-income seniors and provide 6 special needs units.</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 type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
B.4	<p>Civil Rights Certification</p> <p><u>Form HUD-50077</u>, <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><u>Form HUD 50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
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 ___ 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 04/2019, 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 2019

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

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

Name of Authorized Official LYNN BARTLETT	Title EXECUTIVE DIRECTOR
Signature 	Date 10-22-18

