

March 21, 2018

18-01

Caribou Housing Authority Board of Commissioners

The Caribou Housing Authority Board of Commissioners held their first organizational meeting Wednesday, March 21, 2018 at 6:00 PM in the Council Chambers with the following members present: JR Belanger, Jay Kamm, and Mark Goughan. Phil McDonough, Sandra Bittle, and Carman Durost were absent and excused. Mary Kate Barbosa was absent and unexcused.

Department Manager and Staff: Sue Ouellette, FSS/Homeownership Coordinator; Lisa Plourde, Housing Director; and Ken Murchison, Zoning Administrator.

Agenda Item #1: Special Presentation

Sue and Lisa conducted a PowerPoint presentation on the Caribou Housing Authority, staff, programs run, basic rules and guidelines, funding, roles of Board of Commissioners and Director.

Each Commissioner and person present was given a binder with basic information on the Caribou Housing Authority to take home and review.

Agenda #2: Next Meeting Date

Caribou Housing Authority requested that the next meeting date to be scheduled in April if not early May. Officers need to be elected, and a public hearing needs to be held for the Administration Plan and Action Plan. A date was not chosen.

Lisa will e-mail all Commissioners to take a poll of the best time and date for the next meeting. In the e-mail will be a link to the proposed Administration Plan and Action Plan for Commissioners and public review.

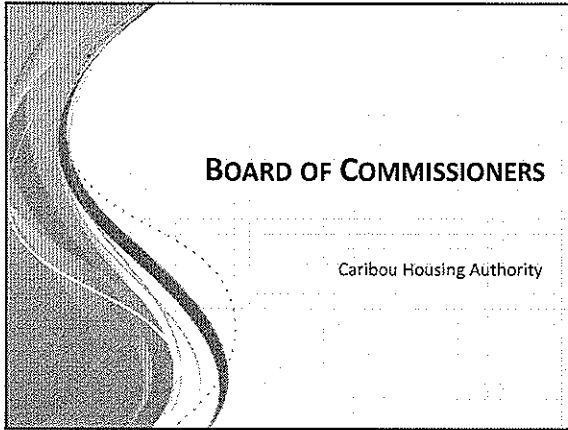
Agenda #3: Questions and Comments

Questions ranged from on how much the Caribou Housing Authority pays for a family's rent how much the Fair Market Rents/Payments Standards are, if landlords can participate on the Board, and to have a participant to come in to give their success story on the program.

Agenda #4: Adjournment

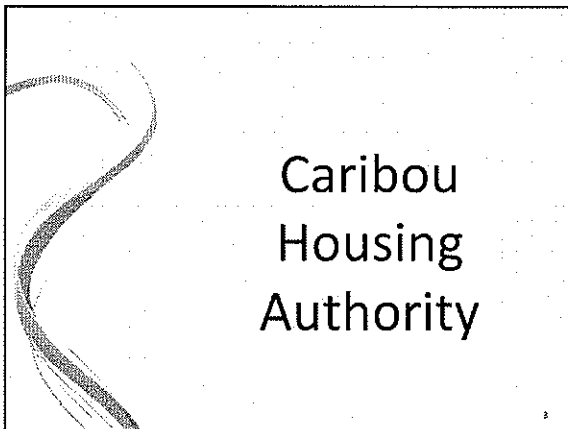
The meeting ended at 7:30 PM.

Lisa Plourde, Secretary
Housing Director



Today's Overview

- 1 • Caribou Housing Agency & Section 8
- 2 • Board of Commissioners & Executive Director
- 3 • Future Agenda



- ### Creation of Caribou Housing
- 1977, City of Caribou applied through Federal Housing and Urban Development for 30 units through the Section 8 Existing Housing Program
 - Approved in November, and had a waiting list of 60 applicants
 - Program allowed individuals and families occupying dwelling units as a tenant to receive a Federal Subsidy on a month-to-month basis

- ### Caribou Housing, Today
- In the late 90's HUD eliminated the Section 8 Existing Housing Program, and created the program we have today – Section 8 Housing Choice Voucher (HCV) Program
 - Caribou is allocated for 2,316 unit months, or 193 units per month
 - In 2017, we paid out \$880,136 in rental assistance for an average of 182 families per month (\$845,327 received from HUD using \$34,809 from reserves)

- ### Caribou Housing, Staff
- Staffed by 2-full time employees,
 - Sue Ouellette, Family Self-Sufficiency/ Homeownership Coordinator
 - 5 years employed
 - Certified in HCV Occupancy, Family Self-Sufficiency, FSS Case Management, and HQS Inspections
 - Lisa Plourde, Executive Director
 - 19 years
 - Certified in HCV Occupancy, HQS Inspections, Family Self-Sufficiency, FSS Case Management, Fair Housing & Reasonable Accommodation, HCV Executive Management, and Hearing Officer


Section 8 Housing Choice Voucher Program

Section 8 HCV Program

- PHAs assist eligible very low-income families (under 50th percentile of median family income) in renting privately owned housing in the community. The PHA is not a party to the lease, but separately has contracts with both the family and owner of the property
- Eligible families are issued a Housing Choice Voucher (HCV) and search for housing in the community, or in some cases, anywhere in the United States

Section 8 HCV Program...

- The PHA executes a Housing Assistance Payment (HAP) contract with the property owner and makes monthly payments to the owner on behalf of the family. The family must contribute towards their rent & utilities (i.e. Total Tenant Payment), plus pay any amount which is above the payment standards set by the PHA for the unit.



Eligibility Requirements

- Be at or below income limits
- Be a citizen or have eligible status
- Provide Social Security Number & Birth Certificate
- Pass Background Check
 - Mandatory Denial
 - CHA choice

Annual Requirements

- PHA must..
 - Conduct an annual reexamination
 - Inspect every assisted unit to ensure that it meets HUD's Housing Quality Standards (HQS)
 - If a unit fails inspection, the PHA must re-inspect in order to continue rental assistance.
 - In 2017, Caribou Housing Authority conducted 313 HQS Inspections

In Between Annuals...

- Conduct Interim Reexaminations
 - Family has change in household income and/or composition
- Moves
 - Family wants or needs to move to a different unit within jurisdiction
- Port In / Port Out
 - Family has option to move to another PHA jurisdiction with Section 8 Voucher

Specialty Program – Family Self-Sufficiency (FSS) Program

- Enables families to increase their earned income and reduce their dependence on welfare assistance & rental subsidies.
- 5-year contract of participation
 - May extend for another 2 years (7 years total)
- Pursue goals related to:

Employment	Financial Literacy	Money Management
Childcare	Homeownership	

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Family Self-Sufficiency...

- Key Component
 - Interest-earning escrow savings account, accumulates as earned income increases
 - May withdraw funds during term of contract, **but not for cash**
 - Family receives funds after successfully completed the program
 - Main goal → to be employed full-time, and no welfare benefits (12 months)

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Family Self-Sufficiency...

- Statistical Data
 - Currently 42 participating families
 - Average monthly deposit - \$3557
 - Deposit range from \$0 to \$510
 - Working – 29
 - Going to School – 2

ONLY PHA north of Bangor, Maine that has this Program!

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Specialty Program – Homeownership Program

- PHA uses voucher subsidy to help first-time homeowner to pay monthly homeownership expenses (principal & interest, insurance, taxes, PHA utilities allowance)
- PHA has choice to offer or not offer
- No additional funding from HUD received
- PHA implements by revising PHA Annual Plan and Administration Plan

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Homeownership Program...

- Eligibility Requirements
 - Been on Section 8 for minimum 1-year
 - Income Eligible
 - Non-Disabled Family – \$14,500 min.
 - Disabled Family – \$9,000 min.
 - Homeownership Counseling Course
 - Certificate good for 3 years
 - Able to get a loan through Bank, Credit Union or USDA

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Specialty Program – Homeownership Program

- Continued Assistance
 - Family Obligations
 - Reexaminations & Inspections
- Time Limits
 - Non-Elderly/Disabled – 15 years
 - Elderly/Disabled – lifetime

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Section 8 HCV - Financials

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HUD Treasury Deposits

- Housing Assistance Payments
 - Used to pay HAP payments ONLY to:
 - Landlords
 - Section 8 Participant's Utility Reimbursements (if eligible)
 - Family Self-Sufficiency monthly escrow transfers
- Administration Expenses
 - Salary & benefits for Director
 - Office expenses
 - Training, Travel expenses

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HUD Treasury Deposits...

- Family Self-Sufficiency
 - Salary & benefits for FSS/Homeownership coordinator only
- ❖ Grant driven, yearly application
- ❖ Without grant, still have FSS Program, just no designated support person

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Financial Management

- Three deposits made into PHA checking account, managed by Director
- CHA pays HAP & UR
- CHA reimburses City on monthly basis
 - Salary & benefits (Director & FSS Coordinator)
 - Office Expenses, Training, Travel expenses, etc.

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Financial Management...

- End of January, Fee Accountant helps CHA to close out books
 - Submits REAC unaudited FDS to HUD
- Mid-April / early-May, Auditor comes in to audit financial records & about 30 random participant files
 - Submits audit file to HUD

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Board of Commissioners

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The PHA Board of Commissioners

- The Board is similar to the City Council. The Council is the local governing board for the municipality, whereas the Board is the governing board for the PHA.
 - Appear as policymakers and not managers

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The Board's Role

- Create and approve Bylaws
- Securing the management of the PHA
 - Select a qualified Director
 - Monitor and evaluate performance
- Safeguard the financial integrity of the PHA
 - Review, monitor, and approve budgets and other financial documents

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The Board's Role

- Annual & Five-Year Plan
 - Assist the PHA's with development of the plan:
 - PHA Mission
 - Goals and Objectives
 - PHA Policies
 - Housing Needs & Strategies
 - Done with consultation with Residency Advisory Board

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The Board's Role

- Section 8 HCV Administration Plan and Family Self-Sufficiency Action Plan
 - Establish and adopt PHA policies
 - Consider local needs and conditions, priorities, goals and resources
 - As law or program requirement change, policies, plans, and goals should be reviewed, and if necessary, revised

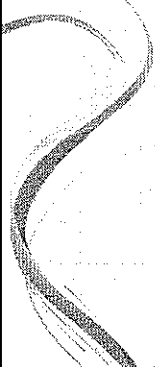
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Overall...

The main job of the Board of Commissioners –

Look out for the best interest of
Caribou Housing Authority
Section 8 Participants
Participating Landlords
Community

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The Executive Director

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Executive Director's Role is...

... the day-to-day administration of the PHA and its programs

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- The Executive Director's Role
- Hiring, training, supervision and termination of PHA staff
 - Preparation of PHA budgets, supervision of cash management, and bank reconciliation
 - Enforcing the family and landlord obligations
 - Monitoring operations for fraud and abuse
 - Maintaining overall compliance with Federal, State and local laws, as well as Board-adopted policies and procedures
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- The Executive Director's Role
- Keeping the Board Informed
 - Such as audit concerns, legal issues, financial status, changes to laws and other important issues
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- The Executive Director's Role
- Creating and submitting reports to HUD
 - Weekly:
 - Occupancy Reports through the PIH Information System (PIC)
 - 50058 Submissions
 - Monthly:
 - Financial reporting via Voucher Management System (VMS)
 - Occupancy Reports (PIC)
 - Delinquency and HQS
 - Quarterly
 - Semi-Annual Labor Standards
 - Yearly:
 - Assessment of PHA Performance and Compliance, aka Section 8 Management Assessment (SEMAP)
 - Annual and/or Five-Year Plan
 - FSS Grant Close-Out
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QUESTIONS?

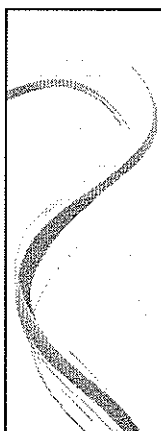
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Binder Contents

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- **Board of Commissioners**
 - Planning Calendar
 - Contact Listing
 - Handbook
 - ByLaws (rough draft)
- **Section 8 Housing Choice Voucher Program**
 - HUD HCV Fact Sheet
 - Administration Plan Proposed Changes
 - Maine Centralized Section 8/HCV Waiting List
- **Section 8 Family Self-Sufficiency Program**
 - HUD FSS Fact Sheet
- **Section 8 Homeownership Program**
 - Pamphlet

- **Financials**
 - Summary
 - 2018 Budget (Housing & FSS)
 - Fee-Accountant Report (FY 2017)
 - City Reports (FY 2017)
 - Fee-Accountant Report (FY 2016)
- **Annual Plan/Reports**
 - Annual / 5-Year Plan
 - 2016 SEMAP Submission & Score
- **Training**
 - HUD “Lead the Way”
- **Misc. Information**
 - Home Modification for Seniors
 - Current Income Limits
 - Current Fair Market Rents/Payment Standards



Future Agenda

- ### Election of Officers
- Chairperson
 - Vice-Chairperson

 - Secretary/Treasurer: norm is Executive Director

- ### Set Schedule
- Meeting schedule should be known well in advance (1 year)
 - HUD required

- ### Create, Review, & Approve Bylaws
- Bylaws establish:
- How often board meets
 - Location of meetings
 - Date and time
 - Meeting attendance policy
 - Regular agenda
 - What makes up a quorum (i.e. majority of Board members or majority of Board present)

Public Hearings

- Administration Plan
 - To update current version to reflect HUD and PHA regulation and policy changes
- Family Self-Sufficiency Action Plan
 - To update current version to a plan that contains HUD CFR regulations

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Look at Training Options

- HUD "Lead the Way: A Training for Board Members"
 - Self-paced training designed primarily for PHA Board Members.
 - 2 Sections
 - Fundamentals; Roles and Responsibilities; PHA basics
 - Asset Management; HCV Program, Budgets; Ethics; Assessing Your PHA; Know Your PHA
 - Can do this from home, just need internet and to create an account to log-in.

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Thank you!

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APPENDIX

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