

In accordance with Section 511 of the Quality Housing and Work Responsibility Act, the New Jersey Department of Community Affairs, Division of Housing and Community Resources, will conduct a public hearing to discuss our Housing Choice Voucher Program Administrative Plan for fiscal year 2010, and our Public Housing Agency 5-Year and Annual Plan and invites public comment regarding these documents.

Any comments regarding these plans should be forwarded to Dennis Gallagher at the Department of Community Affairs, 101 S. Broad Street, PO Box 051, Trenton, NJ 08625 to be received by April 10, 2009 or may be presented at the public hearing which will be held on March 30, 2009 at the Department of Community Affairs, 101 S. Broad Street, Trenton, NJ in room 129 from 10:00 a.m. to 12 noon.

Proposed Changes to the Housing Choice Voucher Program Administrative Plan For State Fiscal Year 2010 (July 1, 2009 to June 30, 2010)

Chapter 1 Administrative Authority

The program intends to revise the definition of the term *Remaining Member of an Assisted Household* on page 1-9. The current definition states that the former members of the household have “moved” from the assisted housing unit. The revised definition will state that the former members have “left the unit.” The current definition is too narrow or restrictive to address all of the possible reasons why a person no longer is a member of the assisted household.

Exhibit 1-2, the program’s certification of compliance with equal opportunity requirements, is being removed from the Administrative Plan because it has been replaced by the *PHA Certifications of Compliance with PHA Plans and Related Regulations* (form HUD-50077). This form is a required document that will be submitted to the U.S. Department of Housing and Urban Development in April 2009 as an attachment to the program’s Public Housing Agency Five-Year and Annual Plan.

Chapter 2 Performing Outreach to Eligible Households

When the program opens a waiting list, a public notice is published in the newspaper with the greatest circulation in the area. The text of our notice (Exhibit 2-1) has been revised to inform the public that applicants who are accepted to the waiting list *may* be referred to developments that participate in our project-based housing assistance program. (In September 2008, the program assumed responsibility for the administration of 1,373 project-based vouchers from the New Jersey Housing & Mortgage Finance Agency. These vouchers are located at 41 developments in 12 counties throughout the state.)

Chapter 4 Processing Applications and Determining Eligibility

The flow chart (Exhibit 4-4) that summarizes how the Applicant Services Unit processes applications has been revised to describe our current procedures.

When the program publishes a public notice to open a Housing Choice Voucher Program waiting list, the specific number of applications to be accepted is stated in the notice. The example used in Exhibit 4-4 is 500 applications. As applications are received, they are reviewed and if complete and eligible for placement on the waiting list, they are date stamped and input into the waiting list module of the Housing Pro database. Applicants that are included on the waiting list are sent a notification letter (Exhibit 4-1). Applicants determined to be over the income guidelines are sent a notification of denial of placement on the waiting list (Exhibit 4-2). Any applications that are received *after* the designated number of applications have been received and added to the waiting list are viewed as surplus applications that may not be included on the waiting list.

Chapter 8 Inspecting Units for Conformity to the Housing Quality Standards

A footnote will be added to page 8-5 citing the requirements of 24 CFR §982.404, *Maintenance: Owner and family responsibility; PHA remedies*. This section of the program regulations defines the amount of time a property owner is provided to correct a violation of the housing quality standards. If a defect is life threatening, the owner must correct the defect within no more than 24 hours. For other defects, the owner must correct the defect within no more than 30 calendar days, or by any DCA-approved extension.

Chapter 11 Certifying and Recertifying Household Income

A clarification is proposed for the program's Interim Reexamination Policy, which is included as Exhibit 11-2. New text will be added to the first paragraph stating that only those factors that have changed need to be verified at an interim reexamination. In addition, the payment standard amount that is the basis to determine the tenant rent to owner is not changed for this type of action.

Chapter 13 Reviewing and Adjusting Utility Allowances

The program has revised the structure types identified on our *Allowances for Tenant-Furnished Utilities and Other Services* form. We have converted from grouping housing units into three structure types to the six structure types identified on the *Family Report* form. This form includes the information the program is required to send to the U.S. Department of Housing and Urban Development to assist the department in their efforts to manage and monitor the Housing Choice Voucher Program.

The six building structure types are:

1. *Single family detached* includes building structures that house only one family under one roof.
2. *Semi-detached* includes units in duplexes and two-family homes.
3. *Low-rise* includes multifamily apartment buildings of five or more units and up to four stories. Also included are five or six story buildings without an elevator.
4. *High-rise with elevator* includes buildings of five stories or more with elevators.
5. *Rowhouse/townhouse* includes structures with three or more units side-by-side and under one roof.
6. *Manufactured home* includes mobile homes.

Chapter 14 Reinspecting Units Under Contract

Similar to the changes made to Chapter 8, this chapter (pp. 14-1, 14-3, and 14-4) is revised by specifying that routine violations of the housing quality standards must be corrected within 30 days, or by any DCA-approved extension. The program may provide the property owner with additional time to complete the required repairs based upon the nature of the work, to allow for the late delivery of supplies, difficulty in scheduling contractors, inclement weather, or for other valid

reasons. An emergency or life-threatening violation must be corrected within no more than 24 hours.

Exhibit 14-3, *Guidelines for the Abatement of Housing Assistance Payments*, has also been revised. This revision is based upon the realization that the program cannot always perform a reinspection “within five business days of the established deadline” because of difficulties in coordinating the schedules of our inspectors along with the availability of the program participants and property owners/managers to provide the program with access to the assisted housing units. Under our current procedures, if an assisted unit fails the annual housing quality standards inspection, a letter (Exhibit 14-4) and an *Inspection Summary* report are sent to the property owner. The letter directs the property owner to sign, date, and return a copy of the *Inspection Summary* to the inspector when the unit is ready to be reinspected because the required repairs have been completed. When the inspector receives the owner’s certification that the repairs have been completed, a reinspection of the unit is scheduled unless the field office supervisor decides to rely on the owner’s certification and the tenant’s confirmation that the repairs have been completed (see Certification of Compliance with the HQS on page 8-5).

Chapter 17 Payment Standard Amounts

A new section, titled “Applying a Different Payment Standard” will be added to this chapter to identify when the program must apply a new payment standard amount for program participants. In accordance with the Housing Choice Voucher Program Guidebook, the program must apply a new payment standard at a participant’s annual reexamination if any of the following events occur:

- If the program has increased the payment standard amount applicable to the household or market area, it must use the increased payment standard.
- If the household’s size or composition changes, the payment standard amount for the appropriate unit size is used.

Chapter 18 Homeownership Program

The DCA currently considers requests for refinancing (see page 18-6) for the following three reasons: 1) to upgrade a major system; 2) for educational purposes; and 3) for medical emergencies.

The program proposes to amend the circumstances under which the program will approve a household’s request to refinance. The DCA will only consider requests for refinancing for the following reasons:

1. To refinance the current principal owed if the new interest rate is at least 1.25 percent below the homeowner’s original mortgage lock in rate. This difference should yield a “break even” period in approximately 3 years.

2. To draw upon the earned equity in the home if the new interest rate is at least 1.0 percent below the homeowner's original mortgage lock in rate and the homeowner does not have the financial resources to do the following:
 - a. Replace a major system that has failed (electrical, plumbing, roofing, heat/air conditioning, structure) and the costs exceeds \$20,000; or
 - b. To pay for unexpected medical expenses for a household member that does not have medical insurance.

When reviewing all requests, DCA will consider the following: original purchase price, original mortgage rate; remaining principal; the application and closing costs associated with refinancing; and the new lender (all lenders must have the ability to accept two payments – one from the household and one from the program). At no time, will DCA approve the refinancing of a mortgage above the original mortgage amount. In addition, the program will approve only one request to refinance during the term of a program participant's participation in the Homeownership Program.

The program proposes to revise our policy on housing quality standards (HQS) inspections for the Homeownership Program (see page 18-9). Since the inception of the Homeownership Program, the DCA has conducted *initial* and *annual* HQS inspections of all homeownership housing units. The program regulations, however, do not require the program to conduct *annual* inspections (see 24 CFR §982.641). The initial HQS inspection is the only inspection the DCA is required to conduct for homeownership units during the entire time a family is receiving homeownership assistance. Beginning July 1, 2009, the program will no longer conduct an *annual* HQS inspection of a homeownership housing unit.

The program also proposes to add a new section to page 18-10 concerning additional requirements to the annual reexamination process for all household's participating in the Homeownership Program. Because the DCA does not have a lien or deed on any of these properties, nothing would preclude a homeowner from obtaining an equity loan that we know nothing about. The program, therefore, proposes to adopt additional requirements to be completed at the time of each program participant's annual reexamination:

- 1) Pull a credit report to see if there is any additional debt linked to the house; and
- 2) Obtain an IRS tax return transcript to verify assets.

Appendix A Determination of Tenant Rent to Owner

The U.S. Department of Housing and Urban Development has added two new exclusions to the definition of annual income that is used to determine a program applicant's eligibility and a program participant's tenant rent to owner:

1. Kinship care payments for children living with a related legal guardian; and
2. Any *deferred* Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts.

The definition of annual income as it relates to the eligibility of students to receive housing assistance was revised by the U.S. Department of Housing and Urban Development in December

2005 (see item 9 on page 2). The statute that originally exempted persons over the age of 23 with dependent children from the restrictions placed on the provision of housing assistance to students enrolled at an institution of higher education has been amended. The regulations were then revised in September 2008 to also exempt from these restrictions students with disabilities who were receiving Section 8 housing assistance as of November 30, 2005.

A clarification has been added to the description of what constitutes a regular contribution or gift that should be counted as annual income (see page 7). The new text states that amounts a household received or benefited from that are specifically for the cost of medical expenses are not to be considered a regular contribution or gift because they are specifically excluded from annual income (see income exclusion 4 on page 2).

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: New Jersey Department of Community Affairs PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 07/2009 PHA Code: NJ912												
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: None Number of HCV units: 20,622												
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only												
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)												
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program <table border="1"> <tr> <td>PH</td> <td>HCV</td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>	PH	HCV						
PH	HCV												
	PHA 1:												
	PHA 2:												
	PHA 3:												
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.												
5.1	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: The mission of the New Jersey Department of Community Affairs' Housing Choice Voucher Program is to make decent, safe, and sanitary housing affordable to low-income, very low-income, and extremely low-income individuals and households in the private rental market.												

<p>5.2</p>	<p>Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. 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>The program’s goals and objectives for the next five years are the same as the U.S. Department of Housing and Urban Development’s Performance Indicators that comprise the Section 8 Management Assessment Program (SEMAP) Certification. These indicators establish the benchmark against which the program’s performance is measured to determine how efficiently and effectively this agency is administering the Housing Choice Voucher Program.</p> <p>With regard to the level of progress achieved over the last 5-years, the program selected the following goals in the previous 5-year plan:</p> <ul style="list-style-type: none"> (a) Expand the supply of assisted housing. At the beginning of the previous five-year reporting cycle (State Fiscal Year 2005), the program’s baseline allocation of vouchers was 18,147. Our current baseline is 20,622. The growth in the program has not occurred in our tenant-based voucher program, but in the special purpose and <i>boutique</i> programs. The most significant gain during this period was because of the transfer of 1,373 units from the New Jersey Housing and Mortgage Finance Agency to the DCA by an agreement between the two parties and the U.S. Department of Housing and Urban Development. In addition, the other significant increases to our supply of housing vouchers occurred as a result of an award of 70 vouchers for the Veterans Affairs Supportive Housing (VASH) Program in May 2008 and three special projects the DCA agreed to undertake at the behest of the HUD-Newark office. The DCA will continue to pursue opportunities to grow the program and expand the supply of housing vouchers in the State of New Jersey. (b) Improve the quality of assisted housing. The DCA adheres to the housing quality standards performance requirements as specified in Section 982.401 (Housing quality standards) of the program regulations. In addition, all assisted housing must meet the acceptability criteria, as well, except for the higher standards adopted by the DCA and described in Chapter 8 of our Housing Choice Voucher Program Administrative Plan. To assess the quality of the housing units approved by our inspectors, the program conducts supervisory quality control inspections. For the fiscal year ending June 30, 2008, the program was required to inspect a total of 113 units based upon the requirements of SEMAP. During the last fiscal year, the program conducted a significant number of quality control inspections above and beyond the minimum requirement. Because of the importance of this aspect of program administration, the program conducted 703 quality control inspections in the last fiscal year to ensure the quality of the housing units approved for subsidy. (c) Increase assisted housing choices. Since our jurisdiction includes the entire State of New Jersey, this agency is in a position to provide program applicants and participants with a vast jurisdiction to search for housing of their choice. Beyond the issue of geography, the DCA conducts a thorough review of HUD’s proposed fair market rents every year to establish payment standard amounts that are appropriate for each unit size in each market area of the state. Households that need assistance with their housing search can consult a listing of available housing that is maintained at each of our field offices. A new resource, the New Jersey Housing Resource Center (HRC) is another tool that is available to assist households who are searching for acceptable housing. The DCA partnered with the New Jersey Housing and Mortgage Finance Agency to develop the HRC. This resource is available at www.njhousing.gov. The DCA also has elected to administer the Homeownership Option to provide voucher program participants with the opportunity to make the transition from renter to homeowner. Finally, another way the program has provided greater housing choices for program applicants and participants is to make the portability feature of the program work. The DCA continues to make portability work by cooperating with the other agencies that contact us about the portability moves to or from our jurisdiction. Over the years, the DCA has made an effort to manage the program’s resources so that we can afford to absorb the cost of transfers to our agency. We believe this approach results in a higher success rate for households that are facing the challenges of a move to the jurisdiction of another housing agency. (d) Promote self-sufficiency and asset development of assisted households. The DCA no longer has an obligation to administer a Family Self-Sufficiency (FSS) Program but has elected to continue to voluntarily administer our FSS Program. In March 2009, our FSS Program included 217 active program participants. Of this total, 171 individuals and households have an escrow account. The total value of these escrow accounts is \$1,385,922. Another opportunity for program participants to grow their assets is by participating in the Homeownership Option of the Housing Choice Voucher Program. In March 2009, the program assisted 60 households in our Housing Choice Voucher Program through the Homeownership Option. (e) Ensure equal opportunity and affirmatively further fair housing. The discretionary policies of DCA’s Housing Choice Voucher Program, such as our selection policy and our policy on the screening of program applicants for drug abuse and other criminal activity, are carried out without regard to a person’s race, religion or any other protected category. The standard program briefing for all program participants includes a discussion on equal housing opportunity and our <i>Guide to the Housing Choice Voucher Program</i> also includes information on this topic as well. As a unit of state government, the program coordinates with the New Jersey Department of Law and Public Safety’s Division of Civil Rights to ensure that program applicants and participants are not discriminated against because of membership in one of the protected classes or because of the source of their income. In 2008, the program added a Limited English Proficiency Policy to our Administrative Plan to make sure that persons for whom English is not their primary language do not face barriers that would preclude access to the program and an understanding their rights and responsibilities as program participants.
<p>6.0</p>	<p>PHA Plan Update</p> <ul style="list-style-type: none"> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <ul style="list-style-type: none"> No revisions have been made to the PHA Plan elements since the submission of our Streamlined Annual PHA Plan in 2008. (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. <ul style="list-style-type: none"> A copy of our PHA 5-Year and Annual Plan and our Housing Choice Voucher Program Administrative Plan are available on our Web site: www.state.nj.us/dca/divisions/dhcr, and at our main administrative office located at 101 South Broad Street, Fifth Floor, Trenton, NJ 08625.

7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable</i></p> <p>For a description of our Homeownership Program, see Chapter 18 of our Housing Choice Voucher Program Administrative Plan.</p> <p>The DCA has not designated any of our baseline allocation of vouchers for project-based assistance. The DCA did, however, receive 1,373 units from the New Jersey Housing and Mortgage Finance Agency by way of a Novation Agreement effective September 1, 2008. These units are located at 41 developments located across the State of New Jersey.</p> <p>The DCA does not administer the other listed programs.</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p> <p>Not Applicable (N/A)</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>N/A</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>N/A</p>
8.3	<p>Capital Fund Financing Program (CFFP).</p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p> <p>N/A</p>
9.0	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>A summary of the housing needs in the State of New Jersey is included as an attachment.</p>
9.1	<p>Strategy for Addressing Housing Needs. Provide a brief 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. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>A major facet of our mission, and a key performance indicator of the Section 8 Management Assessment Program (SEMAP), is to assist as many low-income, very low-income, and extremely low-income individuals and households as possible with the federal resources that have been awarded to the DCA. For the last completed fiscal year (FY'08) our average monthly lease-up rate was 99.0 percent. To maintain this performance standard, the program will continue its practice of reviewing housing costs and participants' rent burdens by voucher size for each market area of the state and setting appropriate payment standards. In addition, we will continue to effectively screen program applicants in accordance with the provisions of our Administrative Plan to increase owner acceptance of the program. When the opportunity arises, the program will apply for additional housing vouchers to alleviate the wait time of households included on our waiting lists. Currently, all 21 county waiting lists are closed, but we anticipate opening 6 or 7 county waiting lists in the next year. The total number of applicants included on our Housing Choice Voucher Program waiting list is approximately 10,900.</p>

10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>The best measure of our progress in carrying out our stated mission and goals is to look at the results of our last Section 8 Management Assessment Program (SEMAP) Certification by the HUD-Newark office in October 2008, and the results of KPMG’s July 2008 audit report.</p> <p>In August 2008, the program submitted its SEMAP Certification to HUD. Based upon a review of the program information the DCA uploaded to HUD’s Public and Indian Housing Information Center, the HUD-Newark office rated the DCA as a high performer.</p> <p>Beginning in March 2008, KPMG conducted a single audit of the major programs of the State of New Jersey, including our Housing Choice Voucher Program. The focus of the audit was on financial information and reporting and a number of aspects of program administration as well. KPMG concluded its review in July 2008 and there were no findings against the Housing Choice Voucher Program in their report to Governor Corzine.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification.”</p> <p>After submitting our 5-year plan, the program may amend or modify any of its discretionary policies. If the amendment or modification is a significant amendment or modification, the program will not implement the new policy until it has discussed the matter with the members of the Resident Advisory Board, and obtained HUD approval. The following actions are deemed to be a significant amendment or modification to the discretionary policies of the DCA:</p> <ul style="list-style-type: none"> • Changes to our selection policy; • Changes to our policy on screening program applicants for drug abuse and other criminal activity; • Changes to our interim reexamination policy; and • Changes to the Homeownership Program. <p>Any changes to our program policies that are required because of HUD regulatory amendments would not be regarded as a significant amendment or substantial modification.</p>
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11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>
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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 5-Year and Annual PHA Plans. 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 and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 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

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

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

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. 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 its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or 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.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: **1)** development name and number; **2)** designation type; **3)** application status; **4)** date the designation was approved, submitted, or planned for submission, and; **5)** the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: **(1)** Any programs relating to services and amenities provided or offered to assisted families; **(2)** Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; **(3)** How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. **(Note: applies to only public housing).**
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.

9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and 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.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers

- (a) **Hope VI or Mixed Finance Modernization or Development.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>
- (b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm
Note: This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed.
- (c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or

that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 Capital Improvements. This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report. PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year; until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

9.1 Strategy for Addressing Housing Needs. 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. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)**

- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. **(Note: Standard and Troubled PHAs complete annually).**

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.1.
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.2.

Name of Jurisdiction: NJ		Source of Data: CHAS Data				Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	
Household Income <= 50% MFI	126,245	146,060	43,350	98,285	413,940	172,242	62,495	21,865	30,395	286,997	700,937
Household Income <=30% MFI	82,065	78,925	22,945	59,895	243,830	76,394	24,860	7,915	16,585	125,754	369,584
% with any housing problems	64.5	80.5	91.4	71.2	73.9	85.5	84.6	90.4	77.2	84.6	77.5
% Cost Burden >30% MFI	63.5	77	80.9	69.6	71	85.4	84	87.5	76.7	84.1	75.4
% Cost Burden >50% MFI	45.5	63.5	61	60.5	56.5	62.1	76.7	78	69.5	67	60
Household Income >30 to <=50% MFI	44,180	67,135	20,405	38,390	170,110	95,848	37,635	13,950	13,810	161,243	331,353
% with any housing problems	65.8	76.7	85.1	81.7	76	59.2	82	87.8	82.3	69	72.6
% Cost Burden >30%	64.9	70.2	55.6	79.4	69.1	59	81	82.3	82.2	68.1	68.7
% Cost Burden >50%	26.5	18.2	10.3	27.1	21.4	21.5	53.6	50.5	51.3	34.1	27.6
Household Income >50 to <=80% MFI	28,195	78,300	22,395	60,050	188,940	98,155	82,865	29,595	27,650	238,265	427,205
% with any housing problems	44.8	41	65.8	42.7	45.1	29.7	66.1	73.8	64.2	51.8	48.8
% Cost Burden >30%	42.9	29.9	18.2	39.8	33.6	29.6	65	65.1	63.8	50.3	42.9
% Cost Burden >50%	7.6	2.7	1	4.5	3.8	9.8	23.7	18.1	25.6	17.5	11.4
Household Income >80% MFI	39,380	203,905	40,470	166,410	450,165	248,014	873,254	202,350	162,405	1,486,023	1,936,188
% with any housing problems	11.9	12.7	52.4	8.8	14.8	11.5	16.1	23.8	23	17.1	16.6
% Cost Burden >30%	10	3.5	2.1	6	4.9	11.3	15.3	16.4	22.5	15.6	13.1
% Cost Burden >50%	2.3	0.3	0	0.6	0.6	2.4	2	2.1	3.2	2.2	1.8
Total Households	193,820	428,265	106,215	324,745	1,053,045	518,411	1,018,614	253,810	220,450	2,011,285	3,064,330
% with any housing problems	51.2	40.4	69.9	35.2	43.8	34.7	24.3	35.2	36	29.6	34.5
% Cost Burden >30	49.9	32.3	32.8	32.6	35.7	34.5	23.5	27.9	35.5	28.2	30.8
% Cost Burden >50	26.9	15.2	15.4	15.5	17.5	16.1	7.5	9	14	10.6	13

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

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 PHA 5-Year and Annual Plan for the PHA fiscal year beginning July 1, 2009, 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 certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (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.
5. 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.
6. 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.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address 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 maintain records reflecting these analyses and actions.
8. For PHA Plan 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 2006-24);
 - 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 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 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).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. 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.
11. 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.

12. 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.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. 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.
15. 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.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. 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.
18. 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).
19. 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.
20. 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.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

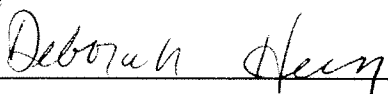
New Jersey Department of Community Affairs
PHA Name

NJ912
PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2010 - 2014

Annual PHA Plan for Fiscal Year 2010

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 Deborah Heinz	Title Executive Director
Signature 	Date 3/12/09