

**Comparative Summary of Changes**  
**Administrative Plan Table, Housing Choice Voucher Program**

*The following chart summarizes the changes proposed to DCA's Administrative Plan for the Housing Choice Voucher Program*

No	Chapter Name/Subject Area	Source	Existing Administrative Plan Text	Proposed Administrative Plan Text
1	Table of Contents-Chapter 8-5	Housing Quality Standards	No Language	Life-Threatening Conditions Defined
2	Defintions	Gender Identity	No Language	New: As defined in the Housing Choice Voucher Program guidebook, Gender Identify means the gender with which a person identifies, regardless of the sex assigned to that person at birth and regardless of the person's perceived gender identity. Perceived gender identity means the gender with which a person is perceived to identify based on that person's appearance, behavior, expression, other gender related characteristics, or sex assigned to the individual at birth or identified in documents.
3	Defintions	Immediate Vicinity	No Language	<i>Immediate vicinity</i> means within a three-block radius of the premises.
4	Defintions	Lump Sum	No Language	A single payment made at a particular time, as opposed to a number of smaller payments or installments.
5	Defintions	Violent criminal activity	No Language	Violent criminal acitvty means “any criminal activity that has as one of its elements the use, attempted use, or threatened use of physical force substantial enough to cause, or be reasonably likely to cause, serious bodily injury or property damage.” (24 CFR 5.100)
6	Chapter 4-Processing Applications & Determining Eligibility pg. 22		Requests for reinstatement to the waiting list may be considered, with appropriate documentation, for six (6) year period after removal from the list	Requests for reinstatement to the waiting list may be considered, with appropriate documentation, for three (3) year period after removal from the list
7	Chapter 4-Processing Applications & Determining Eligibility pg. 25		No Language	The DCA may deny admission of an applicant if any household members have been convicted of Violent-related crimes, including but not limited to murder, arson, aggravated battery and sex-related crimes not subject to lifetime registration under a state sex offender registration program.
8	Chapter 4-Processing Applications & Determining Eligibility pg. 25	5th paragraph	The DCA has established three (3) years as a reasonable time in which the applicant must not have engaged in these activitiies before admission. (24 CFR 982.553(a)(2)(ii)(B)). The conviction must have occurred within fifteen (15) years of the criminal screen, except that the violent criminal activity shall be considered within three (3) years of the criminal screening.	The DCA has established three (3) years as a reasonable time in which the applicant must not have engaged in these activities before admission. (24 CFR 982.553(a)(2)(ii)(B)). The conviction must have occurred within three (3) years of the criminal screen, except that the violent criminal activity shall be considered within three (3) years of the criminal screening.
9	Chapter 7-Briefing Households	Repayment Agreements, page 53	Add additional language	Any terms allowing more time for repayment or for a lower down payment must be approved by Housing Choice Voucher Program director or his/her designee. A hearing officer shall also have the discretion to set the amounts and length of time for repayment, if a repayment agreement is a stipulation of participation determined at an informal hearing. Strict adherence to the terms of the repayment agreement by the participant is necessary otherwise, benefits may be terminated in accordance with this plan.
10	Chapter 7-Briefing Households	7.5 Exceptions to the Subsidy Standards-Reasonable Accommodations, pg. 43	The program may approve an additional bedroom for medical equipment if the need is documented by a physician. The actual equipment in the extra bedroom must be verified	Remove because it is a duplication of next sentence.

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11	Chapter 8-Housing Quality Standards	page 59	First paragraph: determined by a visual re-inspection, or by owner certification. This will be decided based upon the severity of the conditions to be corrected and the program’s experience with the property owner. In cases where the household is responsible for the breach of the HQS, the program will be required to	First paragraph: determined by a visual re-inspection, or by owner certification. This will be decided based upon the severity of the conditions to be corrected and the program’s experience with the property owner. In cases where the household is responsible for the breach of the HQS, the program will be required to visually re-inspect the property to determine compliance.
12	Chapter 8-Housing Quality Standards	pg. 60	Add additional language	New: Section 8.5 Life Threatening Conditions Defined;HUD’s definition of LT conditions includes specific conditions under 10 categories, as described in the January 18, 2017, implementation notice: (1) Gas (natural or liquid petroleum) leak or fumes (2) Electrical hazards that could result in shock or fire (3) Inoperable or missing smoke detector (4) Interior air quality (inoperable or missing carbon monoxide detector, where required) (5) Gas/oil fired water heater or heating, ventilation, or cooling system with missing, damaged, improper, or misaligned chimney or venting (6) Lack of alternative means of exit in case of fire or blocked egress (7) Other interior hazards (missing or damaged fire extinguisher, where required) (8) Deteriorated paint surfaces in a unit built before 1978 and to be occupied by a family with a child under 6 years of age (9) Any other condition subsequently identified by HUD as life-threatening in a notice published in the Federal Register.

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13	Chapter 11-CERTIFYING AND RECERTIFYING HOUSEHOLD INCOME	11.1 Zero HAP	Add additional language	Add: The HAP Contract terminates automatically 180 calendar days after the last housing assistance payment to the owner.DCA will terminate program assistance if the family is under a HAP contract and 180 days have elapsed since NJDCA's last housing assistance payment. The NJDCA reserves the right to terminate the HAP contract prior to this timeframe.
14	Chapter 11-CERTIFYING AND RECERTIFYING HOUSEHOLD INCOME	11.3 Interim Reexaminations, page 69	DCA will only allow the addition of new adult household embers as a result of marriage	Revise to: DCA will allow the following family additions: (1) Addition of a minor if social service agency, such as the Division of Child Protection and Permancy (DCP&P) or Department of Public & Social Services (DPSS) has approved the addition; (2)Addition of marriage/or marital type relation (i.e., couples that certify that they intend to live in the same principal residence indefinitely and/or register as domestic partners); (3) Additions of a minor who is a child of the head of household, co-head, spouse or marital-type partner, who have been living elsewhere; (4) Addition of a DCA-approved live-in aide; (5) Addition of an adult child due to recent discharge from the military; (6) Addition of disabled adult who requires disability-related care. The family must request approval from the owner and NJDCA before the person is added.
15	Chapter 13- Reviewing & Adjusting Utility Allowance	Page 75	Reviewing & Adjusting Utility Allowance	Revise to rename Chapter: Utilities; and add sections: 11.1 Utility Schedule; 11.2 Utility Reimbursements; 11.3 Tenant-responsible Utilities. Section 11.1; Utility Allowance Schedule; Section 11.2 Utility Reimbursment; Where the utility allowance exceeds the total tenant payment of the family, the NJDCA will provide a utility reimbursement payment to the tenant. The NJDCA, at its discretion and deemed operationally feasible may make utility reimbursement payments directly to the utility company. Such direct payment shall not require the family's consent; however, NJDCA shall inform the family immediately upon its decision to make payments directly; Section 11.3 Tenant Responsibility Utilities; Utilities for which the tenant has agreed to be responsible, as stated in the Request for Tenancy Approval (RFTA), are a family responsibility as specified at 24 CFR § 982.404. The denial of service, disconnection or shutting off of utilities that the resident is responsible for paying or the discovery that a resident is tampering with utilities to illegally obtain service, may result in a recommendation for termination.
16	Chapter 16-Informal Review Procedures for Applications and Informal Hearing Problems	Page 89	Informal Review Procedures for Applications and Informal Hearing Problems	Revised to: Informal Review Procedures for Applications and Informal Hearing Process
17	Chapter 16-Informal Review Procedures for Applications and Informal Hearing Problems, pg 92	Section 16.5 Appeals, page 94	As Noted Above, the request must be submitted to the above address within forty-five (45) days from the date of the Hearing Officer's final decision.	Removed word "final". As Noted Above, the request must be submitted to the above address within forty-five (45) days from the date of the Hearing Officer's decision.
18	Chapter 16-Informal Review Procedures for Applications and Informal Hearing Problems, pg 97	Section 16.7, page 96	Termination of Program Participation; If a hearing is held, a "decision," in writing, will be sent to the household, within fifteen (15) business days of the hearing. If the initial decision to terminate is upheld, the household's participation is terminated and all functions, including issuance of HAP payment, normally associated with the household's participation on the program will cease.	If a hearing is held, a "decision," in writing, will be sent to the household, within twenty one days (21) business days of the hearing. If the initial decision to terminate is upheld, the household's participation is terminated and all functions, including issuance of HAP payment, normally associated with the household's participation on the program will cease. .

No	Chapter Name/Subject Area	Source	Existing Administrative Plan Text	Proposed Administrative Plan Text
19	Chapter 18: Homeownership Option	Administrative Plan SF 2019-2020 Pages 103-104 18.2 PHA Capacity	The DCA will utilize New Jersey Housing and Mortgage Finance Agency (NJHMFA) approved HUD certified housing counseling agencies to provide pre-homeownership counseling to program participants. A minimum of eight (8) hours of education and counseling will be provided to participants in group settings, or in one-on-one sessions. The training must comply with the minimum requirements of the certified housing counseling agency.	The DCA will utilize New Jersey Housing and Mortgage Finance Agency (NJHMFA) approved HUD certified housing counseling agencies to provide pre-homeownership counseling to program participants. All participants must attend and satisfactorily complete homeownership counseling session(s) provided by one of NJHMFA's approved HUD certified housing counseling agencies. A minimum of eight (8) hours of education and counseling will be provided to participants in group settings, or in one-on-one sessions. Participants must attend and satisfactorily complete this counseling prior to closing on a home.
20	Chapter 18-Homeownerhip Option	Administrative Plan SF 2019-2020 Page 104 18.2 PHA Capacity	The DCA will refer program participants to the U.S. Department of Housing and Urban Development, the New Jersey Division of Civil Rights, Legal Services of New Jersey and other agencies that may assist with complaints about housing discrimination or unfair lending practices. A minimum of eight (8) hours of education and counseling will be provided to participants in group settings, or in one-on-one sessions. The training must comply with the minimum requirements of the certified housing counseling agency. The Council on Affordable Housing will notify the program about new homeownership opportunities that are created through the State's Mount Laurel requirements.	The DCA will refer program participants to the U.S. Department of Housing and Urban Development, the New Jersey Division of Civil Rights, Legal Services of New Jersey and other agencies that may assist with complaints about housing discrimination or unfair lending practices. <del>A minimum of eight (8) hours of education and counseling will be provided to participants in group settings, or in one-on-one sessions. The training must comply with the minimum requirements of the certified housing counseling agency. The Council on Affordable Housing will notify the program about new homeownership opportunities that are created through the State's Mount Laurel requirements.</del>
21	Chapter 18: Homeownership Option	Administrative Plan SF 2019-2020 Page 103 18.4 Additional Program Requirements for Participation	Non-elderly and non-disabled homeownership assistance applicants must be full-time employees for at least one (1) full year at the time they apply for the program. Full-time employment is defined as having worked at least thirty (30) hours per week for fifty-two (52) consecutive weeks.	Non-elderly and non-disabled homeownership assistance applicants (head of household) must be a full-time employee for at least one (1) full year at the time they apply for the program. Full-time employment is defined as having worked at least thirty (30) hours per week for fifty-two (52) consecutive weeks.
22	Chapter 18-Homeownerhip Option	Section 18.4 Additional Requirments for Participation, PAGE 105	add additional language	The family must not be within the initial one-year (1-year) term of the HAP contract in order to be considered eligible.

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23	Chapter 18: Homeownership Option	Administrative Plan SF 2019-2020 Page 104 18.8 Counseling Before Commencement of Homeownership	Within 120 days before the commencement of the first attempt at homeownership, the participant (head of household or spouse) will be required to complete the pre-homeownership counseling course. All costs for the homeownership counseling will be paid by the DCA. If the tenant has successfully completed the pre-homeownership counseling course required by the program, and the tenant fails to succeed in the homeownership effort, the tenant will be required to attend a refresher one-on-one homeownership counseling session.	The DCA will utilize New Jersey Housing and Mortgage Finance Agency (NJHMFA) approved HUD certified housing counseling agencies to provide pre-homeownership counseling to program participants. Within 120 days before the commencement of the first attempt at homeownership, all participants (head of household and spouse if applicable) must attend and satisfactorily complete homeownership counseling session(s) provided by one of NJHMFA's approved HUD certified housing counseling agencies. A minimum of eight (8) hours of education and counseling will be provided to participants in group settings, or in one-on-one sessions. If the tenant fails to succeed in the homeownership effort, the tenant will be required to attend a refresher one-on-one homeownership counseling session.
24	Chapter 18: Homeownership Option	Lump Sum	Financing and affordability requirements will be established by the DCA. HUD certified housing counseling agencies will provide services to participants in the program in conjunction with generally accepted lending practices and subject to FHA mortgage insurance requirements if the home is financed with FHA mortgage insurance.	Financing and affordability requirements will be established by the DCA; all homes approved and purchased through DCA's homeownership program must be affordable to the household. In order to determine affordability DCA will review the household's annual income, assets and their share of the housing costs including principal and interest, principal mortgage insurance, taxes, homeowner insurance and homeowner association fees. <del>HUD-certified housing counseling agencies will provide services to participants in the program in conjunction with generally accepted lending practices and subject to FHA mortgage insurance requirements if the home is financed with FHA mortgage insurance.</del> DCA will deny any mortgage where the homeowner's share of the payment exceeds 40% of their gross monthly income.
25	Chapter 18-Homeownerhip Option	Section 18.15 Homeownership Assistance Payment for Mortgage	Add additional language	If a family's income increases to a point that they are not eligible to receive a Housing Assistance Payment, eligibility for such payments will continue for 180 calendar days. At the end of a continuous period of 180 days, eligibility for Housing Choice Voucher assistance will automatically terminate.
26	Chapter 18: Homeownership Option	Administrative Plan SF 2019-2020 Page 108 18.18 Voucher Size	The voucher size (family unit size) utilized at the commencement of homeownership assistance will remain the same for the duration of program participation (up to 15 years for non-elderly or non- disabled and up to 30 years for elderly or disabled). The payment standard applied at annual recertification will correlate with the original voucher size but shall never be less than the original amount .	The voucher size (family unit size) utilized at the commencement of homeownership assistance will remain the same for the duration of program participation (up to 15 years for non-elderly or non- disabled and up to 30 years for elderly or disabled). The payment standard applied at annual recertification will correlate with the original voucher size but shall never be less than the original amount. The maximum number of years of participation is determined on the date of the closing and will not change. Homeownership assistance will terminate automatically after the last homeownership assistance payment is made on behalf of the family. DCA will send a letter 60 days prior to end of assistance to all homeowners impacted.

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27	Appendix C - Reasonable Accommodation Policy and Procedures	Page 2, first paragraph	The Department of Community Affairs (DCA) is committed to ensuring that the policies and procedures of its programs do not deny individuals with disabilities the opportunity to participate in, or benefit from, those programs. The DCA is also committed to ensuring that its policies and procedures do not otherwise discriminate, on the basis of disability, in connection with the operation of those programs, services and activities. Therefore, if an individual with a disability requires an accommodation, such as an accessible feature for the assisted unit or modification to an existing policy, the DCA will provide such reasonable accommodation unless doing so would result in a fundamental alteration in the nature of the program or an undue financial or administrative burden. In such case, the DCA will attempt to make another accommodation that meets the needs of all involved.	The Department of Community Affairs (DCA) is committed to ensuring that the policies and procedures of its programs do not deny individuals with disabilities the opportunity to participate in, or benefit from, those programs. The DCA is also committed to ensuring that its policies and procedures do not otherwise discriminate, on the basis of disability, in connection with the operation of those programs, services, and activities. Therefore, if an individual with a disability requires an accommodation, the DCA will provide such reasonable accommodation unless doing so would result in: a violation of state law or federal law or both; a fundamental alteration in the nature of the program; or an undue financial or administrative burden. In such case, the DCA will attempt to make another accommodation that meets the needs of all involved.
28	Appendix C - Reasonable Accommodation Policy and Procedures	Page 2, Monitoring and Enforcement paragraph	The DCA's Section 504/ADA Coordinator is responsible for monitoring the DCA's compliance with this Policy. Individuals who have questions regarding this Policy, its interpretation or implementation should contact the DCA's Section 504/ADA Coordinator in writing, by telephone, by facsimile, or by appointment, as follows:	The DCA's Section 504/ADA Coordinator is responsible for monitoring the DCA's compliance with this Policy. Individuals who have questions regarding this Policy, its interpretation or implementation should contact the DCA's Section 504/ADA Coordinator in writing, by telephone, by e-mail, by facsimile, or by appointment, as follows:
29	Appendix C - Reasonable Accommodation Policy and Procedures	Page 4, Examples of Reasonable Accommodation, footnote 2	2 The DCA will also provide, as an attachment to the Reasonable Accommodations Policy and Procedures, the Examples of Reasonable Accommodations document which has been approved by the U.S. Department of Housing and Urban Development.	Delete entire footnote
30	Appendix C - Reasonable Accommodation Policy and Procedures	Page 4, Examples of Reasonable Accommodation, item 4.	4. Permitting an outside agency or family member to assist a program participant to meeting the essential terms of the household's obligations of participation in the DCA housing assistance program;	4. Permitting an outside agency or family member to assist a program participant in meeting the essential terms of the household's obligations of participation in the DCA housing assistance program;
31	Appendix C - Reasonable Accommodation Policy and Procedures	Page 5, third paragraph	Program participants seeking accommodation(s) may contact the Field Office Supervisor at the county field office in which they reside. In addition, program participants may also contact the Section 504/ADA Coordinator's office directly to request the accommodation(s).	Program participants seeking accommodation(s) should contact the Field Office Supervisor at the county field office in which they reside. Program participants may also directly contact the Section 504/ADA Coordinator's office to do so.
32	Appendix C - Reasonable Accommodation Policy and Procedures	Page 5, fifth paragraph	Within five (5) business days of receipt, the office of the Section 504/ADA Coordinator, or the program participant's Field Office Supervisor, will respond to the program participant's request.	Within five (5) business days of receipt, the program participant's Field Office Supervisor or the office of the Section 504/ADA Coordinator, as applicable, will respond to the program participant's request.

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33	Appendix C - Reasonable Accommodation Policy and Procedures	Page 5, sixth paragraph	If additional information or documentation is required, the Section 504/ADA Coordinator's office will notify the program participant, in writing, of the need for the additional information or documentation. The Section 504/ADA Coordinator's office will provide the program participant with a Request for Information or Verification Form. The written notification will provide the program participant with a deadline for submission of the outstanding information or documentation. Such deadline will allow the participant a reasonable amount of time for submission of the requested documentation. If needed as an accommodation, and if feasible, the DCA will assist the program participant in obtaining the requested information or documentation.	If additional information or documentation is required, the program participant's Field Office Supervisor or the office of the Section 504/ADA Coordinator, as applicable, will notify the program participant, in writing, of the need for additional information or documentation. The written notification will provide the program participant with a deadline for submission of the outstanding information or documentation. Such deadline will allow the participant a reasonable amount of time for submission of the requested information or documentation. If needed as an accommodation, and if feasible, the DCA will assist the program participant in obtaining the requested information or documentation.
34	Appendix C - Reasonable Accommodation Policy and Procedures	Page 5, seventh paragraph	Within ten (10) business days of receipt of the request and, if necessary, all additional supporting documentation, the DCA will provide written notification to the program participant of the decision to approve or deny the participant's request(s). Upon request, the written notification will be provided in an alternate format. Approval for Request for Reasonable Accommodation (Exhibit 20-3); Denial of Request for Reasonable Accommodation (Exhibit 20-4)	Within ten (10) business days of receipt of the request and, if necessary, all additional supporting documentation, the DCA will provide written notification to the program participant of the decision to approve or deny the participant's request(s). Upon request, the written notification will be provided in an alternate format.
35	Appendix C - Reasonable Accommodation Policy and Procedures	Page 7, HUD address and contact information	U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity One Newark Center, 13th Floor Newark, New Jersey 07102 Telephone: (973) 776-7307 Facsimile: (973) 645-6423	U.S. Department of Housing and Urban Development One Newark Center 1085 Raymond Boulevard 13th Floor Newark, NJ 07102-5260 Phone: (973) 776-7200 Fax: (973) 645-2323 TTY: (973) 645-3298