

Northwest Notes

U.S. Department of Housing and Urban Development- Office of Public Housing, Region X

FY2006 Quarter II

<http://www.hud.gov> & <http://espanol.hud.gov>

January 20, 2006

From the Director's Office

Happy New Year. This year, the Seattle Hub and Portland Program Center will be primarily conducting consolidated reviews of PHAs as part of our national goal of comprehensive monitoring and oversight of PHAs, per recommendations and findings by the Government Accountability Office (GAO) and Office of the Inspector General (OIG).

The reviews will consist of Rental Integrity Monitoring (RIM); Upfront Income Verification (UIV)/ Enterprise Income Verification (EIV); Section 8 Management Assessment Program (SEMAP); and Management Assessment Subsystem (MASS) of the Public Housing Assessment System (PHAS), as applicable.

On behalf of the Seattle, Portland, and Alaska office staff, we hope this newsletter is helpful to you.

Harlan Stewart
Director, Office of Public Housing
Region X, Northwest/Alaska



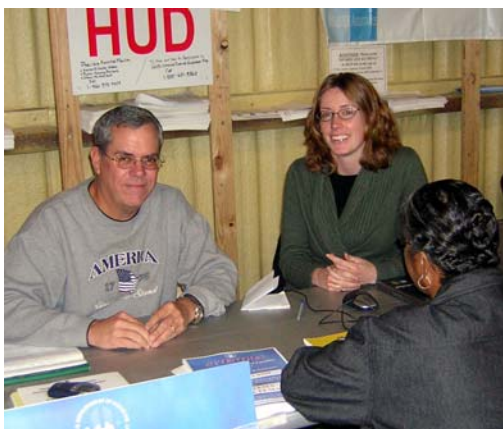
Region X Staff Assist in Hurricane Relief Effort



The Disaster Recovery Center in Perlington, Mississippi

In recent months several Region X team members have traveled to the Gulf Coast region to assist with Hurricane Katrina relief efforts. Joy McCray and David Peters are currently the KDHAP Coordinators in Baton Rouge and Mississippi State, respectively. Amy Johnson of the Seattle Office of Public Housing spent three weeks this past November and December in Gulfport, MS.

While in Gulfport, Ms. Johnson assisted displaced families at FEMA established Disaster Recovery Centers (DRC) in Gulfport and Waveland, Mississippi. The DRCs served as a one-stop shop where families could check on the status of their FEMA application, apply for loans through the Small Business Administration, receive tax advice from IRS, and receive housing and home loan information from HUD and USDA. The DRC also coordinated grievance counseling, legal services, and childcare for families. Essentials such as clothes, toiletries, and toys were also available to families. Ms. Johnson attended town hall meetings where various agencies and community representatives updated residents on the relief, clean-up, and rebuilding efforts.



Steve Kottman (Kansas City HUD Office) and Amy Johnson (Seattle HUD Office) work with displaced families at the Waveland, Mississippi Disaster Recovery Center.

Ms. Johnson also spent time with the Mississippi Region VIII Housing Authority in Gulfport, assisting the housing authority with implementing the KDHAP program. Many of housing authority staff members experienced their own personal losses. Their dedication and commitment to helping their clients and community is truly inspiring.



To find out more about how your agency can benefit from **Energy Star** services, please visit their website at

<http://www.hud.gov/offices/pih/programs/ph/phecc/>

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UP-FRONT INCOME VERIFICATION Available Region X

Enterprise Income Verification (EIV) is an upfront income verification tool that identifies potential income discrepancies in tenant reported income and in most instances eliminates the need to obtain written third party verification of tenant income. EIV provides a quick web-based application to obtain income verifications for **existing** participants. PHAs can search for income records by head of household social security number or by re-exam month. Use EIV to verify wages, unemployment compensation, new hire information, and social security benefits. PHAs can also generate an "Exceeds Threshold Report" to identify instances where EIV income is greater than PIC reported income.

STEPS:

1. Executive Director identifies agency users.
2. Executive Director submits access authorization and user agreement forms to field office.
3. HUD field office approves PHA user requests (ALL EIV users must have a WASS ID with PIC access rights).
4. Log-on through WASS Single Sign-on website: https://www11.hud.gov/HUD_Systems

Please remember, PHAs may not disclose EIV data to any third parties. EIV data is property of HUD and protected by Federal Privacy Act.

Please contact your local field office to ask how your agency can implement EIV. Training was provided via broadcast October 13, 2005. Archived webcasts may be viewed at <http://www.hud.gov/webcasts/index.cfm>

General information regarding EIV:

<http://www.hud.gov/offices/pih/programs/ph/rhiip/uivsystem.cfm>



REMINDER:

According to PIH Notice 2005-17, the minimum reporting rate for the HUD form 50058 has increased to:

95% beginning with 12/31/2005 FYE PHAs.
PHAs can designate off-line public housing units directly in PIC (see e-memo 12/7/2005)

PHA Plan submission deadlines

Fiscal Year Ending (FYE)	Due Date (75 days prior to FYE)
December 31 st	October 18 th
March 1 st	January 17 th
June 30 th	April 17 th
September 30 th	July 18 th

HUD Highlights Regional Office E-Newsletter debuts.

Find out what's new in the region across all HUD program areas. To electronically receive this newsletter, sign-up at: <http://www.hud.gov/subscribe/localmailinglist.cfm#wa>



US Department of Housing and Urban Development
Region X

HUD Highlights E-Newsletter

December 2005 Volume 1, Number 1

In This Issue

- Reverse Mortgage May Save the Day for Seniors
- FHA Zero Down Mortgage Loans for Disaster Victims
- Manufactured Homes: Saving Money by Saving Energy
- HUD Publications or Data: Just a Click Away
- How HUD's Cutting Its \$4 Billion Annual Energy Bill
- Know About Fraud or

Greetings and Happy Holidays from HUD's Regional Office!

Welcome to the inaugural issue of **HUD Highlights**, our new e-newsletter. This e-newsletter is meant to supplement the guidance you currently receive from us, and will contain brief, timely and useful updates about our programs, initiatives, grant opportunities and more, all from a regional perspective. To receive future issues of this e-newsletter, sign up for our mailing list. If you'd prefer not to receive any more issues, do nothing, we won't send you another issue, but we hope you will sign up. We welcome your feedback and ideas, so tell us how we can make this a valuable resource for you!

~John Meyers, Regional Director

Reverse Mortgages May Save the Day for Seniors

Do you know someone age 62 or older struggling to make ends meet who owns their home outright, or has a small remaining mortgage balance? A HUD FHA insured reverse mortgage, known as a Home Equity Conversion Mortgage

Housing Choice Voucher Homeownership Stats

According to PIH Notice 2006-5, PHAs are eligible for a \$1000 bonus administrative fee for every closing reported into PIC.

HCV Homeownership Closings as of 12/31/2005

Alaska	16
Idaho	45
Oregon	43
Washington	67
Hub Total	171

PIC Certifiers....

Please ensure that your Executive Director name, mailing, physical, and e-mail addresses are current in PIC.

PHYSICAL EDUCATION CLASS

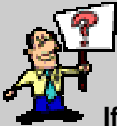
ARE YOU READY FOR REAC?



The Physical Assessment Subsystem (PASS) score is a major component of your Agency's overall Public Housing Assessment System (PHAS) performance. PASS inspections are conducted by the Real Estate Assessment Center (REAC). In this issue we highlight information you can use to improve PASS performance.

What Does a PASS Score Mean to my PHA?

- 24 or above** – The PHA is instructed to make required repairs as part of ongoing maintenance program, not inspected next year unless otherwise troubled (PASS Incentive).
- 18 to 24** – Property is inspected next year but PHA is not troubled based on physical score.
- 17 or below** – PHA is considered troubled based on physical score.



REAC inspections are performed in accordance with the Uniform Physical Condition Standards (UPCS)

If the PHA is diligently inspecting and maintaining the property, applying the same standards as REAC, the PHA will know what deficiencies the REAC inspector is likely to identify and can correct them prior to the inspection. For UPCS Training information, contact REAC's Technical Assistance Center at 1-888-245-4860 (7 AM – 8:30PM EST) or email the Inspection Training Team directly at REAC_PASS_Training@hud.gov

So How Can I Improve my PASS Score?

- Keep UPCS inspection protocol in mind.
- Conduct good routine maintenance on all properties and in all units.
- Compare previous years' (1 or more) PASS deficiencies and correct those and similar deficiencies noted in the coming year
- Be alert for and immediately remedy potential Exigent Health and Safety (EHS) deficiencies such as inoperable smoke detectors, missing or damaged fire extinguishers, exposed wiring or missing or damaged electrical panels, outlets or switch plates.
- Remember to log-on to REAC Secure Systems website to certify EHS deficiency corrections (Refer to PIH Notice 2005-4). **If you are having difficulty accessing your inspections, please contact Suzanne Manville at 206-220-6231.**

In the next issue, we'll discuss how PASS scores are compiled, highlight some common deficiencies and show you how correcting deficiencies improve PASS performance.



Energy Wise...

As energy costs rise, superior energy management is just good business. Need tips on evaluating your PHA's energy performance? Creating a comprehensive energy action plan? Materials for residents?

Visit HUD's Public Housing Energy Conservation Clearinghouse website offering a cost reduction toolbox, educational materials for residents in English and Spanish, and information on upcoming training sessions around the country.
<http://www.hud.gov/offices/pih/programs/ph/phecc/>

Special Offers and Rebates from Energy Star Partners

The basic HUD publication regarding Energy Star program guidance can be found at PIH Notice 2005-25. However, there are special offers and rebates available from local businesses that have established partner interests with community utility companies. To locate a product incentive, enter your zip code at webpage:
http://www.energystar.gov/index.cfm?fuseaction=rebate.rebate_locator



Reminder: An **Energy Audit** is required for each development of PHA owned Low-Income Public Housing. Please refer to 24 CFR 965.302. The local HUD Field Office does not need a copy of the audit results, but may request to view the items while conducting on-site PHA office visits.



Tenants May Be Eligible For an Earned Income Tax Credit up to \$4,400!

The Earned Income Tax Credit is a refundable Federal income tax credit for low-income working individuals and families.

The Earned Income Tax Credit (EITC) sometimes called the Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. Congress originally approved the tax credit legislation in 1975 in part to offset the burden of social security taxes and to provide an incentive to work. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. To qualify, taxpayers must meet certain requirements and file a tax return, even if they did not earn enough money to be obligated to file a tax return.

The EITC has no effect on certain welfare benefits. In most cases, EITC payments will not be used to determine eligibility for Medicaid, Supplemental Security Income (SSI), food stamps, low-income housing or most Temporary Assistance for Needy Families (TANF) payments.

FREE HELP IS AVAILABLE!

The IRS Volunteer Income Tax Assistance (VITA) Program and the Tax Counseling for the Elderly (TCE) Program offer free tax help, for those who qualify. Trained community volunteers can help your tenants with special credits, such as the **Earned Income Tax Credit (EITC)**, **Child Tax Credit**, and **Credit for the Elderly**. In addition to free tax return preparation assistance, many sites also offer free electronic filing (e-filing). To locate the nearest site, tenants can call **1-800-829-1040**. The links below provide more information on the EITC:

EITC Assistant Tool - <http://www.irs.gov/individuals/article/0,,id=96406,00.html>

2005 EITC limits - <http://www.irs.gov/individuals/article/0,,id=150513,00.html>

Live Telephone Assistance – **1-800-829-1040**. Live telephone assistance for persons with a hearing impairment – **1-800-829-4059**.

Taxpayer Advocate Service - <http://www.irs.gov/advocate/index.html>

Need More Help? - <http://www.irs.gov/individuals/article/0,,id=120215,00.html>

Click on the [hud.gov](http://www.hud.gov) link below for more information regarding EITC:

<http://www.hud.gov/initiatives/irs/taxcredits.cfm>

Spanish version:

<http://espanol.hud.gov/initiatives/irs/taxcredits.cfm?&lang=es>

You can help promote the Earned Income Tax Credit (EITC) by using your communication network so that more eligible people receive it, bringing more dollars into your community. A tax credit is a dollar-for-dollar reduction of taxes owed. Some credits are refundable - taxes could be reduced to the point that an individual would receive a refund rather than owing any taxes.

The AARP Tax-Aide program has nearly 32,000 volunteers staffing 8,500 sites across the United States. These IRS certified volunteers provide free tax counseling and preparation services to millions of low- and middle-income taxpayers, with special attention to those ages 60 and older. You will be able to find the AARP Tax-Aide sites nearest you by entering your complete address in the form provided and clicking the submit button.

https://locator.aarp.org/vmis/sites/tax_aid_locator.jsp

Promotional flyers are available in English and Spanish by contacting your local HUD Field Office.

Recently Published

For a complete list of Federal Register and Notices published, please visit HUD Clips at <http://www.hudclips.org/cgi/index.cgi>

Federal Register

- 10/24/2005 Revisions to the Public Housing Operating Fund Program; Correction to Formula Implement Date
- 11/01/2005 Regulatory and Administrative Waivers granted for Public and Indian Housing Programs to Assist With Recovery and Relief in Hurricane Rita Disaster Areas; and Additional Administrative relief for Hurricane Katrina
- 11/02/2005 Notice of Funding Availability for Fiscal Year 2005 Mainstream housing opportunities for Persons With Disabilities Program (Mainstream Program)
- 11/14/2005 Notice of Submission of Proposed Information Collection to OMB; Procedures for Appealing Section 8 Adjustments
- 11/29/2005 Announcement of Funding Awards for Fiscal Year 2005 for the Housing Choice Voucher Program
- 12/01/2005 Section 8 Housing Assistance Payments Program – Contact Rent Annual Adjustment Factors, Fiscal Year 2006
- 12/28/2005 Public Housing Operating Fund
- 12/29/2005 Electronic Submission of Applications for Grants
- 12/30/2005 Eligibility of Students for Assisted Housing Under Section 8 of the U.S. Housing Act of 1937
- 1/5/2006 Public Housing Operating Fund Variable Coefficients
- 1/12/2006 Renewal of Expiring Section 8 Project-based Assistance Contracts

PIH Notices

- PIH 2005-33 Reissuance of Section Eight Management Assessment Program (SEMAP) Guidance to HUD Field Offices Assisting SEMAP Troubled, Near-Troubled and Non-Troubled PHAs
- PIH 2005-34 Information Regarding Implementation of the Final Rule to the Public Housing Operating Fund Program, 24 CFR Part 990
- PIH 2005-35 Guidance on Methods and Schedules for Calculating Federal Fiscal Year (FFY) 2006 Operating Subsidy Eligibility and Issuance of Local Inflation Factors, Formula Expense Level Equation Multipliers, and Related Tables
- PIH 2005-36 Katrina Disaster Housing Assistance Program (KDHAP) Operating Requirements
- PIH 2005-37 Income calculation and verification guidance regarding the Medicare Prescription Drug Plan – Part D Program
- PIH 2006-01 Reinstatement of Notice 2005-2 Requirement for Designation of Public Housing Projects
- PIH 2006-03 Reduction of Annual Contributions Contract (ACC) Reserves, Rescission of Requirements Under form HUD-52681 for Most Housing Choice Voucher Program Units, and Sanctions for Failure to Submit Required Financial Reports Pursuant to 24 CFR 5.801
- PIH 2006-05 Implementation of the 2006 HUD Appropriations Act (Public Law 109-115)

E-Memos

- 11/04/2005 Minority Business Enterprise (MBE) Report
- 11/4/2005 Notice of Funding Availability (NOFA) for Fiscal Year 2005 Mainstream Housing Opportunities for Persons with Disabilities Program- (Mainstream Program)
- 12/7/2005 Reporting Requirement for the Family Report (Form HUD-50058) to the Public Housing Information Center (PIC) and Unit Changes Required in the PIC Development Submodule
- 1/13/2006 Enterprise Income Verification (EIV) News Flash

Important Upcoming Quarter II Dates

!!! Please Note: All dates subject to change. Please refer to the appropriate program area website for the most current information and complete list of forms due!!!

FYE 3/31 PHAS

- 2/01/2006 (Beginning February) PHA certifies address in RASS. Please see RASS Business Calendar at http://www.hud.gov/offices/reac/products/rass/business_calendar.cfm
- 1/1/2006 90 days prior to FYB, submit complete budget (HUD-52673, 52672, 52663) for Mod Rehab, SRO, HOPE VI, Mainstream (DV code-5 year increments), to FMC representative.
- 1/17/2006 PHA Plan submission. CFP Program Performance & Evaluation Reports must be included in PHA Plan.
- 1/21/2006 One Copy of IPA Audit due to Field Office with Management letter, Corrective Action Plan, and other relevant written communications as applicable for FYE 3/31/2005. See PIH Notice 2005-11.
- 2/28/2006 (Late February) PHA certifies Implementation Plan in RASS. Please see RASS Business Calendar at http://www.hud.gov/offices/reac/products/rass/business_calendar.cfm

FYE 6/30 PHAS

- 1/30/2006 12/31 Occupancy Report (HUD-51234) submit in PIC
- 3/31/2006 Audited FASS for FYE 6/30/2005 submission due to REAC
- 3/31/2006 One Copy of IPA Audit due to Field Office with Management letter, Corrective Action Plan, and other relevant written communications as applicable for FYE 3/31/2005. See PIH Notice 2005-11.
- 3/31/2006 90 days prior to FYB, submit complete budget (HUD-52673, 52672, 52663) for Mod Rehab, SRO, HOPE VI, Mainstream (DV code-5 year increments), to FMC representative.
- 4/17/2006 PHA Plan submission due. CFP Program Performance and Evaluation Reports must be included in PHA Plan.
- 4/28/2006 (Late April) PHA certifies address in RASS. Please see RASS Business Calendar at http://www.hud.gov/offices/reac/products/rass/business_calendar.cfm

FYE 9/30 PHAS

- 1/12/2006 (Mid January) PHA certifies RASS follow-up Plan. Please see RASS Business Calendar at http://www.hud.gov/offices/reac/products/rass/business_calendar.cfm
- 4/30/2006 3/31 Occupancy Report (HUD-51234) submit in PIC

FYE 12/31 PHAS

- 3/1/2006 SEMAP Submission due in PIC (60 days after FYE)
- 3/1/2006 MASS Submission due to REAC
- 2/28/2006 Unaudited FASS for FYE 12/31/2005 submission due to REAC
- 3/30/2006 PHA certifies Follow-up Plan in RASS. Please see RASS Business Calendar at http://www.hud.gov/offices/reac/products/rass/business_calendar.cfm

All PHAs

- 1/31/2006 ROSS Financial Status Report (HUD-269A), Logic Model, Semi-annual narrative report due to Field Office
- 1/31/2006 EIV User Administrators must re-certify all existing EIV users for your housing authority.
- Every Month CFP obligated/expended data is submitted through eLOCCS. CFP work completion activities where pre-audit is required, are reminded to submit AMCC to Field Office.
- Every Month Send complete copy of renewal Moderate Rehabilitation program HAP contracts with owners to FMC representative. Please include Attachment A. Contracts needed to request renewal funds and to release payments.
- Quarterly VMS data collection (HUD 52681B submitted electronically). **Ensure data is submitted timely and accurately.** Failure to report timely could result in loss of Administrative fees. *Please check VMS website for exact submission dates.*
- Reminder:** Please continue to submit Year-End Settlement Statement (HUD-52681) for Section 8 Mod Rehab, SROs, and Mainstream (DV) vouchers **ONLY**. Submit to FMC (60 calendar days after FYE).