

Choanoke Area Development Association, Inc.
Annual PHA Plan 2016

Choanoke Area Development Association, Inc.

Section B.1

Statement of Housing Needs and Strategy for Addressing Housing Needs.

The waiting list is comprised of applicants of various income limits including the extremely low, very low and low income families. This waiting list is nonbiased to race, creed, color age, ethnicity or disability.

The housing needs based on the current waiting list is 388 applicants; 92% is at 30% of AMI which constitute as extremely low income families, 6% is at 50% of the AMI and is considered as very low income.

CADA, Inc. provide services to the families in our jurisdiction by the issuance of vouchers on a monthly bases to families that are on our waiting list by date and time. However, this process is implemented unless we acquire an applicant that qualify for a preference. Those preferences are Domestic Violence, Involuntary Displaced, Homelessness, Displaced due to Inaccessibility and Economic Hardship.

In the event that such applicants have applied and can provide documentation of their situation, they will be placed at the top of the waiting list and take president over all others.

We provide our families with a housing stock list with available units within the service area of Bertie and Hertford Counties. This list is also maintained on our website weekly for families viewing.

CADA, Inc. plans to continue to strive toward encouraging landlords to rent to our families even though the impeding cost has impacted our area. CADA is continuing to surge forward for the betterment of the families we serve.

Deconcentration and Other Policies that Govern Eligibility, Selection and Admission.

Deconcentration – CADA services a population of extremely low income to low income families as designated by HUD. This provides families the ability to diversify neighborhoods within our jurisdiction. In order to assist in implementing deconcentration, we offer voucher holders a hard copy of our housing stock list. We also update this list on our website weekly, therefore, families are able to access the information at their desecration.

Elgibility – The family must be eligible for participation and must meet HUD’s requirements, as well as, any permissible additional criteria established by the PHA CADA

1. Must consist of a family
2. Must be within the appropriate income limits
3. Must have a declaration of citizenship

Selection – The selection process is determined by the applicant’s eligibility to qualify for a preference. Those persons that are deemed eligible for a preference is select first from the waiting list. All others are selected by date and time. The preference are as follows:

1. Domestic Violence
2. Involuntarily Displaced
3. Homelessness
4. Displaced of unit inaccessibility

5. Economic Hardship

Admission – The admission process is determined by the family's eligibility for a preference and waiting list position

Financial Resources

Rent Determination

CADA determines the rent by verifying the income of the families or applicant for eligibility, recertification and intermin reexaminations. In conjunction with the income verification, the occupancy guidelines requires the agency to utilize the payment standards and the utility allowance in the determining the rent. Also the rent reasonableness of the rent requested. All income must be verified by the following methods.

1. Third Party – EIV computer matching
2. Third Party – Written
3. Review of Documents
4. Certification/Self-Declaration

The Authorization for the Release of Information (HUD form 9886) will be maintained in the file as required by HUD.

In conjunction with verification process, if the family qualifies for deduction such as childcare or medical expenses the agency is required to verify the aforementioned and calculate accordingly.

Operation and Management

The CADA Housing Choice Voucher Program conducts Housing Quality Standards Inspections on every unit annual to insure that the dwelling meets HQS requirements. The inspection is perform approximately 90 days prior to the anniversary date of the initial contract. At this time, correspondence is sent directly to the landlord, as well as, the tenant informing both parties of any deficiencies including infestation.

Grievance Procedures

Participants that have grievances with the CADA Housing Choice Voucher Program have an opportunity to request an informal hearing by submitting a letter of within ten (10) days of the date of the notification of termination. Once the request has been received from the family, CADA Housing Choice Voucher confers with the hearing officer to establish a date and time for the hearing. Correspondence is immediately sent from CADA notifying the head of household of the date, time and location of the hearing. The family is informed in the correspondence that they may have representation by a lawyer or other representatives at their own expense. The hearing officer, after giving consideration of the evidence provided in conjunction with HUD regulations, makes a decision and a letter is sent to the participant with a statement for the reason for the determination related to the individual circumstances. CADA retains all of the information in the participant's file for a period of 3 years.

Homeownership Programs

Families that participate in the Housing Choice Voucher Program are provided information in the initial briefing about the American Dream, homeownership. At this time, the family receives information about the Homeownership Classes offered by a HUD certified housing counselor here at CADA. If the family has meet all requirements and is has a satisfactory credit score for the chosen lending product, he/she may utilize the Housing Choice Voucher funds for mortgage assistance.

Community Service and Self Sufficiency Program

N/A

Safety and Crime Prevention

CADA is affiliated with Serving Abused Families with Emergencies (SAFE) which is a non-profit organization in our jurisdiction. CADA receives referral forms from SAFE and immediately those family are given preferences. However, we require documentation which could include copies of a police report or verification from an abuse organization.

Pet Policy

Landlord Desecration

Asset Management

N/A

Substantial Deviation

N/A

Section B-2

N/A

Section B-7

CADA strives to maintain its mission in assisting low income citizens achieve self-sufficiency and a better quality of life. The Housing Choice Voucher Program (HCVP) is vital in the mission statement by providing families with decent, safe and affordable housing. In conjunction with the HCVP families have an opportunity to utilize the Homeownership component of the HCVP. Families have a great chance to eradicate barriers that would otherwise prohibit one from achieving self-sufficiency through various programs offered here at CADA. The programs are Homebuyer Education, Financial Literacy Education, Credit Counseling and Community Service Block Grant for Self-Sufficiency Program to name a few.

Section B-4

Most Recent Fiscal Year Audit

Resident Advisory Board (RAB) Comment

No Comment