

How Income and Rent Policies Affect You

Objectives

After completing this workshop, you will be familiar with all of the income and rent provisions of the PHRA and will be able:

- ◆ To correctly determine the annual income for applicants and resident families.
- ◆ To calculate income-based rents accurately.
- ◆ To develop and implement a system of flat rents that accurately reflect market value for each unit size, type, and location.

Key Points:



- Mistakes in determining annual income usually lead to errors in rent calculation, which are costly for housing agencies.
- Implementing the Public Housing Reform Act will require authorities to establish much closer ties to the agencies that administer welfare programs. Verification from these agencies will be required for several aspects of public housing program administration. Cooperation agreements with welfare agencies will also facilitate the service targeting required under PHRA.
- Housing agencies that opted out of verifying citizenship or eligible immigrant status must now begin to do so.
- Certain families will be eligible for targeted earned-income disregards.
- Families whose welfare grants are cut due to welfare fraud or failure to comply with economic self-sufficiency requirements will no longer be eligible for rent reductions.
- Optional income deductions are permitted.
- The choice of flat or income-based rents offers residents greater flexibility.
- Many elements of PHRA support families moving to work and economic independence.
- Utility reimbursements may now be paid directly to utility suppliers without first obtaining a resident's consent. Flat rents, if determined accurately, will be a valuable marketing tool for some public housing agency developments.

Remember ...

Determining annual income correctly is the cornerstone to charging accurate rents to residents, yet public housing agency (PHA) staff sometimes fail to take proper note of technical changes. The Public Housing Reform Act contains several changes in annual income, adjustments to income, and rent calculations that must be mastered by all staff who perform initial examinations or reexaminations. Although making a mistake with respect to one of these PHRA changes may have a negligible effect on a single resident's rent, misunderstanding one or all of the changes can result in a substantial error in authoritywide rent. Most importantly, charging a rent that is too high may cause a severe hardship to the resident.

Annual Income Determination

Each of the PHRA changes in annual income is described below.

1) Earned income of minors:

Based on comments received on the Proposed Rule, HUD has decided to continue to treat the income earned by residents who are under age 18 other than the head or spouse as excluded income rather than as a deduction from annual income. **This is not a change from the current rule, but rather a change from the Proposed Rule.** Thus, when a family has members excluding the head or spouse who are age 17 or younger and who earn income that income is not considered in determining Annual Income.

Unearned income of minors, such as Social Security, SSI, or welfare benefits, continues to be included in Annual Income.

All income of the head and spouse is included regardless of their ages. For example, if a family's head of household were 20 and the spouse was 17, all of the spouse's income would be counted.

2) Non-citizens and ineligible immigrants

Until the passage of the 1998 Reform Act, housing authorities had the option whether or not to verify citizenship and eligible immigrant status (See 24 CFR Part 5.501). Many agencies, particularly those whose residents and applicants were local or largely U.S. citizens, chose to allow citizens to certify and used the methods prescribed by HUD for INS verification of eligibility when noncitizens claimed such status. PHAs that have opted out of this process must now implement it and, depending on the number of ineligible immigrants the PHA houses, rents may change dramatically. The Rules at 24 CFR Part 5.5 govern the procedures for documenting citizenship or eligible immigrant status and prorating the rent of mixed families. A brief summary of the main points of the rule that relate to annual income follows:

- Only U.S. citizens and eligible immigrants may receive assistance in the public housing program. Another way to express this concept is to say that only families composed of citizens and/or eligible immigrants will be permitted to pay an income-based rent calculated according to the statutory formula.
- *Mixed families* (those that include both citizens/eligible immigrants and noneligible immigrants) may live in public housing but will receive prorated assistance. This means

that they will pay a higher income-based rent than a family with similar circumstances that includes only citizens and/or eligible immigrants.

- Mixed families who elect to pay flat rent will not have assistance prorated if the flat rent is greater than the public housing maximum rent as referenced in Part 5.520. If the flat rent is less than the public housing maximum rent, rent is prorated in accordance with the method described in Part 5.520 (d). In this instance the flat rent is the total tenant payment (TTP) and is subtracted from the public housing maximum rent.
- Annual income for mixed families is determined in the same manner as for families with no ineligible members. The income of ineligible family members is included even though no assistance may be paid on their behalf.

1) Resident stipend exclusion (5.609 (c)(8)(iv))

Although not prohibited under former rules, the Reform Act explicitly permits residents who are members of housing authority boards of commissioners to receive a stipend for this activity—currently capped by HUD at \$200 per month. As with other resident service stipends, this amount is excluded from annual income. The express permission in Federal law does not automatically mean that all housing agencies may begin paying a stipend to resident commissioners, however, because many State housing authority laws forbid commissioners from receiving any payment, gratuity, or other emolument for serving on the Board.

2) Income reexaminations when annual income cannot be determined (5.609(d))

This section of the new rule explicitly permits a formerly implicit procedure that most housing authorities were already employing. When it is not possible to estimate a family's annual income accurately, staff may perform the income determination for some shorter period for which accurate information is available.

For example, if a school bus driver's income were being reexamined and the driver knew how much she would earn during the nine months she was driving but did not know whether she would be working at a different job over the summer or staying home with her children, the housing authority could verify her income, compute rent until the end of the school year, and schedule her for another reexamination to capture her actual summer income.

3) Disclosure by residents who receive HUD letters about family income (5.240)

Although HUD has previously been granted access to Internal Revenue Service records to compare the incomes reported to IRS and housing providers, HUD has been barred by law from sharing the IRS information directly with housing authorities. HUD's approach to the bar was to communicate directly with families when there was a significant difference between the income they showed on their tax forms and their 50058. Some families simply ignored the notice from HUD.

The new rule requires families that receive letters from HUD concerning the amount or verification of income to promptly provide the letter to the housing authority. The agency will then review the letter, compare the IRS income shown in the letter and PHA verified incomes, perform any necessary re-verifications, and determine whether a misrepresentation has occurred.

4) Imputed welfare income: when rent is not reduced (5.615)

In certain very specific instances families may have welfare benefits reduced and still not be eligible for a rent reduction. The PHA continues to compute rent on the former (or imputed) welfare income. It is critical that PHAs understand exactly when to invoke this provision because there are other types of welfare benefit reductions under which families will still be eligible for rent reductions.

Who is covered by this provision?

Families that receive welfare assistance or other public assistance benefits (e.g., subsidized transportation or childcare) under a governmental program that requires them to participate in economic self-sufficiency programs as a condition for such assistance are covered.

What qualifies as an economic self-sufficiency program?

“Any program designed to encourage, assist, train, or facilitate the economic independence of HUD-assisted families or to provide work for such families. These programs include job training, employment counseling, work placement, basic skills training, education, English proficiency, workfare, financial or household management, apprenticeship, and any program necessary to ready a participant for work (including a substance abuse or mental health treatment program).” (5.603)

When must the PHA not reduce a family’s rent under this provision?

If either of the two cases described below exist, a PHA must not reduce a family’s rent:

- The family’s benefits are reduced because the welfare agency verifies that a family member has committed welfare fraud.
- The family’s benefits are reduced because the welfare agency verifies that the family is being sanctioned for noncompliance with a requirement to participate in an economic self-sufficiency program.

Under what circumstances will the PHA reduce a family's rent when welfare benefits are reduced?

Examples include, but are not limited to the following:

- The welfare benefit is reduced because the family has reached the maximum time limit for receiving welfare benefits.
- The family is unable to find a job despite full compliance with all welfare department requirements.
- The family is being sanctioned for failure to comply with welfare department requirements other than participation in an economic self-sufficiency program.
- A family's benefit is reduced because of an earlier, inadvertent overpayment.

Does this requirement apply to all residents and applicants?

No. If an applicant family is in the midst of a benefit reduction at the time of initial examination, the PHA uses the family's actual income to determine annual income.

Does a family have any rights to dispute the PHA's decision not to reduce rent?

Yes, the PHA must review any request for a rent reduction, make a written denial, provide a written explanation for the denial if requested, and grant the resident access to the grievance procedure if the resident believes the PHA has acted incorrectly.

Even though rent disputes under the grievance procedure typically require a resident to deposit the previous month's rent into escrow to obtain a hearing, no escrow deposit is required for grievances arising out of imputed welfare income.

What happens if a family's income increases during the period that they are being sanctioned by the welfare agency?

The PHA will not increase the family's rent until the new annual income exceeds the imputed welfare income.

Thus, if a family's welfare grant were reduced for welfare fraud from \$290 per month to \$150 per month, the welfare sanction would be \$140 per month, and this would be the imputed welfare income. If an adult family member with income joined the family, only the portion of their income greater than \$140 per month would be added to the existing income of \$290 per month (\$150 in real welfare income plus \$140 in imputed welfare income).

Are special verification procedures needed for imputed welfare income?

Yes, to carry out this provision of the Reform Act correctly PHAs will need very specific written documentation from the applicable welfare agency as follows:

- The specific reason for the welfare agency sanction (so the PHA can determine whether or not to impute income).
- The amount and term of the reduction/sanction.

Regulations permit the PHA to rely upon the welfare agency's determination of the amount and term of the reduction/sanction. If a resident has a dispute about these facts, the resident must pursue an appeal through the welfare agency's procedures.

Computing Adjusted Income

The Reform Act made several mandatory changes to adjusted income and granted PHAs a certain amount of flexibility to grant additional deductions.

1) Disallowance of increased income from employment for certain public housing residents (identified below) (960.255)

The Reform Act changed the income disregard requirement. Instead of requiring an 18 month disregard for increases in earned income following participation in qualifying training programs, the new law expands the situations in which families will qualify for a disallowance and changes the time period.

In summary, the new law first grants a 12-month disregard of increased earned income followed by a 12 month 50 percent phase-in of increases in earned income for qualifying families.

What families qualify for the income disallowance?

Resident families (not applicants) whose annual income increases as a result of employment of an adult family member in any of the following circumstances:

- The family member who is employed was previously unemployed for one or more years (this includes people who have earned less than they would have received at minimum wage for 10 hours of work for 50 weeks).
- The family member has increased earnings during participation in any economic self-sufficiency or other job training program.
- The family member has either increased earnings or new employment and has received assistance, benefits, or services worth at least \$500 from the Temporary Assistance to Needy Families program in the last 6 months. The benefits and services could include one-time benefits, stipends, wage subsidies, or other forms of assistance.

Clearly, having a good relationship with the local welfare agency is going to be important in obtaining the verifications needed to implement this provision properly.

What are the meanings of the terms disallowance and exclusion in the context of this requirement?

Both these terms mean the same thing. Certain income amounts are not counted to determine a qualifying family's rent.

What amount of income is excluded?

The amount of earned income that is greater than the family's former income is excluded.

For example, if a family were receiving public assistance of \$4,078 per year, and an adult family member went to work earning \$5.75 per hour for a 30-hour work week, the family's income would increase to \$8,970 per year. The \$4,892 difference between the family's former welfare income and the new earned income is the amount subject to exclusion.

How does the exclusion work?

The entire amount of increased earned income is excluded for the first 12 months following the point when the employment begins, and 50 percent of the increased amount is excluded for the second 12 months after the beginning of employment.

Using the example above (and assuming no other changes in income during the period discussed), the family's rent would continue to be calculated on the former income of \$4,078 for 12 months and during the second 12 months would be increased by \$2,446, which is 50 percent of the \$4,892 increase.

Are there special provisions for families that move in and out of employment?

Yes, it is very common for families moving from welfare to work to experience difficulties and move from work back to training or counseling and then to a different job. There is a maximum term for the combined full and 50 percent exclusion of 48 months beginning the month following the time of the first employment-related exclusion.

Thus, if a family member goes to work on April 15, 2000, and stops work October 15th, that member would still be entitled to another 6 months of full exclusion. If the individual does not return to work until April 15th 2002, the full exclusion period will end on October 15th of that year. At this point, if the person is still employed, he begins the 50 percent exclusion period. Regardless of what may happen in his employment history, he cannot receive the benefit of the 50 percent exclusion period after April 30th, 2004, because this is the point when the 48-month limit will be reached.

If residents fail to report in a timely manner, the PHA may assume that they are still employed and that the exclusion period is still in effect.

Does this new rule mean that a family's income is, in effect, frozen for one year?

No, absolutely not. If a family's income changes in some other way—for example if a person with additional income joins the household (with the PHA's permission)—the rent would increase based on that new income to the household. Whether the rent increased on an interim basis (between annual reexaminations) would depend on the PHA's policy on interim rents. At a minimum, the rent would increase at the next annual reexamination by the amount attributable to the new family member with income.

Do these provisions require a new relationship between the PHA and the welfare agency?

Yes, the statute and regulations "require PHAs to make their best efforts to enter into cooperation agreements with welfare agencies under which the welfare agencies agree:

- To target assistance, benefits, and services to public housing residents and Section 8 participants to achieve self sufficiency.
- To verify welfare benefits, sanctions, and other information for public housing and Section 8 participants.

1) Individual savings accounts (960.255(d))

As an alternative to the disallowance/exclusion of new earned income, PHAs are permitted to establish individual savings accounts (ISAs) for qualifying residents. If the PHA chooses to pursue this option, each qualifying family may choose between having its additional income excluded or paying a higher rent based on the entire income and having the PHA deposit the amount that would have been excluded into an ISA. If the family chooses ISA, there are restrictions on withdrawal. Money may be removed:

- To purchase a home.
- To pay education costs of household members.
- To move out of public housing.
- To pay other self-sufficiency expenses as authorized by the PHA.

The PHA is required to maintain the ISA in an interest-bearing account, may not charge the resident any fee to administer it, and must provide each ISA family with a report on the status of their account annually. If an ISA family moves out of public housing, the balance in their ISA must be refunded, less any amounts the family may owe to the PHA. At this writing, PHAs in many states are not likely to use ISAs until a method is established to fund the difference between a family's original rent and the new ISA rent since, absent such a method, the PHA's operating subsidy will effectively be reduced by exercising the ISA option. In the Family Self Sufficiency program, for example, which uses a similar mechanism to help residents build savings through use of escrow accounts, the difference between the original rent and the higher FSS rent is paid by operating subsidy. HUD is considering many options to make ISAs parallel to FSS escrow accounts.

1) Clarification of the disability expense allowance (5.611 (a)(3)(ii))

The regulation makes clear that any disability expense allowance for unreimbursed costs of attendant care and/or auxiliary apparatus for a family member with a disability may not exceed the income received by family members age 18 or older who are able to work because of the care or apparatus. The person who works may be the person with a disability.

For example, if a person with a mobility impairment must make modifications to an automobile to permit her to drive to work, the annual unreimbursed costs of those modifications would be a disability expense, but only up to the amount of her earnings. The disability expense, plus her annual unreimbursed medical expenses, less 3 percent of her annual income would be deducted from income to determine adjusted income.

4) Optional income deductions (5.611(b) and (960.253(c)(2))

In the public housing program, only PHAs are permitted to grant deductions beyond the statutory deductions for dependents, childcare, elderly/disabled families, or unreimbursed medical expenses and disability expense allowances. Such deductions could include:

- Some percentage of earned income or a dollar amount of earned income.
- Disallowance of earned income or a portion of earned income for the secondary wage earner.
- Deduction of alimony or child support paid by a resident family.
- Deduction of unreimbursed medical costs or medical insurance costs for nonelderly families.
- Establishing an escrow account for increased earnings of family members.

There are some requirements relating to these optional methods of determining income-based rent. First, the PHA's rent formula may not produce a rent that is higher than the income-based rent under the statutory formula (the greatest of 30 percent of adjusted monthly income, 10 percent of monthly income, or welfare rent) less the utility allowance. Further, under both the statutory income-based rent method and any PHA approach, if the utility allowance exceeds the income-based rent, a utility allowance must be paid either to the family or the utility company on the family's behalf.

5) Statutory formula: total tenant payment

The total tenant payment or TTP is the statutory formula for income-based rent. While the Reform Act permits PHAs to employ alternative formulas, the income-based rent may not exceed TTP. Essentially unchanged for several years, the formula is minimum rent but never less than the greatest of:

- 10 percent of monthly income.
- 30 percent of adjusted monthly income.

- Welfare rent.

Because only a handful of States that still have welfare rents when compared, 30 percent of adjusted monthly income is usually greater than 10 percent of monthly income, PHAs have come to believe that income-based rent is always 30 percent of adjusted monthly income. This is not the case. In welfare rent States, welfare rent is usually higher than either of the percentage of income rents. Even in nonwelfare rent States, if a family has very low income and very high deductions, the 10 percent of monthly income rent may be greater.

In developments with tenant-paid utilities, a utility allowance is subtracted from TTP to determine tenant rent. If the utility allowance exceeds TTP (not uncommon when TTP is the minimum rent), a utility reimbursement must be paid by the PHA to either the family or the utility supplier.

6) Minimum rents and hardship provisions (5.630)

There are three common reasons why families end up paying a minimum rent:

- The family's major source of income is excluded by rule (e.g., income for care of foster children) and the family has very little other income.
- The family has very little income from any source.
- The family has income they have not disclosed to the PHA.

Under the Reform Act, minimum rents may be any amount between \$0 and \$50 per month. If a PHA adopts a minimum rent greater than \$0, it is also required to adopt the hardship exemption requirements when:

- A family has lost eligibility or is waiting for an eligibility determination for a Federal, State, or local assistance program.
- A family would be evicted because it is unable to pay the minimum rent (this exemption does not apply to any other form of rent).
- Family income has decreased due to changed circumstances (e.g., serious medical problem, family member with income leaving the family).
- A death has occurred in the family.
- Other circumstances as determined by the PHA or HUD (HUD has no other requirements at this writing).

The minimum rent is suspended beginning the first of the month following the family's request for a hardship exemption and continues until either:

- The PHA determines that there is a qualifying hardship and the hardship is long-term.
- The PHA determines that the hardship is temporary.

Regardless of the PHA's ultimate determination, the PHA may not evict a family for nonpayment of the minimum rent for 90 days after the hardship exemption is requested. If the hardship is determined to be temporary, the PHA must reinstate the minimum rent,

retroactive to the date it was suspended. In this instance the PHA is required to offer the family a reasonable repayment agreement.

Residents are permitted to grieve any refusal by the PHA to grant a hardship exemption. If such a grievance is pursued, the PHA may not require the family to pay an escrow deposit to obtain a hearing.

The hardship provisions described in this section apply only to families paying the minimum rent and are not applicable to any other families.

7) Utility reimbursements (5.632)

Utility reimbursements, amounts payable by the PHA when a family's TTP or income-based rent is less than the utility allowance for their unit, are not applicable if a family elects to pay a flat rent (described below), rather than an income-based rent.

The new rules give PHAs the option to continue to pay the utility reimbursement to the family (as in the past) or to pay the utility reimbursement directly to the supplier of utilities. If an authority chooses the latter option, it must notify the family of the amount of utility reimbursement paid to the supplier.

For authorities that issue a significant number of utility reimbursement checks each month, the option to pay the utility supplier(s) can represent a sizeable savings. Instead of writing multiple checks to residents, the PHA can send one check to the electric company, one check to the gas company, and so forth with a print-out attached showing the name and utility account number of each resident on whose behalf reimbursements are being made. If the PHA times their payment right, the resident's utility bill can show the amount paid by the PHA. Since reexaminations are typically performed each month, the print-out will change, but this is still simpler and easier than paying a host of families.

8) Income-based rent options (960.253 (c)(2) and (3))

PHAs may choose to use TTP as the income-based rent or, as discussed in number 4 above, the new rules give PHAs a choice to grant deductions beyond those statutorily required. Besides granting such deductions, the PHA may also adopt a different series of percentages than those in the TTP formula presented in number 5 above.

Examples of what PHAs may choose to do include the following:

- Establish additional deductions (beyond the 5 statutory deductions).
- Substitute different deductions for the statutory deductions.
- Use percentages different from the 10 percent of monthly income and 30 percent of adjusted monthly income in the TTP formula.
- Use escrow accounts similar to those employed in family self-sufficiency programs.
- Establish a ceiling on tenant rents.
- An alternative approach adopted by the PHA.

When considering the use of income-based rents different from TTP remember:

- The starting point for rent computation is always annual income. The flexibility granted by the Reform Act does not extend to permitting PHAs to define what is and is not income.
- Any method used by the PHA may not produce an income-based tenant rent that exceeds TTP less the utility allowance (if applicable). This rule applies to each family's rent. The PHA may not average its income-based rents and compare them to the average TTP rents to show there is no difference.

Thus a PHA could not establish a system that resulted in no utility reimbursements unless there were no utility reimbursements under the TTP formula.

9) Flat rents for public housing (960.253 (b))

Flat rent is a new form of rent in the public housing program under the Reform Act. The flat rent for any unit is based on its actual market value in the private rental market. Expressed another way, the flat rent is what a private owner could expect to get for the unit if it received no public subsidy.

The purpose of flat rents is to eliminate the disincentive of constantly increasing income-based rents for upwardly mobile families in public housing. Neither HUD nor Congress assumes that working families will remain in public housing forever, but flat rents may allow families to stay longer than they would if they were required to pay income-based rents. The families can save its money for homeownership or a move to nonassisted housing while paying a fair rent to the PHA.

Establishing flat rents requires that PHAs become familiar with the private rental units near their public housing developments. They must examine the private market rents and compare the private and public units, taking into account their units' location, age, size, quality, density, and design. For many PHAs a careful review of these factors is likely to result in a fairly significant variance in the flat rents with older, unmodernized properties having lower rents and newer or better located properties having higher rents. One way to think about this

disparity is that it makes the older, less desirable properties somewhat more marketable because the rent will be a bargain.

In addition to comparing unit features, the PHA must attempt to quantify the value of the amenities and special services available to both the public and private properties.

The PHA's Section 8 rent reasonableness data base is a source of good data for the market comparison. Some authorities have actually done real estate comparability studies to establish their flat rents. Whatever approach is used, the PHA must maintain records of their methods. In addition, the PHA must review its flat rent determinations annually and update them as private market rents change.

Every family will be offered a choice of paying the income-based rent or flat rent. PHAs have the option to recertify the incomes of families that choose flat rents as infrequently as every 3 years (although they may continue to reexamine annually). Reviewing family composition, unit size, and—if applicable—compliance with community service requirements annually will still be necessary.

PHAs that had ceiling rents authorized and established before October 1, 1999 may use them in lieu of flat rents until October 1, 2002. However certain requirements apply. For one thing, annual reexaminations must continue until the PHA shifts to true market-based flat rents.

It should be noted that many ceiling rents were established using permissible methods (such as using Section 8 Fair Market Rents) that do not, in fact, represent real market rents for all properties.

10) Family choice of rent (960.253 (a))

Each year at their annual review, the PHA will offer every family a choice of paying a flat rent or an income-based rent. The family will choose the rent that it considers most beneficial. To help the families make the best choice, the PHA must inform the family of the actual amount of income-based rent and the flat rent applicable to the unit the family will be occupying in the coming year. Even though the PHA may not reexamine the income of residents paying flat rent annually, it must provide information about what the income-based rent would be based on family statements.

Mixed families (those that include both citizens/eligible immigrants and noncitizens/noneligible immigrants) will not have assistance prorated if they choose to pay flat rent, and the flat rent is greater than the public housing maximum rent as referenced in Part 5.520. If the flat rent is less than the public housing maximum rent, rent is prorated in accordance with the method described in Part 5.520 (d). In this instance, the flat rent is TTP and is subtracted from the public housing maximum rent.

The family's choice of rent may never be less than the minimum rent.

11) Interim adjustments from flat rent to income-based rent (960.253 (f))

Regulations require PHAs to adopt policies that describe what they will consider a hardship that warrants switching from a flat to an income-based rent. The regulations require that the following circumstances be considered a hardship:

- Loss of hours or reduction of employment.
- Death in the family.
- Reduction in earnings or in other assistance.
- Increase in expenses for medical costs, childcare, transportation, education, or other similar circumstances.
- Other situations defined by the PHA (e.g., the family's flat rent is now higher than TTP).

If a family on flat rent experiences a financial hardship, they may request the PHA to switch them to an income-based rent. The PHA verifies the family's circumstances within a reasonable time and, if the family qualifies under the PHA's policy, the PHA will promptly adjust the family's rent to the appropriate income-based rent.

Once the PHA adjusts a family's rent from flat to income-based rent, the family must remain on income-based rent until the next regular reexamination.

Contacts and Help Numbers

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Local HUD Field Offices, Office of Public Housing

References and Resources

Final Rule-Change to Admission and Occupancy Requirements in the Public Housing and Section 8 Housing Assistance Programs (Federal Register, March 29, 2000)

Related Notices:

PIH 2000-11-Guidance on Establishing Cooperation Agreements for Economic Self-Sufficiency between Public Housing Agencies (PHAs) and Temporary Assistance to Needy Families (TANF) Agencies (issued May 9, 2000)

Websites:

U.S. Department of Housing and Urban Development

<http://www.hud.gov/pih/programs>

Welfare Reform Issues: <http://www.hud.gov/wlrefrm.html>

U.S. Department of Health and Human Services

Office of Family Assistance (information on TANF, State plans, etc.)

<http://www.acf.dhhs.gov/programs/ofa/>

U.S. Department of Labor

(information on Welfare-to-Work program)

<http://wtw.doleta.gov/>

U.S. Department of Transportation

(information on Access to Jobs welfare-to-work)

<http://www.fta.dot.gov/wtw/>