

# 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

<b>1.0</b>	<b>PHA Information</b> PHA Name: <u>Housing Authority of Washington County</u> PHA Code: <u>MD028</u> PHA Type: <input checked="" type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>07/01/2010</u>				
<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>80</u> Number of HCV units: <u>498</u>				
<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
<b>4.0</b>	<b>PHA Consortia</b> <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
					PH HCV
	PHA 1:				
	PHA 2:				
	PHA 3:				
<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.				
<b>5.1</b>	<b>Mission.</b> 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: <b>Provide decent, safe, affordable housing solutions that strengthen our community by focusing on local needs.</b>				
<b>5.2</b>	<b>Goals and Objectives.</b> 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.  (See page 5 of this Annual Plan for the report on progress made on the previous 5-Year Plan.) <b>A. Goals and Objectives for FY2010-2014</b>  <b>I. Outcome: <u>No one paying more for housing than they can afford</u></b> A. Obtain more Voucher funding B. Develop affordable units in areas of greatest need C. Influence local policies that affect housing cost and affordability D. Maximize the utilization of existing resources  <b>II. Outcome: <u>Families receiving rental assistance become self-sufficient</u></b> A. Promote participation in the FSS program B. Promote good housekeeping C. Teach the importance of timely and clear communications by modeling the behavior we expect from tenants D. Encourage families to depend on wages for income  <b>III. Outcome: <u>Units we manage meet livability and safety standards</u></b> A. Include resident safety items in the Authority's Preventive Maintenance program B. Include safety-language in leases and tenant handbooks C. Provide staff training in the housing codes applicable to the homes we own or manage  <b>IV. Outcome: <u>Community respect and support for HAWC housing efforts</u></b> A. Establish preferences for who we serve consistent with local values B. Ensure equal opportunity and affirmatively further fair housing practices. C. Improve marketability of units D. Provide service that is timely, efficient, dependable and respectful E. Emphasize tenant integrity to keep the current incidence of documented tenant abuse of programs at or below 1% F. Recruit and retain landlords willing to accept Section 8 by providing clear and helpful information G. Maintain the highest scores every time we are rated by outside agencies H. Provide clear, helpful information for our customers and our community I. Keep written procedures up to date J. Develop and practice a marketing strategy that puts the Housing Authority name before the community in a clear, favorable and consistent fashion				

<p><b>6.0</b></p>	<p><b>PHA Plan Update</b></p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: Within this plan, elements that are new are labeled <b>(New)</b> in the body of the plan.</p> <p>(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. The current Annual and corresponding Five-Year Plan documents and all attachments are available for public inspection in the main office and the plans themselves are available on the agency web site.</p>
<p><b>7.0</b></p>	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i> The Housing Authority has determined that conversion of its 80 units of public housing stock to 80 units of Tenant-Based Section 8 rental assistance would meet the necessary conditions for voluntary conversion described in 24 CFR 972.224. The Authority's Conversion Assessment and Conversion Plan are both attached to this Annual Plan submission, and included herein by reference.</p>
<p><b>8.0</b></p>	<p><b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.</p>
<p><b>8.1</b></p>	<p><b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> 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. <b>(See pages to of this Five-Year Plan.)</b></p>
<p><b>8.2</b></p>	<p><b>Capital Fund Program Five-Year Action Plan.</b> 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. <b>(See pages to of this Five-Year Plan.)</b></p>
<p><b>8.3</b></p>	<p><b>Capital Fund Financing Program (CFFP).</b></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><b>9.0</b></p>	<p><b>Housing Needs.</b> 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. <sup>1</sup></p> <p>Because Maryland's Consolidated Plan does not provide information on needs by County, this analysis will rely on relevant Census data, the first of which, and the most compelling, is illustrated on the following map depicting where households reside that are paying more than 35% of income on housing.</p> <div data-bbox="630 1150 1479 1791" data-label="Figure"> <p><b>Washington County, Maryland 2000 Minor Civil Divisions</b></p> <p>5 Hancock, 15 Indian Spring, 4 Clear Spring, 23 Wilsons, 13 Maugansville, 27 Fountain Head, 9 Lettersburg, 14 Ringgold, 7 Smithsburg, 18 Chevesville, 16 Beaver Creek, 6 Boonsboro, 19 Keedysville, 8 Rohrersville, 11 Sandy Hook, 1 Sharpshurg, 12 Fairplay, 20 Downsville, 7 Williamsport, 10 Finksstown, 26 Halfway, 24 Cedar Loom, 25, 22, 21, 3, 17, 23</p> <p>3, 17, 21, 22, 25 Hagerstown Districts</p> <p> <input type="checkbox"/> MCD Boundary  <input type="checkbox"/> County Boundary  <input checked="" type="checkbox"/> Elderly need of over 100 units  <input checked="" type="checkbox"/> Family need of over 100 units </p> <p>MDP Prepared by the Maryland Department of Planning, Planning Data Services March 2000</p> </div>

The data behind this graphic are shown in the following table:

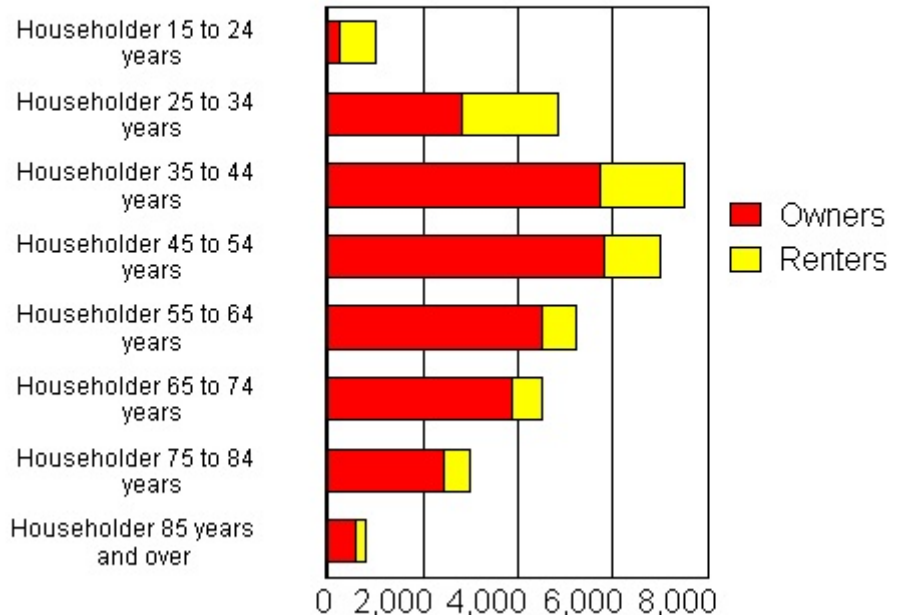
	District 2, Williamsport; Washington County; Maryland	District 10, Funkstown; Washington County; Maryland	District 18, Chewsville; Washington County; Maryland	District 26, Halfway; Washington County; Maryland
Total:	671	1,131	1,292	1,012
Householder 15 to 55 years:	38	207	225	137
Householder over 55 years:	130	119	91	165
Total cost burdened	168	326	316	302
Percent paying over 35% of income for gross rent	8.34%	16.18%	15.68%	14.99%

Therefore, one way to measure need is to look at the number of cost-burdened households. In Districts 10 and 18 we have a total of (207 + 225) 432 cost-burdened families; and in Districts 2, 10 and 26, we have a total of (130 + 119 + 165) 414 cost-burdened elderly households. These two numbers are close to being equal, and the totals across all Districts are 1,118 families and 897 elderly; so, in these target Districts we are dealing with 38% of the cost-burdened families and 46% of the cost-burdened elderly families in these four Districts.

When we look at the growth in the number of households where the householder is over the age of 55 since the 2000 census, we find that the 7,010 households that were ages 45-54 in 2000 are now approaching the 55-64 age range which is an increase in the number of households in the "55 and over" category of 46% in the

last decade! In the next ten years, the growth in the number of older households will slow to a 23% increase (assuming that each year the 85 and older cohort is replaced by the 75-84 cohort). In this view the huge growth of the number of older households in Washington County would seem to imply a large shift in the type of housing units needed from larger units to smaller units. Following this logic one would reason that the market for larger units will get quite soft, driving rental rates down for families in need as seniors seek smaller more manageable rental opportunities.

## Head of Household Age 2000 Census for Washington County - Only



Our third and final measure of need looks at who is applying for Section 8 rental assistance

Income level	Number of Bedrooms					Totals	
	1	2	3	4	5		
Extremely low (<30% of median)	176	128	72	13	1	390	61.61%
Very low (<50% of median)	114	67	39	1	0	221	34.91%
Low (<80% of median)	10	5	5	2	0	22	3.48%
	300	200	116	16	1	633	
	47.4%	31.6%	18.3%	2.5%	0.2%		

When we take the Section 8 applicants as a whole we see that the vast majority (500 or 79% of the total) are eligible for 1 or 2-bedroom units, with only 132, or 20%, seeking 3 and 4-bedroom family units. We do not know whether households over the age of, say, 70 tend to give up the family home and move to smaller quarters, or whether this happens at a younger or older age, like at 60 or at 80. But we do know that the majority of households seeking our help at present want smaller units. The census data supports this conclusion by showing how the aging of the baby boomer generation is dramatically increasing the number of older households in our community.

9.1

**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.**

1. Convert public housing to Housing Choice Voucher
2. Use equity in former public housing properties to leverage investment in new affordable housing ventures
3. Complete a comprehensive review of available sites for affordable housing ventures
4. Implement a Lease Purchase program that can serve a wide range of incomes
5. Partner with private developers to include affordable housing in planned and existing subdivisions
6. Seek funding for additional Vouchers

<p>10.0</p>	<p><b>Additional Information.</b> 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><b>Progress made on Goals and Objectives from the FFY2005-2009 5-Year Plan</b></p> <p><b>In the past five-year planning cycle the Authority leased the 56-unit second phase of Francis Murphy Senior Apartments, began planning for a 16-unit expansion of Blue Mountain Estates, a 4-unit Workforce Housing project and is currently applying for ten Family Unification Vouchers. During this period the Authority's SEMAP score was perfect and the PHAS score rose from 92% to 96%. Marketability of units was improved with installation of heat pumps in 56 elderly units and complete renovation of each scattered site family unit that turned over during the period. Outreach to Section 8 landlords enabled the Authority to attain an overall leasing rate of 98%. The enrollment in the Family Self-Sufficiency program has remained stable and a new outreach tool in the form of a color promotional brochure has become a key piece in promoting the program. Authority staff have joined a national training network provided by the Grace Hill organization, providers of training to apartment managers in the private sector, and fair housing training has been provided in a group setting each April during Fair Housing month.</b></p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p><b>Substantial deviation</b> shall be defined as changes in rent or admissions policies; demolition or conversion of units; changes to the homeownership program; designation of units not covered in this plan or organization of the waiting list.</p> <p><b>Significant amendment</b> shall be defined as adding items to the capital plan or the current work program for non-emergency purposes which will cost in excess of \$25,000.</p>
<p>11.0</p>	<p><b>Required Submission for HUD Field Office Review.</b> 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, PHA Certifications of Compliance with the PHA Plans and Related Regulations (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, Disclosure of Lobbying Activities (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, Disclosure of Lobbying Activities Continuation Sheet (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, Capital Fund Program Annual Statement/Performance and Evaluation Report (PHAs receiving CFP grants only) ( <b>Attached</b> )</p> <p>(i) Form HUD-50075.2, Capital Fund Program Five-Year Action Plan (PHAs receiving CFP grants only) ( <b>Attached</b> )</p>

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

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