

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

PHA Plans

5-Year Plan for Fiscal Years 2000 - 2004

Annual Plan for Fiscal Year 2000

**NOTE: THIS PHA PLANS TEMPLATE (HUD 50075) IS TO BE COMPLETED IN ACCORDANCE WITH
INSTRUCTIONS LOCATED IN APPLICABLE PIH NOTICES**

HUD 50075
OMB Approval No: 2577-0226
Expires: 03/31/2002

**PHA Plan
Agency Identification**

PHA Name: St. Joseph County Housing Authority

PHA Number: IN-100

PHA Fiscal Year Beginning: (mm/yyyy) October/2000

Public Access to Information

**Information regarding any activities outlined in this plan can be obtained by contacting:
(select all that apply)**

- Main administrative office of the PHA
- PHA development management offices
- PHA local offices

Display Locations For PHA Plans and Supporting Documents

The PHA Plans (including attachments) are available for public inspection at: (select all that apply)

- Main administrative office of the PHA
- PHA development management offices
- PHA local offices
- Main administrative office of the local government
- Main administrative office of the County government
- Main administrative office of the State government
- Public library
- PHA website
- Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- Main business office of the PHA
- PHA development management offices
- Other (list below)

5-YEAR PLAN
PHA FISCAL YEARS 2000 - 2004
[24 CFR Part 903.5]

A. Mission

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. (select one of the choices below)

- The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.
- The PHA's mission is: (state mission here): *To provide decent, safe, affordable housing to very-low income families in St. Joseph County and to be an advocate for support programs that enhance the quality of life of those we serve.*

B. Goals

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAS ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS.** (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

- PHA Goal: Expand the supply of assisted housing
Objectives:
- Apply for additional rental vouchers:
 - Reduce public housing vacancies:
 - Leverage private or other public funds to create additional housing opportunities: *Please see Attachment B (p. 30)*
 - Acquire or build units or developments: *Please see Attachment B (p. 30)*
 - Other (list below)
- PHA Goal: Improve the quality of assisted housing
Objectives:
- Improve public housing management: (PHAS score)
 - Improve voucher management: (SEMAP score)
 - Increase customer satisfaction:
 - Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections)

- Renovate or modernize public housing units:
- Demolish or dispose of obsolete public housing:
- Provide replacement public housing:
- Provide replacement vouchers:
- Other: (list below)

PHA Goal: Increase assisted housing choices

Objectives:

- Provide voucher mobility counseling:
- Conduct outreach efforts to potential voucher landlords
- Increase voucher payment standards
- Implement voucher homeownership program:
- Implement public housing or other homeownership programs:
- Implement public housing site-based waiting lists:
- Convert public housing to vouchers:
- Other: (list below)

HUD Strategic Goal: Improve community quality of life and economic vitality

PHA Goal: Provide an improved living environment

Objectives:

- Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
- Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
- Implement public housing security improvements:
- Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- Other: (list below) PHA will continue to develop additional in-house Housing Quality Standards such as: single-family units must have screen doors (exceptions have been made for some multi-family units), gutters, and downspouts. In addition, the PHA will require safe and sanitary housekeeping standards.

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

PHA Goal: Promote self-sufficiency and asset development of assisted households

Objectives:

- Increase the number and percentage of employed persons in assisted families:

- Provide or attract supportive services to improve assistance recipients' employability:
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- Other: (list below)

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

- PHA Goal: Ensure equal opportunity and affirmatively further fair housing Objectives:
 - Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
 - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
 - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
 - Other: (list below)

Other PHA Goals and Objectives: (list below)

The St. Joseph County Housing Authority Section 8 Program is designed to achieve these major objectives:

1. To provide decent, safe, and sanitary housing for very low-income families while maintaining ~~their~~ rent payments at an affordable level.
2. To ensure that all units meet Housing Quality Standards and families pay fair and reasonable rents.
3. To promote fair housing and the opportunity for very low-income families of all ethnic ~~baackgrounds~~backgrounds to experience freedom of housing choice.
4. To promote a housing program which maintains quality service and integrity while providing an incentive to private property owners to rent to very ~~low income~~low-income families.
5. To create positive public awareness and expand the level of family, owner, and community support in accomplishing the PHA's mission.
6. To attain and maintain a high level of standards and professionalism in our day-to-day management of all program components.

Annual PHA Plan
PHA Fiscal Year 2000
[24 CFR Part 903.7]

i. Annual Plan Type:

Select which type of Annual Plan the PHA will submit.

Standard Plan

Streamlined Plan:

- High Performing PHA**
- Small Agency (<250 Public Housing Units)**
- Administering Section 8 Only**

Troubled Agency Plan

ii. Executive Summary of the Annual PHA Plan

[24 CFR Part 903.7 9 (r)]

Provide a brief overview of the information in the Annual Plan, including highlights of major initiatives and discretionary policies the PHA has included in the Annual Plan.

The purpose of this report is to establish a 5-Year Plan for the St. Joseph County, Indiana, Housing Authority, a public housing authority that administers the Section 8 Program only. To begin, the PHA's mission statement is given, along with its strategic goals and objectives. In addition to HUD's strategic goals and objectives, the specific objectives of the PHA are given.

After this executive summary, the plan displays a checklist of all applicable documents available for review. Any documents available for review are available for inspection at the PHA's main business office, located at 1138 Lincolnway East, South Bend, Indiana.

Second, Section 1A outlines a statement of housing needs of families in the jurisdiction served by the PHA. The data utilized comes from both U.S. Census data and the jurisdictions Consolidated Plan for the year 2000. In this statement, the populations with the greatest housing needs are for elderly, families with disabilities, and families at or below 30% (extremely low income) of the Area Median Income.

Section 1B summarizes the housing needs of the families who are currently on the waiting list. The waiting list total is currently 154 families. The greatest number of families on the waiting list have extremely low incomes (66.88%), are white (62.99 %), have children (72.73 %), and have a need for a two bedroom unit (42.21%). The families with disabilities on the waiting list is 17.54%. The percent of elderly families on the waiting list is 3.9%.

Third, the specific strategies for addressing needs are selected. Many of the strategies that are applicable to the Section 8 program were chosen. In addition, the PHA intends to exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance; employ admissions preferences aimed at families who are working; apply for

special-purpose vouchers targeted to the elderly and families with disabilities; should they become available; counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units; and market the section 8 program to owners outside of areas of poverty/minority concentrations.

Fourth, the Statement of Financial Resources is displayed. Because the PHA is an administrator of the Section 8 program only, the categories that are applicable to high performing PHAs do not apply. Therefore, the PHA sources are from Annual Contributions for Section 8 Tenant-Based Assistance and the uses will be expended on eligible purposes.

Fifth, the PHA policies governing eligibility, selection, and admissions are described. The PHA conducts criminal or drug-related activity screenings only to the extent required by law or regulation, and the PHA does not merge its waiting list with any other waiting list. The PHA does give extensions on the standard 60-day period and plans to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the Section 8 program to families at or below 30% of median area income. Further, the PHA has established preferences for admission to the program.

Sixth, the PHA Rent Determination Policies are outlined. The PHA's payment standards for one-bedroom units are at 105% of fair market rent, two-bedroom units are at 98% of fair market rent, three-bedroom units are at 96% of fair market rent, and four-bedroom units are at 98% of fair market rent.

Seventh, operations and management are explained. The PHA has a Board of Commissioners, an Executive Director, a Section 8 Coordinator, a Section 8 Inspector, and a Section 8 Assistant.

Next, grievance procedures, homeownership programs, community service and self-sufficiency programs are described. The PHA has neither established any informal review procedures supplemental to the federal requirements found at 24 CFR 982, nor does it plan to administer a Section 8 Homeownership program. In addition, no formal cooperative agreements with the TANF Agency have been signed. Coordination efforts between the PHA and TANF agency are by client referrals and information sharing regarding mutual clients. Further, the PHA does not administer a Family Self-Sufficiency program.

Under "Other Information", the PHA states that it does currently have a Resident Advisory Board comprised of three PHA resident members.

In conclusion, the Statement of Consistency with the Consolidated Plan is given.

iii. Annual Plan Table of Contents

[24 CFR Part 903.7 9 (r)]

Provide a table of contents for the Annual Plan, including attachments, and a list of supporting documents available for public inspection.

Table of Contents

	<u>Page #</u>
Annual Plan	
i. Executive Summary	4
ii. Table of Contents	6
1. Housing Needs	9
2. Financial Resources	14
3. Policies on Eligibility, Selection and Admissions	15
4. Rent Determination Policies	18
5. Operations and Management Policies	20
6. Grievance Procedures	21
7. Capital Improvement Needs	N/A
8. Demolition and Disposition	N/A
9. Designation of Housing	N/A
10. Conversions of Public Housing	N/A
11. Homeownership	22
12. Community Service Programs	22
13. Crime and Safety	N/A
14. Pets (Inactive for January 1 PHAs)	N/A
15. Civil Rights Certifications (included with PHA Plan Certifications)	24
16. Audit	24
17. Asset Management	N/A
18. Other Information	25

Attachments

Indicate which attachments are provided by selecting all that apply. Provide the attachment’s name (A, B, etc.) in the space to the left of the name of the attachment. Note: If the attachment is provided as a **SEPARATE** file submission from the PHA Plans file, provide the file name in parentheses in the space to the right of the title.

Required Attachments: *These required Attachments are not applicable.*

- Admissions Policy for Deconcentration
- FY 2000 Capital Fund Program Annual Statement
- Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY)

Optional Attachments:

- A: PHA Management Organizational Chart
- FY 2000 Capital Fund Program 5-Year Action Plan
- Public Housing Drug Elimination Program (PHDEP) Plan
- Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text)
- Other (List below, providing each attachment name)

Supporting Documents Available for Review

Indicate which documents are available for public review by placing a mark in the “Applicable & On Display” column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
X	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
X	Fair Housing Documentation: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
X	Consolidated Plan for the jurisdiction/s in which the PHA is located (which includes the Analysis of Impediments to Fair Housing Choice (AI)) and any additional backup data to support statement of housing needs in the jurisdiction	Annual Plan: Housing Needs

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
N/A	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
N/A	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
N/A	Public Housing Deconcentration and Income Mixing Documentation: 1. PHA board certifications of compliance with deconcentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/99 <i>Quality Housing and Work Responsibility Act Initial Guidance</i> ; <i>Notice</i> and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
N/A	Public housing rent determination policies, including the methodology for setting public housing flat rents <input type="checkbox"/> check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
N/A	Schedule of flat rents offered at each public housing development <input type="checkbox"/> check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies <input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Rent Determination
N/A	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation)	Annual Plan: Operations and Maintenance
N/A	Public housing grievance procedures <input type="checkbox"/> check here if included in the public housing A & O Policy	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures <input checked="" type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Grievance Procedures
N/A	The HUD-approved Capital Fund/Comprehensive Grant Program Annual Statement (HUD 52837) for the active grant year	Annual Plan: Capital Needs
N/A	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
N/A	Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an attachment (provided at PHA option)	Annual Plan: Capital Needs
N/A	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans or any other approved proposal for development of public housing	Annual Plan: Capital Needs
N/A	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
N/A	Approved or submitted applications for designation of public housing (Designated Housing Plans)	Annual Plan: Designation of Public Housing
N/A	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act	Annual Plan: Conversion of Public Housing
N/A	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
N/A	Policies governing any Section 8 Homeownership program <input type="checkbox"/> check here if included in the Section 8 Administrative Plan	Annual Plan: Homeownership
N/A	Any cooperative agreement between the PHA and the TANF agency	Annual Plan: Community Service & Self-Sufficiency
N/A	FSS Action Plan/s for public housing and/or Section 8	Annual Plan: Community Service & Self-Sufficiency
N/A	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports	Annual Plan: Community Service & Self-Sufficiency
N/A	The most recent Public Housing Drug Elimination Program (PHEDEP) semi-annual performance report for any open grant and most recently submitted PHDEP application (PHDEP Plan)	Annual Plan: Safety and Crime Prevention
X	The most recent fiscal year audit of the PHA conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h)), the results of that audit and the PHA's response to any findings	Annual Plan: Annual Audit
N/A	Troubled PHAs: MOA/Recovery Plan	Troubled PHAs
N/A	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)

1. Statement of Housing Needs

[24 CFR Part 903.7 9 (a)]

A. Housing Needs of Families in the Jurisdiction/s Served by the PHA

Based upon the information contained in the Consolidated Plan/s applicable to the jurisdiction, and/or other data available to the PHA, provide a statement of the housing needs in the jurisdiction by completing the following table. In the "Overall" Needs column, provide the estimated number of renter families that have

housing needs. For the remaining characteristics, rate the impact of that factor on the housing needs for each family type, from 1 to 5, with 1 being “no impact” and 5 being “severe impact.” Use N/A to indicate that no information is available upon which the PHA can make this assessment.

Housing Needs of Families in the Jurisdiction by Family Type							
Family Type	Overall	Afford-ability	Supply	Quality	Access-ibility	Size	Loca-tion
Income <= 30% of AMI	5,487	5	5	5	5	5	5
Income >30% but <=50% of AMI	4,101	4	4	4	4	4	4
Income >50% but <80% of AMI	5,737	3	3	3	3	3	3
Elderly	2,821	5	5	4	4	5	4
Families with Disabilities	*	5	5	5	5	4	4
White **	19,750	2	2	2	2	2	2
Black **	4,321	5	4	4	4	4	4
Hispanic **	638	5	4	4	4	4	4

* This information is unavailable, even on the Census CDs

**Total Households who rent in St. Joseph County

What sources of information did the PHA use to conduct this analysis? (Check all that apply; all materials must be made available for public inspection.)

- Consolidated Plan of the Jurisdiction/s
Indicate year: 2000
- U.S. Census data: the Comprehensive Housing Affordability Strategy (“CHAS”) dataset
- American Housing Survey data
Indicate year:
- Other housing market study
Indicate year:
- Other sources: (list and indicate year of information)

B. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA’s waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the Waiting List

Waiting list type: (select one)

- Section 8 tenant-based assistance
 Public Housing
 Combined Section 8 and Public Housing
 Public Housing Site-Based or sub-jurisdictional waiting list (optional)

If used, identify which development/subjurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	154		483 (average from 1999 - 588 & 2000 - 378)
Extremely low income <=30% AMI	103	66.88%	
Very low income (>30% but <=50% AMI)	49	31.82%	
Low income (>50% but <80% AMI)	2	1.3%	
Families with children	112	72.73%	
Elderly families	6	3.9%	
Families with Disabilities	27	17.54%	
White	97	62.99%	
Black	48	31.17%	
Hispanic	6	3.9%	
Indian	1	.65%	
Asian	2	1.3%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	42	27.27%	
2 BR	65	42.21%	
3 BR	37	24.03%	
4 BR	8	5.19%	
5 BR	2	1.3%	
5+ BR	0	0	

Housing Needs of Families on the Waiting List

Is the waiting list closed (select one)? No Yes

If yes:

How long has it been closed (# of months)?

Does the PHA expect to reopen the list in the PHA Plan year? No Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed? No Yes

C. Strategy for Addressing 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**, and the Agency's reasons for choosing this strategy.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below) Adopt rent policies to support and encourage school and training programs.

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below) Adopt rent policies to support and encourage school and training programs.

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below) *There is a Spanish speaking staff person available on-site.*

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints – (PHA administers Section 8 only)
- Staffing constraints – (PHA administers Section 8 only)
- Limited availability of sites for assisted housing

- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

2. Statement of Financial Resources

[24 CFR Part 903.7 9 (b)]

List the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant-based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2000 grants)	0	0
a) Public Housing Operating Fund	N/A	
b) Public Housing Capital Fund	N/A	
c) HOPE VI Revitalization	N/A	
d) HOPE VI Demolition	N/A	
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 940,000	
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)	N/A	
g) Resident Opportunity and Self-Sufficiency Grants	N/A	
h) Community Development Block Grant	N/A	
i) HOME	N/A	

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
Other Federal Grants (list below)	N/A	
2. Prior Year Federal Grants (unobligated funds only) (list below)	N/A	
3. Public Housing Dwelling Rental Income	N/A	
4. Other income (list below)	N/A	
5. Non-federal sources (list below)	N/A	
Total resources	\$ 940,000	

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.7 9 (c)]

A. Public Housing - (N/A ~ Section 8 only)

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

B. Section 8

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.

Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).

(1) Eligibility

a. What is the extent of screening conducted by the PHA? (select all that apply)

- Criminal or drug-related activity only to the extent required by law or regulation
- Criminal and drug-related activity, more extensively than required by law or regulation
- More general screening than criminal and drug-related activity (list factors below)
- Other (list below)

- b. Yes No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?
- c. Yes No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
- d. Yes No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)
- e. Indicate what kinds of information you share with prospective landlords? (select all that apply)
- Criminal or drug-related activity
- Other (describe below)

(2) Waiting List Organization

- a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)
- None
- Federal public housing
- Federal moderate rehabilitation
- Federal project-based certificate program
- Other federal or local program (list below)
- b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)
- PHA main administrative office
- Other (list below)

(3) Search Time

- a. Yes No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below: Extensions will be granted for disabled persons who are having difficulty locating a unit, unexpected hospital stays, and potential units needing more time for repair. In addition, we will review on a case-by-case basis, for other extenuating circumstances.

(4) Admissions Preferences

- a. Income targeting

Yes No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences

1. Yes No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

1 Date and Time

Former Federal preferences

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below)

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- Date and time of application
- Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for "residents who live and/or work in the jurisdiction" (select one)

- This preference has previously been reviewed and approved by HUD
- The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)

- The PHA applies preferences within income tiers
- Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Special Purpose Section 8 Assistance Programs

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)

- The Section 8 Administrative Plan
- Briefing sessions and written materials

Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

Through published notices

Other (list below)

4. PHA Rent Determination Policies

[24 CFR Part 903.7 9 (d)]

A. Public Housing (N/A ~ Section 8)

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

B. Section 8 Tenant-Based Assistance

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

(1) Payment Standards

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

****NOTE: See page 5 for a detailed explanation.**

At or above 90% but below 100% of FMR

100% of FMR

Above 100% but at or below 110% of FMR

Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area

The PHA has chosen to serve additional families by lowering the payment standard

Reflects market or submarket

Other (list below) **Not Applicable**

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

- FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- Reflects market or submarket
- To increase housing options for families
- Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

- Annually
- Other - **Payment Standards are reevaluated every 3-5 years**

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- Success rates of assisted families
- Rent burdens of assisted families
- Other (list below)

(2) Minimum Rent

a. What amount best reflects the PHA's minimum rent? (select one)

- \$0
- \$1-\$25
- \$26-\$50

b. Yes No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)

5. Operations and Management

[24 CFR Part 903.7 9 (e)]

Exemptions from Component 5: High performing and small PHAs are not required to complete this section. Section 8 only PHAs must complete parts A, B, and C(2)

A. PHA Management Structure

Describe the PHA's management structure and organization.

(select one)

- An organization chart showing the PHA's management structure and organization is attached.
- A brief description of the management structure and organization of the PHA follows:
The PHA has a Board of Commissioners, an Executive Director, a Section 8 Coordinator, a Section 8 Inspector, and a Section 8 Assistant.

B. HUD Programs Under PHA Management

List Federal programs administered by the PHA, number of families served at the beginning of the upcoming fiscal year, and expected turnover in each. (Use “NA” to indicate that the PHA does not operate any of the programs listed below.)

Program Name	Units or Families Served at Year Beginning	Expected Turnover
Public Housing	N/A	N/A
Section 8 Vouchers	150	30
Section 8 Certificates	50	13
Section 8 Mod Rehab	N/A	N/A
Special Purpose Section 8 Certificates/Vouchers (list individually)	N/A	N/A
Public Housing Drug Elimination Program (PHDEP)	N/A	N/A
Other Federal Programs(list individually)	N/A	N/A

C. Management and Maintenance Policies

List the PHA’s public housing management and maintenance policy documents, manuals and handbooks that contain the Agency’s rules, standards, and policies that govern maintenance and management of public housing, including a description of any measures necessary for the prevention or eradication of pest infestation (which includes cockroach infestation) and the policies governing Section 8 management.

(1) Public Housing Maintenance and Management: (list below) N/A

(2) Section 8 Management: (list below) *The Section 8 Management consists of a Board of Commissioners and an Executive Director.*

6. PHA Grievance Procedures

[24 CFR Part 903.7 9 (f)]

Exemptions from component 6: High performing PHAs are not required to complete component 6. Section 8-Only PHAs are exempt from sub-component 6A.

A. Public Housing (N/A ~ Section 8 only)

B. Section 8 Tenant-Based Assistance

1. Yes No: Has the PHA established informal review procedures for applicants to the Section 8 tenant-based assistance program and informal hearing procedures for families assisted by the Section 8 tenant-based assistance program in addition to federal requirements found at 24 CFR 982?

If yes, list additions to federal requirements below:

2. Which PHA office should applicants or assisted families contact to initiate the informal review and informal hearing processes? (select all that apply)

- PHA main administrative office
 Other (list below)

7. Capital Improvement Needs (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (g)]

Exemptions from Component 7: Section 8 only PHAs are not required to complete this component and may skip to Component 8.

8. Demolition and Disposition (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (h)]

Applicability of component 8: Section 8 only PHAs are not required to complete this section.

9. Designation of Public Housing for Occupancy by Elderly Families or Families with Disabilities or Elderly Families and Families with Disabilities (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (i)]

Exemptions from Component 9; Section 8 only PHAs are not required to complete this section.

10. Conversion of Public Housing to Tenant-Based Assistance (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (j)]

Exemptions from Component 10; Section 8 only PHAs are not required to complete this section.

11. Homeownership Programs Administered by the PHA (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (k)]

A. Public Housing

Exemptions from Component 11A: Section 8 only PHAs are not required to complete 11A.

B. Section 8 Tenant Based Assistance

1. Yes No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If “No”, skip to component 12; if “yes”, describe each program using the table below (copy and complete questions for each program identified), unless the PHA is eligible to complete a streamlined submission due to high performer status. **High performing PHAs** may skip to component 12.)

12. PHA Community Service and Self-sufficiency Programs

[24 CFR Part 903.7 9 (l)]

Exemptions from Component 12: High performing and small PHAs are not required to complete this component. Section 8-Only PHAs are not required to complete sub-component C.

A. PHA Coordination with the Welfare (TANF) Agency

1. Cooperative agreements:

- Yes No: Has the PHA has entered into a cooperative agreement with the TANF Agency, to share information and/or target supportive services (as contemplated by section 12(d)(7) of the Housing Act of 1937)?

If yes, what was the date that agreement was signed? DD/MM/YY

2. Other coordination efforts between the PHA and TANF agency (select all that apply)

- Client referrals
 Information sharing regarding mutual clients (for rent determinations and otherwise)
 Coordinate the provision of specific social and self-sufficiency services and programs to eligible families
 Jointly administer programs
 Partner to administer a HUD Welfare-to-Work voucher program
 Joint administration of other demonstration program
 Other (describe)

B. Services and programs offered to residents and participants

(1) General

a. Self-Sufficiency Policies

Which, if any of the following discretionary policies will the PHA employ to enhance the economic and social self-sufficiency of assisted families in the following areas? (select all that apply)

- Public housing rent determination policies
- Public housing admissions policies
- Section 8 admissions policies
- Preference in admission to section 8 for certain public housing families
- Preferences for families working or engaging in training or education programs for non-housing programs operated or coordinated by the PHA
- Preference/eligibility for public housing homeownership option participation
- Preference/eligibility for section 8 homeownership option participation
- Other policies (list below)

b. Economic and Social self-sufficiency programs

- Yes No: Does the PHA coordinate, promote or provide any programs to enhance the economic and social self-sufficiency of residents? (If “yes”, complete the following table; if “no” skip to sub-component 2, Family Self Sufficiency Programs. The position of the table may be altered to facilitate its use.)

Services and Programs				
Program Name & Description (including location, if appropriate)	Estimated Size	Allocation Method (waiting list/random selection/specific criteria/other)	Access (development office / PHA main office / other provider name)	Eligibility (public housing or section 8 participants or both)
<i>Not applicable</i>				

2) Family Self Sufficiency program/s ~ (Not Applicable we do not administer an FSS program)

a. Participation Description

Family Self Sufficiency (FSS) Participation		
Program	Required Number of Participants (start of FY 2000 Estimate)	Actual Number of Participants (As of: DD/MM/YY)
Public Housing		
Section 8		

- b. Yes No: If the PHA is not maintaining the minimum program size required by HUD, does the most recent FSS Action Plan address the steps the PHA plans to take to achieve at least the minimum program size?
If no, list steps the PHA will take below:

D. Reserved for Community Service Requirement pursuant to section 12(c) of the U.S. Housing Act of 1937

13. PHA Safety and Crime Prevention Measures (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (m)]

Exemptions from Component 13: High performing and small PHAs not participating in PHDEP and Section 8 Only PHAs may skip to component 15. High Performing and small PHAs that are participating in PHDEP and are submitting a PHDEP Plan with this PHA Plan may skip to sub-component D.

14. RESERVED FOR PET POLICY

[24 CFR Part 903.7 9 (n)]

(N/A ~ Section 8 only)

15. Civil Rights Certifications

[24 CFR Part 903.7 9 (o)]

Civil rights certifications are included in the PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations.

16. Fiscal Audit

[24 CFR Part 903.7 9 (p)]

1. Yes No: Is the PHA required to have an audit conducted under section 5(h)(2) of the U.S. Housing Act of 1937 (42 U.S.C. 1437c(h))?
(If no, skip to component 17.)
2. Yes No: Was the most recent fiscal audit submitted to HUD?
3. Yes No: Were there any findings as the result of that audit?
4. Yes No: If there were any findings, do any remain unresolved?
If yes, how many unresolved findings remain? _____
5. Yes No: Have responses to any unresolved findings been submitted to HUD?
If not, when are they due (state below)?

17. PHA Asset Management (N/A ~ Section 8 only)

[24 CFR Part 903.7 9 (q)]

Exemptions from component 17: Section 8 Only PHAs are not required to complete this component. High performing and small PHAs are not required to complete this component.

18. Other Information

[24 CFR Part 903.7 9 (r)]

A. Resident Advisory Board Recommendations

1. Yes No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

2. If yes, the comments are: (if comments were received, the PHA **MUST** select one)

Attached at Attachment (File name)

Provided below: **Not Applicable – No comments**

3. In what manner did the PHA address those comments? (select all that apply)

Considered comments, but determined that no changes to the PHA Plan were necessary.

The PHA changed portions of the PHA Plan in response to comments
List changes below:

Other: (list below) **Not Applicable – No comments**

A. Description of Election process for Residents on the PHA Board

1. Yes No: Does the PHA meet the exemption criteria provided section 2(b)(2) of the U.S. Housing Act of 1937? (If no, continue to question 2; if yes, skip to sub-component C.)

2. Yes No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.) ***Please note that although no resident currently serve on the PHA Board of Commissioners, whenever a current board member's term is up or leave the position, that Board of Commissioners position will be replaced with a Resident Advisory Board member.***

3. Description of Resident Election Process *As explained above, this election process description will be applicable when a Resident Advisory Board member is to be nominated and appointed the Board of Commissioners.*

a. Nomination of candidates for place on the ballot: (select all that apply)

- Candidates were nominated by resident and assisted family organizations
- Candidates could be nominated by any adult recipient of PHA assistance
- Self-nomination: Candidates registered with the PHA and requested a place on ballot
- Other: (describe)

b. Eligible candidates: (select one)

- Any recipient of PHA assistance
- Any head of household receiving PHA assistance
- Any adult recipient of PHA assistance
- Any adult member of a resident or assisted family organization
- Other (list)

c. Eligible voters: (select all that apply)

- All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
- Representatives of all PHA resident and assisted family organizations
- Other (list)

C. Statement of Consistency with the Consolidated Plan

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

1. Consolidated Plan jurisdiction: (provide name here)

St. Joseph County Housing Consortium

2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)

- The PHA has based its statement of needs of families in the jurisdiction on the needs expressed in the Consolidated Plan/s.
- The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.

- Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
- Other: (list below)

3. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

The Housing and Community Development (HCD) Plan for 2000 – 2004, by the St. Joseph County Housing Consortium, “recognizes that not everyone will become, or even want to become, a homeowner. There will always be a segment of the population which will rent, and a large percentage of that population will consist of households below 80% of median income. Therefore, strategies will be put in place to support and develop well-run, quality rental units to serve low/mod households” (p. 37).

Those activities are (p. 37-39):

Activity 1: Develop & Implement Strategies Dealing with Problem Rental Properties.

Goal 1: Provide financial assistance to public and neighborhood groups to remedy situations existing with problem rental properties.

Goal 2: Provide financial assistance to landlords who rent to low/mod tenants in order to make necessary repairs on their rental property.

Activity 2: Research, Develop & Advocate For Local Ordinances Regulating Landlords.

Goal 1: Provide funds to investigate issues related to landlord licensing, draw up language for local ordinances, and advocate for its adoption.

Activity 3: Landlord and Tenant Training.

Goal 1: Design curriculum and implement series of classroom sessions which provide information regarding obligations of landlords and tenants as well as other relevant topics.

Activity 4: Create Additional Single-Family and Multi-Family Low/Mod Rental Units.

Goal 1: Create additional rental units through acquisition and rehab of existing structures.

Finally, the HCD Plan, under the Section 8 Program section (p. 45), lists the number of Section 8 Vouchers available on a chart, as well as the households on waiting lists. They conclude that “the fact that 1,782 households qualify for Section 8 vouchers but must live without that help paying the rent indicated the existing need for some type of subsidy for

very-low- income renters in all three jurisdictions [South Bend, Mishawaka, and County remainder]” (p. 46).

D. Other Information Required by HUD

Use this section to provide any additional information requested by HUD.

Attachment A
St. Joseph County Housing Authority
Board of Commissioners

David B. Behr (D)
612 Roosevelt Rd.
Walkerton, IN 46574
Home: (219) 277-6588
Work: (219) 586-7766

Herbert A. Jones (D)
52750 Ironwood Dr.
South Bend, IN 46635
Home: (219) 277-8600

Donald Grandison (D)
50614 Linden Grove
Granger, IN 46530
Home: (219) 277-2034

William Mihelich (R)
17832 Tally-Ho Dr.
South Bend, IN 46635
Home: (219) 272-7955
Work: Clay Township Trustee

Howard G. Heines (R)
65204 U.S. 31 South
Lakeville, IN 46536
Home: (219) 784-8666

St. Joseph County Housing Authority
Resident Advisory Board

John Smith
3541 Generations Dr. West
South Bend, IN 46635

Joanna Garcia
3545 Generations Dr. West
South Bend, IN 46635

Lynne Million
3549 Generations Dr. West
South Bend, IN 46635

Lula Mays

3559 Generations Dr. West
South Bend, IN 46635

Attachment B

The Housing Assistance Office, Inc. (HAO) is the administrator of the St. Joseph County Housing Authority. The St. Joseph County Housing Authority is located in the same office as the HAO and the two entities normally and regularly work and plan together. The mission statement, goals, and objectives of the St. Joseph County Housing Authority are strategically planned to complement the community development arm of the HAO.

Since 1974, the primary business of the HAO has been to provide affordable and safe housing to low- and moderate-income residents. Over the years, HAO has evolved into a diverse, multifaceted housing and community development agency. With the funding difficulties that arose from federal cutbacks in the late 1980's and early 1990's, HAO began work in homeowner rehabilitation, first-time homebuyers, new construction, housing counseling, rental property ownership and senior housing development. The Indiana Housing Finance Authority (IHFA) designated HAO a rural-based Community Housing Development Organization (CHDO) for eight northern Indiana counties on April 12, 1993. This designation provided the HAO with enhanced capabilities and expanded service possibilities. Through this continual adaptation process, HAO became more financially independent and more adept at providing vital housing services and opportunities.

The Housing Assistance Office is also an advocate for the often-overlooked rural areas in northern Indiana. Other than our First-Time HOMEbuyers program in the cities of South Bend and Mishawaka, the HAO has leveraged private (local foundations, Build Indiana Fund, Lilly Endowment, etc.) and other public funds (HOME, CDBG) to create additional housing opportunities and initiatives that are located in small towns and rural areas. For example:

- Twenty (20) units of senior duplexes (10 duplexes) have been built and are fully occupied in North Webster.
- Twenty-five (25) and 50 low-income rental units have been renovated in New Carlisle and North Liberty, respectively.
- Six (6) newly constructed units for our 1st Time HOMEbuyers Program were built in Walkerton & North Liberty.
- A total of 30 newly constructed units for our 1st Time HOMEbuyers Program are to be built in North Manchester and Nappanee.
- Seventy-two (72) owner-occupied units have been rehabbed in Roseland, North Liberty, and Walkerton.
- Finally, with the acquisition of the Old Lakeville School Project, 24 units (12 two-bedroom duplexes) for senior independent living are in the final stages of planning.

Housing initiatives in rural areas require special consideration and deserve special attention. According to the Housing Assistance Council's (HAC) 1997 *Report on the State of the Nation's Rural Housing*, "More than one quarter of rural households have a major housing problem – high cost, physical deficiency, or overcrowding." Because of HAO's diverse experience with rural Section 8 and the programs mentioned above, we have gained tremendous insight into the problems discussed in the HAC's 1997 *Report*. We have also come to realize that very few agencies show much interest in the housing problems of the rural poor. To further complicate matters, rural area residents and officials tend to be much more defensive and suspicious of "outsiders" – especially those who offer government assistance. The apprehension of small communities can be very time consuming and frustrating for those who try to offer support. The HAO knows the patience and dedication it takes to begin rural housing initiatives.

The following table provides the number of units produced by HAO in a five-year period.

Activity Type	1995	1996	1997	1998	1999
Rental (New Construction or purchased and rehabbed)	84*	25	50**	32	25
Homebuyer	HAO's Infill 1st Time HOMEbuyer program is downpayment assistance (listed below)				
Homeownership Counseling/Down Payment Assistance	8	15	20	23	30
Owner-occupied Rehabilitation	0	0	23	18	31
Other: Housing Couns. /Ind. Dev. Accts	129	91	98	150	50****
Other: Rent Assistance ~ Section 8	459	545	261***	292	250
Totals	680	676	452	515	386

- *Partnership created 84 rental units for low-income disabled & elderly (55% & 45% respectively)
- **Rehabilitation
- ***Mishawaka Housing Authority begins to administer the city's Section 8 program
- ****No longer administering the Housing Counseling Program
- Moreover, the HAO has also formed a limited liability corporation with the Dunedin Apartments, a complex composed entirely of low- to moderate-income elderly and disabled tenants. The Dunedin Apartments are comprised of one-, two-, and three-bedroom garden apartments located in a wooded, landscaped setting within walking distance of local medical facilities, and a continuum of care including assisted living and a nursing home. The complex is located in a desirable section of St. Joseph County close to major retail and in an upper income portion of the county. Currently there are 168 units in Phases I & II and approximately 100 of our Section 8 clients reside there.

HAO will be a Managing Co-Member of the [proposed] Dunedin III LLC and has the following responsibilities:

Application for grants and loans,

Assisting with all local planning and zoning approvals,
Review and approval of all outside contractor selections,
Review and approval of designs,
Review and approval of construction contract, and
Participation in construction close-out.

Dunedin III is the proposed third phase of the complex. It will include 84 additional units and a large community center.

The HAO has also established a property management division. The HAO has acquired and is the owner and property manager of:

The Prairie Village Apartments in New Carlisle, IN (25 units that HAO acquired and rehabilitated with a variety of funding sources);
The West York Neighborhood duplexes in Walkerton, IN (HAO currently owns 7 units and will acquire 30 additional units that will be rehabilitated with CDBG funds);

Further, the HAO has built and is the owner and property manager of:

The Logan Pointe Townhouses in Mishawaka, IN (12 three-bedroom units which also has clients under the Section 8 Program through the Mishawaka Housing Authority);
The Culver's Hill Senior Community duplexes in North Webster, IN (Phase I: 20 units of senior housing);

In 2001, the HAO plans to build and will be the owner and property manager of:

The Old Lakeville School Project Senior Community duplexes in Lakeville, IN (Phase I: 20 units of senior housing which also has clients under the Section 8 Program through the Indiana State Housing Authority);
The Culver's Hill Senior Community duplexes in North Webster, IN (Phase II: 24 additional units of senior housing).

In conclusion, the HAO and the St. Joseph County Housing Authority normally and regularly work in tandem in planning and implementation. As the HAO builds and/or rehabilitates units or apartment complexes, creating additional rental housing in St. Joseph County, the St. Joseph County Housing Authority will apply for the same amount of additional Section 8 Housing Choice Vouchers. The HAO has found that the amount of rental housing in the county at-large is limited, therefore, we will only apply for the number of vouchers for which we know there is a market demand.

