

PHA Plans

Streamlined Annual Version

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

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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 that introduced 5-year and annual PHA Plans. The full PHA plan provides 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 allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief for certain types of PHAs. Public reporting burden for this information collection is estimated to average 11.7 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, Federal Housing Administration, 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. Information in PHA plans is publicly available.

Streamlined Annual PHA Plan

for Fiscal Year: 2007

PHA Name:

The Lake County Housing Commission

NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue.

Streamlined Annual PHA Plan
Fiscal Year 20
[24 CFR Part 903.12(c)]

Table of Contents
[24 CFR 903.7(r)]

Provide a table of contents for the Plan, including applicable additional requirements, and a list of supporting documents available for public inspection.

A. PHA PLAN COMPONENTS

- 1. Site-Based Waiting List Policies
903.7(b)(2) Policies on Eligibility, Selection, and Admissions
- 2. Capital Improvement Needs
903.7(g) Statement of Capital Improvements Needed
- X** 3. **Section 8(y) Homeownership**
903.7(k)(1)(i) Statement of Homeownership Programs
- X** 4. **Project-Based Voucher Programs**
- 5. **PHA Statement of Consistency with Consolidated Plan.** Complete only if PHA has changed any policies, programs, or plan components from its last Annual Plan.
- X** 6. **Supporting Documents Available for Review**
- 7. Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
- 8. Capital Fund Program 5-Year Action Plan

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

Form HUD-50076, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Streamlined Annual Plan identifying policies or programs the PHA has revised since submission of its last Annual Plan, and including Civil Rights certifications and assurances the changed policies were presented to the Resident Advisory Board for review and comment, approved by the PHA governing board, and made available for review and inspection at the PHA's principal office;

For PHAs Applying for Formula Capital Fund Program (CFP) Grants:

Form HUD-50070, Certification for a Drug-Free Workplace;

Form HUD-50071, Certification of Payments to Influence Federal Transactions; and

Form SF-LLL & SF-LLLa, Disclosure of Lobbying Activities.

1. Site-Based Waiting Lists (Eligibility, Selection, Admissions Policies)

[24 CFR Part 903.12(c), 903.7(b)(2)]

Exemptions: Section 8 only PHAs are not required to complete this component.

2. Capital Improvement Needs

[24 CFR Part 903.12 (c), 903.7 (g)]

Exemptions: Section 8 only PHAs are not required to complete this component.

3. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program

(if applicable) [24 CFR Part 903.12(c), 903.7(k)(1)(i)]

1. **X 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 ? **Upon availability of funding and HUD approval, specifically CFR 982.643 Downpayment Assistance Grants.**

2. Program Description:

Upon availability of funding from HUD and approval of its Homeownership Program, The Lake County Section 8 Downpayment Assistance Homeownership Program (DAHP) will allow recipients of Section 8 Housing Choice Voucher rental assistance the option to use their projected one-year's Section 8 Housing Assistance Payment (HAP) towards a downpayment and other customary closing costs to purchase a home.

a. Size of Program

X Yes No: Will the PHA limit the number of families participating in the Section 8 homeownership option?

If the answer to the question above was yes, what is the maximum number of participants this fiscal year? *The total number of DAHP Vouchers issued per year will be limited by any HUD appropriations (if any) that may be awarded to the Lake County Housing Commission (LCHC) for this purpose.*

b. PHA-established eligibility criteria

Yes **X No**: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria? If yes, list criteria:

c. What actions will the PHA undertake to implement the program this year (list)?

The DAHP cannot be implemented until HUD appropriates funds for this program..

3. Capacity of the PHA to Administer a Section 8 Homeownership Program:

The PHA has demonstrated its capacity to administer the program by (select all that apply):

- Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.**
- Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below):
- Demonstrating that it has other relevant experience (list experience below):

4. Use of the Project-Based Voucher Program

Intent to Use Project-Based Assistance

Yes **No:** Does the PHA plan to "project-base" any tenant-based Section 8 vouchers in the coming year? If the answer is "no," go to the next component. If yes, answer the following questions.

1. Yes **No:** Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option? If yes, check which circumstances apply:
 - low utilization rate for vouchers due to lack of suitable rental units
 - access to neighborhoods outside of high poverty areas
 - other (describe below:)
2. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

5. PHA Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary) only if the PHA has provided a certification listing program or policy changes from its last Annual Plan submission.

1. Consolidated Plan jurisdiction: (provide name here)
State of California – Consolidated Plan
County of Lake – Housing Element

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 on its waiting lists 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)**
 - * **Strive to meet the needs of low-income renter households, including providing homeownership opportunities for first-time homebuyers.**
- Other: (list below)**
Activities are consistent with initiatives contained in the Lake County Housing Element:
 - * **To maintain housing affordability in Lake County for all income groups.**
 - * **To provide a range of housing services and encourage support and supply of housing units to serve special needs.**
 - * **To provide decent housing and quality living environment for all Lake County residents regardless of age, race, religion, sex, marital status, ancestry, national origin, color, disability or economic level.**

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

- * **Meeting the housing needs of low-income rental households.**

6. Supporting Documents Available for Review for Streamlined Annual PHA Plans

PHAs are to 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	Related Plan Component
X	PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;	5 Year and Annual Plans
X	PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Streamlined Annual Plan	Streamlined Annual Plans
	Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.	5 Year and standard Annual Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: 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	5 Year and Annual Plans

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA's public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Deconcentration Income Analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
	Public housing rent determination policies, including the method for setting public housing flat rents. <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	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 (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. X Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
	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
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
X	Any policies governing any Section 8 special housing types X Check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	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. X Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	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
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with	Annual Plan: Capital Needs

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
	Disabilities Act. See PIH Notice 99-52 (HA).	
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	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, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section 23 of the Section 8 Administrative Plan)	Annual Plan: Homeownership
	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Other supporting documents (optional) (list individually; use as many lines as necessary)	(specify as needed)
	Consortium agreement(s) and for Consortium Joint PHA Plans <u>Only</u> : Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection.	Joint Annual PHA Plan for Consortia: Agency Identification and Annual Management and Operations

8. Capital Fund Program Five-Year Action Plan

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Progress in Meeting Mission and Goals of Five Year Plan

A. Mission

The Section 8 Program is designed to achieve three major objectives;

- 1) To provide an adequate number of decent, safe and sanitary housing for very low-income households while maintaining their rent payments at an affordable level.**
- 2) To promote freedom of housing choice and spatial de-concentration of very low-income households of all races and ethnic background.**
- 3) To provide an incentive to private property owners to rent to very low-income households by offering timely rental payments.**

Progress – It has not been possible for the LCHC to meet its mission of “*providing and adequate number... of housing... while maintaining rent payments at an affordable level*” with HUD’s new housing assistance payment (HAP) limitations (budget based funding) of the Section 8 Program. Over eighty percent of our Section 8 residents are now paying more than 30% of their income for housing costs (thirty-six percent are paying more than 50%) because of the HAP restrictions, inadequate Fair Market Rent’s/Annual Adjustment Factors. The PHA has unsuccessfully appealed all of these to HUD (no response to our appeals). This also affects lease-up rates (40% rent limitation) and spatial de-concentration because many homes that are outside areas of high poverty concentrations are now unaffordable. The LCHC provides timely rental payments to rental property owners however the rent restrictions may be limiting the number who wishes to participate in the program.

B. Goals

PHA Goal: Expand the supply of assisted housing

Objectives:

Apply for additional rental vouchers

Progress – HUD has not made additional rental vouchers available for special needs or for the general population.

Leverage private or other public funds to create additional housing opportunities

Progress – The LCHC recently applied for a State “HOME” grant of \$692,000 on behalf of a private non-profit developer for new construction of senior affordable housing apartments in Lake County. If approved, this will leverage \$1.4 million in HUD 202 funds, \$150,000 in County RDA funds and other misc. resources. In July, 2005 the LCHC began the administration and activity delivery of the County’s First Time Homebuyer Program and Owner Occupied Rehabilitation Program using State HOME and CDBG grants and revolving program income from a portfolio of over \$5 million.

PHA Goal: Improve the quality of assisted housing

Objectives:

Improve voucher management: (SEMAP score) to 120

Progress – LCHC recently received a SEMAP score of 128 points.

PHA Goal: Increase assisted housing choices

Objectives:

Provide voucher mobility counseling

Conduct outreach efforts to potential voucher landlords

Increase voucher payment standards

Progress – HUD’s budget based HAP restrictions have been cause for the LCHC to freeze payment standards, thereby increasing the portion of rent that Section 8 participants must pay as their rents increase. This has the affect of reducing the number of potential voucher landlords and decreasing voucher mobility since the rents most affordable are in areas of higher concentration of poverty.

LCHC continues to provide printed material designed to acquaint owners and managers with the benefits and mechanics of the Section 8 Program. A free listing of units that owners are willing to make available to Section 8 clients is available and updated weekly. Owners of rental units outside poverty concentrations are encouraged to participate in the Section 8 Program.

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.

Create certain written documents in Spanish and affirmatively market the opening of the waiting list to local non-profit agencies that assist Hispanic families and other races/ethnic groups.

Progress – LCHC continually monitors its waiting list and participant household characteristics to ensure adequate access and participation by families of all protected classes. Currently twelve percent of the participants and twelve percent of the 2005 waiting list families are African Americans whereas census data indicates this group makes up two percent of the Lake County population. Similarly, five percent of the Section 8 participant households are Native American/Alaskan whereas this group also makes up three percent of the Lake County population.

The five year plan identified additional outreach efforts for the Hispanic population. Those efforts were successfully implemented, i.e. sixteen percent of eligible applicants for a 2004 waiting list opening and eleven percent of the 2005 opening were Hispanic, whereas this group makes up eleven percent of the Lake County population (in early 2004 there were zero on the waiting list). Eight percent of the participant households are Hispanic (an increase of two percent since 2004). Elderly, disabled or handicapped families comprise seventy-two percent of the active Section 8 households. Female head of households make up seventy-seven percent of participants and there are only 14 couples of the 217 participant households.

LCHC utilizes barrier-free meeting places and office facilities. Two LCHC staff persons speak English and Spanish. Accessibility for the hearing impaired is provided by TDD telephone.

PHA Goal: To support the local rental market by encouraging unit maintenance by landlords and responsible tenancy by program participants.

Progress – LCHC continues its aggressive Housing Quality Standard inspection program including local standards to upgrade Section 8 rentals, especially with “curb appeal” improvements including tenant responsibilities.

PHA Goal: To encourage self-sufficiency among participating families.

Progress – Although the LCHC does not presently have funding for an FSS coordinator it has thirty-eight families enrolled in the FSS program and eighteen active escrow accounts. Four participants have graduated from the program. LCHC staffs have recently been absorbed by the Department of Social Services allowing closer coordination and cross-servicing families through the Memorandum of Understanding, plus technical assistance with case plans/monitoring progress with Welfare-to-Work Counselors.

Criteria for determining a substantial deviation from the 5-year plan and a significant amendment or modification to the 5-year plan

As described in the 5-year plan for 2005-2009, a substantial deviation from the 5-year plan shall be defined as any changes in HUD Strategic/PH Goals.

A significant amendment or modification to the 5-year plan shall be defined as any changes in Strategy Statements and/or Admission Preferences.