

1.0	PHA Information PHA Name: <u>Housing Authority of the City of Nashville</u> PHA Code: <u>GA092</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>FY 01/01/2010</u>																										
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>159</u> Number of HCV units: _____																										
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only																										
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)																										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 35%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 20%;">Program(s) Included in the Consortia</th> <th rowspan="2" style="width: 20%;">Programs Not in the Consortia</th> <th colspan="2" style="width: 15%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 5%;">PH</th> <th style="width: 5%;">HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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:					
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5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.																										
5.1	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 for the next five years: See Below.																										
5.2	Goals and Objectives. 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 Below.																										
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: (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. ACOP & Lease																										
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable. NA</i>																										
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.																										
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. 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. See Attachments.																										
8.2	Capital Fund Program Five-Year Action Plan. 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. See Attachments.																										
8.3	Capital Fund Financing Program (CFFP). <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.																										
9.0	Housing Needs. 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. See Below.																										

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. See below.
10.0	Additional Information. Describe the following, as well as any additional information HUD has requested. (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. (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification” See below.
11.0	Required Submission for HUD Field Office Review. 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. (a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights) (b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only) (c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only) (d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only) (e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only) (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. (g) Challenged Elements (h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only) (i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)

5.1 MISSION STATEMENT

TO PROVIDE ADEQUATE, AFFORDABLE AND ENVIRONMENTALLY SOUND HOUSING OPPORTUNITIES TO VERY LOW AND LOW-INCOME FAMILIES FREE FROM DISCRIMINATION.

5.2 GOALS AND OBJECTIVES

GOAL A: PROMOTE DECENT, SAFE AND AFFORDABLE HOUSING TO VERY LOW AND LOW-INCOME FAMILIES

1A. IMPROVE THE MANAGEMENT ACCOUNTABILITY AND PHYSICAL QUALITY OF PUBLIC HOUSING.

2A. ESTABLISH GUIDELINES THAT ASSIST PROGRAM PARTICIPANTS TO MAINTAIN DECENT, SAFE AND SANITARY HOUSING CONDITIONS.

GOAL B: EMBRACE HIGH STANDARDS OF ETHICS, MANAGEMENT AND ACCOUNTABILITY

1C. IMPROVE INTERNAL AND MANAGEMENT CONTROLS TO ENSURE PROGRAM COMPLIANCE.

2C. IMPROVE ACCOUNTABILITY, SERVICE DELIVERY AND CUSTOMER SERVICE.

6.0 PHA Plan Update

(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:

ACOP AND LEASE MODIFICATIONS/REVISIONS

(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.

409 HULL AVENUE, NASHVILLE, GA

9.0 HOUSING NEEDS: EXTRACTION FROM THE DCA GA CONSOLIDATED PLAN FY2005-FY2010 GEORGIA'S CONSOLIDATED PLAN FFY 2005 – FFY 2010

I. Access to Affordable Housing

Although the federal minimum wage increased in calendar year 2009 to \$7.25 per hour, a household earning a single minimum wage could pay not more than \$247 per month for rent before the household becomes cost burdened when the minimum wage was \$5.15 per hour. In Georgia, 32.5% of households rent whereas 67.5% own homes. According to the National Low Income Housing Coalition, 68.2% of extremely low-income renter households in Georgia are cost burdened, and 53.4% of Georgia's extremely low income renter households are severely cost burdened.

Most available housing at a cost low enough to be affordable is found in neighborhoods distressed by violence and crime. Homeless clients have been reported to prefer staying in shelters rather than living in areas where they or their children may be in danger. Additional programs and incentives are needed in order to disperse affordable housing opportunities to Georgia's low-income families and individuals. More efforts are also needed to prevent new households from becoming homeless and to assist the existing homeless population in securing permanent housing.

II. OTHER HOUSING NEEDS

Additional bed spaces in emergency shelters, transitional housing facilities, single room occupancies and efficiency apartments are needed across Georgia to serve the existing homeless population. Homeless providers have voiced the need for facilities that offer transitional housing to young adults over age 18; shelters that are accessible by all household types; and the elimination of time limits. Other housing needs identified by providers include additional housing for homeless men and families; increased access to affordable housing; additional transitional housing; down payment and first/last month's rent assistance; rental assistance; long-term shelters; additional shelters; and education for the general public on the homeless issue. Additional assistance is needed with paying past utility bills and new utility deposits; long-term lease or lease purchase arrangements for households leaving transitional housing; and weatherization services.

III. OVERVIEW OF GEORGIA'S HOUSING SUPPLY

Continued population growth, combined with increasingly smaller household sizes and record low mortgage rates, has spurred tremendous growth in the housing market for Georgia. The number of occupied housing units increased approximately 27% from 1990 to 2000, higher than the 24% increase in total housing units for the state. In fact, the increase in the number of Georgia's housing units did not keep pace with the increase in Georgia's population. The population increase played a major factor in the growth of owner-occupied housing units when compared to renter-occupied units.

In 2000, Georgia's housing stock consisted of 67% single-family houses, 7% two to four-unit houses, 14% multifamily units, and 12% mobile homes. From 2000 to 2002, the housing unit inventory increased by an estimated 6.3%. During this time, Georgia ranked fourth in the nation as having the greatest percentage of housing unit change. Much of this development activity was concentrated in or near Atlanta.

The majority of households with housing needs are owners living in single unit detached houses (81.7%). Renters of single unit detached houses make up the next largest group of households with housing needs (27.9%).

IV. CONDITION OF GEORGIA'S HOUSING SUPPLY

Kitchen Facilities – More than 99% of Georgia's housing units had kitchen facilities. Only 0.5% (15,161) lacked complete kitchen facilities.

Plumbing Facilities – Almost all housing units had plumbing facilities. A total of 17,117 units, approximately 0.6% lacked complete plumbing facilities.

Heating Source – The majority of Georgia's houses were heated by utility gas (49%). Thirty-eight percent (38%) utilized electricity as the source of heating; 11% used bottled, tank, or LP gas; and the remaining 2% used another fuel or no fuel at all.

Overcrowding – Conditions of overcrowding, defined as more than one person per room, affected 4.8% of all occupied housing units in Georgia. Renters were more likely to live in overcrowded units than owners (9.8% and 2.4%, respectively). Hispanics were more likely to live in overcrowded housing than all other racial/ethnic groups.

Age of Housing Stock – Twenty-eight percent (28%) of Georgia's housing units were 10 years old or less in 2000, 22% were between 11 and 20 years old, 31% were between 21 and 40 years old.

V. GEORGIA'S HOUSING COSTS

A household spending more than 30% of its income on housing is said to be cost burdened. From 1990 to 2000, housing costs increased 47% for renters while the median income increased 46.2% from \$29,021 in 1989 to \$42,433 in 1999. According to the 2000 census, the median contract rent was \$505. Median contract rent indicates the monthly rent agreed to regardless of furnishings, utilities, fees, meals, or services that may be included. With a 47% increase in rents since 1990, lower-income households are having an increasingly difficult time finding affordable housing. According to the National Low Income Housing Coalition, an extremely low-income household can afford monthly rent of no more than \$433 – only 85% of the state's median rent. In 2004, HUD's fair market rent for a two-bedroom unit was proposed to be \$728 – only 59% of the state's median rent. A minimum wage earner could afford monthly rent of no more than \$268 without becoming cost burdened. Forty four percent (44%) of renters in Georgia (429,975 households) are unable to afford the fair market rent for a two-bedroom unit.

Housing Costs	1990	2000	% Change 1990-2000
Median Contract Rent	\$344	\$505	47%
Median Home Value	\$71,200	\$111,200	56%

The average sales price of a home in Georgia in 2000 was \$162,954. By 2002, the average sales price was \$176,868. The HUD estimated median income for Georgia households in 2000 was \$50,600 annually. A household earning 80% of the median income (\$40,480) or below would not be able to afford a home at the 2000 average sales price. This also holds true when using the 2002 median income and purchase price averages. It appears that many low- and moderate-income households in Georgia (40% of all households) could not afford the average sales price of a home in Georgia.

Transportation expenses also impact the affordability of a housing unit for many households. For low- and moderate-income households, the quest to find an affordable housing unit may lead them far from available jobs, further increasing the cost of transportation. Simultaneously, the increase in transportation costs effectively reduces the amount of income available for housing costs. Renters facing this dilemma may not have enough money to cover other costs of living. Homeowners may not be able to maintain their homes adequately. Ultimately, high transportation costs can restrict a household from venturing into homeownership and from building wealth.

VI. GEORGIA'S HOUSING DEMAND

The total increase in demand for housing is anticipated to be just over 525,000 new units from 2000 to 2010. Housing demand for low- and moderate-income households is estimated to make up 75% of these new units, or approximately 379,103 new housing units.

VII. REGULATORY BARRIERS TO AFFORDABLE HOUSING IN GEORGIA

Although many barriers to affordable housing are beyond governmental control, several factors affecting housing costs can be identified at the government level. Governmental barriers to affordable housing are often a side effect of policies regarding essentially unrelated areas, such as transportation and the environment. Nevertheless, social attitudes and the desire of individuals to protect financial investments frequently result in a "Not in My Back Yard" syndrome where protectionist actions work to limit housing and resident diversity.

The types of regulations that may influence housing costs are zoning ordinances and land use controls, building codes, fees and charges, tax policies, transportation and Federal policies.

VIII. FIVE-YEAR STRATEGIC PLAN

Georgia's Housing and Community Development Priority Needs

Direct Benefit Priorities

- To increase the number of Georgia's low- and moderate-income households who have obtained affordable rental housing that is free of overcrowded and structurally substandard conditions.
- To increase the number of Georgia's low- and moderate-income households who have achieved and are maintaining homeownership in housing free of overcrowded and structurally substandard conditions.
- To increase the access of Georgia's homeless to a continuum of housing and supportive services which address their housing, economic, health and social needs.
- To increase the access of Georgia's special need populations to a continuum of housing and supportive services that address their housing, economic, health and social needs.
- To increase the access of Georgia's elderly population to a continuum of housing and supportive services which address their housing, economic, and social needs.

Production Improvement Priorities

- To increase coordination, strengthen linkages and encourage the formation of partnerships between Georgia's private sector housing developers, financial institutions, nonprofit organizations, public sector agencies, foundations and other providers.
- To increase the capacity and skills of local nonprofit organizations and other providers to offer housing assistance.
- To improve the responsiveness of state and local policies to affordable housing issues.

IX. GEORGIA'S FIVE-YEAR AFFORDABLE HOUSING PRIORITIES

- To increase the number of Georgia's low- and moderate-income households who have obtained affordable rental housing that is free of overcrowded and structurally substandard conditions.
- To increase the access of Georgia's Latino population to a continuum of housing and supportive services which address their housing, economic and social needs.
- To increase the number of Georgia's low- and moderate-income households who have achieved and are maintaining homeownership in housing free of overcrowded and structurally substandard conditions.

Strategy for addressing housing needs.

Georgia's housing strategies, goals and objectives as established in the Comprehensive Plan coincide and are directly related to the goals and objectives of the Housing Authority. The Housing Authority will strive to meet its goals and objectives and assist the City of Nashville in meeting similar housing goals and objectives.

10. Additional Information. Describe the following, as well as any additional information HUD has requested.

(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.

The FY-2005 Agency Plan goals, objectives and strategies developed for the Nashville Housing Authority were consistent with the goals, objectives and strategies of the U. S. Department of HUD and the local consolidated plan. The Housing Authority of the City of Nashville met the goals, objectives and strategies during the past five year period. The Housing Authority has established FY 2010-2014 goals and objectives to coincide with HUD's housing initiatives.

(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

Substantial deviations or significant amendments or modifications are defined as discretionary changes in the plans or policies of the Housing Authority of the City of Nashville that fundamentally change the mission, goals, objectives, or plans of the agency and which require formal approval of the Board of Commissioners.

11. Items a-e were signed and mailed by the Executive Director.

Item f: See RAB Supporting Document attachment.

Item g: There were no challenged elements in the FY2010 Five Year Plan by the RAB or the public.

**Supporting Document
FY 2010-2014 Five Year Agency Plan
Housing Authority of the City of Nashville
Fiscal Year 01/01/2010 – 12/31/2010**

Membership of the Resident Advisory Board

The Resident Advisory Board member is Brenda DeFratus.

NOTE: There were no recommendations from the Resident Advisory Board member. The FY 2010-2014 Agency Plan was not challenged or revised.

Supporting Document
Violence Against Women Act
Housing Authority of the City of Nashville
FY2010-2014 Five Year Agency Plan
Fiscal Year 01/01/2010 – 12/31/2010

On January 5, 2006, President Bush signed the Violence Against Women Act into law as Public Law 109-162. Section 603 of the law amends Section 5 A of the U. S. Housing Act ((42 U.S.C. 1437c-1) to require five year and annual Agency Plans contain information regarding any goals, activities, objectives, policies or programs intended to support or assist victims of domestic violence, dating violence, sexual assault or stalking.

Sections 606 and 607 amend the Section 8 and public housing sections of the U. S. Housing Act (42 U.S.C. 1437f and 1437d) to protect certain victim of criminal domestic violence, dating violence, sexual assault or stalking – as well as members of the victims’ immediate families – from losing HUD-assisted housing as a consequence of the abuse of which they were the victim.

Based on the statutory requirements, the PHA provides each public housing participant with a notice of tenant’s rights under Section 607 of the Violence Against Women and Department of Justice Reauthorization Act of 2005. The notice provides definitions for domestic violence, dating violence, and stalking. The notice sets forth the applicable provisions under any domestic violence, dating violence, or stalking that may occur and/or has occurred with applicants/tenants.

NOTE: There have been no reports of violence against women since January 5, 2006.