

<b>1.0</b>	<b>PHA Information</b> PHA Name: <u>Housing Authority of Cumberland</u> PHA Code: <u>KY-029</u> PHA Type: <input 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>04/2010</u>
------------	---

<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>140</u> Number of HCV units: _____
------------	---

<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only
------------	--

<b>4.0</b>	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)
------------	---

Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
				PH	HCV
PHA 1:					
PHA 2:					
PHA 3:					

<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.
------------	--

<b>5.1</b>	<b>Mission.</b> State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: <i>The Housing Authority of Cumberland (HAC) goal will be to provide affordable, drug free, decent, safe and sanitary housing for eligible families. Additionally it will attempt to provide opportunities that promote self-sufficiency and economic independence for our residents.</i>
------------	---

<b>5.2</b>	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.  <i>See Below</i>
------------	--

<b>6.0</b>	<b>PHA Plan Update</b> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <i>Goal # 1, of Goals &amp; Objectives, as below is new.</i> (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. <i>All aspects of this plan are available at HAC's offices at 178 Russell Drive, Cumberland, KY 40823</i>
------------	--

<b>7.0</b>	<b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i> <i>NONE-thus Not Applicable (N/A)</i>
------------	--

<b>8.0</b>	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.
------------	--

<b>8.1</b>	<b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.
------------	--

<b>8.2</b>	<b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan..
------------	---

<b>8.3</b>	<b>Capital Fund Financing Program (CFFP).</b> <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. <i>N/A</i>
------------	---

<b>9.0</b>	<b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. <i>See Below</i>
------------	---

<b>9.1</b>	<b>Strategy for Addressing Housing Needs.</b> 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. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b>
<b>10.0</b>	<b>Additional Information.</b> 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. <i>See Below</i> (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification" <i>See Below</i>
<b>11.0</b>	<b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> 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)

Answers to the above "Items" where space was not sufficient to provide the answers there:

## 5.2 Goals and Objectives-

1. The HAC will attempt to select at least two of every five new residents from the extremely low (i.e., 30% and below) income range of applicants for its housing projects. It will, at the same time, attempt to attract and retain more working families; thus, accomplishing a wider mix of eligible low-income families. HAC's goal will be to increase the number of working families by at least three (over the next 5-years) from the twenty-six (26) that it housed on August 31, 2009.
2. The HAC will strive to maintain its High Performer status and maintain an occupancy rate of at least 95% during each of the next five years.
3. HAC will also attempt to improve living conditions by undertaking capital improvements within its financial means. Each year, to the extent that capital and operating funds are available, necessary and/or meaningful capital improvements will be undertaken. Resident input will be sought and considered in determining the items and the priority of work to be accomplished each year.
4. The HAC will strive to improve the quality of life for residents through implementation of security improvements. Safe and secure housing for all HAC residents will be a continuing goal, which will be measured by applicant interest and resident satisfaction. HAC will, from time to time, consult with residents and local law enforcement officials to see if additional security measures are necessary. Collectively, the HAC, its residents and law enforcement officials will strive to implement necessary changes, corrections and/or measures that are realistic and obtainable within the financial resources available to all parties.
5. HAC added a new preference in its selection criteria for Victims of Domestic Violence during its 7<sup>th</sup> Agency Plans year. In fact, the definition of those covered by "Domestic Violence" includes all those covered by the Violence Against Women's Act (VAWA) of 2005. HAC will use this preference, once substantiated, along with its other selection preferences in choosing new residents. Additionally, the HAC will not use "domestic violence" as the reason to evict residents who are victims of Domestic Violence (as so defined by the VAWA), when HAC attempts to evict residents from its properties. It will keep records of those applicants/resident families who qualify for those housing benefits and it will, to the extent of local resources, refer "victims" for counseling and/or other related services.

## Item 9 and 9.1, "Housing Needs" and "Strategy for Addressing Housing Needs:

Based on a survey of its Multifamily Housing competitors in the Cumberland area and analysis of its own waiting list HAC has determined that the needs of families/applicants in the Cumberland are for "rental assistance" housing units. HAC's multifamily housing competitors who have "unassisted housing units" have some trouble renting those units. HAC has never had a problem with a waiting list or renting its units upon turnover. HAC has good waiting list for all sizes of its units. Potential applicants in the Cumberland area of Harlan County realize that HAC continuously and actively pursues improvements in its properties and has affordable rents, thus HAC has no current nor anticipates any problem in renting its units. It will continue to offer both income-based rents and flat rent amounts set below the Section 8 Fair Market Rents for Harlan County and make physical improvements as funds will permit to maintain the interest of prospective income eligible applicants.

## Item 10 (a)-Progress in Meeting Mission & Goals

Based on its accomplishments below HAC considers that it has met his Mission. The following in **BOLD print** below depicts HAC's progress in meeting its previous 5-year Goals/Objectives.

1. The HAC will attempt to improve the quality of its programs by increasing its Resident Services & Satisfaction Survey score in the "Neighborhood Appearance" area by at least 3% from the 84.5% score registered on the latest (i.e., Calendar Year [CY] 2003) HUD REAC Survey. Both Capital Fund Programs (CFPs) and Operating Budget funds will be used in this regard. **Unfortunately, HAC's CY2005 score (the last one available) in the area of "Neighborhood Appearance" dropped slightly to 82.6% from the first year of the new 5-year period. However, based on input from our residents during the past 3 years, our residents appear to be satisfied with the appearance of their neighborhoods/complexes. In fact, during recent year meetings with the Agency Plans consultant, residents have stated they are satisfied with and generally pleased with improvements HAC has made in most areas, including "neighborhood appearance." Therefore, we consider this goal met.**
2. The HAC will strive to maintain its High Performer status and maintain an occupancy rate of at least 95% during each of the next five years. **The HAC remains a "High Performer" and was rewarded again in CY2009 with "bonus" CFP money for such rating. Thus, goal/objective achieved. HAC maintained a "High Performer" rating in each of the 5 years covered by these goals/objectives.**
3. HAC will also attempt to improve living conditions by undertaking capital improvements within its financial means. Each year, to the extent that capital and operating funds are available, necessary and/or meaningful capital improvements will be undertaken. Resident input will be sought and considered in determining the items and the priority of work to be accomplished each year. **During the past twelve months HAC has both completed an upgrade to the security camera surveillance system and at our Harvester Heights complex new windows were installed, kitchen upgrades were completed and ceramic tile installed in bathroom shower areas. At our Cloverlick Heights development vinyl siding was completed on all buildings and new kitchen cabinets completed in 22 larger apartments. Thus, this goal/objective was achieved.**
4. The HAC will strive to improve the quality of life for residents through implementation of security improvements. Safe and secure housing for all HAC residents will be a continuing goal, which will be measured by applicant interest and resident satisfaction. To help facilitate knowledge and necessary improvements in this area, monthly meetings between the members of the resident council and the Executive Director and/or Resident Coordinator will be held to discuss applicable issues. City and/or County Police Officials and a representative of the contract security services will also be invited to attend these meetings. Collectively, the HAC, its residents, law enforcement officials and guard services will strive to implement necessary changes, corrections and/or measures that are realistic and obtainable within the financial resources available to all parties. **Based comments made on September 10, 2009 and in earlier years, by the Cumberland Chief of Police and Resident Council Members (all of whom indicated NO major problems or safety issues/concerns), it is our belief that this goal/objective too has been accomplished.**
5. Beginning in the 7<sup>th</sup> year, The HAC will add a new preference in its selection criteria for Victims of Domestic Violence. In fact, the definition of those covered by "Domestic Violence" includes all those covered by the Violence Against Women's Act (VAWA) of 2005. Additionally, the HAC will not use "domestic violence" as the reason to evict female residents, when HAC attempts to evict residents from its properties. **HAC implemented the provisions of VAWA, in both posting a notice and adding a pertinent dwelling lease addendum, in September 2006. While HAC routinely advises applicants of the extra "preference" given to victims of domestic violence; only one applicant provided documentation to claim this preference and was admitted. An only on two evictions did family members claim to be victims of domestic violence and retain their occupancy privileges and stay in HAC's properties. Nevertheless, we consider this goal met.**

## 10 (b) Significant Amendment and Substantial Deviation/Modification definitions for the period beginning April 1, 2010:

- 1.) Housing Authority of Cumberland (HAC) has chosen the following as its definition of Substantial Deviation from its Five-Year/Annual Plan:
  - a.) Redirection of more than 25% of its operating budget funds from any budgeted/scheduled activity to another activity or:
  - b.) A major change in program direction (e.g., new or different housing selection preference criterion, new or changes to deductions from income-based rents, additional efforts to enhance deconcentration opportunities, changes in the basis of determining Ceiling/Flat rent amounts, etc.) that requires action on the part of the Board of Commissioners; or
  - c.) Increasing or decreasing the total number of HAC employees by more than 25% from that authorized on April 1st of each fiscal year.

However, NONE of these changes will be considered a Substantial Deviation IF those changes result from Government (i.e., Federal, State, or Local) actions over which the HAC exercises no control.

- 2.) The HAC has chosen to use the HUD definition of Significant Amendment or Modification. Specifically, it will consider the following to be such modifications/amendments:

- a.) Changes to rent or admission policies or organization of its waiting list or
- b.) Additions of non-emergency work items (not included in the current Annual Statement or 5-Year Action Plan) or change in use of the replacement reserve funds under the Capital Grant Funds Program; or
- c.) Any change with regard to demolition or disposition, designation of projects/buildings (for the elderly/disabled or families with disabilities), homeownership programs or conversion activities.

However, NONE of these changes will be considered Substantial Amendments/Modifications IF those changes result from Government (i.e., Federal, State, of Local) actions over which the HAC exercises no control.