

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: <u>Housing Authority of Benton</u> PHA Code: <u>KY-091</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>
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2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>70</u> Number of HCV units: _____
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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
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4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)
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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:					

5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.
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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: <i>HAB's goal is to provide drug free, affordable, decent, safe and sanitary housing for eligible families and to provide opportunities and promote self-sufficiency and economic independence for our residents.</i>
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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. <i>SEE ATTACHED</i>
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6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <i>NONE</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>101 WALNUT COURT, BENTON, KY 42025</i>
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7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. Include statements related to these programs as applicable. <i>NOT APPLICABLE</i>
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8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.
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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.
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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.
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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.
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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. <i>See comments under 9.0 & 9.1 below</i>
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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. <i>See comments under 9.0 & 9.1 on attached sheet below.</i>
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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"
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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)
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5.2 Goals & Objectives for 5-Year Period beginning April 1, 2010

1. Two of every five new residents will be selected from the extremely low (i.e., 30% and below) income range of applicants for Housing Authority of Benton projects. It will, at the same time, HAB will attempt to attract and retain more working families; thus, accomplishing a wider mix of eligible low-income families by applying the ACOPP selection preferences and also applying work related deductions from income-based rents.
2. HAB will 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.
3. Safe and secure housing for all HAB residents will be a continuing goal, which will be measured by resident satisfaction. To help facilitate knowledge and any necessary improvements in this area, meetings between the members of the resident council and the Executive Director will be held quarterly to discuss applicable issues. The Chiefs of Police of Benton and Calvert City or their designees will also be invited to attend these meetings. Collectively, the HAB, its residents and the respective Police Departments will strive to implement necessary changes, corrections and/or measures that are realistic and obtainable within the financial resources available to all parties.
4. The Housing Authority will strive to obtain customer satisfaction by improving the quality of its housing complexes. HAB staff will continue to work towards improving customer satisfaction through improved resident/management communications and its Capital Funds Program improvements. Measurement of this goal/objective will be obtained from resident feedback/input and other sources (such as HUD's feedback on any resident comments and/or HUD reviews.)
5. The HAB will give preference to Victims of Domestic Violence in its selection criteria. Additionally, the HAB will not use "domestic violence" as the reason to evict residents who are victims of domestic violence abuse (as defined in the VAWA of 2005 and also in HAB's ACOPP), when HAB attempts to evict residents from its properties.

9.0 & 9.1 Housing Needs and Strategy for Addressing Housing Needs

HAB staff surveyed several of its Marshall County Multifamily assisted housing competitors and found that most also have problems attracting (and retaining) elderly individuals/couples. Marshall County appears to be overbuilt in smaller (zero and one-bedroom) units for the elderly as several new complexes (some subsidized and while others are market rate properties) have been constructed in recent years. As of August 10, 2009, HAB had no elderly applicants amongst its fourteen applicants. HAB did have four (4) single one person applicants for its smaller units at that time. Overall on August 10, 2009, HAB had 68 of its 69 available units (one unit at Benton is used as a Police Substation) units occupied. Therefore, HAB's strategy is to rent its zero and one-bedroom units, as those size units become empty and available, to those on its one-bedroom applicant list. Further in order to help maintain overall acceptable occupancy level, HAB has decided to forgo any increase in its Flat Rent amounts during the coming year to help it compete with its Marshall and surrounding county MF housing competitors.

10 a) Progress in Meeting Mission and Goals of the Previous 5-Year Plan. (Accomplishments are noted in **BOLD** immediately following each goal below)

1. Two of every five new residents will be selected from the extremely low (i.e., 30% and below) income range of applicants for Housing Authority of Benton projects. It will, at the same time, HAB will attempt to attract and retain more working families; thus, accomplishing a wider mix of eligible low-income families by applying the ACOPP selection preferences and also applying work related deductions from income-based rents. **Thirteen (13) of twenty-one (21) or 62% of the leaseholders admitted during the past 12 months were from the Extremely Low-Income applicant waiting list. In each of the four previous years, well over 40% of those admitted were also Extremely Low-Income applicants. Fourteen (14) of the 21 leaseholders admitted were working when they moved in and of those fourteen, ten (10) were still there on August 10, 2009. Overall, HAB had 30 of its 68 low-income leaseholder families working at that date. Goal achieved.**

2. HAB will 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. **HAB made the following physical improvements during the past 12 months: Major plumbing repairs were completed in 3 units and doors and interior walls were repaired and painted in 14 units were the buildings were previously "stabilized" from structural damage (that occurred due to ground**

movement.) Additionally, a construction contract was awarded in late July 2009 (using Stimulus CFRG funds) to replace interiors doors and related hardware for a large number of the dwelling units at the Benton site. As the regular FFY2009 CFP funds become available, more dwellings units should have their interior doors/hardware replaced. HAB considers this goal as accomplished.

3. *Safe and secure housing for all HAB residents will be a continuing goal, which will be measured by resident satisfaction. To help facilitate knowledge and any necessary improvements in this area, meetings between the members of the resident council and the Executive Director will be held quarterly to discuss applicable issues. The Chiefs of Police of Benton and Calvert City or their designees will also be invited to attend these meetings. Collectively, the HAB, its residents and the respective Police Departments will strive to implement necessary changes, corrections and/or measures that are realistic and obtainable within the financial resources available to all parties. Meetings with representatives of both the Benton and Calvert City Police Departments and the Resident Board were held during the week of August 10-14, 2009. In each of these meetings those present indicated that they felt that the HAB properties were safe and security. Police representatives indicated that they had very few call-outs (none involving Felony type offenses) to HAB properties during the past year. They said HAB properties had fewer problems than other Multi-family properties in their respective community. Resident Board members also stated that they felt safe and secure in their respective complexes/units. Again, goal achieved.*

4. *The Housing Authority will strive to obtain customer satisfaction by improving the quality of its housing complexes. HAB staff will continue to work towards improving customer satisfaction through improved resident/management communications and its Capital Funds Program improvements. Measurement of this goal/objective will be obtained from resident feedback/input and other sources (such as HUD's feedback on any resident comments and/or HUD reviews.) HAB believes that the fact that it has maintained near 100% occupancy (68 of 69 rentable dwelling units were occupied on August 10, 2009) is indicative of customer satisfaction, since there are many MF competitor complexes in Marshall County. Additionally, the Resident Council members who attended the meeting on August 11, 2009, indicated their satisfaction with living conditions and management actions at their site. Goals accomplished.*

5. The HAB will give preference to Victims of Domestic Violence in its selection criteria. Additionally, the HAB will not use "domestic violence" as the reason to evict residents who are victims of domestic violence abuse (as defined in the VAWA of 2005 and also in HAB's ACOPP), when HAB attempts to evict residents from its properties. **HAB has not had any applicant to produce evidence as being a Victim of Domestic Violence nor a resident family member who has claimed to be a victim of domestic violence (as defined by the VAWA of 2005 and/or the HAB's ACOPP) since these VAWA provisions were implemented in the summer of 2006.**

Further, HAB considers that it has achieved its Mission as indicated above.

10 b) Definitions of Significant Amendment and Substantial Deviation/Modification

The Housing Authority of Benton (HAB) has chosen the following as its definition of Substantial Deviation from its 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 HAB employees by more than 25% from that authorized on the 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 HAB exercises no control.

The HAB 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.*
- 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; and*
- 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 HAB exercises no control.