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| 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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Five Year and Annual PHA Plan for Fiscal Year: 2010

PITTSFIELD HOUSING AUTHORITY

FINAL VERSION: April 13, 2010

| 6.0 | <p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <table border="1"> <thead> <tr> <th>PHA Plan Element</th> <th>Changed</th> <th>Attached to this Plan</th> <th>Only on File at the PHA</th> </tr> </thead> <tbody> <tr> <td>PHA Plan 2005-2009 5 Year Goals and Prior Progress</td> <td>Yes</td> <td></td> <td></td> </tr> <tr> <td>Eligibility, Selection and Admissions Policies, including Deconcentration and</td> <td></td> <td></td> <td>√</td> </tr> <tr> <td>Eligibility</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Wait List Procedures.</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Selection</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Admissions Policies</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Deconcentration</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Financial Resources</td> <td>Yes</td> <td>Attachment A</td> <td></td> </tr> <tr> <td>Rent Determination</td> <td></td> <td></td> <td>√</td> </tr> <tr> <td>Income Based Rents</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Flat Rents</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Payment Standards (HCV)</td> <td>Yes</td> <td>Attachment B</td> <td></td> </tr> <tr> <td>Minimum Rent</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Operation and Management Utility Schedule</td> <td>Yes</td> <td>Attachment C</td> <td></td> </tr> <tr> <td>Lease & Grievance Procedures</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Designated Housing for Elderly and Disabled Families</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Community Service and Self-Sufficiency</td> <td>Yes</td> <td>Attachment D</td> <td></td> </tr> <tr> <td>Safety and Crime Prevention</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Pets</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>RAB Members</td> <td>Yes</td> <td>Attachment E</td> <td></td> </tr> <tr> <td>CFP Annual Statement</td> <td>Yes</td> <td>Attachment F</td> <td></td> </tr> <tr> <td>CFP 5 Year Plan</td> <td>Yes</td> <td>Attachment G</td> <td></td> </tr> <tr> <td>Housing Needs Analysis</td> <td>Yes</td> <td>Attachment H</td> <td></td> </tr> <tr> <td>Strategy for Addressing Needs</td> <td>Yes</td> <td></td> <td></td> </tr> <tr> <td>Substantial Deviation</td> <td>No</td> <td></td> <td></td> </tr> <tr> <td>Civil Rights Certification</td> <td>Yes</td> <td>Attachment I</td> <td></td> </tr> <tr> <td>Fiscal Year Audit</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Asset Management</td> <td>No</td> <td></td> <td>√</td> </tr> <tr> <td>Other Information required by HUD</td> <td>Yes</td> <td>Attachment J</td> <td></td> </tr> <tr> <td>Violence Against Women Act (VAWA)</td> <td>No</td> <td>Attachment K</td> <td></td> </tr> </tbody> </table> <p>(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.</p> <p>Pittsfield Housing Authority – Main Office 65 Columbus Avenue, Pittsfield, Massachusetts 01201</p> | PHA Plan Element | Changed | Attached to this Plan | Only on File at the PHA | PHA Plan 2005-2009 5 Year Goals and Prior Progress | Yes | | | Eligibility, Selection and Admissions Policies, including Deconcentration and | | | √ | Eligibility | No | | √ | Wait List Procedures. | No | | √ | Selection | No | | √ | Admissions Policies | No | | √ | Deconcentration | No | | √ | Financial Resources | Yes | Attachment A | | Rent Determination | | | √ | Income Based Rents | No | | √ | Flat Rents | No | | √ | Payment Standards (HCV) | Yes | Attachment B | | Minimum Rent | No | | √ | Operation and Management Utility Schedule | Yes | Attachment C | | Lease & Grievance Procedures | No | | √ | Designated Housing for Elderly and Disabled Families | No | | √ | Community Service and Self-Sufficiency | Yes | Attachment D | | Safety and Crime Prevention | No | | √ | Pets | No | | √ | RAB Members | Yes | Attachment E | | CFP Annual Statement | Yes | Attachment F | | CFP 5 Year Plan | Yes | Attachment G | | Housing Needs Analysis | Yes | Attachment H | | Strategy for Addressing Needs | Yes | | | Substantial Deviation | No | | | Civil Rights Certification | Yes | Attachment I | | Fiscal Year Audit | No | | √ | Asset Management | No | | √ | Other Information required by HUD | Yes | Attachment J | | Violence Against Women Act (VAWA) | No | Attachment K | |
|---|---|-----------------------|-------------------------|-----------------------|-------------------------|--|-----|--|--|---|--|--|---|-------------|----|--|---|-----------------------|----|--|---|-----------|----|--|---|---------------------|----|--|---|-----------------|----|--|---|---------------------|-----|--------------|--|--------------------|--|--|---|--------------------|----|--|---|------------|----|--|---|-------------------------|-----|--------------|--|--------------|----|--|---|---|-----|--------------|--|------------------------------|----|--|---|--|----|--|---|--|-----|--------------|--|-----------------------------|----|--|---|------|----|--|---|-------------|-----|--------------|--|----------------------|-----|--------------|--|-----------------|-----|--------------|--|------------------------|-----|--------------|--|-------------------------------|-----|--|--|-----------------------|----|--|--|----------------------------|-----|--------------|--|-------------------|----|--|---|------------------|----|--|---|-----------------------------------|-----|--------------|--|-----------------------------------|----|--------------|--|
| PHA Plan Element | Changed | Attached to this Plan | Only on File at the PHA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PHA Plan 2005-2009 5 Year Goals and Prior Progress | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eligibility, Selection and Admissions Policies, including Deconcentration and | | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Eligibility | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Wait List Procedures. | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Selection | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Admissions Policies | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Deconcentration | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Financial Resources | Yes | Attachment A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rent Determination | | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Income Based Rents | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flat Rents | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payment Standards (HCV) | Yes | Attachment B | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Rent | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Operation and Management Utility Schedule | Yes | Attachment C | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lease & Grievance Procedures | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Designated Housing for Elderly and Disabled Families | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Community Service and Self-Sufficiency | Yes | Attachment D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Safety and Crime Prevention | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pets | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| RAB Members | Yes | Attachment E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CFP Annual Statement | Yes | Attachment F | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CFP 5 Year Plan | Yes | Attachment G | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Needs Analysis | Yes | Attachment H | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Strategy for Addressing Needs | Yes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Substantial Deviation | No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Civil Rights Certification | Yes | Attachment I | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fiscal Year Audit | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Asset Management | No | | √ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other Information required by HUD | Yes | Attachment J | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Violence Against Women Act (VAWA) | No | Attachment K | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7.0 | <p>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.</i></p> <p>The Pittsfield Housing Authority has no plans to do mixed financing, demolition, disposition, conversion, homeownership and project based vouchers for this coming year (2010-2011)</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| | open CFP grant and CFFP financing. <i>See Attachment F</i> |
| 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. <i>See Attachment G</i> |
| 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. <i>See Attachment H</i> |

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| 9.1 | <p>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.</p> <p>Strategies</p> <p>1. <u>Address the shortage of affordable housing for all eligible populations</u></p> <p>Leverage affordable housing resources in the community through the amendment of the zoning code to mandate inclusionary zoning of mixed – income housing</p> <p>2. <u>Improve the quality of housing</u></p> <ul style="list-style-type: none"> • Improve security at developments • Improve conditions and expand use of common areas. • Debrief clients leaving the PHA programs using the move-out form, to ascertain reasons and implement corrective action plans, as may be appropriate • Review SEMAP and new PHAS requirements and test for compliance <p>3. <u>Increase quality of the housing environment</u></p> <ul style="list-style-type: none"> • Improve screening of applicants through continued use of EIV, CORI and prior landlords’ reports. <p>5. <u>Increase household self sufficiency and family independence</u></p> <ul style="list-style-type: none"> • Work to attract programs which provide self-sufficiency and enrichment programs to assist youth high school graduation rates and increase the independence of elderly and disabled <p>6. <u>Improve PHA operations</u></p> <ul style="list-style-type: none"> • Establish better inter-office communication • Continue regular staff meetings • Continue regular office staff visits to developments • Research how additional and more effective services can be delivered to PHA clients through the CDBG program |
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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.

Accomplishments of the Pittsfield Housing Authority in Year 5 (7/2009-6/2010)¹ of the Five Year PHA Plan (2005-2009)

Summary:

The principal criteria of the Pittsfield Housing Authority is to remain committed to providing quality public and subsidized housing. The Authority promotes open communication with our community leaders and planners to seek available funding that is in harmony with the City of Pittsfield and our own objectives and goals. The Authority's standard to continue to promote and address all requirements under its public and tenant assisted housing program to ensure compliance with all applicable non-discrimination requirements, such as the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1937, and Title II of the Americans with Disability Act.

Executive and Finance:

The Authority intends to continue to investigate other types of initiatives that are consistent with the PHA's mission, but can also help diversify the PHA's operating income stream and reduce reliance on the agency's historic core programs.

Low Rent Public Housing:

The housing need in our community continues to be the main focus for our Authority. The needs analysis shows that cost burdens abound for the elderly, individuals with disabilities and families. We as the Authority intend to focus on how we market our conventional housing and continuing to explore different forms of media for promotion of these services. In addition, we collaborate with many other agencies, which provide supportive services. These services contribute to the success of the elderly, disabled, and families who participate in our programs.

State Aided Programs

The Authority will continue to seek innovative ways to assist our clients in being as self sufficient as possible, which is evident in our Supportive Housing services offered at our Elderly apartment complexes. We are in the midst of providing an improved living environment through modernization of our state aided units. We also are encouraging families to access job training, education and employment opportunities that will promote advancement toward success.

Housing Choice Voucher Program

The Housing Authority continues to offer mobility counseling at the time of each briefing with Housing Choice Voucher Program Certificate participants. The Payment Standard still remains at 110%. Our continued outreach efforts to potential and current landlords remain to be very effective.

PHAS

The authority received an overall score of 86 on the PHAS assessment system for low rent public housing for the fiscal year ending 6/30/07. The Authority was awarded a score of 25 in the management indicator and a score of 26 on the public housing assessment system's financial indicator for fiscal year ending 6/30/07. In addition, our score on the Physical section was 26 and on the Resident section was 9.

SEMAP

The authority received an overall score of 100% on the SEMAP assessment system for HCV for the fiscal year ending 6/30/09. The Authority was awarded a score of 100% for the following indicators #1-13.

¹ Note that at the time of final Board approval the year was not completed and additional activities may occur between then and June 30th, 2010.

MA 29-3 Jubilee Apartments

During Fiscal Year 2009, the Community Room was remodeled. This made it more of a friendly environment for the tenants. The security cameras were updated with additional cameras installed. Plans have been started for the replacement of exterior siding.

MA 29-5 Dower Square

During Fiscal Year 2009, there was an upgrade of security cameras with additional cameras installed. Plans have been started for the replacement of exterior siding.

MA 29-6 Columbia Arms

An upgrade to the security cameras was completed. Modernization of our elevators is being done to bring them up to current code requirements.

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

10.0

For the purposes of the Pittsfield Housing Authority’s PHA Plans, the following shall constitute “substantial deviation and/or significant amendments or modifications” to these plans and therefore will be subject to the full PHA Plan planning, comment and hearing process.

1. Changes to the Admissions and Waiting List Preferences

Exceptions: If the PHA’s quarterly analysis of Congressionally mandated deconcentration of incomes, of targeting of thresholds of very low income (<30% of median) and of achieving a broad range of incomes (0% to 80% of median), the PHA may introduce skipping and/or tiered management of the waiting lists to ensure that such mandates are met.

2. Changes to Rent Determinations

Exceptions: If the PHA’s market analysis indicates that flat rents should be adjusted, the PHA may adjust them by up to 25%.

3. Changes to the Capital Fund Program in excess of 25%

Exceptions: a. If the PHA makes changes to any line item in excess of 25% due to an emergency.
b. If the PHA receives a reduction or addition in funds from HUD and the reduction or addition results in a change in any line item in excess of 25%.
c. If the PHA bids for scheduled work result in a change to any line item in excess of 25% and no elimination of any line item previously approved by the Plan.

4. Changes in the Use of Replacement Reserves if such changes constitute a change in excess of 20% for the Intended Use of the Reserves.

5. Changes in any Program, which would change the beneficiaries and benefits of that Program. This is not intended to require approval of procedural and other similar changes in such Programs.

Note: Any changes mandated by Congress or HUD and not specifically requiring a PHA Plan process approval, shall be exempt from such PHA planning and approval procedures.

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, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights)
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only)
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only)
- (d) Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only)
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (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, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only)
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)

See Attachment J

ATTACHMENTS:

| # | Attachment/Document |
|----|---|
| A | A1 Financial Resources |
| | A2 AMPs Budgets |
| B | HCV Payment Standards |
| C | Utility Allowance Schedule |
| D | Community Service and Self-Sufficiency |
| E | RAB List |
| F | CFP – Annual Statement [Attached Separately] |
| G | CFP – 5 Year Plan [Attached Separately] |
| H | Housing Needs Analysis |
| I | VAWA Policy |
| J1 | Civil Rights Certification |
| J2 | Other Required Certifications [Attached Separately] |

**Attachment A1: Financial Resources:
Planned Sources and Uses July 1, 2010 – June 30, 2011**

| Sources | Planned \$ | Planned Uses |
|---|--------------------|---------------------|
| 1. Federal Grants | | |
| a) Public Housing Operating Fund | \$590,021 | |
| b) Public Housing Capital Fund | \$254,202 | |
| c) HOPE VI Revitalization | N/A | |
| d) HOPE VI Demolition | N/A | |
| e) Annual Contributions for Section 8 Tenant-Based Assistance | 3,355,704 | |
| 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 | | |
| i) ROSS/Neighborhood Networks | N/A | |
| Other Federal Grants (list below) | | |
| | | |
| 2. Prior Year Federal Grants (unobligated funds only) (list below) CFP 2008-2009 | \$386,035 | |
| ARRA GRANT (2009) | \$60,796 | |
| 3. Public Housing Dwelling Rental Income | | |
| Dwelling Rental Income | \$ 475,908 | |
| 4. Other income (list below) | | |
| Interest on General Fund Investments | \$7,084 | |
| Section 8 Administrative Fees | \$574,248 | |
| 4. Non-federal sources (list below) | | |
| | | |
| HCVP INTEREST | \$6,140 | |
| Total resources | \$5,710,138 | |

Attachment A2: AMP Budget 2010

**PITTSFIELD HOUSING AUTHORITY FEDERAL ASSET MANAGEMENT PROJECTS
(AMPS) FYE JUNE 30, 2010**

| | amp 1 | amp 2 | TOTAL |
|------------------------------|--------------|--------------|--------------|
| ACC Units | 72 | 91 | 163 |
| Tenant Rental Income | 186,000 | 307,000 | 493,000 |
| HUD Operating Subsidy | 372,300 | 217,700 | 590,000 |
| CFP Allocation | 79,601 | 174,601 | 254,202 |
| Other Income | 8,000 | 14,000 | 22,000 |
| TOTAL REVENUE | 645,901 | 713,301 | 1,359,202 |

Attachment B: HCV Payment Standards

PAYMENT STANDARDS FOR THE HOUSING CHOICE VOUCHER PROGRAM

EFFECTIVE NOVEMBER 1, 2009

| Bedroom Size | With All Utilities Supplied by the Owner | With Heat and Hot Water Supplied by the Owner | With Heat Only Supplied by the Owner | With Nothing |
|---------------------|---|--|---|---------------------|
| 0 | \$641 | \$603 | \$593 | \$563 |
| 1 | \$749 | \$707 | \$688 | \$638 |
| 2 | \$930 | \$879 | \$850 | \$785 |
| 3 | \$1,195 | \$1,135 | \$1,104 | \$1,024 |
| 4 | \$1,231 | \$1,160 | \$1,124 | \$1,034 |

Attachment C Utility Schedule

PUBLIC HOUSING UTILITY SCHEDULE

JUBILEE APARTMENTS MA 29-3

Heat and Cooking Utilities are supplied by the Pittsfield Housing Authority

| | |
|----------------|---------|
| 3 Bedroom Unit | \$23/mo |
| 4 Bedroom Unit | \$26/mo |

DOWER SQUARE MA 29-5

Heat is supplied by the Pittsfield Housing Authority

| | |
|----------------|---------|
| 2 Bedroom Unit | \$73/mo |
| 3 Bedroom Unit | \$81/mo |
| 4 Bedroom Unit | \$87/mo |
| 5 Bedroom Unit | \$95/mo |

COLUMBIA ARMS MA 29-6

All Utilities are supplied by the Pittsfield Housing Authority

Attachment D Community Services

| 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 (PH) or section 8 (S8) participants or both |
|--|----------------|---|---|--|
| FAMILY | | | | |
| ENRICHMENT | | | | |
| Summer Breakfast & Lunch Program | 30 | Open Enrollment | Dower Square | PH |
| Clothing and Food Distributions | 30 | Open Enrollment | Family Developments | PH |
| Information and Referral | 30 | Open Enrollment | Family Development | PH |
| ELDERLY | | | | |
| ENRICHMENT | | | | |
| Information and Referral | 45 | Open Enrollment | Senior Development | PH |
| EDUCATIONAL | | | | |
| Fire Prevention and Safety training | 45 | Open Enrollment | Senior Development | PH |
| Public safety Training | 45 | Open Enrollment | Senior Development | PH |
| SENIOR PROGRAMS | | | | |
| Bingo, cards, Pot luck Dinners | 75 | Open Enrollment | Senior Development | PH |

Attachment E: RAB List and RAB Comments

RESIDENT ADVISORY BOARD:

| | |
|---|----------------|
| AURELINA PEGUREO 253 WAHCOAH STREET, #44 | PUBLIC HOUSING |
| ELIZABETH WANZO 253 WAHCONAH STREET, #18 | PUBLIC HOUSING |
| JENNIFER HALLOCK 10 FRANCIS AVENUE #18 | PUBLIC HOUSING |
| SYLVIA DAVIS 10 FRANCIS AVENUE #7 | PUBLIC HOUSING |
| JOSEPH BORDELEAU 65 COLUMBUS AVENUE #302 | PUBLIC HOUSING |
| ROBERT CARLINO 65 COLUMBUS AVENUE #705 | PUBLIC HOUSING |
| MICHELLE WELLINGTON 10 RIVERVIEW HOMES #11 | HCVP |
| GERARD BUSH 20 RIVERVIEW HOMES #4 | HCVP |
| HECTOR NATAL 10 RIVERVIEW HOMES #9 | HCVP |

RAB Meeting

The Resident Advisory Board [RAB] met on January 22nd 2020 to consider the 5 Year and Annual Plan. At that meeting the following RAB members were present:

| | |
|---------------------|--------|
| Gerald Bush | [HCV] |
| Robert Carlino | [LRPH] |
| Joseph Bordeleau | [LRPH] |
| Sylvia Davis | [LRPH] |
| Michelle Wellington | [HCV] |
| Hector Natal | [HCV] |
| Jennifer Hallock | [LRPH] |

The following issues and comments were discussed:

1. There is a need for more affordable housing
PHA Response: The PHA will pursue opportunities to support efforts to expand the supply.
2. There is a need for larger homes for some populations

PHA Response: The most flexible program is HCV and if applicants need larger homes, this is the best program to use. In fact the waiting list indicates that the greatest need is for 2 bedroom units.

3. Emergency Housing is needed

PHA Response: Again vouchers are the best way to get emergency housing.

4. There is a need to make the use of HCV for mobility clearer

PHA Response: The PHA does include information in its pre-voucher issuance counseling. It will make it clearer to applicants and will remind HCV participants at re-certification of their rights under this provision.

5. Is there a way to allow grandchildren to visit longer with grandparents during school vacations?

PHA Response: The PHA will consider each request on a case by case basis.

6. Is there a way to create better surveillance of the parking lot in Jubilee?

PHA Response: This will be referred to Maintenance to see if an additional camera can be installed.

7. In Jubilee and Dower, there are pets running loose on the grounds and leaving droppings. Can pet regulations be enforced more closely?

PHA Response: Referred to management.

8. There are security issues (especially people not on the lease visiting lessees).

PHA Response: This has been referred to management and will be brought to the attention of the police department.

9. There are a number of Households at Jubilee which should be held accountable for lease violations and should be evicted.

PHA Response: Management will act on verifiable information about any lease violations.

10. The front door at Columbia continues to be left unsecured.

PHA Response: The door is slated for fixing under the CFP.

11. There is a need for the provision of the community room at Jubilee for programs to be held in it which serves residents, especially young people.

PHA Response: This issue will be researched by Management and recommendations made accordingly.

Public Hearing held April 13th at 12.00pm at Columbia Arms

There were no public or tenants or HCV participants attended the hearing.

Additional written comments were received from the City during the public comment period¹. These were as follows:

The following assertions contained in the PHA's draft Plan seem to contradict information that we have received from our current 5-Year Consolidated Plan consultant and other consultants we have worked with recently:

A. Page 6 of the "Housing Needs Analysis" quotes data from a national HUD report and not local information regarding the status of the local housing market. The section entitled "Housing Supply" implies that there has been a "tightening of the housing market" whereas the recent Housing Needs Analysis for the Morningside and Westside neighborhoods prepared by GLC and Dietz & Company Architects states that the City's two predominantly low income occupied neighborhoods have more housing units than the population demands. In addition, our current 5-Year Consolidated Plan consultant has provided information indicating an increase in the issuance of building permits both City-wide and in the Westside and Morningside neighborhoods. While it is difficult to tell how many permits were issued for rehabilitation or new construction, this data supports the fact that the City has not suffered a significant housing supply loss as perhaps other areas of the United States have but instead have experienced an increase in building and rehab activity. Also, a drive through the City's neighborhoods supports the increased permit activity and indicates that the housing in the City, especially the core areas, is in better condition than it was five years ago.

***PHA Response:** We pointed out that the analysis was of the entire City, not just the two neighborhoods. A later email from the City noted the following:*

*"As I said in a previous e-mail, I was concerned that the Building Permit information you presented was not accurate. Since sending that e-mail to the PHA, I have read your market analysis and reviewed the figures with other DCD staff and we have concluded that the Building Permit chart in your narrative only includes **new construction** permits. We would appreciate it if you could clarify that point so that the readers of the plan understand that the chart refers to just new construction. I also realize that you were using the building permit data to make a different point than what our consultant is using the data for.*

Our consultants are actually utilizing building permit data for the past five years to show that there has been building and particularly rehab activity taking place in both the Morningside and Westside neighborhoods of Pittsfield which, as you know, are the two neighborhoods where a majority of the City's low-moderate income households reside".

B. Page 7 of the "Housing Needs Analysis" reviews the "The high cost of housing relative to income". I am assuming that "high cost of housing" refers to housing valuations? Shouldn't this actually say "The inflated value of housing relative to income"?

***PHA Response:** The argument being made based on the 2009 CHAS data from HUD, was about the high cost of housing. We believe that the use of the word 'inflated' while permissible does not convey the meaning of that section. No change was made*

¹ Bonnie C. Galant
Community Development & Housing Program Manager
Department of Community Development
70 Allen Street, City Hall, Room 205
Pittsfield, MA 01201

C. Page 7 of the "Housing Needs Analysis" states that "home prices are rising steeply whereas the residents' incomes are not." And this same paragraph refers to a chart that show the relative cost of housing in terms of income and states that this ratio rose 38% in Pittsfield between 2000 and 2009. First of all, I couldn't find the chart and secondly it would be interesting to know what the ratio was for the past five years since this is a five year plan. While this ratio may have risen 38% in the past ten years, I would be surprised if it was that high for the past five years. I also do not see any statistics justifying the statement that the City's housing prices have risen sharply other than this 10 year ratio. If anything, Pittsfield's housing prices have remained more constant, and perhaps have decreased recently, and have not risen as much as Boston or Worcester or other markets throughout the state.

PHA Response: The Chart was number 11. It shows the change each quarter from 2004 through the end of 2009. There was a significant drop in housing value in the last quarter of 2008 and the first quarter of 2009 and then a steep rise in the next three quarters of 2009. However, the overall change in the five years (2005 through 2009) was from \$125,000 to \$155,000 or 24%. This less than the overall change of 38% from 2000 through 2009, but significant enough to support the general conclusion made in the study.

ATTACHMENT F: CFP ANNUAL STATEMENTS

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

| Part I: Summary | | | | | |
|--|--|--|----------------------|--------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-10 Replacement Housing Factor Grant No: Date of CFFP: | | | FFY of Grant: 2010 FFY of Grant Approval: 2010 |
| Type of Grant <input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input type="checkbox"/> Revised Annual Statement (revision no:) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| 1 | Total non-CFP Funds | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | 25,000 | | | |
| 3 | 1408 Management Improvements | 5,000 | | | |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | |
| 5 | 1411 Audit | | | | |
| 6 | 1415 Liquidated Damages | | | | |
| 7 | 1430 Fees and Costs | 15,000 | | | |
| 8 | 1440 Site Acquisition | | | | |
| 9 | 1450 Site Improvement | | | | |
| 10 | 1460 Dwelling Structures | 205,000 | | | |
| 11 | 1465.1 Dwelling Equipment—Nonexpendable | | | | |
| 12 | 1470 Non-dwelling Structures | | | | |
| 13 | 1475 Non-dwelling Equipment | | | | |
| 14 | 1485 Demolition | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | |
| 16 | 1495.1 Relocation Costs | | | | |
| 17 | 1499 Development Activities ⁴ | | | | |

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

| Part I: Summary | | | | | | |
|--|--|--|----------------------|--|--|--|
| PIHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-10 Replacement Housing Factor Grant No: Date of CFFP: | | | FFY of Grant:2010 FFY of Grant Approval: 2010 | |
| Type of Grant | | | | | | |
| <input checked="" type="checkbox"/> Original Annual Statement | | <input type="checkbox"/> Reserve for Disasters/Emergencies | | <input type="checkbox"/> Revised Annual Statement (revision no:) | | |
| <input type="checkbox"/> Performance and Evaluation Report for Period Ending: | | <input type="checkbox"/> Final Performance and Evaluation Report | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18ba | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | 4,202 | | | | |
| 20 | Amount of Annual Grant:: (sum of lines 2 - 19) | 254,202 | | | | |
| 21 | Amount of line 20 Related to LBP Activities | | | | | |
| 22 | Amount of line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of line 20 Related to Energy Conservation Measures | | | | | |
| Signature of Executive Director <i>R. Dennis Antegh</i> | | Date 2/24/10 | | Signature of Public Housing Director | | |
| | | | | Date | | |

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

| Part III: Implementation Schedule for Capital Fund Financing Program | | | | | |
|---|---|-------------------------------|---|-----------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | | | Federal FFY of Grant: 2010 | |
| Development Number Name/PHA-Wide Activities | All Fund Obligated (Quarter Ending Date) | | All Funds Expended (Quarter Ending Date) | | Reasons for Revised Target Dates ¹ |
| | Original Obligation End Date | Actual Obligation End Date | Original Expenditure End Date | Actual Expenditure End Date | |
| PHA-WIDE | 09/12 | 09/12 | 09/14 | 09/14 | |
| MA 29-3 | 09/12 | 09/12 | 09/14 | 09/14 | |
| MA 29-6 | 09/12/ | 09/12 | 09/14 | 09/14 | |
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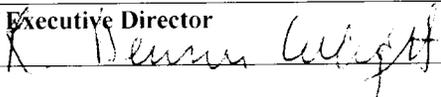
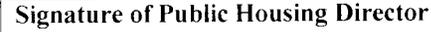
¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226 Expires 4/30/2011

| Part I: Summary | | | | | |
|---|--|---|----------------------|--------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-09 Replacement Housing Factor Grant No: Date of CFFP: 09-14-09 | | | FFY of Grant: 2009 FFY of Grant Approval: 2009 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:1) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/19/10 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| 1 | Total non-CFP Funds | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | 24,000 | 24,000 | 24,000 | |
| 3 | 1408 Management Improvements | 10,000 | 10,000 | 10,000 | |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | |
| 5 | 1411 Audit | | | | |
| 6 | 1415 Liquidated Damages | | | | |
| 7 | 1430 Fees and Costs | 15,000 | 15,000 | 11,000 | |
| 8 | 1440 Site Acquisition | | | | |
| 9 | 1450 Site Improvement | | | | |
| 10 | 1460 Dwelling Structures | 188,000 | 200,000 | | |
| 11 | 1465.1 Dwelling Equipment—Nonexpendable | | | | |
| 12 | 1470 Non-dwelling Structures | | | | |
| 13 | 1475 Non-dwelling Equipment | | | | |
| 14 | 1485 Demolition | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | |
| 16 | 1495.1 Relocation Costs | | | | |
| 17 | 1499 Development Activities ⁴ | | | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

| Part I: Summary | | | | | | |
|--|--|---|----------------------|--|--|--|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-09 Replacement Housing Factor Grant No: Date of CFFP: 09/14/09 | | | FFY of Grant:2009 FFY of Grant Approval: 2009 | |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 1) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18ba | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | 4,416 | 5,202 | | | |
| 20 | Amount of Annual Grant:: (sum of lines 2 - 19) | 241,416 | 254,202 | | | |
| 21 | Amount of line 20 Related to LBP Activities | | | | | |
| 22 | Amount of line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of line 20 Related to Energy Conservation Measures | | | | | |
| Signature of Executive Director  | | Date 2/20 | | Signature of Public Housing Director  | | |
| | | | | Date | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

| Part III: Implementation Schedule for Capital Fund Financing Program | | | | | |
|---|---|-------------------------------|---|--------------------------------|---|
| PHA Name: | | | | | Federal FFY of Grant: |
| Development Number Name/PHA-Wide Activities | All Fund Obligated (Quarter Ending Date) | | All Funds Expended (Quarter Ending Date) | | Reasons for Revised Target Dates ¹ |
| | Original Obligation End Date | Actual Obligation End Date | Original Expenditure End Date | Actual Expenditure End Date | |
| PAH- WIDE | 9/14/11 | 9/14/11 | 9/14/13 | 9/14/13 | |
| MA29-3 | 9/14/11 | 9/14/11 | 9/14/13 | 9/14/13 | |
| MA29-5 | 9/14/11 | 9/14/11 | 9/14/13 | 9/14/13 | |
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¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226 Expires 4/30/2011

| Part I: Summary | | | | | |
|---|--|--|----------------------|--------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06S02950109 Replacement Housing Factor Grant No: Date of CFFP: 03/17/2009 | | | FFY of Grant: 2009 FFY of Grant Approval: 2009 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:1) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/2010 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| 1 | Total non-CFP Funds | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | | | | |
| 3 | 1408 Management Improvements | 10,000 | 0 | | |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | |
| 5 | 1411 Audit | | | | |
| 6 | 1415 Liquidated Damages | | | | |
| 7 | 1430 Fees and Costs | 25,000 | 25,000 | 10,000 | |
| 8 | 1440 Site Acquisition | | | | |
| 9 | 1450 Site Improvement | | | | |
| 10 | 1460 Dwelling Structures | 240,000 | 255,796 | 235,796 | |
| 11 | 1465.1 Dwelling Equipment—Nonexpendable | | | | |
| 12 | 1470 Non-dwelling Structures | | | | |
| 13 | 1475 Non-dwelling Equipment | | | | |
| 14 | 1485 Demolition | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | |
| 16 | 1495.1 Relocation Costs | | | | |
| 17 | 1499 Development Activities ⁴ | | | | |

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 4/30/2011

| Part I: Summary | | | | | | |
|--|--|--|----------------------|---|--|--|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06S02950109 Replacement Housing Factor Grant No: Date of CFFP: 03/17/2009 | | | FFY of Grant:2009 FFY of Grant Approval: 2009 | |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 1) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18ba | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | 5,796 | 0 | | | |
| 20 | Amount of Annual Grant:: (sum of lines 2 - 19) | 280,796 | 280,796 | 245,796 | | |
| 21 | Amount of line 20 Related to LBP Activities | | | | | |
| 22 | Amount of line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of line 20 Related to Energy Conservation Measures | | | | | |
| Signature of Executive Director <i>R. Belton Wright</i> | | Date 2/24/09 | | Signature of Public Housing Director | | |
| | | | | Date | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

| Part III: Implementation Schedule for Capital Fund Financing Program | | | | | |
|---|---|-------------------------------|---|-----------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | | | Federal FFY of Grant: 2009 | |
| Development Number Name/PHA-Wide Activities | All Fund Obligated (Quarter Ending Date) | | All Funds Expended (Quarter Ending Date) | | Reasons for Revised Target Dates ¹ |
| | Original Obligation End Date | Actual Obligation End Date | Original Expenditure End Date | Actual Expenditure End Date | |
| PHA-WIDE | | 03/18/10 | | 03/18/12 | |
| MA 29-3 | | 03/18/10 | | 03/18/12 | |
| MA 29-5 | | 03/18/10 | | 03/18/12 | |
| MA 29-6 | | 03/18/10 | | 03/18/12 | |
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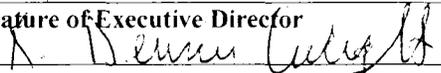
¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226 Expires 4/30/2011

| Part I: Summary | | | | | |
|---|--|---|----------------------|--------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-08 Replacement Housing Factor Grant No: Date of CFFP: 06/12/2008 | | | FFY of Grant: 2008 FFY of Grant Approval: 2008 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:2) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/10 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| 1 | Total non-CFP Funds | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | 24,000 | 22,000 | 22,000 | 22,000 |
| 3 | 1408 Management Improvements | 20,000 | 10,000 | 10,000 | 6,671 |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | |
| 5 | 1411 Audit | | | | |
| 6 | 1415 Liquidated Damages | | | | |
| 7 | 1430 Fees and Costs | 20,000 | 10,000 | 10,000 | 11,571 |
| 8 | 1440 Site Acquisition | | | | |
| 9 | 1450 Site Improvement | | | | |
| 10 | 1460 Dwelling Structures | 180,000 | 170,000 | 79,833 | |
| 11 | 1465.1 Dwelling Equipment—Nonexpendable | | | | |
| 12 | 1470 Non-dwelling Structures | | | | |
| 13 | 1475 Non-dwelling Equipment | | | | |
| 14 | 1485 Demolition | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | |
| 16 | 1495.1 Relocation Costs | | | | |
| 17 | 1499 Development Activities ⁴ | | | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

| Part I: Summary | | | | | | |
|--|--|---|----------------------|--|--|--|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-08 Replacement Housing Factor Grant No: Date of CFFP: 06/12/2008 | | | FFY of Grant:2008 FFY of Grant Approval: 2008 | |
| Type of Grant | | | | | | |
| <input type="checkbox"/> Original Annual Statement | | <input type="checkbox"/> Reserve for Disasters/Emergencies | | <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 2) | | |
| <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/10 | | | | <input type="checkbox"/> Final Performance and Evaluation Report | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18ba | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | 7,416 | 9,833 | 0 | 0 | |
| 20 | Amount of Annual Grant:: (sum of lines 2 - 19) | 241,416 | 221,833 | 121,833 | 40,241 | |
| 21 | Amount of line 20 Related to LBP Activities | | | | | |
| 22 | Amount of line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of line 20 Related to Energy Conservation Measures | | | | | |
| Signature of Executive Director  | | Date 2/24/10 | | Signature of Public Housing Director | | |
| | | | | Date | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

| Part II: Supporting Pages | | | | | | | | |
|--|--|-------------------------|--|----------------------|----------------------|-----------------------------------|-----------------------------|----------------|
| PHA Name: Pittsfield Housing Authority | | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-08 CFFP (Yes/ No): Replacement Housing Factor Grant No: | | | Federal FFY of Grant: 2008 | | |
| Development Number Name/PHA-Wide Activities | General Description of Major Work Categories | Development Account No. | Quantity | Total Estimated Cost | | Total Actual Cost | | Status of Work |
| | | | | Original | Revised ¹ | Funds Obligated ² | Funds Expended ² | |
| Columbia Arms | Dwelling Structures | 1460 | | | | | | |
| MA29-6 | Carpeting | 1460 | 1 | 10,000 | 10,000 | 10,000 | | |
| | Elevator Rehab | 1460 | 1 | 60,000 | 60,000 | 69,833 | | |
| Dower Square | Dwelling Structures | 1460 | | | | | | |
| MA 29-5 | Exterior Siding | 1460 | 1 | 55,000 | 50,000 | | | |
| Jubilee Apartments | Dwelling Structures | 1460 | | | | | | |
| MA 29-3 | Exterior Siding | 1460 | 1 | 55,000 | 50,000 | | | |
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| | | | | 180,000 | 170,000 | 79,833 | | |

¹ To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

² To be completed for the Performance and Evaluation Report.

| Part III: Implementation Schedule for Capital Fund Financing Program | | | | | |
|---|---|-------------------------------|---|--------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | | | | Federal FFY of Grant: 2008 |
| Development Number Name/PHA-Wide Activities | All Fund Obligated (Quarter Ending Date) | | All Funds Expended (Quarter Ending Date) | | Reasons for Revised Target Dates ¹ |
| | Original Obligation End Date | Actual Obligation End Date | Original Expenditure End Date | Actual Expenditure End Date | |
| PHA WIDE | 6/12/10 | 6/12/10 | 6/12/12 | 6/12/12 | |
| | | | | | |
| MA 29-6 | 6/12/10 | 6/12/10 | 6/12/12 | 6/12/12 | |
| | | | | | |
| MA 29-5 | 6/112/10 | 6/12/10 | 6/12/12 | 6/12/12 | |
| | | | | | |
| MA 29/3 | 6/12/10 | 6/12/10 | 6/12/12 | 6/12/12 | |
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¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226 Expires 4/30/2011

| Part I: Summary | | | | | |
|---|--|--|----------------------|--------------------------------|---|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-07 Replacement Housing Factor Grant No: Date of CFFP: 09/12/007 | | | FFY of Grant: 2007 FFY of Grant Approval: 2007 |
| Type of Grant <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:2) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/09 <input type="checkbox"/> Final Performance and Evaluation Report | | | | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | |
| | | Original | Revised ² | Obligated | Expended |
| 1 | Total non-CFP Funds | | | | |
| 2 | 1406 Operations (may not exceed 20% of line 21) ³ | 24,000 | 24,000 | 24,000 | 24,000 |
| 3 | 1408 Management Improvements | 20,000 | 2,580 | 2,580 | 2,580 |
| 4 | 1410 Administration (may not exceed 10% of line 21) | | | | |
| 5 | 1411 Audit | | | | |
| 6 | 1415 Liquidated Damages | | | | |
| 7 | 1430 Fees and Costs | 20,000 | 14,351 | 12,351 | 12,351 |
| 8 | 1440 Site Acquisition | | | | |
| 9 | 1450 Site Improvement | | | | |
| 10 | 1460 Dwelling Structures | 173,000 | 179,069 | 151,242 | 151,242 |
| 11 | 1465.1 Dwelling Equipment—Nonexpendable | | | | |
| 12 | 1470 Non-dwelling Structures | | | | |
| 13 | 1475 Non-dwelling Equipment | | | | |
| 14 | 1485 Demolition | | | | |
| 15 | 1492 Moving to Work Demonstration | | | | |
| 16 | 1495.1 Relocation Costs | | | | |
| 17 | 1499 Development Activities ⁴ | | | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

Annual Statement/Performance and Evaluation Report
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and
 Capital Fund Financing Program

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
Expires 4/30/2011

| Part I: Summary | | | | | | |
|---|--|---|----------------------|--|--|--|
| PHA Name: Pittsfield Housing Authority | | Grant Type and Number Capital Fund Program Grant No: MA06-P029-501-07 Replacement Housing Factor Grant No: Date of CFFP: 09/12/2007 | | | FFY of Grant:2007 FFY of Grant Approval: 2007 | |
| Type of Grant | | | | | | |
| <input type="checkbox"/> Original Annual Statement | | <input type="checkbox"/> Reserve for Disasters/Emergencies | | <input checked="" type="checkbox"/> Revised Annual Statement (revision no: 2) | | |
| <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 02/28/09 | | | | <input type="checkbox"/> Final Performance and Evaluation Report | | |
| Line | Summary by Development Account | Total Estimated Cost | | Total Actual Cost ¹ | | |
| | | Original | Revised ² | Obligated | Expended | |
| 18a | 1501 Collateralization or Debt Service paid by the PHA | | | | | |
| 18ba | 9000 Collateralization or Debt Service paid Via System of Direct Payment | | | | | |
| 19 | 1502 Contingency (may not exceed 8% of line 20) | 4,416 | 5,047 | 0 | 0 | |
| 20 | Amount of Annual Grant:: (sum of lines 2 - 19) | 241,416 | 255,047 | 190,173 | 190,173 | |
| 21 | Amount of line 20 Related to LBP Activities | | | | | |
| 22 | Amount of line 20 Related to Section 504 Activities | | | | | |
| 23 | Amount of line 20 Related to Security - Soft Costs | | | | | |
| 24 | Amount of line 20 Related to Security - Hard Costs | | | | | |
| 25 | Amount of line 20 Related to Energy Conservation Measures | | | | | |
| Signature of Executive Director <i>S. Dennis Coley</i> | | Date 2/24/10 | | Signature of Public Housing Director | | |
| | | | | Date | | |

¹ To be completed for the Performance and Evaluation Report.
² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.
³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.
⁴ RHF funds shall be included here.

| Part III: Implementation Schedule for Capital Fund Financing Program | | | | | |
|---|---|-------------------------------|---|--------------------------------|---|
| PHA Name: | | | | | Federal FFY of Grant: |
| Development Number Name/PHA-Wide Activities | All Fund Obligated (Quarter Ending Date) | | All Funds Expended (Quarter Ending Date) | | Reasons for Revised Target Dates ¹ |
| | Original Obligation End Date | Actual Obligation End Date | Original Expenditure End Date | Actual Expenditure End Date | |
| PHA-WIDE | 9/12/11 | 9/12/11 | 9/12/13 | 9/12/13 | |
| MA 29-6 | 9/12/11 | 9/12/11 | 9/12/13 | 9/12/13 | |
| MA 29-3 | 9/11/12 | 9/11/12 | 9/12/13 | 9/12/13 | |
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¹ Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

Attachment G: CFP 5 Year Plan

| PART I: SUMMARY | | | | | | | |
|-------------------------------------|--|---|---|---|---|--|---------------------------------------|
| Pittsfield Housing Authority/ MA029 | | Pittsfield MA | | | | <input checked="" type="checkbox"/> Original 5-Year Plan | <input type="checkbox"/> Revision No: |
| A. | Development Number and Name | Work Statement for Year 1 FFY ____2010____ | Work Statement for Year 2 FFY ____2011____ | Work Statement for Year 3 FFY ____2012____ | Work Statement for Year 4 FFY ____2013____ | Work Statement for Year 5 FFY ____2014____ | |
| | Physical Improvements Subtotal | Annual Statement | 205,000 | 205,000 | 205,000 | 205,000 | |
| C. | Management Improvements | | 49,202 | 49,202 | 49,202 | 49,202 | |
| D. | PHA-Wide Non-dwelling Structures and Equipment | | | | | | |
| | Administration | | | | | | |
| F. | Other | | | | | | |
| G. | Operations | | | | | | |
| H. | Demolition | | | | | | |
| I. | Development | | | | | | |
| J. | Capital Fund Financing – Debt Service | | | | | | |
| K. | Total CFP Funds | | | | | | |
| L. | Total Non-CFP Funds | | | | | | |
| M. | Grand Total | | 254,202 | 254,202 | 254,202 | 254,202 | |

| Part II: Supporting Pages – Physical Needs Work Statement(s) | | | | | | | |
|---|--|--|-----------------------------------|--|----------------------------------|---------------------|-----------|
| Work Statement for Year 1 FFY <u>2010</u> | Work Statement for Year <u>2</u> FFY <u>2011</u> | | | Work Statement for Year: <u>3</u> FFY <u>2012</u> | | | |
| | Development Number/Name General Description of Major Work Categories | Quantity | Estimated Cost | Development Number/Name General Description of Major Work Categories | Quantity | Estimated Cost | |
| Statement | Jubilee Apartments MA 29-3 | <i>Unit Utility Room Rehab & Furnace</i> | 100,000 | <i>Jubilee Apartments MA 29-3</i> | Roof Replacement | 125,000 | |
| | | | | | Sidewalk & Parking Lots Repaving | 45,000 | |
| | | | | | | | |
| | | | | | | | |
| | | Dower Square MA 29-5 | Electric Upgrade | 55,000 | Dower Square MA 29-5 | Electric Upgrade | 10,000 |
| | | | | | | | |
| | | | | | | | |
| | | Columbia Arms MA29-6 | Front & Rear Door Repair/ Replace | 50,000 | Columbia Arms MA 29-6 | Removal Of Oil Tank | 25,000 |
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| | | | | | | | |
| | | Subtotal of Estimated Cost | | \$205,000 | Subtotal of Estimated Cost | | \$205,000 |

Part II: Supporting Pages – Physical Needs Work Statement(s)

| Work Statement for Year 1 FFY <u>2010</u> | Work Statement for Year <u>4</u> FFY <u>2013</u> | | | Work Statement for Year: <u>5</u> FFY <u>2014</u> | | |
|---|---|----------------------------|----------------|---|--|----------------|
| | Development Number/Name General Description of Major Work Categories | Quantity | Estimated Cost | Development Number/Name General Description of Major Work Categories | Quantity | Estimated Cost |
| Statement | Jubilee Apartments MA 29-3 | Sidewalk Paving | \$10,000 | Dower Square MA 29-5 | Rehab Laundry Room Replace Washers/Dryers | 45,000 |
| | | Roofs | \$75,000 | | Sidewalk Paving | 10,000 |
| | | | | | | |
| | Dower Square MA 29-5 | Sidewalk Paving | 80,000 | Columbia Arms MA29-6 | Expand Parking | 30,000 |
| | | | | | Repave Sidewalks Repave Parking Lots | 40,000 |
| | | | | | HVAC Upgrade | 25,000 |
| | Columbia Arms MA29-6 | Expand Parking | \$40,000 | | Replace Washers/Dryers | 25,000 |
| | | | | | Mailbox Modernization | 30,000 |
| | | | | | | |
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| | | | | | | |
| | | Subtotal of Estimated Cost | \$205,000 | | Subtotal of Estimated Cost | \$205,000 |

| Part III: Supporting Pages – Management Needs Work Statement(s) | | | | |
|--|---|----------------|---|----------------|
| Work Statement for Year 1 FFY _____ | Work Statement for Year _____ FFY _____ | | Work Statement for Year: _____ FFY _____ | |
| | Development Number/Name General Description of Major Work Categories | Estimated Cost | Development Number/Name General Description of Major Work Categories | Estimated Cost |
| Statement | | | | |
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| | Subtotal of Estimated Cost | \$ | Subtotal of Estimated Cost | \$ |

Attachment H: Housing Needs Analysis

Note: In the following discussion, Extremely Low Income [ELI] is =<30% median. Very Low Income [VLI] is 30.1-50% median. Low Income [LI] is 50.1-80% median. Moderate Income is 80.1-95% median and Middle Income is 95.1-120% median. In addition, it should be noted, that for the most part our analysis in this section is based on published CHAS 2009 data, which in turn is based on the US Census American Community Survey (ACS) conducted 2006-2008. This ACS data is generated from random surveys and has larger error rates than the Decennial Census. Moreover, some of the definitions are different from the CHAS data of 2000 and some of the data which would be helpful is not available at all.

The following tables outline the housing needs of groups such as extremely low-income, very low-income, low-income, moderate income, mid-level income, disabled, elderly, extra-elderly and family.

Housing Problems

Definition: A household is classified by HUD/US Census as experiencing housing problems when one or more of the following four housing unit problems exist:

- the unit lacks complete kitchen facilities,
- lacks complete plumbing facilities,
- more than one person per room,
- a cost burden greater than 30%.

Housing Problems by Income

Definition: Renters and owners of extremely low-income, very low-income and low-income households in the City are all at a risk of suffering from one or more of the housing problems described above.

Observation: In the discussion below of housing problem severity, the overwhelming problem is excessive housing costs.

As can be seen in the table 15a below, more than half of renter and owner households with incomes < 80% AMI, have housing problems.

Table 1a: Housing Problems by Income Level²

| Housing Problems | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total |
|------------------------------|------------|--------------|--------------|--------------|---------------|--------------|-----------------|--------------|---------------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | <=80% AMI |
| HHs with Housing Problems | 885 | 2,295 | 640 | 755 | 690 | 305 | 2,215 | 3,355 | 5,570 |
| HHs without Housing Problems | 35 | 900 | 615 | 535 | 1,500 | 1,580 | 2,150 | 3,015 | 5,165 |
| HHs N/A ³ | 50 | 55 | 0 | 90 | 0 | 15 | 50 | 160 | 210 |
| Total | 970 | 3,250 | 1,255 | 1,380 | 2,190 | 1,900 | 4,415 | 6,530 | 10,945 |

² CHAS/ACS 2009 Table 11

³ N/A means that the status of these households could not be determined

Table 1b: Housing Problems by Income Level⁴

| Housing Problems | 80.1%-95%AMI | | 95.1%-120% AMI | | 120.1%+ AMI | | Total |
|------------------------------|--------------|--------|----------------|--------|-------------|--------|--------|
| | Owner | Renter | Owner | Renter | Owner | Renter | All |
| HHs with Housing Problems | 180 | 0 | 300 | 15 | 120 | 0 | 6,185 |
| HHs without Housing Problems | 725 | 185 | 1,635 | 630 | 4,760 | 405 | 13,505 |
| HHs N/A | 0 | 20 | 0 | 60 | 0 | 20 | 310 |
| Total | 905 | 205 | 1,935 | 705 | 4,880 | 425 | 20,000 |

As is evident from Table 15c, approximately one-half of owners and three-quarters of renters with housing problems are below 20% of AMI (which approximates the poverty level).

Table 1c: Housing Problems for Households Under 20%AMI⁵

| Housing Problems | <20% AMI | | % of ELI Group | |
|------------------------------|----------|--------|----------------|--------|
| | Owner | Renter | Owner | Renter |
| HHs with Housing Problems | 395 | 1,725 | 45% | 75% |
| HHs without Housing Problems | 0 | 520 | 0% | 58% |
| HHs N/A | 50 | 40 | 0% | 73% |

Housing Problems for the Disabled

Definition: *A household is by definition, disabled households contain at least one or more persons with a mobility or self-care limitation.*

Observation: Among the City's disabled population, a total of 58% have housing problems. Low and extremely low-income disabled households with housing problems risk being forced into temporary relocation or homelessness. While there are housing problems for the disabled in income groups above 80% of AMI, the largest population (95%) is below 80% of AMI and especially below 30% of AMI.

Table 16a: Housing Problems of the Low Income Disabled⁶

| Housing Problems | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total |
|------------------|-----------|--------|--------------|--------|---------------|--------|-----------------|--------|-----------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | <=80% AMI |
| Disabled | 220 | 600 | 110 | 205 | 90 | 0 | 420 | 805 | 1,225 |
| Not-Disabled | 665 | 1,695 | 525 | 550 | 600 | 310 | 1,790 | 2,555 | 4,345 |
| Total | 885 | 2,295 | 635 | 755 | 690 | 310 | 2,210 | 3,360 | 5,570 |

⁴ CHAS/ACS 2009 Table 11

⁵ Ibid

⁶ CHAS/ACS 2009 Table 6

| | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total |
|--|-----------|--------|--------------|--------|---------------|--------|-----------------|--------|-----------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | <=80% AMI |
| No Housing Problems | | | | | | | | | |
| Disabled | 0 | 50 | 100 | 150 | 140 | 0 | 240 | 200 | 440 |
| Not-Disabled | 35 | 845 | 515 | 385 | 1,360 | 1,580 | 1,910 | 2,810 | 4,720 |
| Total | 35 | 895 | 615 | 535 | 1,500 | 1,580 | 2,150 | 3,010 | 5,160 |
| ALL DISABLED HHs | 220 | 680 | 210 | 355 | 230 | 15 | 660 | 1,050 | 1,710 |
| % of Disabled HHs with Housing Problems | 100% | 88% | 52% | 58% | 39% | 0% | 64% | 77% | 72% |
| Disabled with Housing Problems as a % of Owner or Rental Population | 23% | 18% | 9% | 15% | 4% | 0% | 10% | 12% | 11% |

Table 16b: Housing Problems of the Disabled above 80% AMI⁷

| Housing Problems | 80.1%+ AMI | | Total |
|--|------------|--------|--------|
| | Owner | Renter | All |
| Disabled | 50 | 15 | 1,290 |
| Not-Disabled | 550 | 0 | 4,895 |
| Total | 600 | 15 | 6,185 |
| No Housing Problems | Owner | Renter | All |
| Disabled | 360 | 85 | 885 |
| Not-Disabled | 6,750 | 1,135 | 12,605 |
| Total | 7,110 | 1,220 | 13,490 |
| TOTAL ALL DISABLED HHs | 410 | 100 | 2,220 |
| % of Disabled HHs with Housing Problems | 12% | 15% | 58% |

Housing Problems of the Elderly

Definition: *Elderly are aged 62-74 and extra-elderly are 75 and older.*

Observation: Elderly residents in the City face housing problems regardless of tenure status and income level. Since 2000 the elderly population in the City has decreased 4%, but is expected to increase 5% in the next five years⁸.

⁷ CHAS/ACS 2009 Table 6

⁸ ESRI Ibid.

Table 17: Profile of Elderly in Pittsfield⁹

| Elderly Profile - Pittsfield | | % of Elderly Group | % of Elderly group <=80% |
|--|-------|---------------------------|------------------------------------|
| Total Elderly (62-74) | 3,440 | | |
| Total Elderly (62-74) <80% | 1,970 | | |
| Total Elderly (62-74) <80% With Housing Problems | 920 | 27% | 47% |
| Total Elderly (62-74) <30% | 865 | 25% | 44% |
| Total Extra-Elderly (75+) | 3,535 | | |
| Total Extra-Elderly (75+) <80% | 2,505 | | |
| Total Extra-Elderly (75+) <80% with Housing Problems | 815 | 23% | 33% |
| Total Extra-Elderly (75+) <30% | 830 | 23% | 33% |
| Total all Elderly (62+) | 6,975 | | |
| Total all Elderly <=80% Median | 4,475 | 64% | |
| Total all elderly <80% with housing problems | 1,735 | 25% | |

At this time 27% of the City’s elderly and extra-elderly population have housing problems, but those at or below 80% of median, represent 91% of those elderly with housing problems. As can also be seen in the table below, elderly renters earning less than 30% of median income tend to have more housing problems than owners; however in elderly households earning more than 50% of the median income owners tend to have more housing problems.

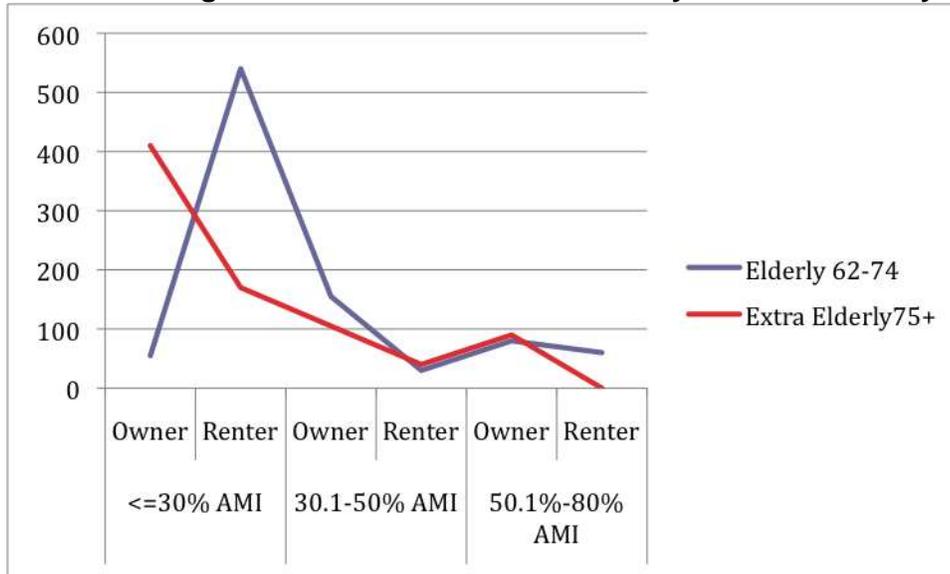
Table 18: Housing Problems for the Elderly and Extra-Elderly¹⁰

| | Extremely Low-Income (<=30% AMI) | | Very Low-Income (30.1-50% AMI) | | Low-Income (50.1%-80% AMI) | | Moderate Income (80.1%-95% AMI) | | Mid-Level Income(95.1%-120% AMI) | | Total |
|---|--|-------------|---------------------------------------|-------------|-----------------------------------|-------------|--|-------------|---|-------------|--------------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | Own | Rent | All |
| Elderly 62-74 | 55 | 540 | 155 | 30 | 80 | 60 | 35 | 0 | 35 | 0 | 990 |
| Extra Elderly 75+ | 410 | 170 | 105 | 40 | 90 | 0 | 30 | 0 | 50 | 15 | 910 |
| Total Elderly with Housing Problems by Income Level | 595 | | 185 | | 140 | | 35 | | 35 | | 990 |
| Total Extra-Elderly with Housing Problems by Income Level | 580 | | 145 | | 90 | | 30 | | 65 | | 910 |

⁹ CHAS/ACS 2009 Table 5

¹⁰ CHAS/ACS 2009 Table 5

Chart: Housing Problems for Low Income Elderly and Extra-Elderly



Housing Problems for Families

Definition: Families are households with at least one child under the age of 18. Non-family households are composed of unrelated individuals.

Observations: Both small and large households in the City are at some risk for having housing problems, with the dominant problem being cost burden. The table below shows the impact of housing problems on families of different types. Small households (families of four or fewer persons) dominate the landscape. The table also shows that the proportion of families who are owners are slightly larger than those who are renters, in terms of housing problems. This is particularly true in small families with two parents.

Table 19: Housing Problems by Family Type¹¹

| | Family, 1 Parent | | Family, 2 Parents | | Non-Family | | Total Family | | Total |
|--------------------------------------|------------------|-------|-------------------|------|------------|-------|--------------|-------|--------|
| Family Size with Housing Problems | | | | | | | | | |
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | All |
| Small - 4 or fewer | 345 | 955 | 910 | 120 | 1,300 | 2,170 | 1,255 | 1,075 | 5,800 |
| Large - 5 or more | 25 | 105 | 235 | 15 | 0 | 0 | 260 | 120 | 380 |
| Total | 370 | 1,060 | 1,145 | 135 | 1,300 | 2,170 | 1,515 | 1,195 | 6,180 |
| Family Size with No Housing Problems | | | | | | | | | |
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | All |
| Small - 4 or fewer | 1,375 | 890 | 5,485 | 650 | 1,920 | 2,335 | 6,860 | 1,540 | 12,655 |
| Large - 5 or more | 60 | 255 | 355 | 65 | 60 | 40 | 415 | 320 | 835 |
| Total | 1,435 | 1,145 | 5,840 | 715 | 1,980 | 2,375 | 7,275 | 1,860 | 13,490 |

¹¹ CHAS/ACS 2009 Table 4

| | Family, 1 Parent | | Family, 2 Parents | | Non-Family | | Total Family | | Total |
|--|------------------|--------|-------------------|-------|------------|--------|--------------|-------|--------|
| Family Size with Housing Problems as a % of All Families in Type | | | | | | | | | |
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | All |
| Small - 4 or fewer | 8.56% | 23.70% | 11.45% | 1.51% | 16.25% | 27.13% | 10.48% | 8.97% | 29.03% |
| Large - 5 or more | 0.62% | 2.61% | 2.96% | 0.19% | 0.00% | 0.00% | 2.17% | 1.00% | 1.90% |

Housing Problem Severity

Definition: *Housing problem severity is defined as a housing unit which is substandard: lacking complete plumbing or kitchen facilities, severely over-crowded: with 1.51 or more persons per room, or severely cost-burdened: housing cost-burden over 50%.*

Observation: Home renters and owners who are at income levels below 80% of median income face housing problems such as sub-standard housing, severe over-crowding and severe cost-burden. 61% of the City's ELI population is severely cost burdened. 89% of extremely low-income renters are severely cost burdened, compared to 11% of very low-income renter households. As the table shows clearly, the major problem facing Pittsfield is the severe cost burden for extremely low income and very low income rental households (paying more than 50% of household income for housing). The City needs to assist these households in any way that it can. The major resource available is public housing and HCV vouchers.

Table 20a: Housing Problem Severity¹²

| Severe Housing Problems | Extremely Low Income <=30% AMI | | | Very Low Income 30.1-50% AMI | | | Low Income 50.1%-80% AMI | | | Total <=80% AMI | | | Total All <=80% AMI |
|-------------------------|--------------------------------|-----------------------|------------------------|------------------------------|-----------------------|------------------------|--------------------------|-----------------------|------------------------|-----------------|-----------------------|------------------------|---------------------|
| | Sub-standard | Severely Over-crowded | Severely Cost Burdened | Sub-standard | Severely Over-crowded | Severely Cost Burdened | Sub-standard | Severely Over-crowded | Severely Cost Burdened | Sub-standard | Severely Over-crowded | Severely Cost Burdened | |
| Own | 0 | 0 | 650 | 0 | 0 | 360 | 0 | 0 | 140 | 0 | 0 | 1,150 | 1,150 |
| Rent | 15 | 20 | 1,930 | 15 | 0 | 230 | 0 | 0 | 0 | 30 | 20 | 2,160 | 2,210 |
| Total | 15 | 20 | 2,580 | 15 | 0 | 590 | 0 | 0 | 140 | 30 | 20 | 3,310 | 3,360 |

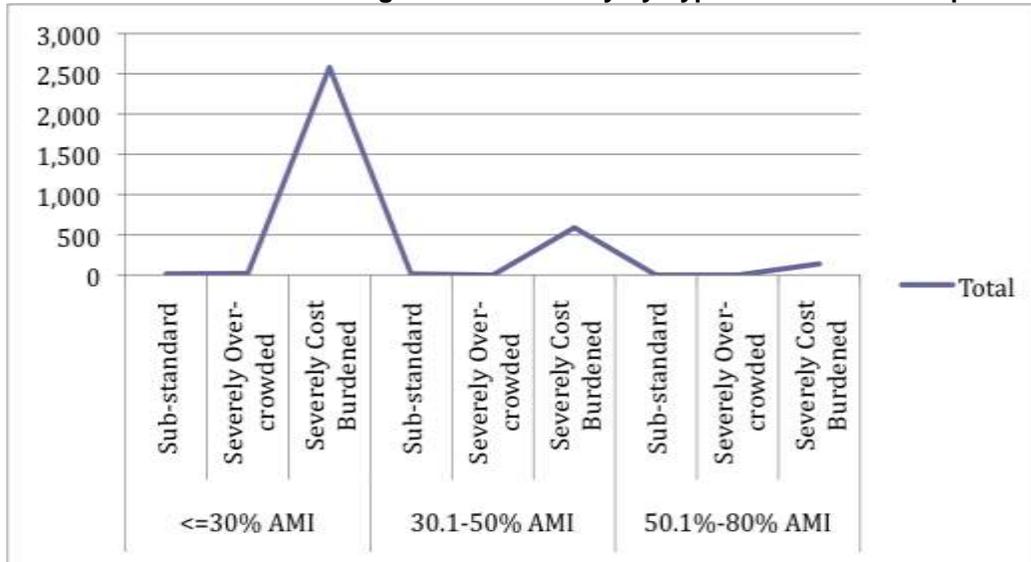
Table 20b: Housing Problem Severity¹³

| Severe Housing Problems | Moderate Income (80.1%-95% AMI) | | | Mid-Level Income (>95.1% AMI) | | | Total All >80.1% AMI | Total All HHs with Severe Housing Problems |
|-------------------------|---------------------------------|-----------------------|------------------------|-------------------------------|-----------------------|------------------------|----------------------|--|
| | Sub-standard | Severely Over-crowded | Severely Cost Burdened | Sub-standard | Severely Over-crowded | Severely Cost Burdened | | |
| Owner | 0 | 0 | 0 | 60 | 0 | 75 | 135 | 1,285 |
| Renter | 0 | 0 | 0 | 15 | 0 | 0 | 15 | 2,225 |
| Total | 0 | 0 | 0 | 75 | 0 | 75 | 150 | 3,510 |

¹² CHAS/ACS 2009 Table 3

¹³ CHAS/ACS 2009 Table 3

Chart :Distribution of Housing Problem Severity by Type and Income Group¹⁴

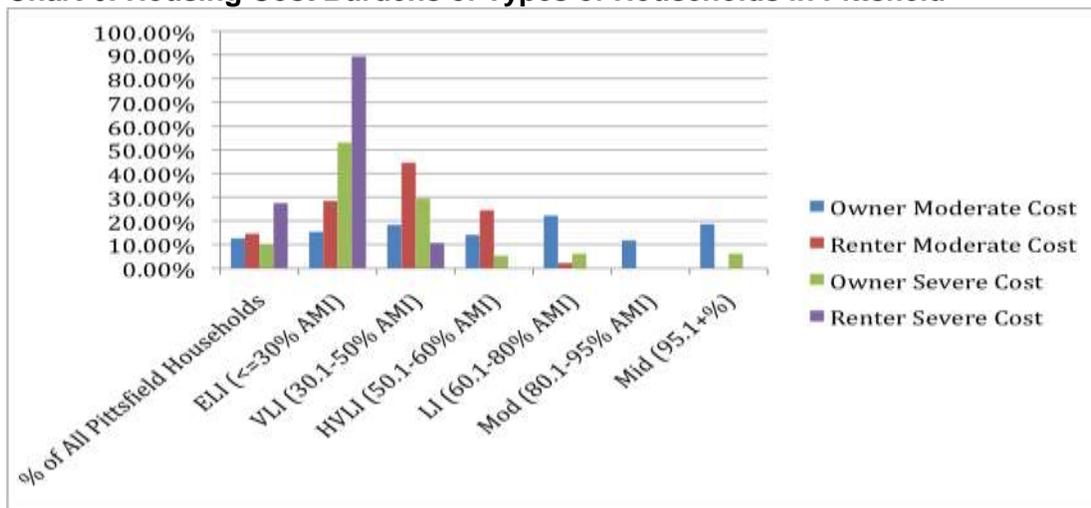


Cost-Burden and Severe Cost-Burden

Definition: As noted above, households which suffer *severe cost-burden* have a housing cost burden of greater than 50%. *Moderate cost-burden* is considered to be a housing cost burden that is greater than 30% but less than or equal to 50%. Households that do not have a cost-burden have housing costs that are less than or equal to 30% of their monthly gross income.

Observations: As noted above, the dominant housing problem facing Pittsfield residents is housing cost-burden. Over 30% of Pittsfield’s households have a housing cost burden as defined by Congress and HUD. In more detail, 17% of all households have severe cost burdens (3,385) and 13% (2,675) have moderate cost burdens. Renters generally have higher proportions of cost burdened households than owners. The following chart illustrates the cost burdens for all owners and renters in Pittsfield in 2008 at differing income levels. It is likely that any changes since then will have resulted in higher rates of both moderate and severe cost burden, given the further downturn in the economy.

Chart 6: Housing Cost Burdens of Types of Households in Pittsfield



¹⁴ CHAS/ACS 2009 Table 3

The following charts illustrates the housing cost burdens for both owners and renters at the various income levels.

Table 21a: Cost-Burden by Household Type¹⁵

| | Small Family, elderly | | Small Family, Non-Elderly | | Large Family | | All Other HHs | | Total | | Total |
|----------------------|-----------------------|------------|---------------------------|--------------|--------------|------------|---------------|--------------|---------------|--------------|---------------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | Own | Rent | All |
| Severe Cost Burden | 90 | 0 | 375 | 685 | 95 | 55 | 665 | 1,450 | 1,225 | 2,190 | 3,415 |
| Moderate Cost Burden | 225 | 0 | 560 | 445 | 125 | 0 | 625 | 720 | 1,535 | 1,165 | 2,700 |
| No Cost Burden | 2,210 | 200 | 4,670 | 1,610 | 450 | 65 | 1,995 | 2,375 | 9,325 | 4,250 | 13,575 |
| Total | 2,545 | 200 | 5,605 | 2,795 | 670 | 180 | 3,315 | 4,690 | 12,135 | 7,865 | 20,000 |

The following tables analyze the cost burden distribution in more detail.

The first table shows the moderate cost burden distribution and indicates all low and moderate income owners and renters earning below 60% of median, comprise the greatest proportion of those paying between 30 and 50% of their income for housing.

Table 21b: Moderate Cost Burden by Tenure¹⁶

| | Own | % | Rent | % | All | % |
|---|--------|--------|-------|--------|--------|--------|
| All HH | 12,130 | | 7,860 | | 19,990 | |
| All Moderate Cost Burden (30-50% of HH Income) | 1,530 | 12.61% | 1,145 | 14.57% | 2,675 | 13.38% |
| ELI (<=30% AMI) | 235 | 15.36% | 325 | 28.38% | 560 | 2.80% |
| VLI (30.1-50% AMI) | 280 | 18.30% | 510 | 44.54% | 790 | 3.95% |
| HVLI (50.1-60% AMI) | 215 | 14.05% | 280 | 24.45% | 495 | 2.48% |
| LI (60.1-80% AMI) | 340 | 22.22% | 25 | 2.18% | 365 | 1.83% |
| Mod (80.1-95% AMI) | 180 | 11.76% | 0 | 0.00% | 180 | 0.90% |
| Mid (95.1+%) | 285 | 18.63% | 0 | 0.00% | 285 | 1.43% |

The second table shows the severe cost burden distribution and indicates that extremely low and very low income owners and renters comprise the greatest proportion of those paying over 50% of their income for housing.

Table 21c: Severe Cost Burden by Tenure¹⁷

| | Own | % | Rent | % | All | % |
|--|--------|--------|-------|--------|--------|--------|
| All HH | 12,130 | | 7,860 | | 19,990 | |
| All Severe Cost Burden (>50% of HH Income) | 1,225 | 10.10% | 2,160 | 27.48% | 3,385 | 16.93% |
| ELI (<=30% AMI) | 650 | 53.06% | 1,930 | 89.35% | 2,580 | 12.91% |
| VLI (30.1-50% AMI) | 360 | 29.39% | 230 | 10.65% | 590 | 2.95% |
| HVLI (50.1-60% AMI) | 65 | 5.31% | 0 | 0.00% | 65 | 0.33% |

¹⁵ CHAS/ACS 2009 Table 7

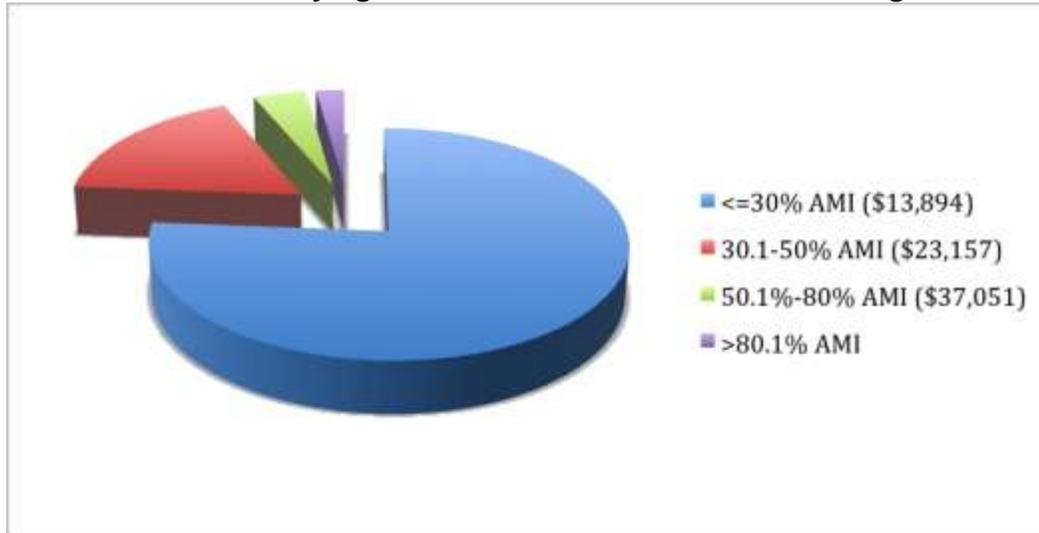
¹⁶ Ibid Table 3

¹⁷ Ibid Table 3

| | Own | % | Rent | % | All | % |
|--|-----|-------|------|-------|-----|-------|
| LI (60.1-80% AMI) | 75 | 6.12% | 0 | 0.00% | 75 | 0.38% |
| Mod (80.1-95% AMI) | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Mid (95.1+% AMI) as a % of all Moderate Cost HHs | 75 | 6.12% | 0 | 0.00% | 75 | 0.38% |

The following chart illustrates this cost burden distribution.

Chart: Households Paying more than 50% of Income for Housing¹⁸



Substandard Housing

Definition: *Substandard housing, another housing problem, is when a housing unit lacks complete kitchen or plumbing facilities. Standard housing is when the housing unit has both complete kitchen and complete plumbing facilities.*

Observations: The following table describes the households, by income level, who suffer severe, moderate, or no cost burden while living in substandard housing. While housing-cost burden is a problem for all income levels, it is clear that there are very few households with cost burdens living in substandard housing. This further underscores the need to focus on cost relief rather than on housing conditions.

Table 22: Cost Burden by Income¹⁹

| | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total <=80% AMI | 80.1%+ AMI | | Total All |
|----------------------|-----------|------|--------------|------|---------------|------|-----------------|------|-----------------|------------|------|-----------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | | Own | Rent | |
| Severe Cost Burden | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 15 |
| Moderate Cost Burden | 0 | 15 | 0 | 0 | 0 | 0 | 0 | 15 | 15 | 0 | 0 | 15 |

¹⁸ Ibid Table 3

¹⁹ CHAS/ACS 2009 Table 8

| | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total | 80.1%+ AMI | | Total |
|----------------------|-----------|-------|--------------|-------|---------------|-------|-----------------|-------|-----------|------------|-------|--------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | | Own | Rent | |
| No Cost Burden | 0 | 0 | 0 | 15 | 0 | 0 | 0 | 15 | 15 | 60 | 0 | 75 |
| Total | 0 | 15 | 0 | 15 | 0 | 0 | 0 | 30 | 30 | 60 | 15 | 105 |
| Standard | Own | Rent | Own | Rent | Own | Rent | Own | Rent | <=80% AMI | Own | Rent | All |
| Severe Cost Burden | 650 | 1,950 | 360 | 230 | 140 | 0 | 1,150 | 2,180 | 3,330 | 75 | 0 | 3,405 |
| Moderate Cost Burden | 235 | 325 | 280 | 510 | 550 | 310 | 1,065 | 1,145 | 2,210 | 465 | 0 | 2,675 |
| No Cost Burden | 35 | 895 | 615 | 625 | 1,500 | 1,595 | 2,150 | 3,115 | 5,265 | 7,115 | 1,315 | 13,695 |
| Total | 970 | 3,225 | 1,255 | 1,365 | 2,190 | 1,905 | 4,415 | 6,495 | 10,910 | 7,655 | 1,315 | 19,880 |

Overcrowding

Definition: *No overcrowding is when there is one person or less per room. Moderate overcrowding occurs when there is more than one person per room but less than or equal to 1.5 people. Severe overcrowding occurs when there are more than 1.5 people per room in the housing unit. A one-family household is a family household with no subfamilies. However a 2+ family household is a multi-family household composed of more than one family or subfamily. Non-family households are composed of unrelated individuals.*

Observations: The following table documents overcrowding by tenure status, household income level, and family status. In the City, one family households are not at particular risk for moderate or severe overcrowding, regardless of household income level, although there is a slight elevation for rental households. In general, 2+ families and non-family households do not face overcrowding risk either. It should be noted that since 2008, when this data was developed, there has been some loss of jobs, some loss of income and some loss of housing. It would not be surprising for the Census 2010 to show a rise in over-crowding as families “double up”, which has been reported anecdotally by local service and housing organizations.

Table 23: Overcrowding²⁰

| | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total | 80.1%+ AMI | | Total |
|------------------------|-----------|-------|--------------|------|---------------|------|-----------------|-------|-----------|------------|------|--------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | | <=80% AMI | Own | |
| 1 Family HH | Own | Rent | Own | Rent | Own | Rent | Own | Rent | <=80% AMI | Own | Rent | All |
| No Over-crowding | 235 | 1,135 | 745 | 400 | 1,515 | 940 | 2,495 | 2,475 | 4,970 | 6,090 | 570 | 11,630 |
| Moderate Over-crowding | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Severe Over-crowding | 0 | 20 | 0 | 0 | 0 | 0 | 0 | 20 | 20 | 0 | 0 | 20 |

²⁰ CHAS/ACS 2009 Table 10

| | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total <=80% AMI | 80.1%+ AMI | | Total All |
|------------------------|-----------|-------|--------------|------|---------------|------|-----------------|-------|--------------------|------------|------|--------------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | | Own | Rent | |
| 1 Family HH | | | | | | | | | | | | |
| Total | 235 | 1,155 | 745 | 400 | 1,515 | 940 | 2,495 | 2,495 | 4,990 | 6,090 | 570 | 11,650 |
| 2+ Family HH | | | | | | | | | <=80% AMI | | | |
| No Over-crowding | 15 | 40 | 0 | 0 | 0 | 0 | 15 | 40 | 55 | 215 | 65 | 335 |
| Moderate Over-crowding | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Severe Over-crowding | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 15 | 40 | 0 | 0 | 0 | 0 | 15 | 40 | 55 | 215 | 65 | 335 |
| Non-Family HH | | | | | | | | | <=80% AMI | | | |
| No Over-crowding | 720 | 2,050 | 505 | 975 | 680 | 965 | 1,905 | 3,990 | 5,895 | 1,405 | 695 | 7,995 |
| Moderate Over-crowding | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Severe Over-crowding | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 720 | 2,050 | 505 | 975 | 680 | 965 | 1,905 | 3,990 | 5,895 | 1,405 | 695 | 7,995 |

Utilizing CHAS/ACS data from HUD (2008) we have developed the following information about the housing needs of racial and ethnic groups:

The City's Black population in 2009 is estimated to be 4.4%, while its Hispanic population is 2.8%. As two of the largest minority groups in the City both ethnic should be examined closely in terms of need and prospective demand on the City's resources.

Table 24: Race and Ethnicity in Pittsfield 2000, 2009, 2014²¹

| | 2000 | 2009 | 2014 | Change 2000-2014 |
|----------------------------|-------|-------|-------|------------------|
| White Alone | 92.6% | 90.7% | 89.5% | -9.43% |
| Black Alone | 3.7% | 4.4% | 4.8% | 22.10% |
| American Indian Alone | 0.1% | 0.2% | 0.2% | 4.62% |
| Asian Alone | 1.2% | 1.7% | 2.1% | 71.11% |
| Pacific Islander Alone | 0.0% | 0.1% | 0.1% | 25.00% |
| Some Other Race Alone | 0.8% | 1.0% | 1.2% | 42.09% |
| Two or More Races | 1.6% | 2.0% | 2.2% | 25.00% |
| Hispanic Origin (Any Race) | 2.0% | 2.8% | 3.2% | 47.54% |

The following table examines housing unit problems by income level and race. As a whole, White owners and renters and low income Black renters have housing problems.

²¹ ESRI Ibid. Note that ESRI minority numbers are significantly higher than ACS.

Table 25: Housing Needs by Race²²

| | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total |
|--|-----------|--------|--------------|--------|---------------|--------|-----------------|--------|-----------|
| Race with Housing Problems | | | | | | | | | |
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | <=80% AMI |
| White | 855 | 1,990 | 595 | 655 | 690 | 210 | 2,140 | 2,855 | 4,995 |
| Black | 20 | 260 | 20 | 0 | 0 | 100 | 40 | 360 | 400 |
| Asian | 0 | 0 | 0 | 65 | 0 | 0 | 0 | 65 | 65 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hispanic | 0 | 45 | 0 | 0 | 0 | 0 | 0 | 45 | 45 |
| Other | 10 | 0 | 25 | 30 | 0 | 0 | 35 | 30 | 65 |
| Total | 885 | 2,295 | 640 | 750 | 690 | 310 | 2,215 | 3,355 | 5,570 |
| Race with No Housing Problems | | | | | | | | | |
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | <=80% AMI |
| White | 15 | 640 | 615 | 385 | 1,455 | 1,475 | 2,085 | 2,500 | 4,585 |
| Black | 0 | 65 | 0 | 105 | 0 | 35 | 0 | 205 | 205 |
| Asian | 0 | 0 | 0 | 0 | 30 | 0 | 30 | 0 | 30 |
| American Indian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hispanic | 0 | 195 | 0 | 50 | 20 | 70 | 20 | 315 | 335 |
| Other | 15 | 0 | 0 | 0 | 0 | 0 | 15 | 0 | 15 |
| Total | 30 | 900 | 615 | 540 | 1,505 | 1,580 | 2,150 | 3,020 | 5,170 |
| Total All | 965 | 3,250 | 1,255 | 1,380 | 2,195 | 1,905 | 4,415 | 6,535 | 10,950 |
| % of Owner or Renter Population | | | | | | | | | |
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | <=80% AMI |
| | 7.96% | 41.35% | 10.35% | 17.56% | 18.10% | 24.24% | 36.40% | 83.14% | 54.78% |

| | 80.1%+ AMI | | Total |
|-----------------------------------|------------|------|-------|
| Race with Housing Problems | | | |
| | Own | Rent | All |
| White | 600 | 15 | 5,610 |
| Black | 0 | 0 | 400 |
| Asian | 0 | 0 | 65 |
| American Indian | 0 | 0 | 0 |
| Pacific | 0 | 0 | 0 |

²² CHAS/ACS 2009 Table 1

| 80.1%+ AMI | | | Total |
|-------------------------------|-------|-------|--------|
| Islander | | | |
| Hispanic | 0 | 0 | 45 |
| Other | 0 | 0 | 65 |
| Total | 600 | 15 | 6,185 |
| Race with No Housing Problems | | | |
| | Own | Rent | All |
| White | 6,760 | 1,025 | 12,370 |
| Black | 100 | 195 | 500 |
| Asian | 105 | 0 | 135 |
| American Indian | 75 | 0 | 75 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 60 | 0 | 395 |
| Other | 4 | 0 | 19 |
| Total | 7,104 | 1,220 | 13,494 |
| Total All | 7,724 | 1,315 | 19,989 |

A concern of HUD and of the City is when there is a disproportionate need for any ethnic group. The table below shows that although there are challenges facing the households, there is no disproportionate need for any one ethnic/racial group.

Table 26: Percentage of HHs with Housing Problems by Race²³

| Race with Housing Problems | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total <=80% AMI |
|----------------------------|-----------|--------|--------------|--------|---------------|--------|-----------------|--------|-----------------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | |
| White | 88.60% | 61.23% | 47.41% | 47.46% | 31.44% | 11.02% | 48.47% | 43.69% | 45.62% |
| Black | 2.07% | 8.00% | 1.59% | 0.00% | 0.00% | 5.25% | 0.91% | 5.51% | 3.65% |
| Asian | 0.00% | 0.00% | 0.00% | 4.71% | 0.00% | 0.00% | 0.00% | 0.99% | 0.59% |
| American Indian | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Pacific Islander | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Hispanic | 0.00% | 1.38% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.69% | 0.41% |
| Other | 1.04% | 0.00% | 1.99% | 2.17% | 0.00% | 0.00% | 0.79% | 0.46% | 0.59% |

| Race with Housing Problems | 80.1%- 95% AMI | | 95.1%+ AMI | | Total |
|----------------------------|----------------|--------|------------|--------|--------|
| | Owner | Renter | Owner | Renter | |
| White | 20.00% | 0.00% | 6.15% | 1.33% | 28.07% |

²³ HUD CHAS/ACS Table 1

| | | | | | |
|------------------|-------|-------|-------|-------|-------|
| Black | 0.00% | 0.00% | 0.00% | 0.00% | 2.00% |
| Asian | 0.00% | 0.00% | 0.00% | 0.00% | 0.33% |
| American Indian | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Pacific Islander | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Hispanic | 0.00% | 0.00% | 0.00% | 0.00% | 0.23% |
| Other | 0.00% | 0.00% | 0.00% | 0.00% | 0.33% |

The impact of severe housing problems including substandard housing, severe overcrowding and severe cost-burden affect all ethnicities in Pittsfield. When examined closer by race and ethnic group, the distribution of severe housing problems by race and ethnic group does not vary from that of the overall population.

Table 27: Severe Housing Needs by Race²⁴

| Race with Housing Problems | <=30% AMI | | 30.1-50% AMI | | 50.1%-80% AMI | | Total <=80% AMI | | Total |
|----------------------------|-----------|--------|--------------|--------|---------------|-------|-----------------|--------|-----------|
| | Own | Rent | Own | Rent | Own | Rent | Own | Rent | <=80% AMI |
| White | 64.95% | 51.23% | 28.69% | 17.39% | 6.38% | 0.00% | 25.57% | 29.15% | 27.70% |
| Black | 2.06% | 8.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.45% | 3.98% | 2.56% |
| Asian | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| American Indian | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Pacific Islander | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Hispanic | 0.00% | 1.38% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.69% | 0.41% |
| Other | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

| Race with Housing Problems | 80.1%- 95% AMI | | 95.1%+ AMI | | Total |
|----------------------------|----------------|--------|------------|--------|--------|
| | Owner | Renter | Owner | Renter | All |
| White | 0.00% | 0.00% | 1.98% | 1.33% | 15.93% |
| Black | 0.00% | 0.00% | 0.00% | 0.00% | 1.40% |
| Asian | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| American Indian | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Pacific Islander | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Hispanic | 0.00% | 0.00% | 0.00% | 0.00% | 0.23% |
| Other | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

As we noted above, housing cost-burden proved to be the most significant housing problem in the City for low income households. Although housing cost burden exists in White and Black households in the City, there is not any racial or ethnic group with a disproportionate share of housing cost burden.

²⁴ CHAS/ACS Table 2

Table 28a: Cost Burden by Race (Numbers)²⁵

| Race | Severe Cost Burden | | Moderate Cost Burden | | No Cost Burden | | Total Moderate and Severe | | Total |
|------------------|--------------------|--------|----------------------|--------|----------------|--------|---------------------------|--------|--------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | All |
| White | 1,205 | 1,890 | 1,480 | 965 | 8,910 | 3,535 | 2,685 | 2,855 | 18,275 |
| Black | 20 | 260 | 20 | 100 | 105 | 400 | 40 | 360 | 905 |
| Asian | 0 | 0 | 0 | 65 | 135 | 0 | 0 | 65 | 200 |
| American Indian | 0 | 0 | 0 | 0 | 75 | 0 | 0 | 0 | 75 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hispanic | 0 | 45 | 0 | 0 | 80 | 315 | 0 | 45 | 455 |
| Other | 0 | 0 | 30 | 30 | 25 | 0 | 30 | 30 | 85 |

Table 28b: Cost Burden by Race (Percentages)²⁶

| Race with Housing Problems | Severe Cost Burden | | Moderate Cost Burden | | No Cost Burden | | Total Moderate and Severe | | Total |
|----------------------------|--------------------|--------|----------------------|--------|----------------|--------|---------------------------|--------|--------|
| | Owner | Renter | Owner | Renter | Owner | Renter | Owner | Renter | All |
| White | 98.37% | 86.10% | 96.73% | 83.19% | 95.50% | 83.18% | 97.46% | 85.10% | 91.40% |
| Black | 1.63% | 11.85% | 1.31% | 8.62% | 1.13% | 9.41% | 1.45% | 10.73% | 4.53% |
| Asian | 0.00% | 0.00% | 0.00% | 5.60% | 1.45% | 0.00% | 0.00% | 1.94% | 1.00% |
| American Indian | 0.00% | 0.00% | 0.00% | 0.00% | 0.80% | 0.00% | 0.00% | 0.00% | 0.38% |
| Pacific Islander | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Hispanic | 0.00% | 2.05% | 0.00% | 0.00% | 0.86% | 7.41% | 0.00% | 1.34% | 2.28% |
| Other | 0.00% | 0.00% | 1.96% | 2.59% | 0.27% | 0.00% | 1.09% | 0.89% | 0.43% |

Summary Conclusion

The Housing Needs Analysis shows that the most pervasive problem facing households in Pittsfield is the cost burden of housing. Therefore the preservation of existing rental units which are subsidized, as well as those affordable rental units provided by private landlords, is an important strategy for the City. Rehab and other preservation approaches can help tremendously. Other programs such as HOME and Project Based Section 8 are effective in providing decent and affordable housing to households earning below 80% of the median.

The problems of cost are also faced by owners, who outnumber renters in terms of moderate to severe cost burdens in moderate income groups. There are several approaches that might be explored to address this problem. Lowering utility costs through retrofitting of energy and water improvements, can assist low income owners. Assistance with repairs to properties, especially those owned by low income elderly, can also be effective.

²⁵ CHAS/ACS Table 9

²⁶ CHAS/ACS Table 9

Housing Market Analysis

Overview

"Need" is difficult to define. The market forces of supply and demand have been the engines that have created disparities from time to time. For example, Massachusetts encountered an economic recession in 1990-1993 which resulted in a decline in housing production and an actual decline in market rents and housing prices. The opposite was true in the period 1998-2007. Now we have entered a period seemingly worse than the downturn in 1990-1993 and according to some labor economists, rivaling that of the Great Depression for certain income groups. In the last few years, the City has seen a decline in residential construction, as financing has declined and housing foreclosures have increased.

When one examines more closely who benefited from the recent housing ‘boom’ and who is now being impacted by its decline, it is clear that many households who had been priced out of the market or who had been faced with increasing the proportion of income they had to set aside for housing, are in mortgage trouble. Moreover, as compensation is stagnant (7% decrease in real wages in the last 3 years) or even cut and as many household members have lost their jobs, it has become difficult to maintain mortgage payments. The first wave of foreclosures were of houses purchased in many cases with sub-prime mortgages. The latest wave are for houses which had adjustable rate mortgages and liberal underwriting standards (so called alt-A mortgages). Rental housing has been impacted by foreclosures. In some cases, rental properties have been abandoned.

Nationally, for those households above median income, although the cost of housing rose, they still had sufficient income for other basic needs. In housing economics, we refer to this phenomenon as *income elasticity*. Low- income families have less elasticity than higher income families. Thus when the lower income households spend 50% of income on housing, this results in the neglect of other more basic needs.

General Population Characteristics

The population in Pittsfield has been decreasing since 2000 and is expected to continue to decrease between 2009 and 2014. The population in Massachusetts is anticipated to increase marginally between 2009 and 2014.

The following tables summarize the basic characteristics of the City’s population.

Table 18: Population Characteristics²⁷

| | 2000 Total Households | 2009 Total Households | 2014 Total Households |
|------------|-----------------------|-----------------------|-----------------------|
| Pittsfield | 19,704 | 19,297 | 18,919 |

Table 19: 2000-2009 & Estimated 2014 Population Change²⁸

| | 2000 Total Population | 2009 Total Population | % Change 2000-2009 | 2014 Total Population | % Change 2009-2014 |
|------------|-----------------------|-----------------------|--------------------|-----------------------|--------------------|
| Pittsfield | 45,793 | 44,031 | -3.85% | 42,888 | -2.60% |

²⁷ ESRI forecasts for 2009 and 2014

²⁸ ESRI *ibid.*

| | 2000 Total Population | 2009 Total Population | % Change 2000-2009 | 2014 Total Population | % Change 2009-2014 |
|---------------|------------------------------|------------------------------|---------------------------|------------------------------|---------------------------|
| Massachusetts | 6,349,097 | 6,499,354 | 2.37% | 6,543,317 | 0.68% |

Housing Characteristics

The following tables show housing trends between 2000 and 2014. As mentioned previously, Pittsfield's population is expected to decline. However, the proportions of low and extremely low income households are expected to remain the same.

Table 20a: Overview of Population and Housing Characteristics²⁹

| Summary | 2000 | 2009 | 2014 |
|-------------------------------|-------------|-------------|-------------|
| Population | 45,793 | 44,031 | 42,888 |
| Households | 19,704 | 19,297 | 18,919 |
| Low Income | 7,816 | 7,793 | 7,474 |
| Extremely Low Income | 3,817 | 2,647 | 2,505 |
| Families | 11,822 | 11,514 | 11,257 |
| Average Household Size | 2.26 | 2.22 | 2.20 |
| Owner Occupied Housing Units | 11,979 | 11,738 | 11,469 |
| Renter Occupied Housing Units | 7,725 | 7,559 | 7,450 |
| Median Age | 39.6 | 42.3 | 43.0 |

Table 20b: Overview of Trends³⁰

| Trends: 2009-2014 Annual Rate | Pittsfield | State | National |
|--------------------------------------|-------------------|--------------|-----------------|
| Population | -2.60% | 0.68% | 0.91% |
| Households | -1.96% | 0.97% | 0.94% |
| Families | -2.23% | 0.75% | 0.74% |
| Owner Households | -2.29% | 0.75% | 1.19% |

Table 21: Racial/Ethnic Composition³¹

| | 2000 | 2009 | 2014 |
|----------------------------|-------------|-------------|-------------|
| White Alone | 92.6% | 90.7% | 89.5% |
| Black Alone | 3.7% | 4.4% | 4.8% |
| American Indian Alone | 0.1% | 0.2% | 0.2% |
| Asian Alone | 1.2% | 1.7% | 2.1% |
| Pacific Islander Alone | 0.0% | 0.1% | 0.1% |
| Some Other Race Alone | 0.8% | 1.0% | 1.2% |
| Two or More Races | 1.6% | 2.0% | 2.2% |
| Hispanic Origin (Any Race) | 2.0% | 2.8% | 3.2% |

²⁹ ESRI Ibid.

³⁰ ESRI Ibid.

³¹ ESRI Ibid.

Pittsfield has less diversity than the US as a whole. The Diversity Index summarizes racial and ethnic diversity. The index shows the likelihood that two persons, chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity). For example, the diversity score for Pittsfield is 22, which means there is a 22 percent probability that two people randomly chosen from the Pittsfield population would belong to different race or ethnic group. The US has a diversity rating of 61.

Ownership and Rental Housing

The table below indicates that while there has been a decline in owner occupied units, most of it can be accounted for by the increase in vacant units. This may be due to the 2007-2009 foreclosures but might also include unsold units of new construction and families who have voluntarily moved out of their homes without selling them.

Table 22: Trends in Tenure for Pittsfield³²

| | 2000 | 2009 | 2014 |
|----------|-------|-------|-------|
| Occupied | 92.2% | 89.5% | 87.7% |
| Owner | 56.1% | 54.4% | 53.2% |
| Renter | 36.2% | 35.1% | 34.5% |
| Vacant | 7.8% | 10.5% | 12.3% |

Table 23: Tenure Characteristics³³

| | 2009 Total Housing Units | 2009 Owner Occupied HU | | 2009 Renter Occupied HU | | 2009 Vacant Housing Units | |
|---------------------|--------------------------|------------------------|-----|-------------------------|-----|---------------------------|-----|
| | | # | % | # | % | # | % |
| Pittsfield | 21,563 | 11,738 | 54% | 7,559 | 35% | 2,266 | 11% |
| Total Massachusetts | 2,760,287 | 1,564,891 | 56% | 952,083 | 35% | 243,313 | 9% |
| Total US | 131,278,867 | 77,088,155 | 59% | 39,435,001 | 30% | 14,755,711 | 11% |

Note: The data in this table does not reflect the changes which have been occurring since early 2009.

The table above shows that in general the vacancy rate was greater than the regional average, and equal to the national average. Housing economists state that a 7% vacancy rate is necessary for an efficient rental market, thus there is some upward pressure with the current vacancy rate. It is not possible to generate current (2009) data separately for renters versus owners. Renter and owner occupancy rates for the City both decreased between 2000 and 2009. Renter occupancy experienced a 2.15% decline, and owner occupancy a 2.01% decrease.

Housing Supply

³² ESRI Ibid.

³³ ESRI Ibid.

In the past five years, there has been a decline in the number of building permits issued. HUD data reports that there were not any new building permits issued in 2009, however the City has issued a number of permits for rehabilitation projects.

Chart 10: Pittsfield New Building Permits by Category ³⁴

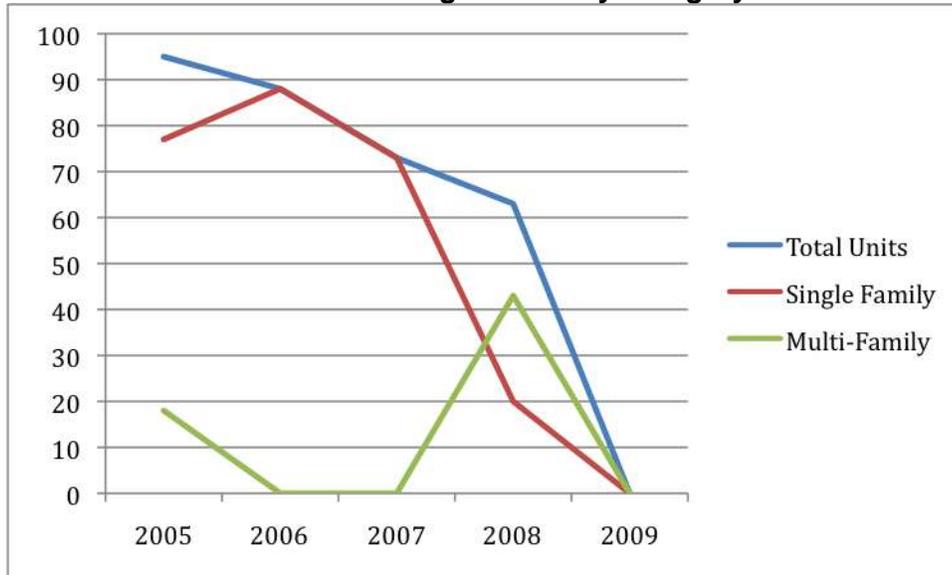


Table 24: Pittsfield New Building Permits by Category ³⁵

| | 2005 | 2006 | 2007 | 2008 | 2009 |
|----------------------|------|------|------|------|------|
| Single Family | 77 | 88 | 73 | 20 | 0 |
| Multi-Family | 18 | 0 | 0 | 43 | 0 |
| Total | 95 | 88 | 73 | 63 | 0 |

Affordable Housing Production

Since 2000, the City's total year round housing unit base is increasing slowly. This may result in the supply of affordable housing to fall further below the 10% threshold. In order to offset this trend, a series of strategies and specific housing recommendations are offered in the two following sections.

The following table summarizes the formally subsidized housing base in the City. The State indicates that its list of subsidized housing totals 2,022 units, most of which are in fact affordable (but not all, due to the definitions of how units are classified in the SHI list).

Table 25: Chapter 40B Subsidized Housing Inventory ³⁶

| | 2000 Census Year Round Housing Units | ESRI est. 2009 Year Round Housing Units | Total Development Units | Total SHI Units | % est. SHI Units 2009 Base |
|------------|--------------------------------------|---|-------------------------|-----------------|----------------------------|
| Pittsfield | 21,000 | 21,563 | 2,076 | 2,022 | 9.38% |

³⁴ HUD Building Permit Database

³⁵ HUD Ibid.

³⁶ ESRI Ibid., DHCD Subsidized Housing Inventory (DATE?)

The ACS survey of 2008 was analyzed by HUD in 2009 to portray the occupancy characteristics of households in Pittsfield. The focus of this analysis was to determine the extent to which there were mismatches between the cost of the housing and incomes of the occupant families.³⁷ In an ideal world, households would be occupying housing whose cost was such that they were neither over-paying or underpaying (although underpaying is not a critical problem).

The following tables show how households are distributed in terms of income and in terms of whether the cost of that unit being occupied is affordable to a household in that income bracket. For example, if a house which is affordable to a low income household (50.1%-80% AMI) was being occupied by anyone whose income was extremely low income (<=30% AMI), then one would say, that that extremely low income family was being cost burdened because they are living in a house which is NOT affordable to them (see green highlighted cells below). Conversely, if that house was being occupied by someone above 80.1% AMI, that household is under-burdened (see yellow highlighted cells below).

Table 27a: Number of Owner Housing Units with and without Mortgages Affordable to Households in 2008³⁸

| | Occupied by HHs <=30% AMI | Occupied by HHs 30.1-50% AMI | Occupied by HHs 50.1-80% AMI | Occupied by HHs >80.1% AMI | Total Occupied |
|----------------------------------|---------------------------------|------------------------------------|------------------------------------|----------------------------------|-------------------|
| Affordable to HHs <=30% AMI | 340 | 610 | 850 | 1,580 | 3,380 |
| Affordable to HHs 30- 50% AMI | 485 | 465 | 1,130 | 3,495 | 5,575 |
| Affordable to HHs 50- 80% AMI | 105 | 50 | 90 | 1,105 | 1,350 |
| Affordable to HHs >80% AMI | 45 | 125 | 120 | 1,465 | 1,755 |
| Total | 975 | 1,250 | 2,190 | 7,645 | 12,060 |

The same analysis is repeated for rental units below.

³⁷The creation of the Owner Affordability dimension requires a series of assumptions, in order to determine the relationship between a housing unit's value and the monthly mortgage payment required to purchase it.³⁷ HUD assumed a 31% monthly payment standard, 96.5% loan-to-value rate, a 5.5% interest rate, a 1.75% upfront insurance premium, a .55% annual insurance premium, and 2% annual taxes and insurance. Based on these assumptions, HUD estimated value to income ratio of 3.36 for an "affordable" home. Renter Affordability assumes that a 30% monthly payment standard is the threshold for affordability.

³⁸ HUD ACS Tables 15A, 15B and 15C

Table 27b: Number of Rental Housing Units Affordable to Households in 2008³⁹

| | Occupied by HHs <=30% AMFI | Occupied by HHs 30.1-50% AMFI | Occupied by HHs 50.1-80% AMFI | Occupied by HHs >80.1% AMFI | Total Occupied |
|-----------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-----------------------------------|-------------------|
| Affordable to HHs <=30% AMFI | 1,665 | 475 | 155 | 225 | 2,520 |
| Affordable to HHs 30- 50% AMFI | 1,205 | 515 | 1,450 | 630 | 3,800 |
| Affordable to HHs 50- 80% AMFI | 360 | 375 | 300 | 455 | 1,490 |
| Affordable to HHs >80% AMFI | 0 | 0 | 0 | 0 | 0 |
| Total | 3,230 | 1,365 | 1,905 | 1,310 | 7,810 |

90% of owner and 34% of renter occupied houses that are affordable to households below 30% AMI, are occupied by households who earn above 30% AMI. Similarly, 60% of owner and 17% of renter occupied housing units that are affordable to households below 80% of median income in the City are occupied by households earning above 80% of median.

Households move in and out of the non-subsidized housing stock, so that at any one time, mismatch analysis such as we have done above, is just a snapshot in time. During the period of 1995 through 2007, when housing prices soared, there was significant conversion of rental housing to ownership and also a rise in rental rates. This became a loss of affordable housing. HUD conducted a study in 2007.⁴⁰ This study concluded that the three most affordable categories—non-market units, extremely low rent units, and very low rent units—posted large decreases in the number of units between 2005 and 2007. The three categories combined declined by between 1.5 and 2.0 million units nationally.

The study above, shows how many affordable units there are in Pittsfield, including subsidized and unsubsidized housing units. There are two categories of subsidies – deep subsidies such as Public Housing, that ensure a household is not cost burdened, while other subsidy mechanisms, such as Tax Credits and HOME typically reduce housing cost, but do not ensure that the household is limited to paying 30% of their income.

At this time Pittsfield’s subsidized housing units of all types account for 9.38% of the total housing stock. These total approximately 1,800 rental units and 200 owner units.

The analysis of the tables above, indicate that in 2008 there were approximately 3,292 owners and 2,713 renters below 80% of median who were occupying houses affordable to them and yet receiving no subsidy.

A preservation strategy would therefore be entirely appropriate, as it could enable these households to continue to reside in that affordable housing.

If we do the same analysis as above, but for housing units which were vacant in 2008, there were 130 vacant rental housing units in standard condition that were not subsidized but were affordable to households below 30% of the median.

³⁹ HUD ACS Ibid.

⁴⁰ HUD PD&R: Rental Market Dynamics: 2005-2007

Table 28a: Number of Vacant Owner Units Affordable to Households in 2008⁴¹

| Vacant Ownership Units - Standard Condition | Bedroom # | | | Total |
|---|-----------|---|-----|-------|
| | 0 or 1 | 2 | 3+ | |
| Affordability | | | | |
| Affordable to HHs at 50% AMI | 0 | 0 | 150 | 150 |
| Affordable to HHs at 80% AMI | 70 | 0 | 55 | 125 |
| Affordable to HHs at 100% AMI | 0 | 0 | 0 | 0 |
| Affordable to HHs above 100% AMI | 65 | 0 | 50 | 115 |
| Total | 135 | 0 | 255 | 390 |
| Substandard Vacant Units | | | | 0 |

Table 28b: Number of Vacant Renter Units Affordable to Households in 2008⁴²

| Vacant Rental Units - Standard Condition | Bedroom # | | | Total |
|--|-----------|----|----|-------|
| | 0 or 1 | 2 | 3+ | |
| Affordability | | | | |
| Affordable to HHs at 30% AMFI | 130 | 0 | 0 | 130 |
| Affordable to HHs at 50% AMFI | 110 | 45 | 55 | 210 |
| Affordable to HHs at 80% AMFI | 0 | 0 | 0 | 0 |
| Affordable to HHs above 80% AMFI | 50 | 0 | 0 | 50 |
| Total | 290 | 45 | 55 | 390 |
| Substandard Vacant Units | | | | 0 |

Matching these severely cost-burdened rental households to these affordable units, could help ameliorate problems for them. A similar approach could be taken for low income owner households with severe cost burdens.

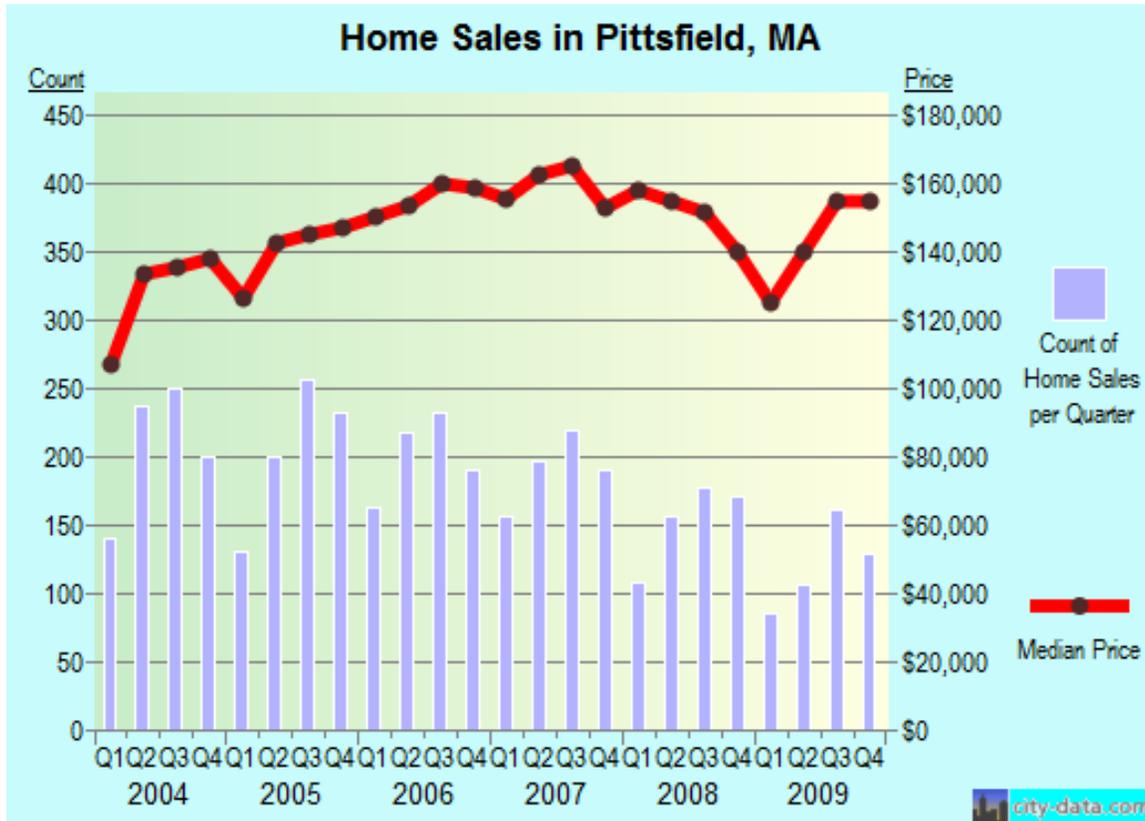
Ownership Affordability

Since 2006 there has been fluctuation in the City's home prices, but at this time housing prices are estimated to be comparable to their 2006 rates. This fluctuation is hard to analyze in terms of how it has affected households below 80% of median income.

⁴¹ Ibid.

⁴² Ibid.

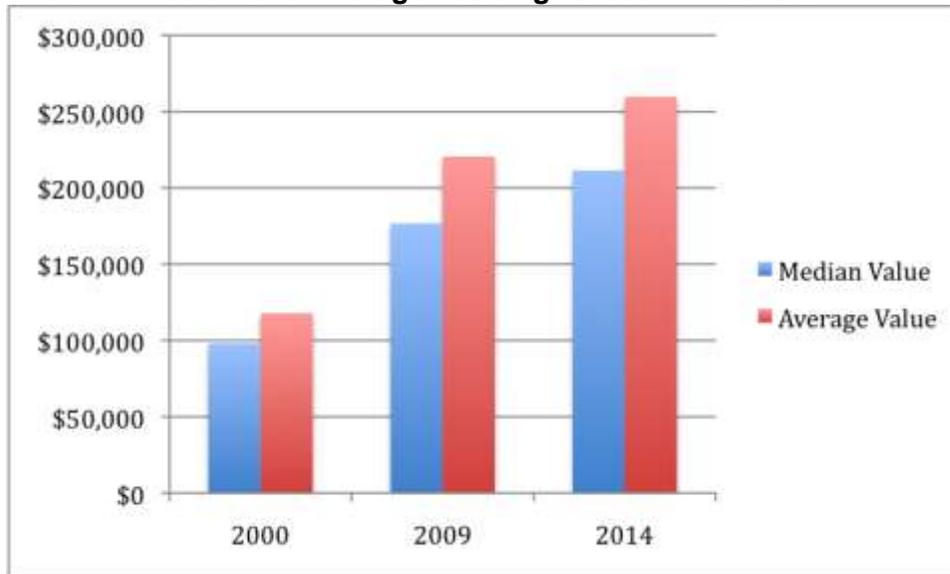
Chart 11: Home Prices in Pittsfield 2004-2009⁴³



Although housing values in the City have fluctuated since 2005, they are still greater than the 2000 levels, and overall are expected to continue rising. Whether one looks at medians (which can be distorted by extreme pricing differentials) or averages, the trend is similar, as the chart below illustrates.

⁴³ City Data.com

Chart 12: Median and Average Housing Values in Pittsfield⁴⁴



Another illustration of housing affordability is to look at the cost of housing divided by household income, which generates an indicator ratio which illustrates the cost burden of ownership housing.

Table 29: Median Housing Price as a Multiple of Median Household Income⁴⁵

| | 1980 | 1990 | 2000 | 2009 |
|---------------|------|------|------|------|
| US | 2.79 | 2.64 | 2.66 | 2.97 |
| Massachusetts | 2.75 | 4.24 | 3.62 | 4.35 |

Table 30: Median and Average Housing Values as a Multiple of Median and Average Household Income for Pittsfield⁴⁶

| Pittsfield | 2000 | 2005 | 2008 | Est. 2014 |
|---|------|------|------|-----------|
| Median Housing Value to Median Income Ratio | 2.76 | 3.63 | 3.82 | 4.34 |

These tables illustrate the multiple of household income divided into the value or cost of housing in Pittsfield, and compare that with the US. Historically the US average has been around 2.75, but after 1980 it rose significantly to a value of 2.97 in 2009. The ratio is a better measure, in that it accounts for differences in income and housing costs in any city or town. These ratios illustrate that households entering the homeownership market in 2009 needed substantially more of their income to purchase a home than they did in 2000. Most importantly, it illustrates the higher relative cost of housing in Pittsfield.

If the median housing value for the City dropped by about \$40,000, then the ratio would equal that of the US as a whole.

This has and will continue to have significant implications for the future of businesses in the area, which rely on or employ middle and lower income people.

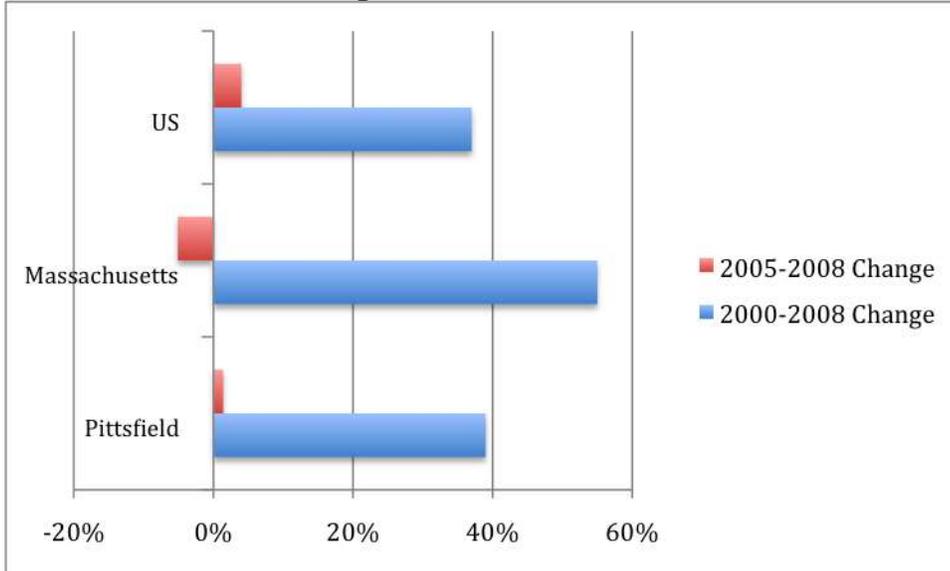
⁴⁴ ESRI Ibid.

⁴⁵ ESRI Ibid.

⁴⁶ ESRI Ibid., ACS 2005, ACS 2008

The Chart below shows how the relative cost of housing in terms of income changes between 2000 and 2008, and 2005 and 2008. Between 2005 and 2008 the housing value to income ratio in the US rose 4%, while in Massachusetts it decreased 5% but in Pittsfield it only increased 1.4%. The overall increase in this ratio between 2000 and 2008 had consequences for homebuyers as home prices had risen whereas the residents' incomes were stable.

Chart 13: Median Housing Value as a Ratio of Median Household Income⁴⁷



When one examines households that are at or below 80% of median income, it becomes clear that the number of affordable housing units (either single-family homes or condominiums) available is seriously limited. Currently, for a family of four in Pittsfield to pay 30% of its income for housing, the cost of the home cannot exceed \$124,492. Currently, 23 of the nearly 200 single family homes for sale meet that criteria. However, two of these have fewer than three bedrooms. As of March 2010, nine of the 60 condominiums available are in an acceptable price range; but none have more than two bedrooms.

Table 31: 2009 Monthly Owner Maximums for Low Income HHs⁴⁸

| | Median HH Income | Group Median Income | Monthly Max at 31% of Income | HUD Affordable Unit at 3.36 Income to Value Ratio |
|------------|------------------|---------------------|------------------------------|---|
| ELI | \$46,314 | \$13,894 | \$359 | \$46,685 |
| VLI | \$46,314 | \$23,157 | \$598 | \$77,808 |
| LI | \$46,314 | \$37,051 | \$957 | \$124,492 |

In addition, we examined home sales prices in all 30 communities in the City to see what was available as of March 25th, 2010.

⁴⁷ US Census, ACS 2005, ACS 2008

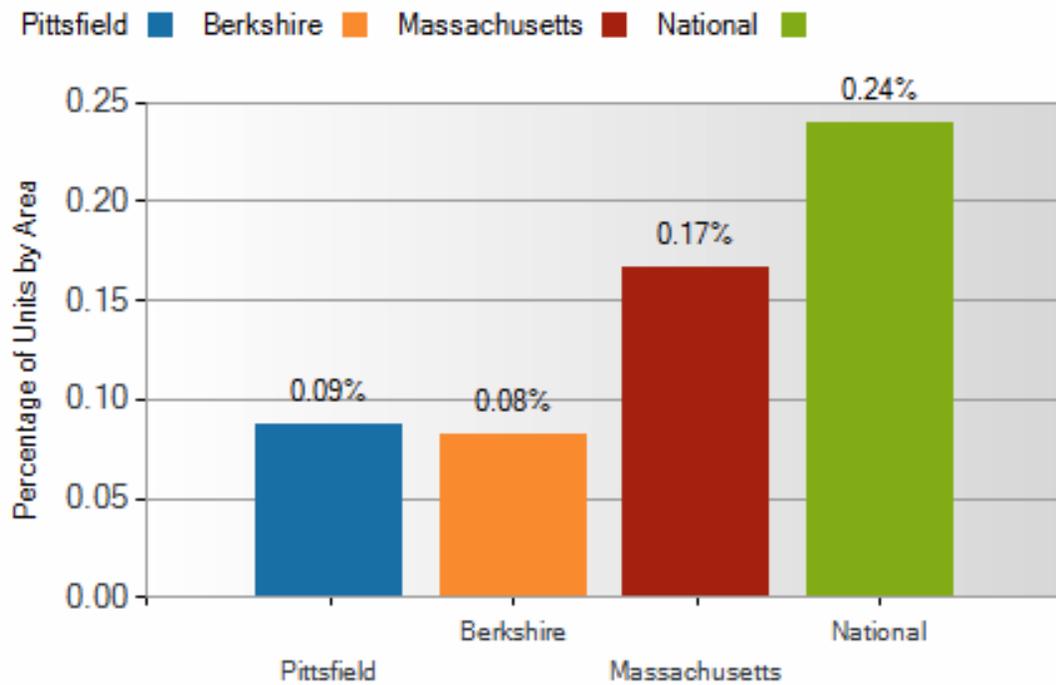
⁴⁸ ESRI Ibid

Table 32: Home Sales Listings at 3/25/2010⁴⁹

| Income Group | Number of Listings below Maximum | Lowest Single Family Home Offered | Lowest Single Family Home as a % of HUD Affordable HU | Affordable to HH with Income of ___ | Percentage of Median |
|----------------------------------|----------------------------------|-----------------------------------|---|-------------------------------------|----------------------|
| Extremely Low Income (<=30% AMI) | 2 | \$29,900 | 64.05% | \$8,038 | 57.85% |
| Very Low Income (30.1% -50% AMI) | 4 | \$47,900 | 61.56% | \$12,876 | 55.60% |
| Low Income (50.1% -80% AMI) | 17 | \$89,500 | 71.89% | \$24,059 | 64.93% |

The cost of housing relative to income historically led many buyers to take out questionable loans with “teaser” rates and adjustable rate mortgages and use sub-prime mortgages, especially if they were minorities. This in turn was a key factor in the recent real estate troubles, evidenced by the rising rate of *lis pendens* (mortgages being placed into the process of foreclosure) and in foreclosures.

Chart 14: Foreclosure Rates in Pittsfield and Surrounding Geographies⁵⁰



⁴⁹ ESRI Ibid, Raveis Real Estate

⁵⁰ RealtyTrac 3-16-2010

One of the factors driving housing prices over recent years has been the increase in the size of the average house. In 1970 the average home was 1,500 square feet. In 2001 it was 2,527 square feet. Recently, it appears that housing sizes have declined about 10%. Moreover, the number of bathrooms, kitchen appliances and other amenities increased. Construction costs also escalated, so that the combination of rising land costs, increasing size of homes, multiplication of amenities and the rising cost of construction, have been reflected in the rising cost of housing.

Table 33: Average Total Square Footage and 1993-2001 Change for U.S.⁵¹

| | Total Square Footage | | Percentage Change |
|------------------------------|----------------------|-------|-------------------|
| | 1993 | 2001 | |
| All Housing Units | 1,875 | 2,066 | 10.6 |
| Single-Family Housing Units | 2,278 | 2,527 | 10.9 |
| -Single-Family Detached | 2,337 | 2,553 | 9.2 |
| -Single-Family Attached | 1,799 | 2,373 | 31.9 |
| Apartments | 972 | 1,043 | 7.3 |
| -In 2-4 Unit Buildings | 1,198 | 1,393 | 16.3 |
| -In 5 or more Unit Buildings | 861 | 847 | -1.6 |
| Mobile Homes | 975 | 1,062 | 8.9 |

In addition, those who secured their homes prior to 1995 were able to lock in lower housing costs. Purchasers since then, have seen (until late 2007), a large growth in housing cost. One of the other factors in this, has been the required revaluation of property by tax assessors to regularly reassess all property at full market value. The adjustments made to all housing valuations since 1995 (when courts nation-wide began forcing cities and towns to go to full market valuation for assessment purposes), have particularly impacted owners whose assessed housing values were artificially low.

Any increase in housing valuation would result in an increase in taxes and insurance (which tends to track housing valuations). This impacts poorer households disproportionately, because it increases their cost of housing as a percentage of income and they benefit less financially from income deductions available to homeowners.

The group most impacted are those on fixed or declining incomes, of which the elderly form the most significant segment. Although, in the last year, the recession has caused loss of jobs and in some cases reduction in salaries, wages and benefits, impacting the non-elderly in the workforce. The most recent CHAS/ACS data from 2009 demonstrates that the number of low income elderly and family households paying more than 30% of their monthly income for housing is high, particularly amongst small families. A significant proportion of the low-income elderly households in the City are also troubled by housing problems.

⁵¹ Department of Energy

Rental Affordability

The real estate changes over the past 5 years are also reflected in the rental market. The following table illustrates HUD’s own analysis of rent levels for modest housing affordable to households with incomes at or below 80% of median income.

Chart 15: HUD FMRs for a Modest 2BR 1990-2010⁵²

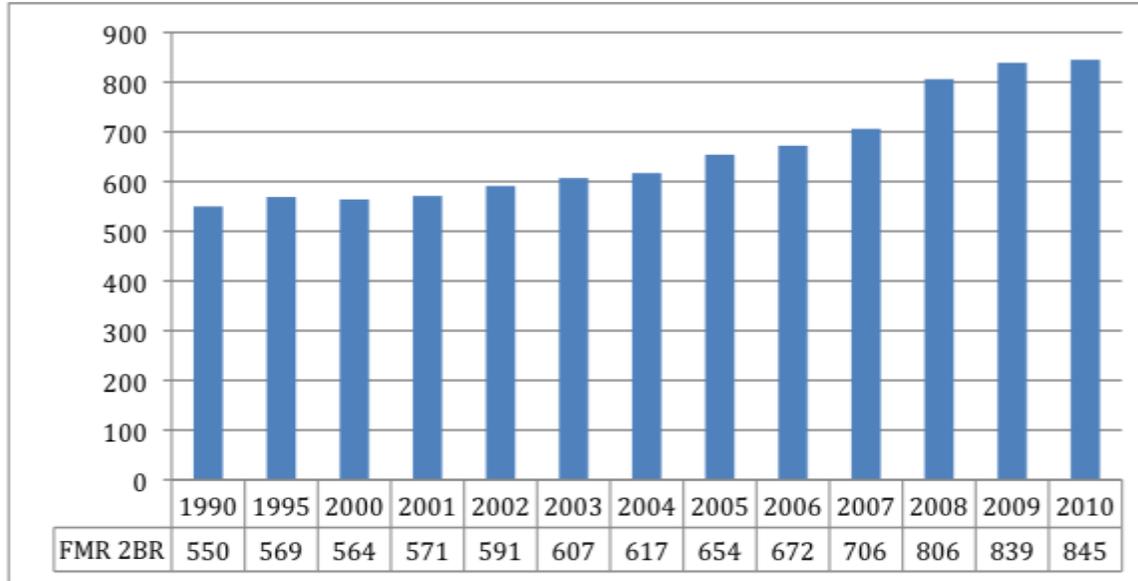


Table 34: 2009 Monthly Rental Maximums for Low Income HHs⁵³

| | Median HH Income | 80% Median Income | Monthly Max at 30% of Income | HUD FMR 2BR 2008 | % Above/Below HUD 2BRFMR |
|------------|------------------|-------------------|------------------------------|------------------|--------------------------|
| Pittsfield | \$46,314 | \$37,051 | \$926 | \$839 | 10.40% |

**As the largest group of people on PHA Waiting lists in the region are people requiring a 2 bedroom unit, we have used the 2 bedroom as the comparative value.*

In addition, we examined the rental listings in a selection of the communities to see what was available as of March 25th, 2010.

Table 35: Rental Listings at 3/25/2010⁵⁴

| | Listings 3-25-10 below Monthly max at 80% Median | Lowest 2 Bedroom Unit Rent Offered | HUD FMR 2BR 2010 | Lowest rent available as a % of HUD FMR | Affordable to HH with Income of __ | Percentage of Median |
|------------|--|------------------------------------|------------------|---|------------------------------------|----------------------|
| Pittsfield | 5 | \$775 | \$845 | 91.72% | \$31,000 | 66.93% |

⁵² HUD FMR database

⁵³ ESRI Ibid., HUD FMR database

⁵⁴ ESRI Ibid, MyApartmentMap

**Note that available units had to be within jurisdictional boundaries for this analysis, even though Federal vouchers can be used anywhere in the US.*

The change in the economic climate which has been sweeping over the area since late 2007, has only exacerbated the ownership and rental difficulties. We should take note of unemployment in the City, as it directly impacts the ability of households to retain or access housing. In 2009, Pittsfield had a lower unemployment rate than the US average of 9.26%.

Table 36: Unemployment in Pittsfield, 2005-2009⁵⁵

| Community | 2005 | 2005 | 2007 | 2008 | 2009 |
|------------|------|------|------|------|------|
| Pittsfield | 4.6 | 4.5 | 4.5 | 5.3 | 8.5 |

The following table tabulates the subsidized units at risk of conversion to market rate units, in the next 5 years. These units are in three developments.

Table 37: Expiring Use

| Community | Total Units | Original Subsidized Units | Units at risk through 2014 | # of Projects |
|------------|-------------|---------------------------|----------------------------|---------------|
| Pittsfield | 748 | 745 | 461 | 17 |

Although public housing units are at risk through demolition, the State and HUD typically only approve revitalization programs that include a strategy to maintain the same number of affordable units provided by the existing public housing.

The profile of the Pittsfield population and estimations of those with housing problems and needs shows that housing cost-burden is the most prevalent housing problem, rather than physical substandard conditions. Projections for Pittsfield’s population in 2014, show that the population is expected to decline while the proportion of low income and extremely low income are expected to stay the same.

Although Pittsfield’s population is forecasted to decrease by 2014, this does not mean that the number of households with housing problems and needs will also stay the same or even decrease.

With the historic and current high housing price to income ratio, the number of cost burdened households in the City will probably continue.

However, if the economy does not recover for households less than 50% of median, these very low income households can expect a further increase in housing cost burden. This is the situation which HCV and Public Housing can address as these resources reduce housing cost burden from above 30% of income to 30% or less.

As noted above, since 2005 new housing construction has been declining. However recent studies commissioned by the City indicate that there is a surplus of housing units and that therefore new production would be counter-productive.

If one needed to develop additional affordable housing, then measures that can benefit both renter and

⁵⁵ Mass.gov, Labor and Workforce Development

owner households could include the use of inclusionary zoning and the use of Project Based HCV from the Pittsfield Housing Authority and from Berkshire Housing.

Attachment I: VAWA Policy

Violence Against Women Act of 1/5/2006. VAWA 2005 (Pub. L. 109-162, 119 Stat. 2960) and PIH Notice 2006-42

- a. The Pittsfield Housing Authority or any HCV (Section 8) Landlord under a HAP contract with the Pittsfield Housing Authority will not evict, or remove assistance from certain persons living in Federal Low Rent Public Housing or in HCV assisted housing if the asserted grounds for such action is an instance of domestic violence, dating violence, sexual assault, or stalking as those terms are defined in Section 3 of the United States Housing Act of 1937 as amended by the Violence Against Women and Justice Department Reauthorization Act 2005.
- b. The Pittsfield Housing Authority and any HCV (Section 8) Landlord under a HAP contract with the Pittsfield Housing Authority, may bifurcate a lease in order to evict, remove, or terminate the assistance of the offender while allowing the victim, who is a tenant or lawful occupant, to remain. In addition, the Pittsfield Housing Authority will provide information to any other PHA to which a Low Rent Public Housing tenant is moving, or to a Receiving PHA concerning a victim under the Act who is using the portability provision of the HCV program, subject to confidentiality requirements.
 - a. Before complying, the Pittsfield Housing Authority and/or any HCV Landlord under a HAP contract with the Pittsfield Housing Authority shall ask an individual for documentation that he or she is or has been a victim of domestic *violence*, dating *violence*, or stalking, subject to certain statutory requirements related to confidentiality and the types of documentation which may be used.
 - b. Form HUD-50066 will be used for certification by a person claiming redress under the provisions of the Act.

ATTACHMENT J 5 YEAR 2005 -2009 REPORT

Strategy: Shortage of affordable housing for all eligible populations

Goal: *Have the PHA contact Congressional representatives concerning budget cuts and other issues impacting the PHA and lobby for more affordable housing funding*

Outcome: Dropped in 2007

Goal: *Study opportunity for converting porches and cathedral ceiling units to provide larger units*

Outcome: Dropped in 2009

Goal: *Partner with other developers (non-profits and for-profits)*

Outcome: Have been working with a developer of 12 special needs units using project based section 8

Goal: *Study the need to provide housing for low income extended families especially grandparents caring for grandchildren*

Outcome: Was not done-do not find a large need-drop 2009

Goal: *Urge the City to include Inclusionary Zoning in its zoning code*

Outcome: Moved from 2005. City Rejected concept as being 'illegal'. Questioned by the PHA and raised again and again with the City

Goal: *Explore need for designated housing for the elderly/disabled*

Outcome: Was not done-drop 2009

Goal: *Explore need for Project Based Voucher development*

Outcome: Working on this (see above)

Goal: *Create a PHA Non-profit to acquire and develop housing*

Outcome: Not pursued-lack of funding-drop 2009

Goal: *Explore need for and development of handicap accessible units*

Outcome: Was not done- will explore in the future

Strategy: Quality of Housing: PHA Improvements

Goal: *Address the issue of property appearance especially window treatments by tenants*

Outcome: *Installed mini-blinds for residents-satisfied*

Goal: *Implement EIV*

Outcome: Implemented

Goal: *Develop a plan and schedule to update appliances and paint and finishes*

Outcome: Policy is still to replace on an as-needed basis

Goal: *Implement public housing security improvements by utilizing national criminal screening systems*

Outcome: Dropped in 2007 as being too costly

Goal: *Survey playground needs*

Outcome: Installed in 2005

Goal: *Review PHA current assistance and need for additional assistance for young female heads of household to enter the work force*

Outcome: Changed in 2007 to "Continue to provide information and referrals for female heads of households to enter the work force"

Goal: *Review the impact of SS and SSI changes (eg., health insurance fees) on rent charges*

Outcome: Dropped in 2007

Goal: *Develop a program for reporting, prevention and repair of vandalism on PHA properties*

Outcome: Still working on this. But installed security cameras and established communications with the District Attorney Office through Victim Assistance Program for Restitution when persons are caught vandalizing PHA property.

Goal: *Review potential for appointing a resident in each property to act as an Assistant Property Manager with clearly defined roles and responsibilities and appropriate compensation.*

Outcome: Added in 2007 Did not do-but do work with tenants on an ongoing basis.

Goal: *Do a utility/energy audit*

Outcome: Completed in 2006-new one due in 2010.

Goal: *Review contract for and quality of Laundromat/s*

Outcome: PHA decided to replace equipment and maintain laundries itself. Scheduled it under the CFP. Reviewed Contract and will wait for Contract to expire on equipment.

Goal: *Upgrade Columbia Arms mailboxes and intercoms*

Outcome: Completed under CFP for 2009

Goal: *Re-examine fencing and gates to improve security*

Outcome: Changed to "Implement recommendations of a review of security systems". Initial improvements completed under CFP for 2008

Goal: *Re-examine Columbia Arms parking for frail elderly and disabled*

Outcome: Additional parking designated

Goal: *Develop a strategy to combat isolation and loneliness of the elderly*

Outcome: Relying on agencies & tenants

Goal: *Evaluate the impact of the change in preferences from 2004 and determine if further changes are needed including a lower preference for households already housed in affordable housing*

Outcome: After examination of regulations, abandoned

Goal: *Examine how surplus food and other surplus products can be made available to PHA clients*

Outcome: Stepped up efforts with local agencies

Goal: *Develop a maintenance equipment shed for Jubilee Apartments and restore community room to community use*

Outcome: Added in 2007. Community room rehabbed in 2008. Storage room already in place.

Need: PHA Operations: Improved Performance

Goal: *Improve computerization and training*

Outcome: Starting in 2009-new computers and software.

Goal: *Improve inter-office communication*

Outcome: Active component in daily operations

Goal: *Institute a regular staff meeting to improve communication*

Outcome: Did not happen

Goal: *Have all staff visit developments at least yearly to improve communications*

Outcome: Some staff have visited-some still need to.

Goal: *Set up a better and more regular inter-agency communication*

Outcome: Some progress – needs more attention

Goal: *Research opportunity to become an MTW agency*

Outcome: MTW is by HUD invitation only. The PHA was not invited last year (2009)

Goal: *Conduct a survey of clients leaving the programs of the PHA utilizing the move-out form and document reasons quarterly*

Outcome: Public Housing is doing this. Plan to design a more efficient method in next 5 years

Goal: *Review confidentiality protocol of information provided by tenants to staff*

Outcome: Reviewed

Need: Household Self-Sufficiency: Family Independence

Goal: *Research how additional and more effective services can be delivered to low rent public housing tenants and to HCV participants using CDBG funds*

Outcome: Changed in 2007 to include HUD funds. No funding by the City

Goal: *Launch the FSS program*

Outcome: In 2008 it was decided not to implement the program

Goal: *Continue and Expand the HCV Homeownership Program*

Outcome: Modified in 2008 to just monitor interest in the program. Monitoring of interest was dropped in 2009

Goal: *Having applied for a ROSS grant, if awarded, the PHA will implement it*

Outcome: PHA did not implement no funding available.

Need: Quality of Housing Environment: PHA Improvements

Goal: *Develop a program for reporting, prevention and repair of vandalism on PHA properties*

Outcome: See prior section

Goal: *Strengthen screening process to prevent accommodating families with a history of poor housekeeping.*

Outcome: Have extended history collected to 5 years

Goal: *Review community room use in Jubilee.*

Outcome: Done

Attachment K1: Civil Rights Certification

Civil Rights Certification. A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.

1. The PHA provides information at Voucher Issuance to all participants on how to file a Fair Housing Complaint with handouts.
2. It conducts HCV landlord Open Houses to promote and explain the program.
3. It monitors income deconcentration by development and where necessary, implements income skipping measures.
4. Employment opportunities advertized in accordance with Equal Employment Opportunity
5. Advertized for housing applicants in accordance with Affirmative Fair Housing Marketing Plan.
6. To improve public housing quality, maintain implementation schedule for capital fund program.
7. To assist as many families as possible with the high cost of housing, had 97% lease up rate for housing choice voucher program as of 12/31/2009.
8. To promote a safe living environment for all public housing families, use applicant CORI criminal background checks.
9. Continued to provide translators as necessary.
10. Advise clients of Real Estate offices that have been helpful to Voucher holders.
11. Revised procedures including admissions screening and predetermination to protect victims of Domestic Violence in accordance with HUD regulations.

At this time, the PHA does not have resource constraints in terms of addressing fair housing issues within its programs.

The PHA Plan is prepared in advance of the Consolidated Plan, which is on a later schedule. However, the City of Pittsfield participates in the preparation of the PHA Plan and provides input with respect to what the PHA can do to work with the City. Conversely, City participation, provides opportunities for the PHA to request actions by the City and support for PHA programs. We reviewed the prior (2009) Consolidated Plan of the City of Pittsfield and believe the goals between the two are consistent.

In addition copies of the PHA Plan drafts are provided the City for comment during the 45 day comment period.

Finally the City has the PHA involved in its planning of its Consolidated Plan

Attachment K2: Other Certifications

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the fifth Annual PHA Plan for the PHA fiscal year beginning 7/1/2009, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.

12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.

Pittsfield Housing Authority

MA029

PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2010 - 2014

Annual PHA Plan for Fiscal Years 2010 - 2011

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

| | | | | | |
|-----------------------------|---|---------|-------|-----------|----------|
| Name of Authorized Official | R.Dennis | Enright | Title | Executive | Director |
| Signature |  | | | | |

Certification for a Drug-Free Workplace

U.S. Department of Housing and Urban Development

Applicant Name

Pittsfield Housing Authority

Program/Activity Receiving Federal Grant Funding

PHA Plan/Capital Fund Program Year 1 2010

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:

a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.

b. Establishing an on-going drug-free awareness program to inform employees ---

(1) The dangers of drug abuse in the workplace;

(2) The Applicant's policy of maintaining a drug-free workplace;

(3) Any available drug counseling, rehabilitation, and employee assistance programs; and

(4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;

d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will ---

(1) Abide by the terms of the statement; and

(2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted ---

(1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

g. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs a. thru f.

2. Sites for Work Performance. The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)

MA29-3 Jubilee Apts, 10 Francis Ave Berkshire County Pittsfield MA 01201

MA29-5 Dower Square 253 Wahconah Street Berkshire County Pittsfield MA 01201

MA29-6 Columbia Arms 65 Columbus Ave Berkshire County Pittsfield MA 01201

Check here if there are workplaces on file that are not identified on the attached sheets.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

R. Dennis Enright

Title

Executive Director

Signature

X *R. Dennis Enright*

Date

4/13/2010

Certification of Payments to Influence Federal Transactions

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

Applicant Name

Pittsfield Housing Authority

Program/Activity Receiving Federal Grant Funding

PHA Plan Year 1 2010: Public Housing, HCV and Capital Fund Plan

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying, in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.
(18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

R. Dennis Enright

Signature



Title

Executive Director

Date (mm/dd/yyyy)

4/13/2010

Civil Rights Certification

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
Expires 4/30/2011

Civil Rights Certification**Annual Certification and Board Resolution**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

Pittsfield Housing Authority

MA029

PHA Name

PHA Number/HA Code

| | |
|---|---|
| I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802) | |
| Name of Authorized Official | R Dennis Enright |
| Title | Executive Director |
| Signature |  |
| Date | 04/13/2010 |

DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
0348-0046

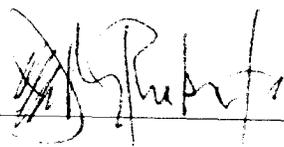
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|--|--|--|
| 1. Type of Federal Action: b a. contract b. grant c. cooperative agreement d. loan e. loan guarantee f. loan insurance | 2. Status of Federal Action: a a. bid/offer/application b. initial award c. post-award | 3. Report Type: a a. initial filing b. material change For Material Change Only: year _____ quarter _____ date of last report _____ |
| 4. Name and Address of Reporting Entity: <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known: 4c | 5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: Congressional District, if known: | |
| 6. Federal Department/Agency: HUD | 7. Federal Program Name/Description: PHA Plan 2010 CFDA Number, if applicable: _____ | |
| 8. Federal Action Number, if known: | 9. Award Amount, if known: \$ | |
| 10. a. Name and Address of Lobbying Registrant (if individual, last name, first name, MI): | b. Individuals Performing Services (including address if different from No. 10a) (last name, first name, MI): | |
| 11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure. | Signature: <u>R. Dennis Enright</u> Print Name: <u>R. Dennis Enright</u> Title: <u>Executive Director</u> Telephone No.: <u>413-443-5936</u> Date: <u>4-13-2010</u> | |
| Federal Use Only: | | Authorized for Local Reproduction Standard Form LLL (Rev. 7-97) |

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 4/30/2011

**Certification by State or Local Official of PHA Plans Consistency with the
Consolidated Plan**

I, James M. Ruberto the Mayor of the City of Pittsfield certify that the Five Year and
Annual PHA Plan of the Pittsfield Housing Authority is consistent with the Consolidated Plan of
the City of Pittsfield prepared pursuant to 24 CFR Part 91.

 4/9/10
Signed / Dated by Appropriate State or Local Official

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, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide 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 is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 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 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. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

Check box if submitting a Joint PHA Plan and complete the table.

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.

2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: **1)** development name and number; **2)** designation type; **3)** application status; **4)** date the designation was approved, submitted, or planned for submission, and; **5)** the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: **(1)** Any programs relating to services and amenities provided or offered to assisted families; **(2)** Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; **(3)** How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. **(Note: applies to only public housing).**
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the

appropriate police precincts for carrying out crime prevention measures and activities.

9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers

- (a) **Hope VI or Mixed Finance Modernization or Development.**
 - 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>
- (b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm

Note: This statement must be submitted to the extent that **approved and/or pending** demolition and/or disposition has changed.

- (c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>
- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 Capital Improvements. This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report. PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year; until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling

basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

9.1 Strategy for Addressing Housing Needs. Provide a 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: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**
- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of "significant amendment" and "substantial deviation/modification". **(Note: Standard and Troubled**

PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)

- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. **(Note: Standard and Troubled PHAs complete annually).**

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*
- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.1.
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.2.

