

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: _____ Jefferson County Housing Authority _____ PHA Code: CO072_ PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 1/1/11				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u> 0 </u> Number of HCV units: <u> 1,532 </u>				
3.0	Submission Type <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
	PHA 1:				PH HCV
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update. n/a				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: N/A				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. N/A				
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: NONE (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. JCHA CENTRAL OFFICE				
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. Include statements related to these programs as applicable. N/A				
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. N/A				
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing. N/A				
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. N/A				
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. N/A				

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. **Housing Needs**

The greatest percentage of housing needs in Jefferson County appear to be those of large families who earn less than 30% of the median family income. These low-income and very low-income families show the highest percentage of housing problems, as well as the highest incidence of cost burden. Both renters and owners in this income range are experiencing these issues. 93.3% of all home owners with large families in Jefferson County are paying over 30% of their income towards their mortgage, and 88.5% are paying over 50%. Both renters and owners in this income range report high numbers of housing problems (96.8% and 98.1% respectively). The majority of housing problems reported are cost burden issues with some reported overcrowding. When considering the actual numbers of people as opposed to percentages, large numbers of small related families in all income ranges are reporting housing issues, both renters and owners. The majority of housing issues are found in the populations with very low to low-incomes, across all categories. There appear to be a comparable number of renters and owners who are reporting problems. The greatest percentages of housing issues are found in renters who are in the very low to low-income ranges. Jefferson County Housing Authority reported 681 families on the Section 8 waiting list and 341 on the subsidized housing waiting list, which also verifies the housing cost burden for this population. In addition, the numbers show that 8,134 elderly households report housing problems, however, this breakout population has the lowest percentage of issues overall. A total of 8,233 disabled households have housing problems and other research within this report supports there are significant housing needs within this special population. There is not a disproportionately greater housing need reported for minorities living in the Urban County.

The highest priority housing needs identified are those of the very low-income large related families, both renters and owners. Low-income large related families have also been prioritized as high. The other high priority need identified is the very low to low-income renter population. All other housing needs are also considered significant, however, and are marked as medium priorities. Jefferson County Community Development believes housing needs of the targeted population should be a focus over the next five years.

Data shows almost all large families with very low incomes living in Jefferson County having significant housing cost burdens. This includes those families who rent and those who own their homes. Although the overall number of people may be lower than in other categories, the total percentage is much higher, and thus this population was considered over-burdened and a high priority. In addition, the overall percentages and numbers of the over-burdened very-low to low income renter population were higher than in other categories. It is for this reason these categories were also considered a high priority.

High priorities were given to the greatest needs based on percentages and numbers. However, all populations and income levels reported some type of housing problem. It is for this reason that all other categories not highly prioritized were deemed medium priorities. There are a large number of families who are housing cost burdened in Jefferson County, particularly in the very low to low-income range. With current funding limitations it is difficult to serve all those families in need.

9.1.	Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(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. We continue to acquire and develop additional affordable housing.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification" NONE</p>

11.0	<p>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.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(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.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>
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Overview of the Section 8 Homeownership Program

The Jefferson County Housing Authority's Housing Choice Voucher Homeownership option is designed to promote and support homeownership by a "first time" homeowner -- a family that meets the definition in the administrative plan. It allows one or more member of a family to purchase a home. Housing Choice Voucher payments supplement the family to purchase a home. Housing Choice Voucher payments supplement the family's own income to facilitate the transition from rental assistance to homeownership. The initial availability of these assistance payments help the families pay the costs of homeownership, and may provide additional insurance for a lender, so that the family can finance the purchase of the home. (More detailed information is included in the Section 8 Administrative Plans -- Approved by Board Motion June 3, 2009

Currently JCHA has 8 participants in the homeownership housing choice voucher program.

Overview of the Project Based Voucher Program

The Jefferson County Housing Authority will operate a PBV program using up to 10% of its voucher program budget authority. In project based programs, rental assistance is paid for families who live in specific housing units. JCHA will ensure that the PBV procedures comply with HUD regulations and requirements including determination of properties accordance with 24 C.F.R. 983.57.

Currently JCHA has 33 participants receiving project based assistance

Annual Plan AttachmentSection 10(b)

Significant Amendment and Substantial Deviation/Modification to the PHA Annual Plan

The Jefferson County Housing Authority defines the significant amendment and substantial deviation/modification to the PHA Plan as follows:

- Changes to rent or admissions policies or organization of the waiting list;
- Changes to the Public housing Admissions and Continued Occupancy Policy;
- Changes to the Section 8 Housing Choice Voucher Program Administrative Plan;
- Additions of non-emergency work items (items not included in the current Annual Statement or Five Year Action Plan) or change in the use of replacement reserve funds under the Capital Fund; and
- Any changes with regard to demolition or disposition, designation, homeownership programs or conversion activities.

Requirements for Significant Amendments to the PHA Plan

Any significant amendment or substantial deviation/modification to a PHA Plan is subject to the same requirements as the original PHA plan (including time frames). Following are the requirements:

- The PHA must consult with the Resident Advisory Board (RAB)(as defined in 24 CFR 903.13);
- The PHA must ensure consistency with the Consolidated Plan of the jurisdiction(s) as defined in 24 CFR 903.15); and
- The PHA must provide for a review of the amendments/modifications by the public during a 45 day public review period (as defined in 24 CFR 903.17).
- The PHA may not adopt the amendment or modification until the PHA has dully called a meeting of its Board of Directors (or similar governing body). This meeting, at which the amendment or modification is adopted, must be open to the public.
- The PHA may not implement the amendment or modification until notification of the amendment or modification is provided to HUD and approved by HUD in accordance with HUD's plan review procedure (as defined at 24 CFR 903.23).