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

1.0 PHA Information

PHA Name: ___City of Amarillo_____ PHA Code: _____TX472___

PHA Type: ☐ Small ☒ High Performing ☐ Standard ☒ HCV (Section 8)

PHA Fiscal Year Beginning: (MM/YYYY): ___10/01/2010_____

2.0 Inventory (based on ACC units at time of FY beginning in 1.0 above)

Number of PH units: _____ Number of HCV units: ____1,460_____

3.0 Submission Type

☒ 5-Year and Annual Plan ☐ Annual Plan Only ☐ 5-Year Plan Only

4.0 PHA Consortia ☐ PHA Consortia: (Check box if submitting a joint Plan and complete table below.)

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

5.0 5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.

5.1 Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

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

6.0 PHA Plan Update

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

(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. See attached.

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.*

See attached.

8.0 Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. Not 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 *Capital Fund Program Annual Statement/Performance and Evaluation Report*, form HUD-50075.1, for each current and open CFP grant and CFFP financing. Not applicable.

8.2 Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the *Capital Fund Program Five-Year Action Plan*, 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. Not applicable.

8.3 Capital Fund Financing Program (CFFP).

☐ Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.

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

9.1	**Strategy for Addressing Housing Needs**. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.** **See attached.**
10.0	**Additional Information**. Describe the following, as well as any additional information HUD has requested. (a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan. See attached. (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification" See attached.

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)

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 off ice 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.

City of Amarillo, TX472 Attachment to HUD-50075 PHA 5-Year and Annual Plan
5.2 Goals and Objectives

Please see Section 10.0 for a report on the progress that has been made in meeting the goals and objectives described in the previous 5-year Plan.

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

☒ PHA Goal: Expand the supply of assisted housing
Objectives:
- ☒ Apply for additional rental vouchers: as funding is made available. Goal is an additional 100 units.
- ☒ Leverage private or other public funds to create additional housing opportunities: The City of Amarillo administers a HOME funded Rental Rehabilitation Program where the owner contributes toward the rehabilitation costs. Anticipated results are 50 units.

☒ PHA Goal: Improve the quality of assisted housing
Objectives:
- ☒ Improve voucher management: (SEMAP score) strive to maintain high performer standing.
- ☒ Increase customer satisfaction: Customer satisfaction surveys will be conducted annually and reviewed by the Tenant Advisory Board for recommendations

☒ PHA Goal: Increase assisted housing choices
Objectives:
- ☒ Provide voucher mobility counseling: Briefing packets contain maps of low poverty census tracts along with information of employers, child care providers and schools. Goal: 20% of participants reside in low poverty census tracts.
- ☒ Conduct outreach efforts to potential voucher landlords.
- ☒ Increase voucher payment standards- payment standards are reviewed annually and increased as needed to assure families competitiveness in rental market.
- ☒ Continue to administer voucher homeownership program: move 15 families to homeownership.

HUD Strategic Goal: Improve community quality of life and economic vitality

☒ PHA Goal: Provide an improved living environment
Objectives:
- ☒ Provide information to families on housing options outside high poverty areas. Briefings to be provided to an average of 300 households annually.

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

☒ PHA Goal: Promote self-sufficiency and asset development of assisted households

Objectives:

- ☒ Provide or attract supportive services to improve assistance recipients' employability.
- ☒ Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- ☒ Recruit families to participate in the Family Self-Sufficiency Program to maintain 100% voluntary enrollment goal. Maintain enrollment at 80 families in FSS program. Maintain Welfare to Work Program enrollment at 50 households.
- ☒ Provide Homebuyer education classes to prepare families for homeownership. Goal is for 50 families to complete classes annually.

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing

Objectives:

- ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
- ☒ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability
- ☒ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required: A list of accessible units is maintained by the Housing Office and is available upon request.

6.0 PHA Plan Update

(a) Identify specifically which plan elements have been revised since the PHA's prior plan submission. In September, 2009 the City received an allocation of 51 vouchers to assist families displaced by Hurricanes Katrina and Rita. This allocation requires a local preference for admission to the Housing Choice Voucher program for these families. This preference provides further that eligible families who have recently left or will be leaving FEMA temporary housing units or FEMA's Alternative Housing Pilot Program, including Katrina cottages, must be given preference over all other displaced families. Families are considered to have recently left a FEMA provide temporary housing unit or FEMA's Alternative Housing Pilot Program, including Katrina cottage, if they have vacated their unit on or after June 24, 2009. The number of applicants that may qualify for this preference is limited to the first 51 eligible applicants. This change in admission policy was considered a significant amendment to the PHA plan and underwent the public notice requirement, 45-day comment period and public hearing. It was also reviewed and approved in open meetings by the Resident Advisory Board and the Community Development Advisory Board.

(b) Identify where the 5-Year and Annual Plan may be obtained by the public. The public may obtain copies of the 5-Year and Annual Plan at the main administrative office, 509 E 7th, Amarillo, Texas 79101 or at the PHA website, www.ci.amarillo.tx.us

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 V. Not Applicable

(b) Demolition and/or Disposition. Not Applicable.

(c) Conversion of Public Housing. Not Applicable.

(d) Homeownership.

The City of Amarillo offers a Section 8 Homeownership option for the housing choice voucher program. This option allows families receiving Section 8 voucher assistance to use their monthly assistance to purchase their own homes.

Family Eligibility

A Section 8 participant who has been on the program a minimum of one year may utilize the subsidy to purchase rather than rent a home, subject to the following requirements:

- A family must meet the general requirements for continued participation in the City of Amarillo's Housing Choice Voucher Program.
- A participant in the voucher program must be in full compliance with their lease and Section 8 program requirements and must terminate their current lease arrangements in compliance with the lease.
- A family must qualify as a first-time homeowner (no member of the family has had any ownership interest in a principal residence in 3 years), or be a family that owns a share in a cooperative.
- Except for cooperative members who have acquired cooperative ownership shares prior to commencement of homeownership assistance, no family member may have a present ownership interest in a residential property.
- A family must meet the minimum income requirements. At commencement of homeownership assistance, the family must demonstrate that the annual income of the adult family members who will own the home is not less than: (1) the Federal minimum hourly wage multiplied by 2,000 hours, (2) in the case of a disabled family, the monthly Federal Supplemental Security Income benefit for an individual living alone multiplied by twelve.
- A family must meet the employment requirements. Except in the case of elderly or disabled families, one or more adult members of the family that will own the home must be currently employed on a full-time basis (no less than an average of 30 hours per week), and have been continuously so employed for at least two years. In meeting this requirement, the City will consider all circumstances of the household if the family demonstrates a favorable work history and meets loan qualification requirements imposed by the lender. Self-employment, successive employment, and interrupted employment will be considered.
- A family must not have defaulted on a mortgage when participating in the voucher homeownership option or the City's HOMEbuyer's Assistance Program.

- Unless, elderly or disabled, a family must be a participant in the Family Self-Sufficiency Program.

Eligible Units

An eligible unit must meet the following requirements:

- The home must be located within the city limits of Amarillo and can be either an existing home or a home under construction. A family may purchase a home outside the city limits of Amarillo only if the receiving public housing agency (PHA) is administering a homeownership program and is accepting new homeownership families.
- The home must be the family's primary residence and be a single-family home (including a manufactured home), a townhouse or a condominium.
- Homeownership assistance may be provided for the purchase of a home where the family will not own fee title to the real property on which the home is located, but only if: (1) the home is located on a permanent foundation; and (2) the family has the right to occupy the home site for at least forty years.
- The home must be inspected by the City as well as an independent inspector designated by the family.
- The home must meet the Section 8 Housing Quality Standards.

Eligible Seller

The seller of the unit must not be a person or entity debarred or suspended from participation in HUD programs. The seller must sign a certification that they are not on HUD's debarred or suspended list prior to the City of Amarillo's final approval of homeownership assistance.

Minimum Cash Down Payment

Rather than require a minimum down payment, the City chooses to allow the lender to establish the down payment requirement in accordance with the loan product offered to the family. This will help to avoid the exclusion of potentially eligible families who have sufficient income and credit histories to make them excellent candidates for homeownership but insufficient savings. In addition, it allows families to take advantage of loan products designed for lower-income purchasers with no or very low down payment requirements.

The City, through its Homebuyers Assistance Program and Homebuyer Principal Reduction Program, offers assistance with down payment and closing costs. Every effort will be made to encourage families to utilize this program to assist in purchasing homes under the Homeownership Program.

Requirements for Family Search and Purchase

A family is allowed a maximum time of 120 days to locate a home, enter into a Contract for Sale and close on the home. If the homebuyer's time expires, the City of Amarillo may exercise the option to extend the timeframe if substantial progress has been made and sales closing can be accomplished in 30 days. If time expires, the City will offer the buyer a rental voucher.

The City of Amarillo requires periodic progress reports on the family's progress in finding and purchasing a home. These update reports are required, at a minimum, at 60 days and 90 days.

Homeownership Counseling

A family is required to attend and satisfactorily complete a pre-assistance homeownership counseling program. At a minimum, this counseling must consist of four hours of classroom training. This must be done prior to receiving final approval for participation in the homeownership program. Post-homeownership counseling will be required for all participants once they have secured a mortgage and have moved into the home.

Home Inspections

All units must pass a HQS inspection conducted by the City. There must also be an inspection by an independent professional inspector commissioned by the family. The private inspector must be licensed by the State of Texas and have a satisfactory rating by the Better Business Bureau.

The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must provide a copy of the inspection report to the family and the City. Based on the information in this report, the family and the City will determine whether any pre-purchase repairs are necessary. The buyer is not allowed to do or to pay for any necessary repairs. Although the unit may pass the HQS inspection, the City can disapprove the unit based on information contained in the independent inspection.

Contract of Sale

The family must enter a contract of sale with the seller prior to assistance approval. The family must provide the City with a copy of the Contract of Sale. The Contract of Sale must include the following:

- Price and terms of sale
- Provide that purchaser will arrange for a pre-purchase inspection of the unit by an independent inspector selected by the purchaser
- Provide that purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the City of Amarillo
- Purchaser is not obligated to pay for any necessary repairs
- Purchaser is not obligated to purchase the unit should the voucher assistance fail to be approved
- Contain a certification from the seller that the seller has not been debarred, suspended or subject to a limited denial of participation under Part 24 of the Code of Federal Regulations
- Housing Quality Standards Inspection
- A one- year Home Warranty Insurance policy must be provided by either the seller or buyer.

Financing

The family must secure its own financing for the home. The City will offer a list of qualified lenders to the family, but the family is free to choose their own lender. Financing must be either: 1) provided, insured or guaranteed by state or federal government, or 2) comply with secondary mortgage market underwriting requirements. The City prohibits seller financing, balloon payment mortgages and other types of mixed rate mortgages.

Adjustable Rate Mortgages (ARM) may be submitted for consideration. These referrals will be evaluated and considered on a case-by-case basis by the City.

Occupancy

Homeownership assistance may only be paid while the family is residing in the unit. Assistance may not continue after the month the family vacates the home. Neither the family nor the lender are obligated to refund any assistance received for the month in which the family vacates.

Family Obligations

The family must comply with the following obligations:

Ongoing Counseling

- To the extent required by the City, the family must attend and complete ongoing homeownership and housing counseling.

Compliance with mortgage

- The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).

Use and Occupancy

- The family must use the assisted unit for residence by the family, and the unit must be the family's only residence.
- The City must approve the composition of the assisted family residing in the unit. The family must promptly notify the City of the birth, adoption or court-awarded custody of a child. The family must request the City's approval to add any other family member as an occupant of the unit. No other person may reside in the unit.
- The family must promptly notify the City if any family member no longer resides in the unit.
- If the City has given approval, a foster child or a live in aide may reside in the unit.
- Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family
- The family must promptly notify the City of absence from the unit. The family must supply any information or certification requested by the City to verify the family is living in the unit or the reason for the absence.

Conveyance or Transfer of Home

- The family must not sublease or let the unit.
- The family must not assign or transfer the unit.
- Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members.
- The family must supply any information concerning the sale or transfer of any interest in the home or the family's homeownership expenses.

Refinancing

- At times it may be advantageous for a homebuyer to refinance the existing first mortgage. The City must approve the refinance terms and conditions prior to closing. The homebuyer must benefit from the refinancing transaction. The resulting interest rate must be lower than the original loan and the payment and/or term must be lower. Home equity loans and cash advances are not allowed. The request must include the following documents:
  a. Loan application for the refinancing
  b. Good faith estimate
  c. Written statement from current mortgage company showing the payoff amount and current payment for principal, interest, and escrows.
  d. Acknowledgment of Mortgage Loan Refinancing signed by the homebuyer and the lender.
- Closing on the refinancing can take place after the city reviews and approves the final HUD-1 closing statement.

Supplying required information

- The family must supply any information that the City or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. Information includes any requested certification, release or other documentation.
- The family must supply any information requested by the City or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition is accordance with HUD requirements.
- The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information in accordance with 24 CFR Part 5, subpart B.
- Any information supplied by the family must be true and complete.

Notice of move out

- The family must notify the City before the family moves out of the home.

Notice of mortgage default

- The family must notify the City if the family defaults on a mortgage securing any debt incurred to purchase the home.

Prohibition on owner interest on second residence

- During the time the family receives homeownership assistance, no family member may have any ownership interest in any other residential property.

Additional requirements

- The family must attend and satisfactorily complete a post-purchase homeownership counseling program.

Maximum Term of Assistance

The maximum terms of assistance are as follows:

- Fifteen years for mortgages of 20 years or more
- Ten years for all other mortgages
- There is no term limitation for elderly or disabled families. In the case of an elderly family, the exception only applies if the family qualifies as an elderly family at the start of the homeownership assistance.
- In the case of a disabled family, the exception applies if at any time during receipt of homeownership assistance the family qualifies as a disabled family. If the family ceases to qualify as an elderly or disabled family, the maximum term becomes applicable from the date homeownership assistance began. However, such a family must be provided at least six months of homeownership assistance after the maximum term becomes applicable.
- If the family receives homeownership assistance for different homes or from different PHAs, the total is subject to the maximum term limitations.

Amount and Distribution of Homeownership Payment

All assistance payments are made directly to the lender, the company that is servicing the loan, or to an account set up for the sole purpose of paying the mortgage. The agency receiving the mortgage payment must be made aware that the City will not be responsible for any late fees and will not be held liable for any late or incomplete payment. The City pays a monthly homeownership assistance payment on behalf of the family that is equal to the lower of: (1) the applicable payment standard minus the total tenant payment, or (2) the family's homeownership monthly expenses minus the total tenant payment.

In determining the amount of homeownership expenses to be allowed, the City considers amounts to cover:

- Principal and interest on initial mortgage debt and any refinancing of such debt
- Mortgage insurance premiums
- Real estate taxes and public assessments
- Home insurance
- Allowance for utilities
- Allowance for routine maintenance is $50 per month and major repairs is $50 per month.
- Principal and interest on mortgage debt for major repairs.

The family is responsible for all homeownership expenses not covered by the HAP payment.

If a family's income increases to a point that they do not receive a housing assistance payment, eligibility for such payments will continue for 180 calendar days. At the end of a continuous period of 180 days without an assistance payment, eligibility for Section 8 assistance will automatically terminate.

8.0 Capital Improvements

Not applicable. Section 8 only.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report

Not applicable. Section 8 only.

8.2 Capital Fund Program Five-Year Action Plan.

Not applicable. Section 8 only.

8.3 Capital Fund Financing Program.

Not applicable. Section 8 only.

9.0 Housing Needs

Housing need is determined by a number of conditions: quality of housing, affordability of housing, and access to housing by various population groups. In general, the housing in Amarillo is relatively new and without major structural problems.

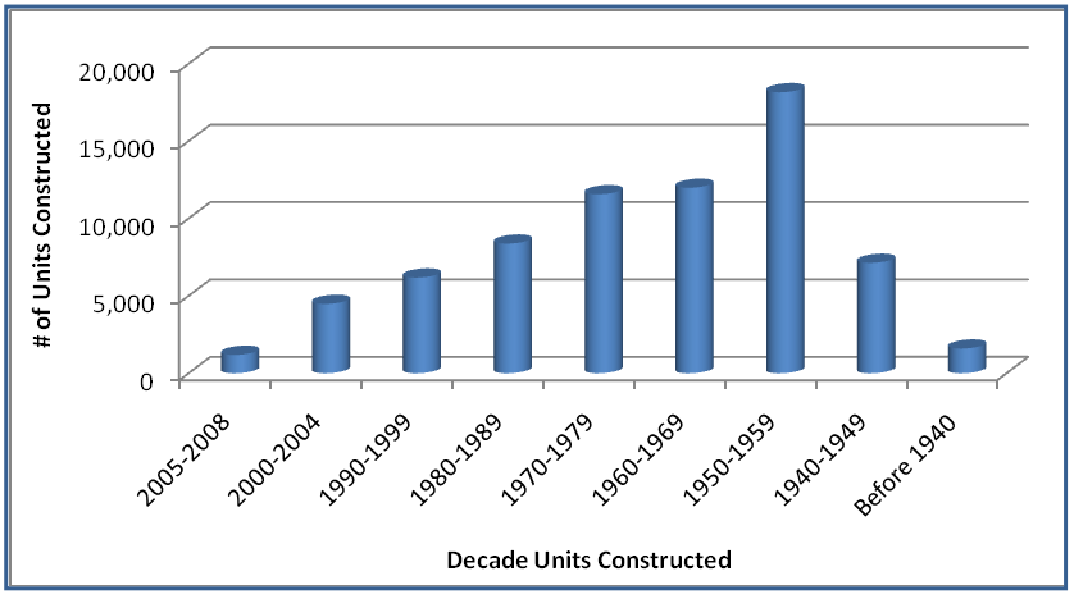
Quality of Housing: The Census Bureau no longer classifies housing as excellent, standard or substandard; therefore, the use of proxy variables is necessary to estimate the overall quality of housing in Amarillo. As a result, the quality of the housing can be determined by a number of factors, including age, relative value or rent, units lacking complete kitchens or plumbing, and heating type.

The housing stock in Amarillo is relatively young, with only 12.3% of the housing being constructed prior to 1950. The figures below from the Census Bureau's American Community Survey 2006-2008 3-Year Average show the number of units built by decade. The first figure illustrates the total number of units constructed per decade. While the vast majority of units were constructed in the post-war decade of the 1950s, the Texas housing boom of the 1960s and 1970s resulted in extensive development. The first eight years of the 2000s has kept pace with the 1990s. By reviewing earlier Census counts, it can be seen that older units have not been demolished to any great extent, with the City only losing about 600 pre-1950 units since 1990. The ratio between renters and owners for the older units has changed since 1990 as more of the older units have converted to rentals as can be seen by the second figure below. In addition to housing age being a proxy for general housing soundness, houses built before 1978 have the potential of containing lead-based paint, a hazard particularly to young children.

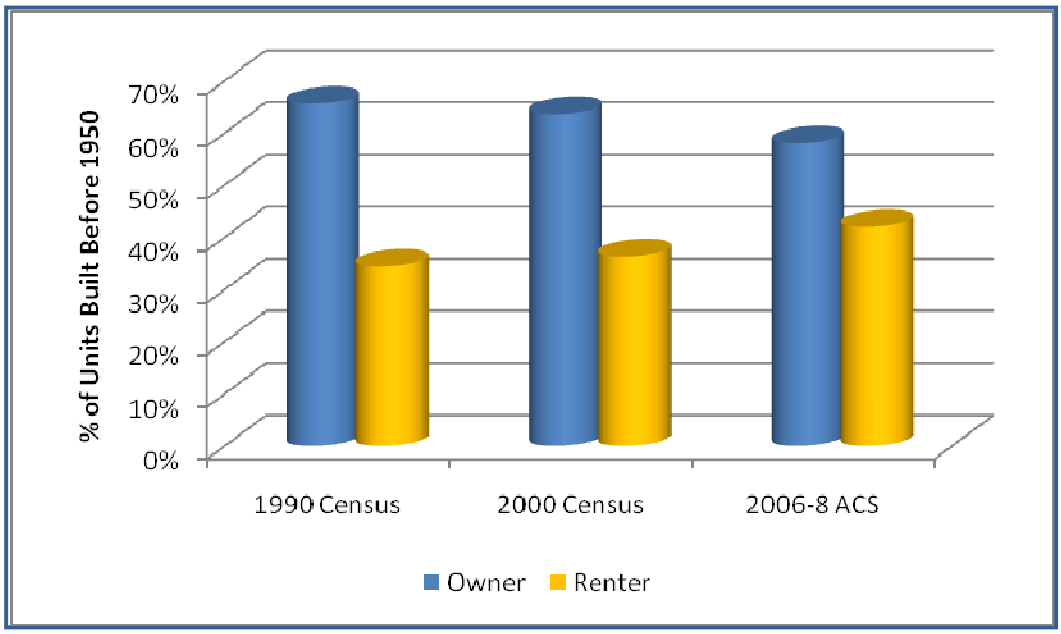
Value and rental rates also can be used as proxies for housing condition. The third figure shows the City's median housing value by age of the units, followed by a similar figure for median rents. The data are from the American Community Survey's 2006-2008 3-Year Average. While the median housing values are much lower for the pre-1950 construction, the rents do not show as dramatic a difference.

In part, the conversion of older single family units from owner occupancy to rentals has kept rental rates relatively stable for the pre-1950 construction.

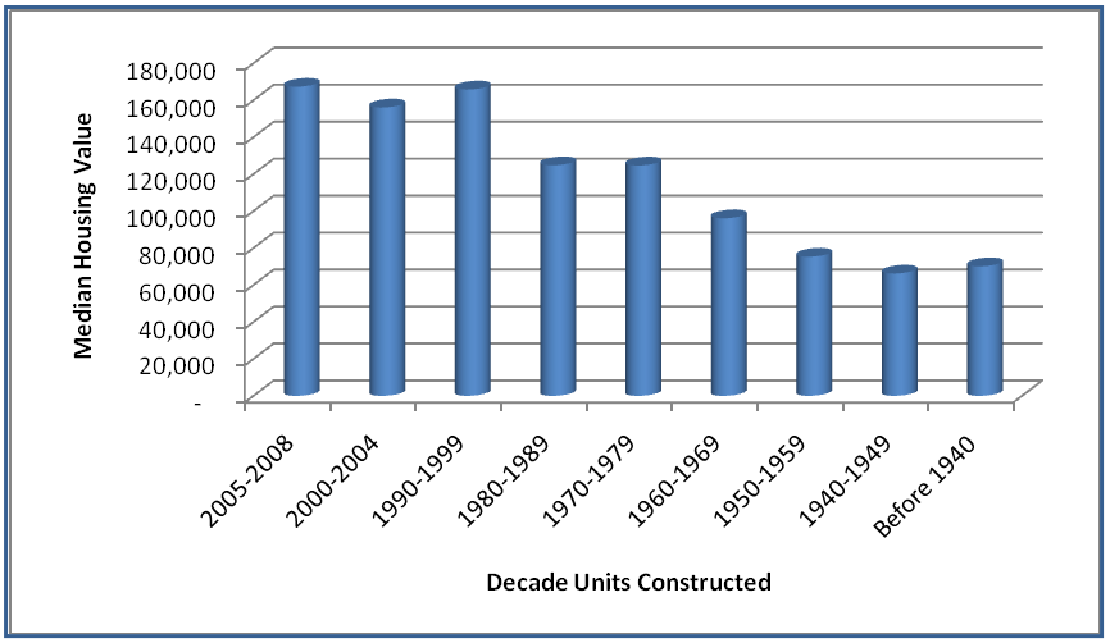
Number of Housing Units by Decade Constructed



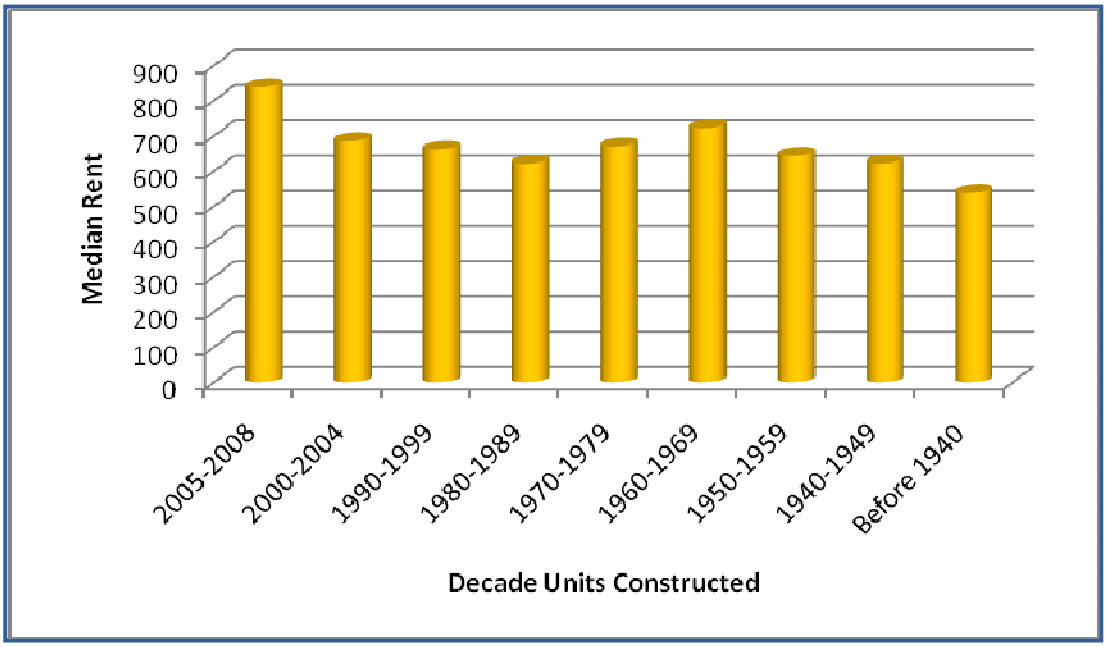
Change in Tenure of Units Built Before 1950



Median Housing Values by Decade Units Constructed



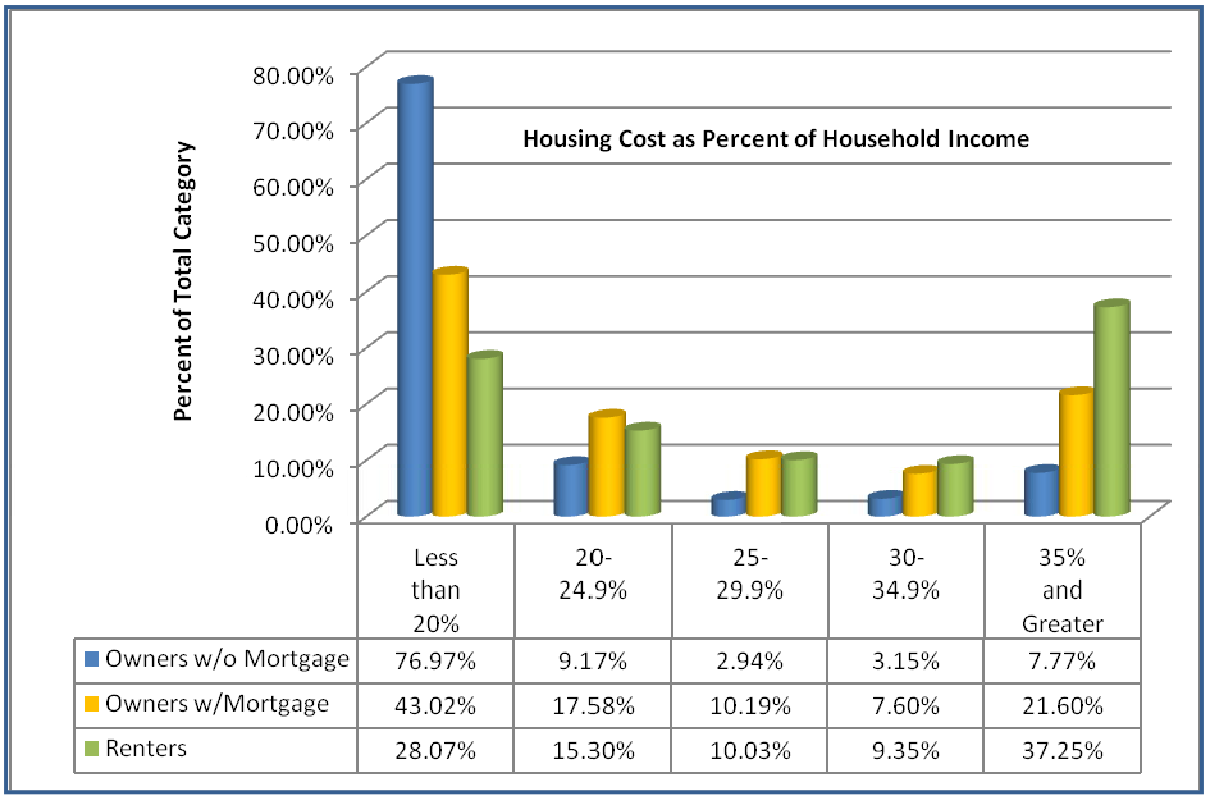
Median Rents by Decade Units Constructed



Few units in Amarillo are lacking plumbing or complete kitchens. According to the 2006-2008 American Community Survey, only 324 units are lacking complete plumbing facilities and 516 are lacking complete kitchens. Most likely, there is an overlap in the two categories with the 324 lacking complete plumbing also lacking complete kitchens, leaving 192 with complete plumbing but lacking complete kitchens.

Affordability of Housing: A major concern for all, but especially for the low- to moderate-income is housing affordability. Income constraints lead to a number of housing issues: unsound housing or overcrowding as the only affordable alternatives and/or an excessive housing cost burden. Using data from the 2006-2008 American Community Survey, the figure below shows the percentage of households by the level of their housing cost burden. In general, housing costs of 30% or more of a household's income presents a cost burden. In many cases 25% to 29.9% of income for renters' housing can also be seen as a probable cost burden as they are not able to deduct interest from their income taxes and they are not building equity. As can be seen, 56.63% of renters are paying more than 25% of their income on rent, while 29.2% of owners with a mortgage are paying more than 30% of their income on housing (mortgage, interest, taxes). More than three-fourths of owners without a mortgage are paying less than 20% of their income for housing; however, even without a mortgage, about 11% are paying more than 30%. Looking at the age of the householder, those without a mortgage yet still having a cost burden are predominately elderly who are trying to retain housing purchased during their working years. On the positive side, nearly half of the owners with a mortgage are paying less than 20% of their income on housing. In the housing crisis of the late 2000's, when many throughout the nation have purchased housing above their means on variable mortgages, Amarillo's rate of those paying less than 20% is unique. Nationally for the same 2006-2008 period of time, only one-third of homeowners with a mortgage were paying less than 20% of their income for housing while Texas had a 38% rate.

2006-2008 Housing Cost as Percent of Household Income



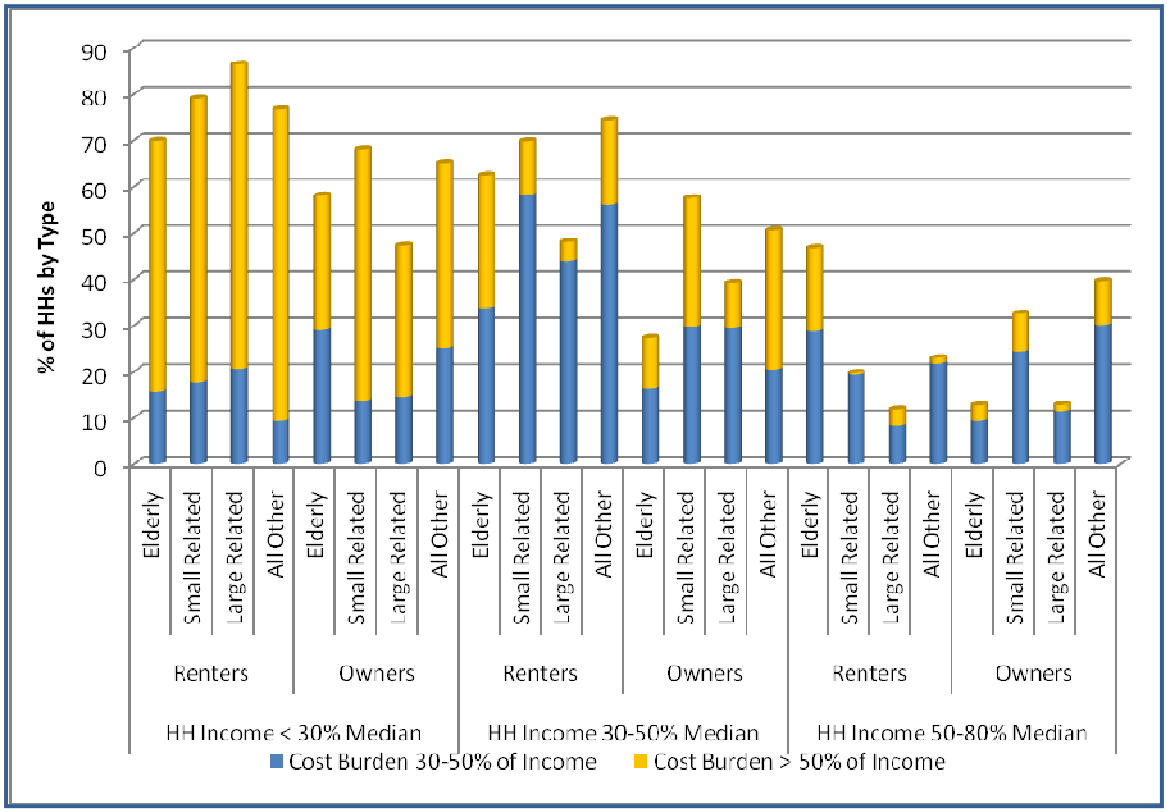
	Less than 20%	20-24.9%	25-29.9%	30-34.9%	35% and Greater
Owners w/o Mortgage	76.97%	9.17%	2.94%	3.15%	7.77%
Owners w/Mortgage	43.02%	17.58%	10.19%	7.60%	21.60%
Renters	28.07%	15.30%	10.03%	9.35%	37.25%

Housing for low- to moderate-income renters and owners is a priority need in Amarillo. The next table summarizes HUD's 2000 Comprehensive Housing Affordability Strategy (CHAS) data for Amarillo. The figure that follows provides a graphic illustration of the same data.

2000 CHAS Data – Cost Burdens by Income & Household Type

Household by Income & Cost Burden	Renters				
	Elderly	Small Related	Large Related	All Other	Total Renters
Household Income <=30% Median	962	1,728	471	1,944	5,105
% w/ Cost Burden 30-50%	15.6	17.7	20.6	9.3	14.4
% w/ Cost Burden > 50%	54.2	61.3	65.8	67.3	62.6
Household Income >30% to <=50% Median	735	1,490	429	1,594	4,248
% w/ Cost Burden 30-50%	33.7	58.2	43.8	56.1	51.7
% w/ Cost Burden > 50%	28.7	11.5	4.2	18.3	16.3
Household Income >50 to <=80% Median	615	2,456	570	1,865	5,506
% w/ Cost Burden 30-50%	28.7	19.3	8.3	21.7	20
% w/ Cost Burden > 50%	18	0.4	3.5	1.2	3
Household Income >80% MFI	977	4,255	764	3,385	9,381
% w/ Cost Burden 30-50%	10.2	1.9	0	2.3	2.7
% w/ Cost Burden > 50%	6.6	0	0	0	0.7
Total Households	3,289	9,929	2,234	8,788	24,240
% w/ Cost Burden 30-50%	20.5	17.4	14.8	17.8	17.7
% w/ Cost Burden > 50%	27.6	12.5	15.6	18.4	17
	Owners				
Household Income <=30% Median	1,184	634	214	484	2,516
% w/ Cost Burden 30-50%	28.9	13.7	14.5	25	23.1
% w/ Cost Burden > 50%	29.1	54.4	32.7	40.1	37.9
Household Income >30% to <=50% Median	1,805	1,037	406	469	3,717
% w/ Cost Burden 30-50%	16.2	29.7	29.3	20.4	21.9
% w/ Cost Burden > 50%	11.1	27.8	9.9	30.1	18
Household Income >50 to <=80% Median	2,246	2,419	853	760	6,278
% w/ Cost Burden 30-50%	9.3	24.3	11.4	30	17.8
% w/ Cost Burden > 50%	3.4	8.2	1.4	9.6	5.8
Household Income >80% MFI	6,847	16,523	2,914	2,871	29,155
% w/ Cost Burden 30-50%	2.9	3.3	3.5	5.6	3.4
% w/ Cost Burden > 50%	0.7	0.6	1	0.9	0.7
Total Households	12,082	20,613	4,387	4,584	41,666
% w/ Cost Burden 30-50%	8.6	7.4	8	13.2	8.5
% w/ Cost Burden > 50%	5.5	4.5	3.4	9.5	5.2

2000 CHAS Data – Cost Burdens by Income & Household Type



As would be expected, as incomes increase, the percent with a cost burden decreases. Generally, the elderly suffer the largest cost burdens and are the least able to increase their incomes to accommodate increased costs.

While it is admirable for households to opt for lower-cost housing, paying less than 20% of their income, this often crowds lower-income households out of the affordable market. Using 2000 Census data, HUD created special tabulations of the "Affordability Mismatch" for housing. That is, the number of units affordable to the extremely low income (less than 30% of median income), low income (30-50% of median) and moderate income (51-80% of median) that are actually occupied by higher-income households. Despite the number of available units, many are not only occupied by higher-income households, making them affordable but not available. Likewise, many have some form of housing problems making them affordable but not desirable. Housing problems can include lacking some or all plumbing, lacking some or all kitchen facilities and/or having more than 1 person per room, constituting overcrowding. Of the rental units affordable to low-moderate income, 9,546 have some level of housing problems. No data are provided for owner-occupied housing affordable to the extremely low, but there are 1,757 owner units available to the low- and moderate-income with some level of housing problems.

HUD 2000 Affordability Mismatch Table

	Renters Units by # of Bedrooms				Owned Units by # of Bedrooms			
	0-1	2	3+	Total	0-1	2	3+	Total
Affordable for Extremely Low-Income Households (<= 30% of area median income)								
Extremely Low-Income Households	2,474	1,512	1,119	5,105	1,652	469	395	2,516
Total Occupied Units	886	966	786	2,638	N/A	N/A	N/A	N/A
Vacant Units	52	142	97	291	N/A	N/A	N/A	N/A
Occupied by Extremely Low Income	528	410	246	1,184	N/A	N/A	N/A	N/A
Occupied by Higher Income	358	556	540	1,454	N/A	N/A	N/A	N/A
Having Some Problems	303	195	172	670	N/A	N/A	N/A	N/A
Affordable for Low-Income (31-50% of area median income)								
Low-Income Households	2,011	1,276	961	4,248	2,558	773	386	3,717
Extremely Low-Income Not Housed Affordably	1,946	1,102	873	3,921	N/A	N/A	N/A	N/A
Total Occupied Units	4,176	3,657	1,621	9,454	1,228	6,527	11,775	19,530
Vacant Units	594	599	201	1,394	96	236	150	482
Occupied by Extremely Low or Low Income	2,247	1,591	559	4,396	395	2,128	2,543	5,058
Occupied by Higher Income	1,929	2,066	1,062	5,058	833	4,399	9,232	14,472
Having Some Problems	2,017	1,668	648	4,330	247	574	553	1,387
Affordable for Moderate Income (51-80% of area median income)								
Moderate Income Households	2,464	1,849	1,193	5,506	3,708	1,472	1,098	6,278
Extremely Low- & Low-Income Not Housed Affordably	1,710	787	1,275	3,773	N/A	N/A	N/A	N/A
Total Occupied Units	4,111	4,087	2,678	10,876	305	1,685	9,585	11,575
Vacant Units	162	249	85	496	40	36	122	198
Occupied by Extremely Low, Low- or Moderate Income	2,430	2,035	1,103	5,569	87	581	1,639	2,303
Occupied by Higher Income	1,681	2,052	1,575	5,307	218	1,104	7,946	9,272
Having Some Problems	1,883	1,639	1,026	4,546	37	103	230	370

The next table summarizes the renters' need for affordable housing based on a combination of

the Affordability Mismatch table and the CHAS table. The data for extremely low-income owners were not provided by HUD in the original table; therefore, no estimate of owner-occupied need can be made. However, in 2000 there was a shortage of 6,500 affordable rental units for the low-moderate income. This table below does not take into account the units with some problem(s) that are rented by or available to low-moderate income.

2000 Rental Unit Shortages for Low-Moderate Income

	Income Categories			
	Extremely Low	Low	Moderate	Total
Rental Units Occupied by or Available to Income Group	343	5,790	6,065	12,198
Rental Unit Shortage by Income Group	776	2,379	3,362	6,517

The CHAS table, that does not account for affordability mismatch, shows that in 2000 there were 9,024 renters and 5,277 owners who were low-moderate income and had a cost burden and/or housing problems. The next table shows the total renters and owners by income and type of housing issue.

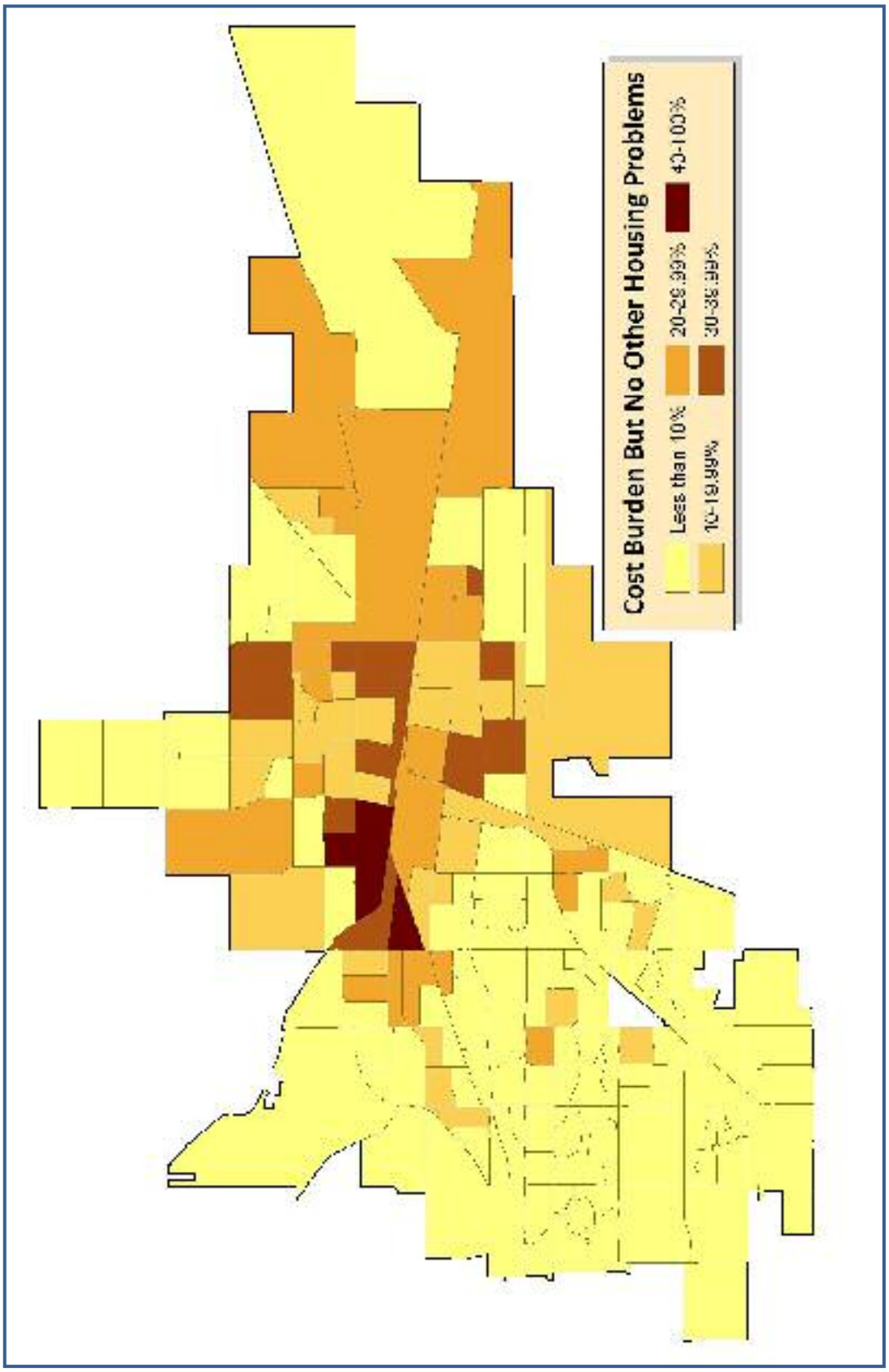
2000 Low-Moderate Income Households by Housing Cost Burden and Housing Problems

	Renters			Owners		
	Cost Burden Only	Housing Problems Only	Cost Burden & Housing Problems	Cost Burden Only	Housing Problems Only	Cost Burden & Housing Problems
Extremely Low Income	3,931	107	4,038	1,535	63	1,598
Low Income	2,889	280	3,169	1,483	193	1,676
Moderate Income	1,266	551	1,817	1,482	521	2,003
Total Low-Mod Income	8,086	938	9,024	4,500	777	5,277

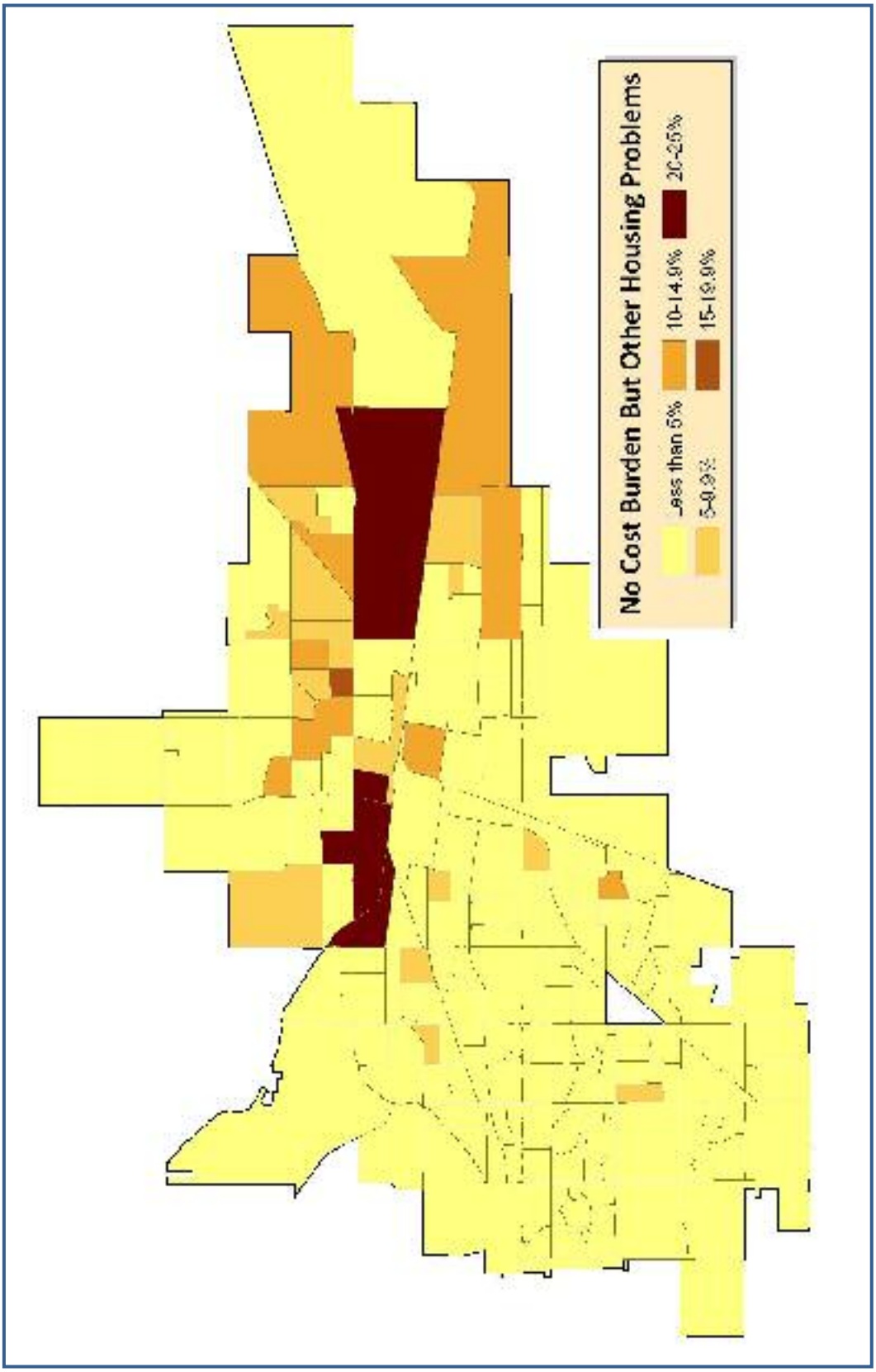
As with all cities, the housing units with problems are not equally distributed throughout the area. The following maps detail the locations of housing that have a cost burden only, housing problems only and a cost burden and housing problem.

Geographic Distribution of 2000 Households with

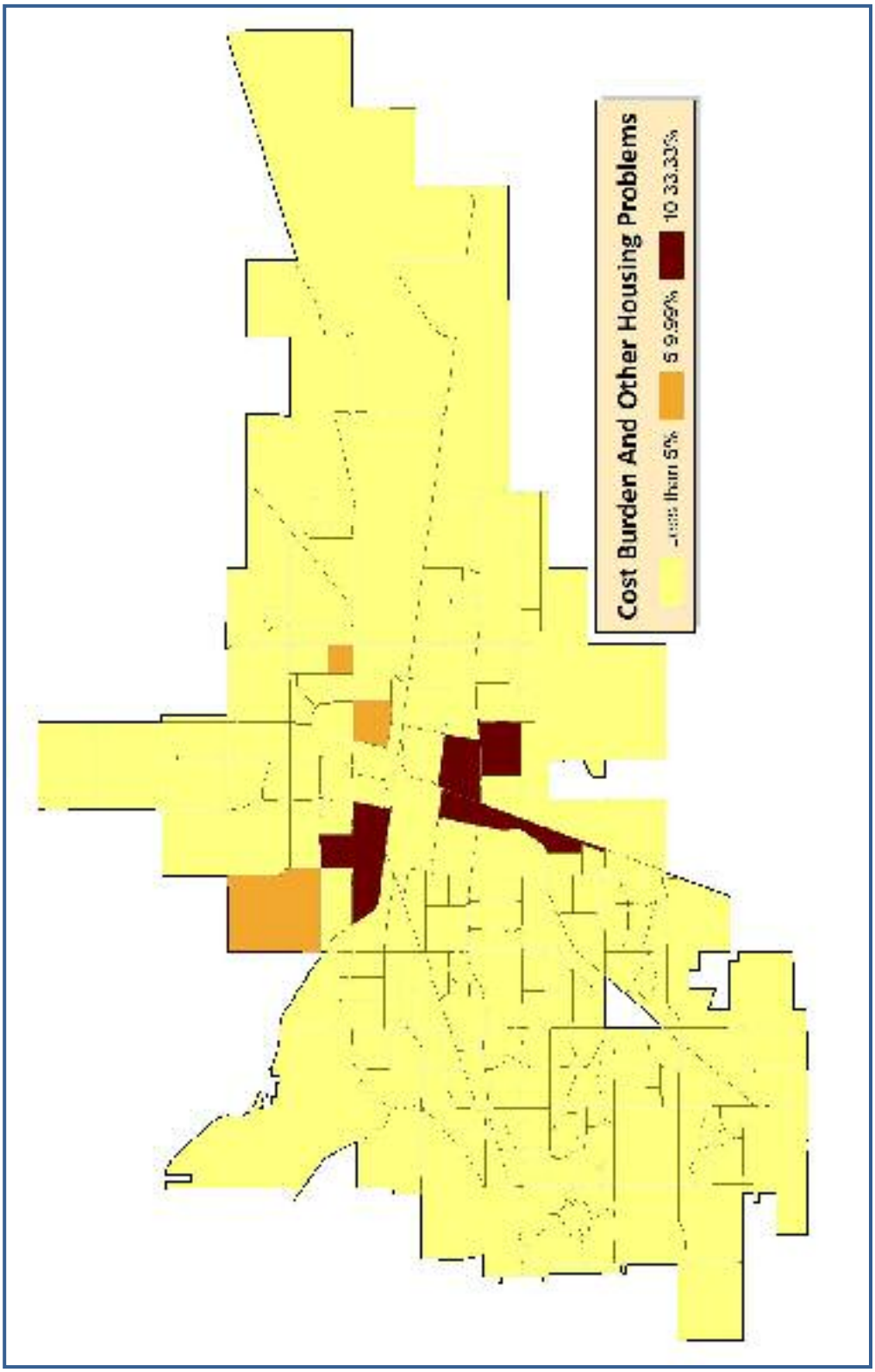
Cost Burden But No Other Housing Problems



Geographic Distribution of 2000 Households with Housing Problems But No Cost Burden



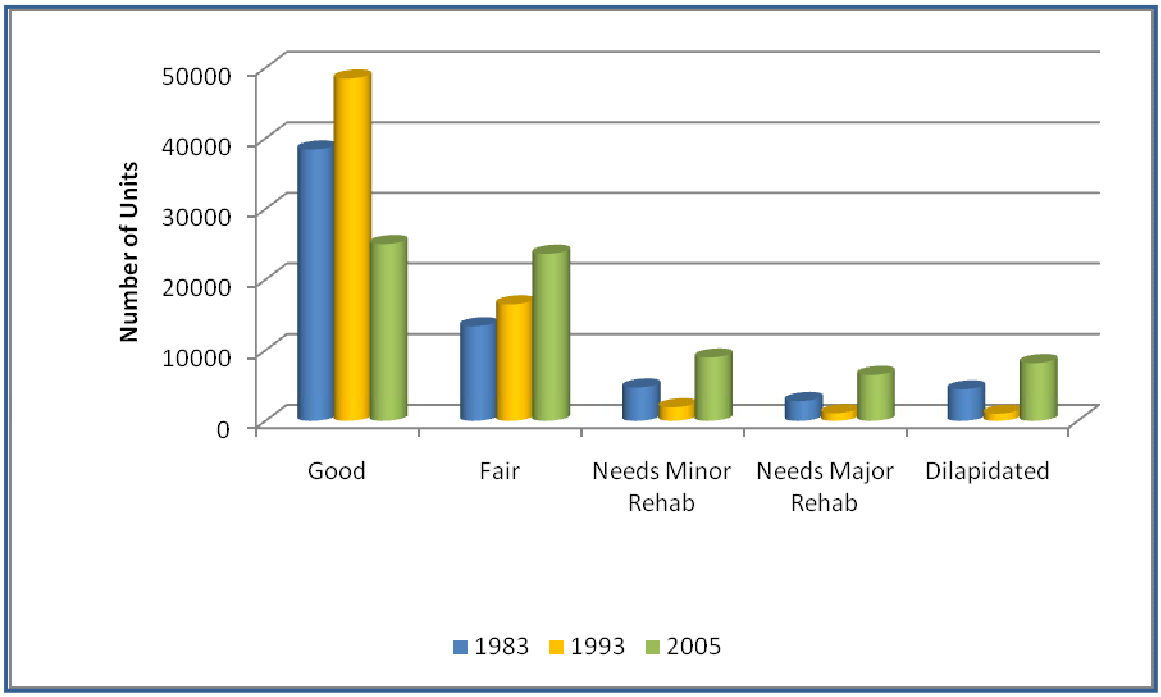
Geographic Distribution of 2000 Households with Cost Burden And Other Housing Problems



Overcrowding is a problem for both the residents living in overcrowded conditions and the housing structure because overcrowding leads to faster deterioration. Overcrowding, defined as more than one person per room, is a function of affordability. Many opt to live in affordable units even if it means living in crowded conditions and many must not only live in units with a cost burden but also in crowded conditions. There is no cross-tabulation available for those with a cost burden and living in overcrowded conditions without other housing problems. The number of units with housing problems other than overcrowding is small enough to assume that the "housing problems" definition can be a legitimate proxy for overcrowded conditions.

The Census Bureau does not collect data on housing conditions beyond those listed in the CHAS tables: lacking plumbing, lacking kitchens and overcrowding. Many units may have complete plumbing and kitchen facilities and no overcrowding but may be in serious need of rehabilitation or demolition. In 2005, the City of Amarillo conducted a Housing Condition Survey to determine the current conditions of the housing stock in the City. This survey was first conducted in 1983 and again in 1993. The number of good units has decreased dramatically since 1983; however, due to new construction during the 1980s it spiked in 1993. The number of fair units has steadily increased while the number needing rehabilitation or demolition decreased in 1993 but increased sharply in 2005. Differences could be due to changes in methodology or the surveyors' biases; however, it is evident that as the housing has aged the quality has deteriorated. Below is a graph of the changes in condition from 1983 through 2005 and a corresponding table of the actual housing unit counts from the 2005 survey.

Housing Conditions Surveys



Results of 2005 Housing Condition Survey

Condition	Units
Good	25,053
Fair	23,677
Needing Minor Rehab	8,979
Needing Major Rehab	6,517
Dilapidated	8,182
Total	72,408

Affordable Housing for the Low- to Moderate-Income: Amarillo has several options for low- to moderate-income renters. One method for providing affordable housing in a community is the use of Low Income Housing Tax Credits. There are 13 Low Income Housing Tax Credit properties in Amarillo with an additional 3 having been approved by Texas Department of Housing and Community Affairs in the past two years. The existing properties have 950 units reserved for low- to moderate-income in general with 118 for the elderly and 64 for the non-elderly disabled. An additional 264 units within 2 properties have been approved for general population development and an additional 116 units have been approved for the elderly population at one location. These new units should be available by mid-2010.

City's CDBG program provided funding to assist in the conversion of an obsolete nursing home into 22 apartments for the low- to moderate-income. The City, using HOME funds, also funded approximately half of the renovation costs for converting 11 of the Parkview Apartments units in downtown Amarillo to affordable units for low- to moderate-income. An additional 252 units in two side-by-side complexes in north Amarillo opened in early 2010 and provides affordable housing for the low- to moderate-income, with one of the complexes of 96 units being for the elderly. The HUD and other federal agencies also subsidize housing options for special populations. Information from HUD shows that Amarillo has 100 units of Section 236 (FHA assistance to multi-family complexes serving low-income residents) and 100 units in other multi-family properties assisted with FHA or HUD subsidies.

In addition, the City of Amarillo administers 1,460 Section 8 Housing Choice Vouchers (HCVs) to provide rental assistance to the extremely low- and low-income. Currently, the 1,460 vouchers are fully committed with 2,261 households on the waiting list. While the Section 8 vouchers assist a great many households, the waiting list indicates the extensive additional need.

The table below details the characteristics of those awaiting housing vouchers. More than 83% of the applicants have an income of less than 30% of the area median, classifying them as extremely low-income and more than one-third are elderly or disabled. Using HUD Section 811 funding (Housing for People with Disabilities), the Housing Authority has provided 130 additional units for mainstreaming people with disabilities.

Section 8 HCV Waiting List

HH Characteristics	# of HH on Waiting List	% of Total Waiting List HHs
Total on Waiting List	2,261	100%
Extremely Low Income (<= 30% of median)	1,885	83.37%
Low Income (31-50% of Median)	376	16.63%
Moderate Income (50-80% of median)	0	0%
Families with Children	1,298	57.41%
Elderly Individuals & Families	122	5.40%
Disabled Individuals and Families	489	21.63%
Others	352	15.56%
African American/Non-Hispanic	435	19.24%
Hispanic	618	27.33%
Other Non-Hispanic Minorities	218	9.64%
Non-Hispanic Anglo/White	990	43.79%

The Housing Market Analysis section below goes into more detail about housing availability and affordability in Amarillo.

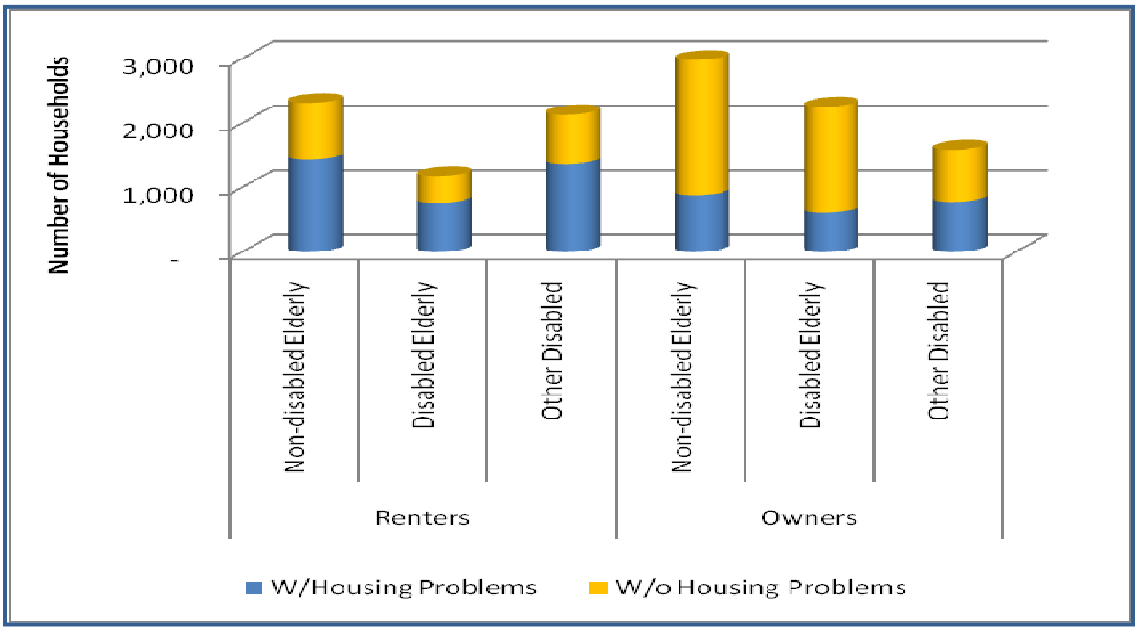
Housing Availability and Accessibility for Special Populations: In many cases special populations, particularly the elderly, disabled, and public housing residents have an additional set of housing issues with which to contend. As noted above, the elderly and disabled often have more of a cost burden than do other household groups. Generally, the elderly and disabled have lower incomes than the overall workforce, resulting in a higher percentage of income going for housing. Additionally, both groups often need special accommodations to make the units accessible to their physical limitations. This can increase the cost of housing. In many cases the housing owned by the elderly or disabled is in greater need of rehabilitation because the household members are no longer able to make repairs on their own. Deferred maintenance becomes a major problem for housing owned and occupied by the elderly and disabled.

HUD provides limited CHAS data for households with elderly and adult disabled primary members (householder or spouse/significant other). The data do not include cost burden information separately from other housing problems; however the vast majority of housing problems for the elderly and disabled are cost burden issues. Overcrowding is not a significant issue with the elderly and disabled households and with so few units overall having other housing problems as defined in the CHAS dataset, the major housing issue is cost burden. The table directly below details the number of households with elderly or disabled householders/primary members by income. The figure below the table, from the 2000 CHAS data, shows the number of low- to moderate-income households in 2000 with elderly and/or disabled members.

2000 Households of Elderly and Disabled by Income

HH Income as % of Median	Elderly-Non-Disabled	Elderly-Disabled	Others-Non-Disabled	Others-Disabled
<=30%	1,128	1,018	5,080	1,432
31-50%	1,337	1,203	4,979	916
51-80%	1,651	1,210	8,176	1,373
80%+	5,510	2,314	28,215	3,361

2000 Low-Moderate Income Households With Elderly or Disabled Primary Members



As mentioned above, there are 118 Low Income Housing Tax Credit units for the elderly and 64 for the non-elderly disabled. An additional 116 units have been approved for the elderly population at one location. Mariposa Apartment Homes mentioned above will be a 96-unit complex for elderly low- to moderate-income renters. HUD and other federal agencies also subsidize housing options for special populations. The Mary E. Bivins Foundation owns and operates Bivins Village, a 100-unit apartment complex for the elderly funded through HUD Section 202 funds (Supportive Housing for Elderly). Currently, Community Options, Inc. maintains seven group homes in Amarillo housing 28 disabled adults. One home is funded through HUD's Section 811 program, (Supportive Housing for Disabled) while 6 are funded through a federally-funded Medicaid Waiver program.

Of the 1,460 Section 8 Housing Choice Vouchers, 150 currently committed to elderly households and 346 to disabled households.

For the most part, with a few exceptions, minorities do not have disproportionately greater housing needs than Anglos/whites. The table below details the difference between the minorities' percent of need and the white's percent of need for each household type and income range. Only African Americans and Hispanics had sufficient total numbers to have complete data in the 2000 CHAS database. As a result, only these two groups are compared with their Anglo/white counterparts.

Difference between Minority % with Housing Problems and Anglo/White % with Housing Problems*

Housing Units with Cost Burden and/or Other Housing Problems by Income as % of Median	Renters			Owners		
	Elderly	Family	All Others	Elderly	Family	All Others
African American Households						
Household Income <=30%	30.7	12.1	-2.9	-2.6	-0.3	1.5
Household Income >30 to <=50%	-18.1	-3	1	-6.2	-4	29.8
Household Income >50 to <=80%	-28.1	-1.5	8	-6.2	-4.4	-36.6
Household Income >80%	-19.4	21.1	-2.9	8.8	5.4	9.5
Hispanic Households						
Household Income <=30%	-5.1	6	2.8	5.2	-8.9	-34.6
Household Income >30 to <=50%	-45.3	2.4	-3.4	-5.9	8.4	4.7
Household Income >50 to <=80%	-50.3	10	-20.5	-7.9	-0.5	-36.5
Household Income >80%	6.9	19.7	2.2	9.6	15.2	-1.1

* Any Household type/income group with more than a 10% positive variance between that minority group and Anglos/whites is considered to have a disproportionate need. Those cells are highlighted.

The extremely low-income African American elderly and family rental households have a disproportionately greater housing need than their Anglo counterparts as do the African American families renting units and earning more than the low- to moderate income. Additionally the low-income African American non-elderly/non-family homeowners have a disproportionate housing need. None of the Hispanic low- to moderate-income groups have a significant disproportionately greater need; however, families renting and owning and earning more than the low- to moderate-income range do have a greater need.

Those low-income (30-50% of median) non-family African Americans who are homeowners and the extremely low-income (< 30% of median) elderly and families who rent have a priority need in CDBG and HOME funding as they qualify by income and show a disproportionately greater need.

9.1 Strategy for Addressing Housing Needs.

Based on the Consolidated and Annual Plans of the Amarillo Housing Authority, the strategic goals for meeting the needs of extremely low- and low-income residents are:

1. Expand the supply of assisted housing by applying for additional rental vouchers and making more effective use of private and public funds to create additional housing opportunities.
2. Improve the quality of assisted housing by improving voucher management; maintaining high performance scores; increasing customer satisfaction through satisfaction surveys and implementing recommendations of the Tenant Advisory Board.
3. Increase assisted housing choices by providing voucher mobility counseling; increasing outreach efforts to potential voucher landlords; increasing voucher payment standards

to increase families' competitiveness in the rental market; and expanding the voucher homeownership program to move families to homeownership.

4. Promote self-sufficiency and asset development of assisted households by providing and attracting supportive services through the Family Self-Sufficiency (FSS) Program that will improve recipients' employability through services such as child care, employment readiness, job search assistance, financial education, legal assistance, nutritional education and housing counseling.
5. Provide and attract supportive services to increase the independence of the elderly and disabled, including the provision of transportation services, assistance from Adult Protective Services, delivered hot meals and adult day care.
6. Increase the recruitment of families to participate in the FSS Program to maintain a From-Welfare-to-Work enrollment of 50 and a voluntary FSS enrollment of 75.
7. Ensure equal opportunity and affirmatively further fair housing by undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, gender, familial status and disability through the provision of briefing packets to recipients, waiting-list households and landlords.
8. Undertaking affirmative measures to provide quality housing by instructing families to report any maintenance problems to the landlord first and then to the Housing Office if the landlord does not take action within a reasonable time.
9. Undertaking affirmative measures to ensure accessible housing to the disabled by making a list of accessible units available and educating landlords on their responsibilities to provide accessibility.

10.0 Additional Information

(a) Progress in Meeting Mission and Goals

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

☒ PHA Goal: Expand the supply of assisted housing
Objectives:

- ☒ Apply for additional rental vouchers: as funding is made available:
  The City applied for units under the FEMA Temporary Housing Units Conversion to Housing Choice Voucher Program and received funding for 51 units in September, 2009.
- ☒ Leverage private or other public funds to create additional housing opportunities:
  The City of Amarillo administers a HOME funded Rental Rehabilitation Program where the owner contributes toward the rehabilitation costs. 73 units have been completed since October 1, 2005 with a 13 unit project currently under way. The City provided $1.2 million in CDBG and $250,000 in HOME funds to a 252 unit multi-family new construction project. The tax credit property has 20 units designated as HOME units.

☒ PHA Goal: Improve the quality of assisted housing
Objectives:

- ☒ Improve voucher management: (SEMAP score) strive to maintain high performer standing . **A high performer score was received in 2009.**
- ☒ Increase customer satisfaction: Customer satisfaction surveys will be conducted annually and reviewed by the Tenant Advisory Board for recommendations. **Results of survey reviewed by Tenant Advisory Board on March 23, 2010.**

☒ PHA Goal: Increase assisted housing choices

Objectives:

- ☒ Provide voucher mobility counseling: Briefing packets contain maps of low poverty census tracts along with information of employers, child care providers and schools. Goal: 25% of participants reside in low poverty census tracts. **15% of participants reside in low poverty census tracts. A low poverty census tract is defined as one in which the individual poverty rate is less than 10%. Portability is explained at initial briefing and at each annual recertification.**
- ☒ Conduct outreach efforts to potential voucher landlords **Outreach is conducted at quarterly community based City Commission meetings, local school open houses, Community Development Neighborhood Meetings, and one on one landlord briefings. Program information is available on the city's website and information packets are mailed to landlords upon request.**
- ☒ Increase voucher payment standards- payment standards are reviewed annually and increased as needed to assure families competitiveness in rental market. **Payments standards reviewed and increased annually effective October 1.**
- ☒ Implement voucher homeownership program: goal to move 15 families to homeownership. **A total of 13 families have moved to homeownership. A component of the City's HOMEbuyer Assistance Program is the Section 8 Homeownership Principal reduction Program which can assist a qualified City of Amarillo Section 8 homebuyer, at or below 50% MFI, with up to $20,000 for a combination of down payment and 75% of reasonable and customary closing costs.**

HUD Strategic Goal: Improve community quality of life and economic vitality

☒ PHA Goal: Provide an improved living environment

Objectives:

- ☒ Provide information to families on housing options outside high poverty areas **Information is included in briefing packets not only on housing options but on location of schools, child care facilities and major employers in the areas. As of September 30, 2009 1,411 households had attended briefings since October 1, 2005.**

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

☒ PHA Goal: Promote self-sufficiency and asset development of assisted households
Objectives:

- ☒ Provide or attract supportive services to improve assistance recipients' employability: **The FSS Program has an active FSS Coordinating Committee comprised of representatives from critical social and governmental agencies. Areas represented include employment, child care, legal, financial, nutritional, and housing. Monthly participant meetings are conducted to address issues related to the families meeting their goals and overcoming challenges they face. As of September 30, 2009 escrow deposits totaled $122, 022. Of those enrolled in the program at year end, 63% had increased their earnings since enrolling in FSS.**
- ☒ Provide or attract supportive services to increase independence for the elderly or families with disabilities. **The Housing Office works closely with agencies such as Adult Protective Services, Meals on Wheels, the Area Agency on Aging, Spec Trans and Jan Werner Adult Day Care to assist in meeting ongoing or immediate needs of these individuals.**
- ☒ Other: (list below) Recruit families to participate in the Family Self-Sufficiency Program to maintain 100% voluntary enrollment goal. Maintain Welfare to Work Program enrollment at 50. **122 families have enrolled in the FSS program since October 1, 2005. Currently, enrollment stands at 84 families, which exceeds our voluntary enrollment goal of 75. Funding continues to be renewed for the Family Self-Sufficiency Coordinator. The Welfare to Work Program enrollment is currently at 26 families.**

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing
Objectives:

- ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
  Briefing packets contain the Fair Housing Brochure and a Housing Discrimination Complaint form. During the briefing, the brochure is explained as well as how to file a discrimination complaint using the form. Housing staff is available to assist in completing the form. As of September 30, 2009 1,411 households had attended briefing sessions.
- ☒ Undertake measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability: **During briefings and again at the time leases are executed, the families are instructed to report any maintenance problems to the owner first. If the owner does not take action in a reasonable time, they are instructed to contact the Housing Office so that our inspector can make an on-site inspection of the problem. The owner is notified of the deficiency and a follow up inspection is made to assure the repairs are completed. If not, proper action is taken, including abatement of rent and ultimately**

termination of the HAP contract. As of September 30, 2009 1,411 households had attended briefings since October 1, 2005.

☒ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required: **A list of accessible units is maintained by the Housing Office and is available upon request.**

(b) Significant Amendment and Substantial Deviation/Modification Plan

A substantial deviation from the 5-Year Plan is the addition or deletion of Strategic Goals or the deletion of one or more objectives. An addition of an objective is not a substantial deviation of the Plan.

A Significant Amendment/Modification to the Annual Plan is a change to rent or admission policies of a change to the organization of the waiting list.

11.0 Required Submissions for HUD Field Office Review

(f) Resident Advisory Board Comments.

The City of Amarillo Housing Office met with the Tenant Advisory Board on March 23, 2010. An update of the impact of the policy changes implemented as a result of last year's Board recommendations was provided. Changes to this year's administrative plan included new procedures and policies implemented as a result of the Refinement of Income and Rent Rule and mandatory Use of EIV and Verification of Social Security Numbers.

The Board met in September, 2009 to consider a significant amendment to the 2009 PHA Annual Plan to provide a local preference for admission to the program for families displaced by Hurricanes Katrina and Rita. This was a requirement to receive funding for additional vouchers under the FEMA Temporary Housing Units Conversion to Housing Choice Vouchers Program. The Board was informed that no targeted families had contacted the Housing Office to apply for these vouchers so the vouchers are now being issued to families on the regular voucher waiting list.

Comments received from the board included:

One member expressed frustration with the fact that she had to continue paying her share of the rent even though the City had abated their portion of the rent due to HQS violations. The landlord eventually made the repairs but she felt it was extremely unfair that the City could have a clause that allowed abatement of rent in the HAP contract and there were no such protections in the Lease for an assisted unit on the Voucher Program. Housing staff explained that state law regulates how and when a tenant may withhold payment to a landlord and that strict procedure must be followed to protect the tenant.

Another member who worked for a local alcohol and drug addiction counseling agency asked for clarification on admission policies for individuals with criminal

history that included drug offenses. Housing staff explained that the administrative plan is very clear on this issue and several factors are considered including seriousness of case, date of offense, whether they are currently engaged in the activity, and whether the individual has successfully completed a supervised drug or alcohol rehabilitation program.