

<b>PHA Annual Plan 2011-2012</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 4/30/2011</b>
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## **Annual PHA Plan for Fiscal Year: 2012**

# **PITTSFIELD HOUSING AUTHORITY**

***FINAL VERSION: April 10, 2012***

1.0	<b>PHA Information</b> PHA Name: Pittsfield Housing Authority PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard PHA Fiscal Year Beginning: (MM/YYYY): _07/2011 PHA Code: MA029 <input type="checkbox"/> HCV (Section 8)				
2.0	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: 164 Number of HCV units: 580				
3.0	<b>Submission Type</b> <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	<b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
	PHA 1:				PH HCV
	PHA 2:				
	PHA 3:				
5.0	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	<b>Mission.</b> Reference 5-Year Plan on File				
5.2	<b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. Reference 5-Year Plan on File				
6.0	<b>PHA Plan Update</b> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:				
	PHA Plan Element	Changed	In or Attached to this Plan	Only on File at the PHA	
	PHA Plan 2010-2014 Five Year Goals and Prior Progress	Yes	Section 10.0 (a)		
	Eligibility, Selection and Admissions Policies, including Deconcentration and			√	
	Eligibility	No		√	
	Wait List Procedures.	No		√	
	Selection	No		√	
	Admissions Policies	No		√	
	Deconcentration	No		√	
	Financial Resources	Yes	Attachment A		
	Rent Determination			√	
	Income Based Rents	No		√	
	Flat Rents	Yes	Attachment B		
	Payment Standards (HCV)	Yes	Attachment C		
	Minimum Rent	No		√	
	Operation and Management Utility Schedule	TBD	Attachment D		
	Lease & Grievance Procedures	No		√	
	Designated Housing for Elderly and Disabled Families	No		√	
	Community Service and Self-Sufficiency	Yes	Attachment E		
	Safety and Crime Prevention	No		√	
	Pets	No		√	
	RAB Members	Yes	Attachment F		
	CFP Annual Statement	Yes	Attachment G		

	CFP 5 Year Plan	Yes	Attachment H	
	Housing Needs Analysis	Yes	Attachment I	
	Strategy for Addressing Needs	No	Section 9.2	√
	Substantial Deviation	Yes	Section 10.0 (b)	
	Civil Rights Certification	Yes	Attachment J2	
	Fiscal Year Audit	No		√
	Asset Management	No		√
	Other Information required by HUD	Yes	Attachment K	
	Violence Against Women Act (VAWA)	No	Attachment J1	

(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.

Pittsfield Housing Authority – Main Office 65 Columbus Avenue, Pittsfield, Massachusetts 01201

7.0	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i></p> <p>The Pittsfield Housing Authority has no plans to do mixed financing, demolition, disposition, conversion, homeownership and project based vouchers for this coming year (2011-2012)</p>
8.0	<p><b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p><b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p style="text-align: center;"><b><i>See Attachment G</i></b></p>
8.2	<p><b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p style="text-align: center;"><b><i>See Attachment H</i></b></p>
8.3	<p><b>Capital Fund Financing Program (CFFP).</b></p> <p><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.</p>
9.0	<p><b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p style="text-align: center;"><b><i>See Attachment I</i></b></p>

9.1	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p>Strategies</p> <ol style="list-style-type: none"> <li>1. <u>Address the shortage of affordable housing for all eligible populations</u></li> </ol> <p>Leverage affordable housing resources in the community through the amendment of the zoning code to mandate inclusionary zoning of mixed – income housing</p> <ol style="list-style-type: none"> <li>2. <u>Improve the quality of housing</u></li> </ol>
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	<ul style="list-style-type: none"> <li>• Improve security at developments</li> <li>• Improve conditions and expand use of common areas.</li> <li>• Debrief clients leaving the PHA programs using the move-out form, to ascertain reasons and implement corrective action plans, as may be appropriate</li> <li>• Review SEMAP and new PHAS requirements and test for compliance</li> </ul> <p>3. <u>Increase quality of the housing environment</u></p> <ul style="list-style-type: none"> <li>• Improve screening of applicants through continued use of EIV, CORI and prior landlords' reports.</li> </ul> <p>5. <u>Increase household self sufficiency and family independence</u></p> <ul style="list-style-type: none"> <li>• Work to attract programs which provide self-sufficiency and enrichment programs to assist youth high school graduation rates and increase the independence of elderly and disabled</li> </ul> <p>6. <u>Improve PHA operations</u></p> <ul style="list-style-type: none"> <li>• Establish better inter-office communication</li> <li>• Continue regular staff meetings</li> <li>• Continue regular office staff visits to developments</li> <li>• Research how additional and more effective services can be delivered to PHA clients through the CDBG program</li> </ul>
10.0	<p><b>Additional Information.</b> 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.</p> <p><u>Accomplishments of the Pittsfield Housing Authority in Year 2 (7/2010-6/2011)<sup>1</sup> of the Five Year PHA Plan (2010-2014)</u></p> <p><u>Summary:</u></p> <p>The principal criteria of the Pittsfield Housing Authority is to remain committed to providing quality public and subsidized housing. The Authority promotes open communication with our community leaders and planners to seek available funding that is in harmony with the City of Pittsfield and our own objectives and goals. The Authority's standard to continue to promote and address all requirements under its public and tenant assisted housing program to ensure compliance with all applicable non-discrimination requirements, such as the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1937, and Title II of the Americans with Disability Act.</p> <p><u>Executive and Finance:</u></p> <p>The Authority intends to continue to investigate other types of initiatives that are consistent with the PHA's mission, but can also help diversify the PHA's operating income stream and reduce reliance on the agency's historic core programs.</p> <p><u>Low Rent Public Housing:</u></p> <p>The housing need in our community continues to be the main focus for our Authority. The needs analysis shows that cost burdens abound for the elderly, individuals with disabilities and families. We as the Authority intend to focus on how we market our conventional housing and continuing to explore different forms of media for promotion of these services. In addition, we collaborate with many other agencies, which provide supportive services. These services</p>

<sup>1</sup> Note that at the time of final Board approval the year was not completed and additional activities may occur between then and June 30<sup>th</sup>, 2011.

contribute to the success of the elderly, disabled, and families who participate in our programs.

State Aided Programs

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

Housing Choice Voucher Program

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

PHAS

The PHA completed a PHAS in Fiscal Year ending 6/30/11. The PHA received a score of 74 under the new PHAS scoring.

SEMAP

The authority received an overall score of 100% on the SEMAP assessment system for HCV for the fiscal year ending 6/30/11. The Authority was awarded a score of 100% for the indicators #1-13.

*MA 29-3 Jubilee Apts.*

During Fiscal Year 2012, the modernization of each apartment utility/laundry room, which includes the furnace and hot water tanks, will be upgraded. This will provide an improvement in efficiency, appearance and more room for the tenants.

*MA 29-5 Dower Square*

During Fiscal Year 2012, an upgrade to the electrical wiring will be done. This upgrade will replace wiring throughout the entire development.

*MA 29-6 Columbia Arms*

During Fiscal Year 2012, the replacement of front and rear common entry doors will be done. This is to provide safety to all tenants in the building.

**(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"**

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

1. Changes to the Admissions and Waiting List Preferences

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

2. Changes to Rent Determinations

Exceptions: If the PHA's market analysis indicates that flat rents should be adjusted, the PHA may adjust them

10.0

	<p>by up to 30%.</p> <p>3. Changes to the Capital Fund Program in excess of 30%</p> <p>Exceptions:</p> <ul style="list-style-type: none"> <li>a. If the PHA makes changes to any line item in excess of 30% due to an emergency.</li> <li>b. If the PHA receives a reduction or addition in funds from HUD and the reduction or addition results in a change in any line item in excess of 30%.</li> <li>c. If the PHA bids for scheduled work result in a change to any line item in excess of 30% and no elimination of any line item previously approved by the Plan.</li> </ul> <p>4. Changes in the Use of Replacement Reserves if such changes constitute a change in excess of 30% for the Intended Use of the Reserves.</p> <p>5. Changes in any Program, which would change the beneficiaries and benefits of that Program. This is not intended to require approval of procedural and other similar changes in such Programs.</p> <p>Note: Any changes mandated by Congress or HUD and not specifically requiring a PHA Plan process approval, shall be exempt from such PHA planning and approval procedures.</p>
11.0	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <ul style="list-style-type: none"> <li>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights) <b>See Attachments J2 and K</b></li> <li>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only) <b>See Attachment K</b></li> <li>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only) <b>See Attachment K</b></li> <li>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only) <b>See Attachment K</b></li> <li>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only) <b>See Attachment K</b></li> <li>(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. <b>See Attachment F</b></li> <li>(g) Challenged Elements <b>See Attachment F</b></li> <li>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only) <b>See Attachment G</b></li> <li>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only) <b>See Attachment H</b></li> </ul>

**ATTACHMENTS:**

#	Attachment/Document
A	A1 Financial Resources
	A2 AMPs Budgets
B	Flat Rents
C	HCV Payment Standards
D	Utility Allowance Schedule
E	Community Service and Self-Sufficiency
F	RAB List and Comments on the PHA Plan including any Challenged Elements
G	CFP – Annual Statement
H	CFP – 5 Year Plan
I	Housing Needs Analysis
J1	VAWA Policy
J2	Civil Rights Certification
K	Other Required Certifications

**Attachment A1: Financial Resources:  
Planned Sources and Uses July 1, 2012 – June 30, 2013**

<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants</b>		
a) Public Housing Operating Fund	\$416,261	
b) Public Housing Capital Fund	\$196,325	
c) HOPE VI Revitalization	0	
d) HOPE VI Demolition	0	
e) Annual Contributions for Section 8 Tenant-Based Assistance	\$3,402,432	
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)	0	
g) Resident Opportunity and Self-Sufficiency Grants	0	
h) Community Development Block Grant	0	
i) ROSS/Neighborhood Networks	0	
Other Federal Grants (list below)	0	
<b>2. Prior Year Federal Grants (unobligated funds only) (list below) CFP 2010-2011</b>	\$321,230	
<b>3. Public Housing Dwelling Rental Income</b>		
Dwelling Rental Income	\$450,761	
<b>4. Other income (list below)</b>		
Interest on General Fund Investments	\$3,675	
Section 8 Administrative Fees	\$571,079	
<b>4. Non-federal sources (list below)</b>		
HCVP INTEREST	\$3,194	
<b>Total resources</b>	<b>\$5,364,957</b>	

**Attachment A2: AMP Budget 2012**

**PITTSFIELD HOUSING AUTHORITY    FEDERAL ASSET MANAGEMENT PROJECTS  
(AMPS)    FYE JUNE 30, 2013**

	<b>AMP 1</b>	<b>TOTAL</b>
<b>ACC Units</b>	163	163
<b>Tenant Rental Income</b>	484,341	484,341
<b>HUD Operating Subsidy</b>	608,184	608,184
<b>CFP Allocation</b>	196,325	196,325
<b>Other Income</b>	10,942	10,942
<b>TOTAL REVENUE</b>	1,299,792	1,299,792

**Attachment B: Flat Rents**

**FLAT RENTS FOR THE PUBLIC HOUSING PROGRAM**

**EFFECTIVE JULY 1, 2012**

<b>Bedroom Size</b>	<b>Columbia Arms</b>	<b>Jubilee Apartments</b>	<b>Dower Square</b>
1	\$450		
2	\$550		\$427
3		\$577	\$519
4		\$624	\$563
5			\$605

**Attachment C: HCV Payment Standards**

**PAYMENT STANDARDS FOR THE HOUSING CHOICE VOUCHER PROGRAM**

**EFFECTIVE December 1, 2011**

<b>Bedroom Size</b>	<b>With All Utilities Supplied by the Owner</b>	<b>With Heat and Hot Water Supplied by the Owner</b>	<b>With Heat Only Supplied by the Owner</b>	<b>With Nothing</b>
0	\$633	\$608	\$592	\$542
1	\$740	\$709	\$689	\$619
2	\$918	\$881	\$854	\$763
3	\$1,180	\$1,136	\$1,102	\$991
4	\$1,216	\$1,163	\$1,126	\$986

## Attachment D Utility Allowance Schedule

### **PUBLIC HOUSING UTILITY SCHEDULE – 2012\*\***

#### **JUBILEE APARTMENTS MA 29-3**

Heat and Cooking Utilities are supplied by the Pittsfield Housing Authority

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

#### **DOWER SQUARE MA 29-5**

Heat is supplied by the Pittsfield Housing Authority

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

#### **COLUMBIA ARMS MA 29-6**

All Utilities are supplied by the Pittsfield Housing Authority

\*\* Please note that when the new rates are published these allowances may change.

## Attachment E Community Services

Program Name & Description (including location, if appropriate)	Estimated Size	Allocation Method (waiting list/random selection/specific criteria/other)	Access (development office/PHA main office/other provider name)	Eligibility public housing (PH) or section 8 (S8) participants or both
<b>FAMILY</b>				
<b>ENRICHMENT</b>				
Summer Breakfast & Lunch Program	31	Open Enrollment	Dower Square	PH
Clothing and Food Distributions	35	Open Enrollment	Family Developments	PH
Information and Referral	35	Open Enrollment	Family Development	PH
<b>ELDERLY</b>				
<b>ENRICHMENT</b>				
Information and Referral	40	Open Enrollment	Senior Development	PH
<b>EDUCATIONAL</b>				
Fire Prevention and Safety training	40	Open Enrollment	Senior Development	PH
Public safety Training	40	Open Enrollment	Senior Development	PH
<b>SENIOR PROGRAMS</b>				
Bingo, cards, Pot luck Dinners	70	Open Enrollment	Senior Development	PH

## Attachment F: RAB List 2010-2011 and Comments on PHA Plan and Challenged Elements

### RESIDENT ADVISORY BOARD:

AURELINA PEGUREO 253 WAHCOAH STREET, #44	PUBLIC HOUSING
ELIZABETH WANZO 253 WAHCONAH STREET, #18	PUBLIC HOUSING
JENNIFER HALLOCK 10 FRANCIS AVENUE #18	PUBLIC HOUSING
SYLVIA DAVIS 10 FRANCIS AVENUE #7	PUBLIC HOUSING
JOSEPH BORDELEAU 65 COLUMBUS AVENUE #302	PUBLIC HOUSING
ROBERT CARLINO 65 COLUMBUS AVENUE #705	PUBLIC HOUSING
MICHELLE WELLINGTON 10 RIVERVIEW HOMES #11	HCVP
GERALD BUSH 20 RIVERVIEW HOMES #4	HCVP
HECTOR NATAL 19 SPRING STREET #B MAIL: PO BOX 688 PITTSFIELD MA 01202	HCVP

### RAB Comments on PHA Plan

A meeting of the RAB was held on January 18 2012 to discuss the upcoming PHA Plan for 2012-2013. Attending were THREE members of the RAB.

Issues raised included:

1. A Jubilee there were a number of maintenance issues raised covering issues of mold by windows and units near the community room; tripping hazards on entry walks, dog feces not being "pooper-scooped" (mentioned last year and still not addressed);
2. Capital projects are not being implemented thoughtfully. At Jubilee the utility room changes are a cause of noise, dust and storage areas being dismantled without any temporary storage.
3. Recommend that rope ladders be provided to enable people to escape from a fire at Jubilee
4. Fence at Jubilee
5. Columbia Arms has had a broken washer for many months. Why can't the PHA make MacGray fix or replace it?

6. Question the parking lot paving and expansion as presented in the CFP. Would like to see occupied units repainted more frequently rather than this parking lot item.
7. RAB should be consulted in the Executive Director search and appointment.
8. Can A/C be put in units at Jubilee?

### Public Hearing

A public hearing was held on April 10<sup>th</sup> , 2012.

There were no comments made on the Plan at the Hearing.

### Challenged Elements

The PHA received no written comments on the Plan and there were no challenges to any of the elements.

**ATTACHMENT G: Annual Statement/Performance and Evaluation Report**  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

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

<b>Part I: Summary</b>					
<b>PHA Name: Pittsfield Housing Authority</b>		<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06-P029-501-10 Replacement Housing Factor Grant No: Date of CFFP: 07/14/2010			<b>FFY of Grant: 2010</b> <b>FFY of Grant Approval: 2010</b>
<b>Type of Grant</b> <input type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/Emergencies <input checked="" type="checkbox"/> Revised Annual Statement (revision no:1 ) <input checked="" type="checkbox"/> Performance and Evaluation Report for Period Ending: 03/31/11 <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	25,000		25,000	25,000
3	1408 Management Improvements	5,000		1,650	1,650
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	15,000		15,000	14,939.32
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures	180,000		50,000	837
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

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

<b>Part I: Summary</b>					
<b>PHA Name:</b> Pittsfield Housing Authority	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06-P029-501-10 Replacement Housing Factor Grant No: Date of CFFP: 07/14/2010	<b>FFY of Grant:2010</b> <b>FFY of Grant Approval: 2010</b>			
<b>Type of Grant</b>					
<input type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input checked="" type="checkbox"/> Revised Annual Statement (revision no: 1 )	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)	4,905			
20	Amount of Annual Grant:: (sum of lines 2 - 19)	229,905		91,650	42426.32
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
<b>Signature of Executive Director</b> <i>Charles L. Smith Jr.</i>		<b>Date</b> 4/10/12		<b>Signature of Public Housing Director</b>	
				<b>Date</b>	

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









**ATTACHMENT G: Annual Statement/Performance and Evaluation Report**  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

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

<b>Part I: Summary</b>	
<b>PHA Name: Pittsfield Housing Authority</b>	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P029501-11 Replacement Housing Factor Grant No: Date of CFFP:
<b>FFY of Grant: 2011</b> <b>FFY of Grant Approval: 2011</b>	

**Type of Grant**  
 **Original Annual Statement**       **Reserve for Disasters/Emergencies**       **Revised Annual Statement (revision no: \_\_\_\_\_)**  
 **Performance and Evaluation Report for Period Ending:**       **Final Performance and Evaluation Report**

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	22,000		22,000	22,000
3	1408 Management Improvements	5,905		5,000	
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	12,000		12,000	2,955
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures	156,420		11,000	
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

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

**Part I: Summary**

<b>PHA Name:</b> Pittsfield Housing Authority	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P029501-11 Replacement Housing Factor Grant No: Date of CFFP:	<b>FFY of Grant:2011</b> <b>FFY of Grant Approval: 2011</b>
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**Type of Grant**

Original Annual Statement                       Reserve for Disasters/Emergencies                       Revised Annual Statement (revision no:                      )

Performance and Evaluation Report for Period Ending:                       Final Performance and Evaluation Report

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	196,325		50,000	24,955
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				

<b>Signature of Executive Director</b> 	<b>Date</b> 4/10/12	<b>Signature of Public Housing Director</b>	<b>Date</b>
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<sup>1</sup> To be completed for the Performance and Evaluation Report.  
<sup>2</sup> To be completed for the Performance and Evaluation Report or a Revised Annual Statement.  
<sup>3</sup> PHAs with under 250 units in management may use 100% of CFP Grants for operations.  
<sup>4</sup> RHF funds shall be included here.





**ATTACHMENT G: Annual Statement/Performance and Evaluation Report**  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

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

<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: Pittsfield Housing Authority					<b>Federal FFY of Grant: 2011</b>
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
PHA-WIDE	07/13	07/13	07/15	07/15	
MA 29-3	07/13	07/13	07/15	07/15	
MA 29-5	07/13	07/13	07/15	07/15	
MA 29-6	07/13	07/13	07/15	07/15	

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.



**ATTACHMENT G: Annual Statement/Performance and Evaluation Report**  
 Capital Fund Program, Capital Fund Program Replacement Housing Factor and  
 Capital Fund Financing Program

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

<b>Part I: Summary</b>	<b>PHA Name: Pittsfield Housing Authority</b>	<b>Grant Type and Number</b> Capital Fund Program Grant No: MA06P029501-12 Replacement Housing Factor Grant No: Date of CFFP:	<b>FFY of Grant: 2012</b> <b>FFY of Grant Approval: 2012</b>
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**Type of Grant**  
 **Original Annual Statement**       **Reserve for Disasters/Emergencies**       **Revised Annual Statement (revision no:                    )**  
 **Performance and Evaluation Report for Period Ending:**       **Final Performance and Evaluation Report**

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost <sup>1</sup>	
		Original	Revised <sup>2</sup>	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) <sup>3</sup>	18,000		18,000	
3	1408 Management Improvements	4,432		4,432	
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	15,000			
8	1440 Site Acquisition				
9	1450 Site Improvement	35,000			
10	1460 Dwelling Structures	85,000			
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures	17,000			
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities <sup>4</sup>				

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







<b>Part III: Implementation Schedule for Capital Fund Financing Program</b>					
PHA Name: Pittsfield Housing Authority				<b>Federal FFY of Grant: 2012</b>	
Development Number Name/PHA-Wide Activities	All Fund Obligated (Quarter Ending Date)		All Funds Expended (Quarter Ending Date)		Reasons for Revised Target Dates <sup>1</sup>
	Original Obligation End Date	Actual Obligation End Date	Original Expenditure End Date	Actual Expenditure End Date	
PHA-WIDE	03/14		03/16		
MA-29-3	03/14		03/16		
MA-29-5	03/14		03/16		
MA-29-6	03/14		03/16		

<sup>1</sup> Obligation and expenditure end dated can only be revised with HUD approval pursuant to Section 9j of the U.S. Housing Act of 1937, as amended.

<b>PART I: SUMMARY</b>						
			Locality (City/County & State)		<input checked="" type="checkbox"/> Original 5-Year Plan	<input type="checkbox"/> Revision No:
A.	Development Number and Name	Work Statement for Year 1 FFY _____ 2012	Work Statement for Year 2 FFY _____ 2013	Work Statement for Year 3 FFY _____ 2014	Work Statement for Year 4 FFY _____ 2015	Work Statement for Year 5 FFY _____ 2016
	Physical Improvements Subtotal	Annual Statement	130,000	130,000	130,000	130,000
C.	Management Improvements		4,432	4,432	4,432	4,432
D.	PHA-Wide Non-dwelling Structures and Equipment					
E.	Administration					
F.	Other A&E Fees and Costs		15,000	15,000	15,000	15,000
G.	Operations		25,000	25,000	25,000	25,000
H.	Demolition					
I.	Development					
J.	Capital Fund Financing – Debt Service					
K.	Total CFP Funds		174,432	174,432	174,432	174,432
L.	Total Non-CFP Funds					
M.	Grand Total		174,432	174,432	174,432	174,432

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2012	Work Statement for Year 2 FFY 2013			Work Statement for Year: 3 FFY 2014		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See Annual Statement	MA 29-3			MA 29-5		
	Jubilee Apts.			Dower Square		
	Roof Replacement	8	70,000	Rehab Laundry Room	8	25,000
				Replace Washers/Dryers		
	Side Walk Paving	All	10,000			
				Side Walk Paving	All	10,000
	MA 29-5					
	Dower Square			MA 29-6		
				Columbia Arms		
	Side Walk Paving	All	30,000			
				Mailbox Modernization	All	25,000
				Expand Parking	All	10,000
	MA 29-6					
	Columbia Arms			Repave Sidewalks Repave Parking lots	All	20,000
Expand Parking	All	20,000	HVAC Upgrade	1	20,000	
			Replace Washer/Dryers	8	20,000	
	Subtotal of Estimated Cost		\$130,000	Subtotal of Estimated Cost		\$130,000







## Attachment I: Housing Needs Analysis

**Please note that the needs data has not been updated at this time as there is no new Census, AHS or ACS data available since this was drafted.**

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

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

### Housing Problems

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

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

### Housing Problems by Income

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

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

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

**Table 1a: Housing Problems by Income Level<sup>2</sup>**

Housing Problems	$\leq 30\%$ AMI		30.1-50% AMI		50.1%-80% AMI		Total $\leq 80\%$ AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	$\leq 80\%$ AMI
HHs with Housing Problems	885	2,295	640	755	690	305	2,215	3,355	5,570
HHs without Housing	35	900	615	535	1,500	1,580	2,150	3,015	5,165

<sup>2</sup> CHAS/ACS 2009 Table 11

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
HHs without Housing Problems	35	900	615	535	1,500	1,580	2,150	3,015	5,165
HHs N/A <sup>3</sup>	50	55	0	90	0	15	50	160	210
<b>Total</b>	970	3,250	1,255	1,380	2,190	1,900	4,415	6,530	10,945

**Table 1b: Housing Problems by Income Level<sup>4</sup>**

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

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

**Table 1c: Housing Problems for Households Under 20%AMI<sup>5</sup>**

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

### Housing Problems for the Disabled

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

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

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

<sup>4</sup> CHAS/ACS 2009 Table 11

<sup>5</sup> Ibid

**Table 16a: Housing Problems of the Low Income Disabled<sup>6</sup>**

Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
Disabled	220	600	110	205	90	0	420	805	1,225
Not-Disabled	665	1,695	525	550	600	310	1,790	2,555	4,345
Total	885	2,295	635	755	690	310	2,210	3,360	5,570
No Housing Problems	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
Disabled	0	50	100	150	140	0	240	200	440
Not-Disabled	35	845	515	385	1,360	1,580	1,910	2,810	4,720
Total	35	895	615	535	1,500	1,580	2,150	3,010	5,160
<b>ALL DISABLED HHs</b>	220	680	210	355	230	15	660	1,050	1,710
<b>% of Disabled HHs with Housing Problems</b>	100%	88%	52%	58%	39%	0%	64%	77%	72%
<b>Disabled with Housing Problems as a % of Owner or Rental Population</b>	23%	18%	9%	15%	4%	0%	10%	12%	11%

**Table 16b: Housing Problems of the Disabled above 80% AMI<sup>7</sup>**

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

**Housing Problems of the Elderly**

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

<sup>6</sup> CHAS/ACS 2009 Table 6

<sup>7</sup> CHAS/ACS 2009 Table 6

**Observation:** Elderly residents in the City face housing problems regardless of tenure status and income level. Since 2000 the elderly population in the City has decreased 4%, but is expected to increase 5% in the next five years<sup>8</sup>.

**Table 17: Profile of Elderly in Pittsfield<sup>9</sup>**

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

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

**Table 18: Housing Problems for the Elderly and Extra-Elderly<sup>10</sup>**

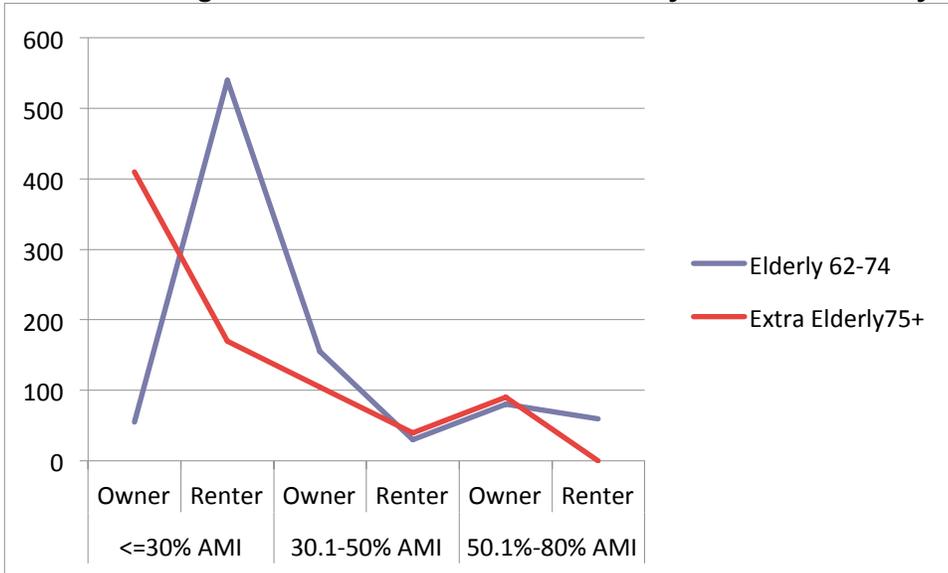
	Extremely Low-Income (<=30% AMI)		Very Low-Income (30.1-50% AMI)		Low-Income (50.1%-80% AMI)		Moderate Income (80.1%-95% AMI)		Mid-Level Income(95.1%-120% AMI)		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	
<b>With Housing Problems</b>											<b>All</b>
Elderly 62-74	55	540	155	30	80	60	35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

<sup>8</sup> ESRI Ibid.

<sup>9</sup> CHAS/ACS 2009 Table 5

<sup>10</sup> CHAS/ACS 2009 Table 5

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



**Housing Problems for Families**

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

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

**Table 19: Housing Problems by Family Type<sup>11</sup>**

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

<sup>11</sup> CHAS/ACS 2009 Table 4

	Family, 1 Parent		Family, 2 Parents		Non-Family		Total Family		Total
<b>Total</b>	1,435	1,145	5,840	715	1,980	2,375	7,275	1,860	13,490
Family Size with Housing Problems as a % of All Families in Type									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	8.56%	23.70%	11.45%	1.51%	16.25%	27.13%	10.48%	8.97%	29.03%
Large - 5 or more	0.62%	2.61%	2.96%	0.19%	0.00%	0.00%	2.17%	1.00%	1.90%

### Housing Problem Severity

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

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

**Table 20a: Housing Problem Severity<sup>12</sup>**

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

**Table 20b: Housing Problem Severity<sup>13</sup>**

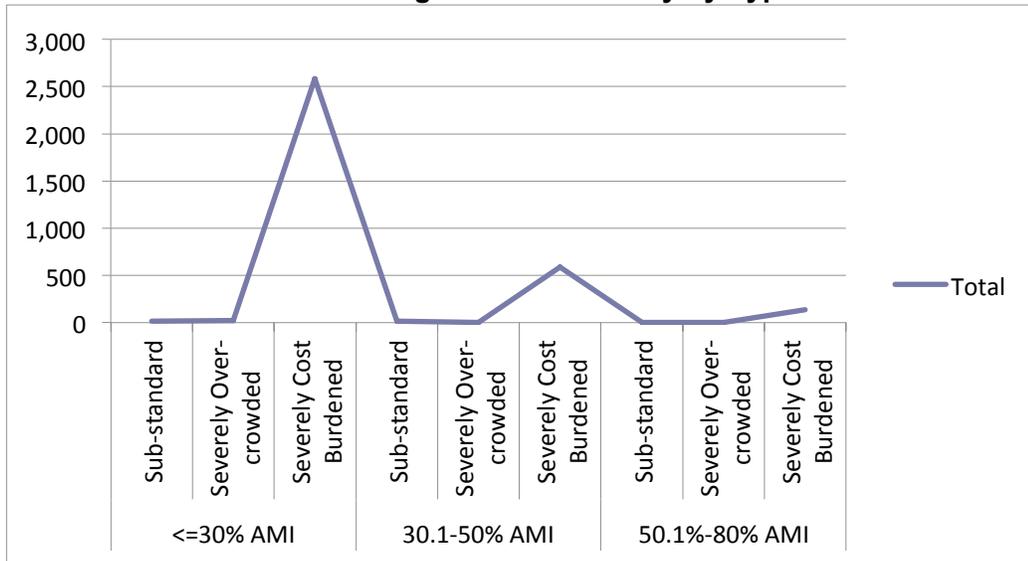
Severe Housing Problems	Moderate Income (80.1%-95% AMI)			Mid-Level Income (>95.1% AMI)			Total All >80.1% AMI	Total All HHs with Severe Housing Problems
	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened		
Owner	0	0	0	60	0	75	135	1,285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

<sup>12</sup> CHAS/ACS 2009 Table 3

<sup>13</sup> CHAS/ACS 2009 Table 3

Total	0	0	0	75	0	75	150	3,510
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**Chart :Distribution of Housing Problem Severity by Type and Income Group<sup>14</sup>**



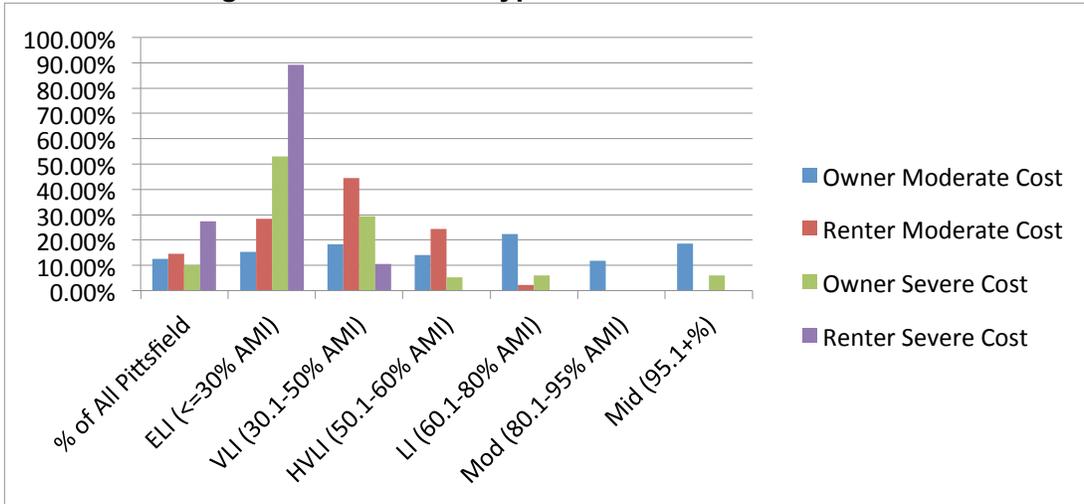
### Cost-Burden and Severe Cost-Burden

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

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

<sup>14</sup> CHAS/ACS 2009 Table 3

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



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

**Table 21a: Cost-Burden by Household Type<sup>15</sup>**

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

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

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

**Table 21b: Moderate Cost Burden by Tenure<sup>16</sup>**

	Own	%	Rent	%	All	%
All HH	12,130		7,860		19,990	
All Moderate Cost Burden (30-50% of HH Income)	1,530	12.61%	1,145	14.57%	2,675	13.38%
ELI (<=30% AMI)	235	15.36%	325	28.38%	560	2.80%
VLI (30.1-50% AMI)	280	18.30%	510	44.54%	790	3.95%
HVLI (50.1-60% AMI)	215	14.05%	280	24.45%	495	2.48%

<sup>15</sup> CHAS/ACS 2009 Table 7

<sup>16</sup> Ibid Table 3

	Own	%	Rent	%	All	%
LI (60.1-80% AMI)	340	22.22%	25	2.18%	365	1.83%
Mod (80.1-95% AMI)	180	11.76%	0	0.00%	180	0.90%
Mid (95.1+%)	285	18.63%	0	0.00%	285	1.43%

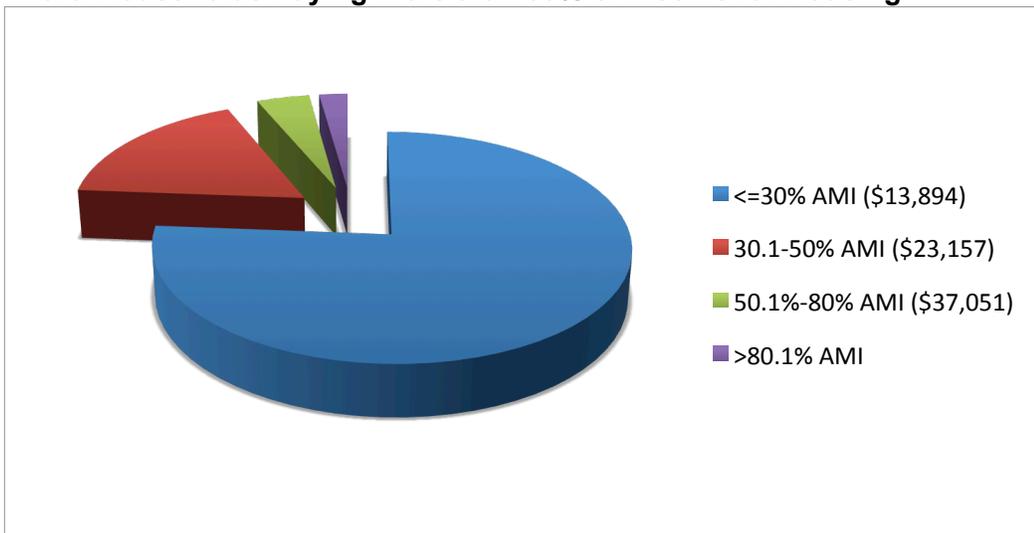
The second table shows the severe cost burden distribution and indicates that extremely low and very low income owners and renters comprise the greatest proportion of those paying over 50% of their income for housing.

**Table 21c: Severe Cost Burden by Tenure<sup>17</sup>**

	Own	%	Rent	%	All	%
All HH	12,130		7,860		19,990	
All Severe Cost Burden (>50% of HH Income)	1,225	10.10%	2,160	27.48%	3,385	16.93%
ELI (<=30% AMI)	650	53.06%	1,930	89.35%	2,580	12.91%
VLI (30.1-50% AMI)	360	29.39%	230	10.65%	590	2.95%
HVLI (50.1-60% AMI)	65	5.31%	0	0.00%	65	0.33%
LI (60.1-80% AMI)	75	6.12%	0	0.00%	75	0.38%
Mod (80.1-95% AMI)	0	0.00%	0	0.00%	0	0.00%
Mid (95.1+% AMI) as a % of all Moderate Cost HHs	75	6.12%	0	0.00%	75	0.38%

The following chart illustrates this cost burden distribution.

**Chart: Households Paying more than 50% of Income for Housing<sup>18</sup>**



### Substandard Housing

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

<sup>17</sup> Ibid Table 3

<sup>18</sup> Ibid Table 3

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

**Table 22: Cost Burden by Income<sup>19</sup>**

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

### Overcrowding

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

**Observations:** The following table documents overcrowding by tenure status, household income level, and family status. In the City, one family households are not at particular risk for moderate or severe overcrowding, regardless of household income level, although there is a slight elevation for rental households. In general, 2+ families and non-family households do not face overcrowding risk either. It should be noted that since 2008, when this data was developed, there has been some loss of jobs, some loss of income and some loss of housing. It would not be surprising for the

<sup>19</sup> CHAS/ACS 2009 Table 8

Census 2010 to show a rise in over-crowding as families “double up”, which has been reported anecdotally by local service and housing organizations.

**Table 23: Overcrowding20**

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total <=80% AMI	80.1%+ AMI		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent		Own	Rent	
<b>1 Family HH</b>												
No Over-crowding	235	1,135	745	400	1,515	940	2,495	2,475	4,970	6,090	570	11,630
Moderate Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Severe Over-crowding	0	20	0	0	0	0	0	20	20	0	0	20
<b>Total</b>	<b>235</b>	<b>1,155</b>	<b>745</b>	<b>400</b>	<b>1,515</b>	<b>940</b>	<b>2,495</b>	<b>2,495</b>	<b>4,990</b>	<b>6,090</b>	<b>570</b>	<b>11,650</b>
<b>2+ Family HH</b>									<=80% AMI			
No Over-crowding	15	40	0	0	0	0	15	40	55	215	65	335
Moderate Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Severe Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>15</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>40</b>	<b>55</b>	<b>215</b>	<b>65</b>	<b>335</b>
<b>Non-Family HH</b>									<=80% AMI			
No Over-crowding	720	2,050	505	975	680	965	1,905	3,990	5,895	1,405	695	7,995
Moderate Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Severe Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>720</b>	<b>2,050</b>	<b>505</b>	<b>975</b>	<b>680</b>	<b>965</b>	<b>1,905</b>	<b>3,990</b>	<b>5,895</b>	<b>1,405</b>	<b>695</b>	<b>7,995</b>

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

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

**Table 24: Race and Ethnicity in Pittsfield 2000, 2009, 2014<sup>21</sup>**

	2000	2009	2014	Change 2000-2014

<sup>20</sup> CHAS/ACS 2009 Table 10

<sup>21</sup> ESRI Ibid. Note that ESRI minority numbers are significantly higher than ACS.

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

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

**Table 25: Housing Needs by Race<sup>22</sup>**

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

<sup>22</sup> CHAS/ACS 2009 Table 1

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
	7.96%	41.35%	10.35%	17.56%	18.10%	24.24%	36.40%	83.14%	54.78%

80.1%+ AMI			Total
Race with Housing Problems			
	Own	Rent	All
White	600	15	5,610
Black	0	0	400
Asian	0	0	65
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	45
Other	0	0	65
<b>Total</b>	600	15	6,185
Race with No Housing Problems			
	Own	Rent	All
White	6,760	1,025	12,370
Black	100	195	500
Asian	105	0	135
American Indian	75	0	75
Pacific Islander	0	0	0
Hispanic	60	0	395
Other	4	0	19
<b>Total</b>	7,104	1,220	13,494
<b>Total All</b>	7,724	1,315	19,989

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

**Table 26: Percentage of HHs with Housing Problems by Race<sup>23</sup>**

Race with Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI

<sup>23</sup> HUD CHAS/ACS Table 1

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

Race with Housing Problems	80.1%- 95% AMI		95.1%+ AMI		Total
	Owner	Renter	Owner	Renter	
					All
White	20.00%	0.00%	6.15%	1.33%	28.07%
Black	0.00%	0.00%	0.00%	0.00%	2.00%
Asian	0.00%	0.00%	0.00%	0.00%	0.33%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	0.00%	0.00%	0.00%	0.23%
Other	0.00%	0.00%	0.00%	0.00%	0.33%

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

**Table 27: Severe Housing Needs by Race<sup>24</sup>**

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

<sup>24</sup> CHAS/ACS Table 2

**Table 27 Continued: Severe Housing Needs by Race**

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

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

**Table 28a: Cost Burden by Race (Numbers)<sup>25</sup>**

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

**Table 28b: Cost Burden by Race (Percentages)<sup>26</sup>**

Race with Housing Problems	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
White	98.37%	86.10%	96.73%	83.19%	95.50%	83.18%	97.46%	85.10%	91.40%
Black	1.63%	11.85%	1.31%	8.62%	1.13%	9.41%	1.45%	10.73%	4.53%
Asian	0.00%	0.00%	0.00%	5.60%	1.45%	0.00%	0.00%	1.94%	1.00%
American	0.00%	0.00%	0.00%	0.00%	0.80%	0.00%	0.00%	0.00%	0.38%

<sup>25</sup> CHAS/ACS Table 9

<sup>26</sup> CHAS/ACS Table 9

Race with Housing Problems	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
Indian									
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	2.05%	0.00%	0.00%	0.86%	7.41%	0.00%	1.34%	2.28%
Other	0.00%	0.00%	1.96%	2.59%	0.27%	0.00%	1.09%	0.89%	0.43%

### Summary Conclusion

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

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

## Housing Market Analysis

### Overview

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

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

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

### General Population Characteristics

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

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

**Table 18: Population Characteristics<sup>27</sup>**

	2000 Total Households	2009 Total Households
Pittsfield	19,704	19,297

**Table 19: 2000-2010<sup>28</sup>**

	2000 Total Population	2010 Total Population	% Change 2000-2010
Pittsfield	45,793	41,704	-8.93%

<sup>27</sup> ESRI forecasts for 2009 and 2014

<sup>28</sup> US Census.

	<b>2000 Total Population</b>	<b>2010 Total Population</b>	<b>% Change 2000-2010</b>
Massachusetts	6,349,097	6,547,629	3.13%

### Housing Characteristics

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

**Table 20a: Overview of Population and Housing Characteristics<sup>29</sup>**

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

**Table 20b: Overview of Trends<sup>30</sup>**

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

**Table 21: Racial/Ethnic Composition<sup>31</sup>**

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

<sup>29</sup> ESRI Ibid.

<sup>30</sup> ESRI Ibid.

<sup>31</sup> ESRI Ibid.

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

### Ownership and Rental Housing

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

**Table 22: Trends in Tenure for Pittsfield<sup>32</sup>**

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

**Table 23: Tenure Characteristics<sup>33</sup>**

	2009 Total Housing Units	2009 Owner Occupied HU		2009 Renter Occupied HU		2009 Vacant Housing Units	
		#	%	#	%	#	%
Pittsfield	21,563	11,738	54%	7,559	35%	2,266	11%
Total Massachusetts	2,760,287	1,564,891	56%	952,083	35%	243,313	9%
Total US	131,278,867	77088155	59%	39,435,001	30%	14,755,711	11%

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

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

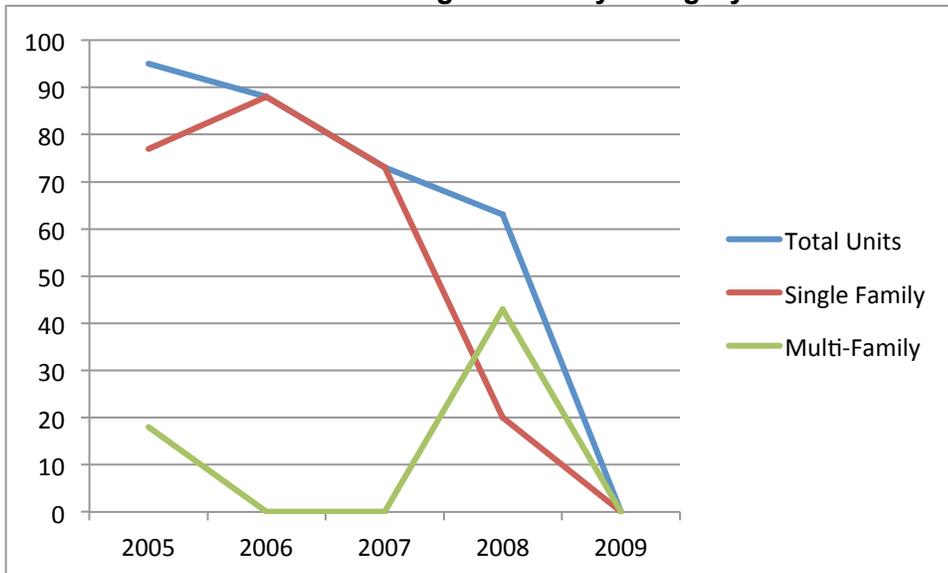
### Housing Supply

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

<sup>32</sup> ESRI Ibid.

<sup>33</sup> ESRI Ibid.

**Chart 10: Pittsfield New Building Permits by Category** <sup>34</sup>



**Table 24: Pittsfield New Building Permits by Category** <sup>35</sup>

	2005	2006	2007	2008	2009
<b>Single Family</b>	77	88	73	20	0
<b>Multi-Family</b>	18	0	0	43	0
<b>Total</b>	95	88	73	63	0

### Affordable Housing Production

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

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

**Table 25: Chapter 40B Subsidized Housing Inventory** <sup>36</sup>

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

The ACS survey of 2008 was analyzed by HUD in 2009 to portray the occupancy characteristics of households in Pittsfield. The focus of this analysis was to determine the extent to which there were

<sup>34</sup> HUD Building Permit Database

<sup>35</sup> HUD Ibid.

<sup>36</sup> ESRI Ibid., DHCD Subsidized Housing Inventory (DATE?)

mismatches between the cost of the housing and incomes of the occupant families.<sup>37</sup> In an ideal world, households would be occupying housing whose cost was such that they were neither overpaying or underpaying (although underpaying is not a critical problem).

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

**Table 27a: Number of Owner Housing Units with and without Mortgages Affordable to Households in 2008<sup>38</sup>**

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

The same analysis is repeated for rental units below.

**Table 27b: Number of Rental Housing Units Affordable to Households in 2008<sup>39</sup>**

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

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

<sup>38</sup> HUD ACS Tables 15A, 15B and 15C

<sup>39</sup> HUD ACS Ibid.

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

Households move in and out of the non-subsidized housing stock, so that at any one time, mismatch analysis such as we have done above, is just a snapshot in time. During the period of 1995 through 2007, when housing prices soared, there was significant conversion of rental housing to ownership and also a rise in rental rates. This became a loss of affordable housing. HUD conducted a study in 2007.<sup>40</sup> This study concluded that the three most affordable categories—non-market units, extremely low rent units, and very low rent units—posted large decreases in the number of units between 2005 and 2007. The three categories combined declined by between 1.5 and 2.0 million units nationally.

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

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

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

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

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

**Table 28a: Number of Vacant Owner Units Affordable to Households in 2008<sup>41</sup>**

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

<sup>40</sup> HUD PD&R: Rental Market Dynamics: 2005-2007

<sup>41</sup> Ibid.

**Table 28b: Number of Vacant Renter Units Affordable to Households in 2008<sup>42</sup>**

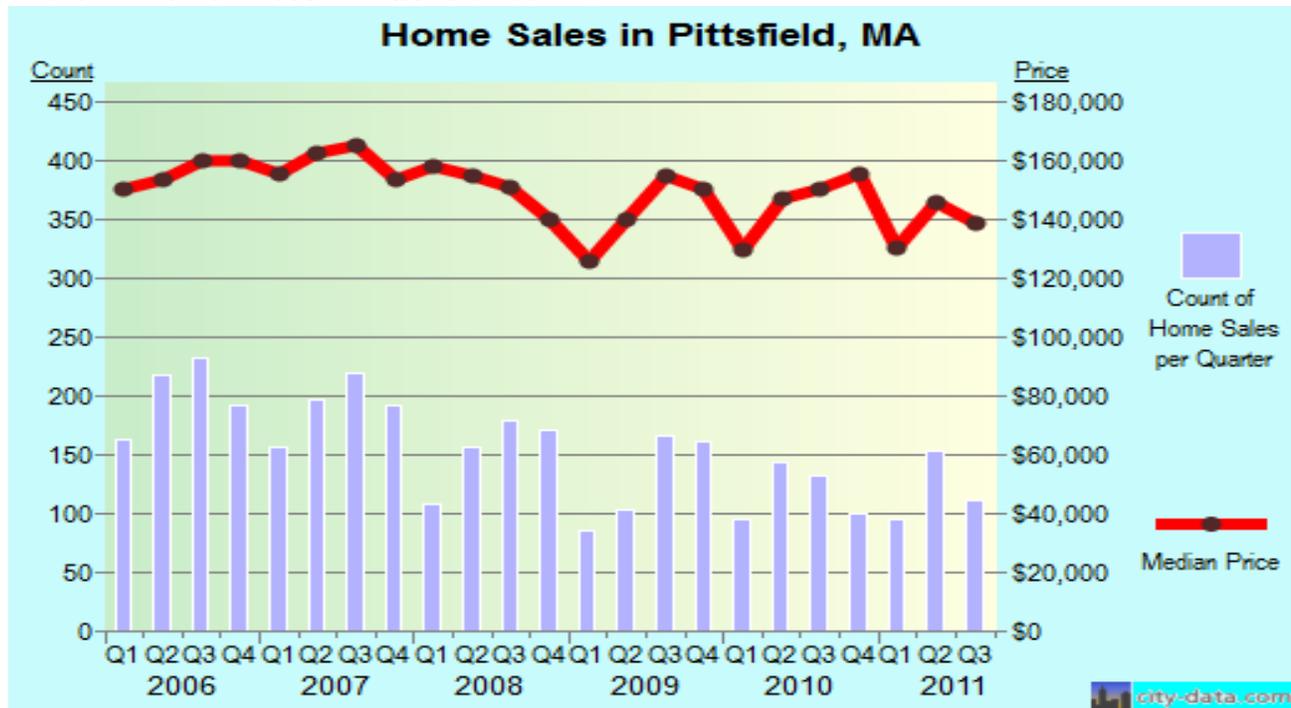
Vacant Rental Units - Standard Condition	Bedroom #			Total
	0 or 1	2	3+	
<b>Affordability</b>				
Affordable to HHs at 30% AMFI	130	0	0	130
Affordable to HHs at 50% AMFI	110	45	55	210
Affordable to HHs at 80% AMFI	0	0	0	0
Affordable to HHs above 80% AMFI	50	0	0	50
Total	290	45	55	390
Substandard Vacant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

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

**Ownership Affordability**

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

**Chart 11: Home Prices in Pittsfield 2004-2011<sup>43</sup>**

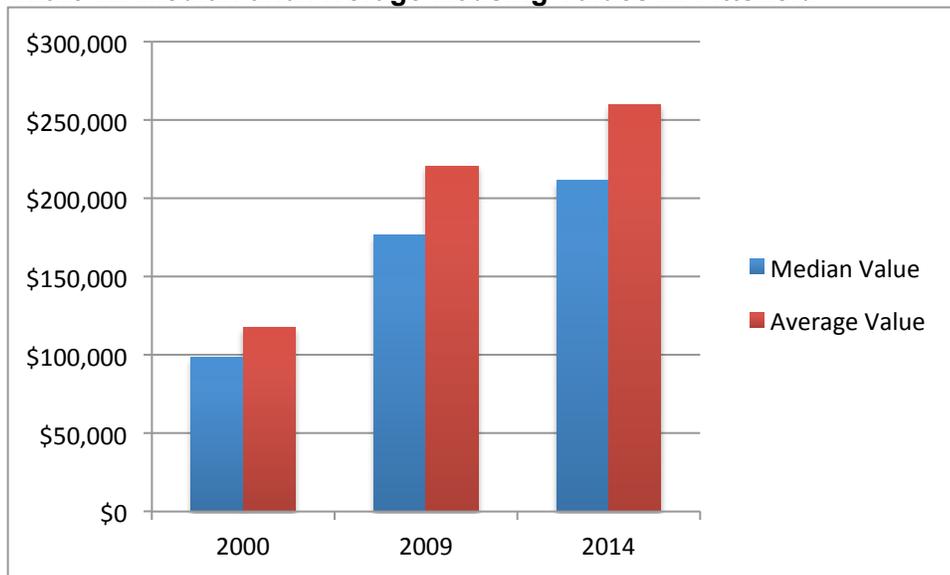


Although housing values in the City have fluctuated since 2005, they are still greater than the 2000 levels, and overall are expected to remain stable. Whether one looks at medians (which can be distorted by extreme pricing differentials) or averages, the trend is similar, as the chart below illustrates.

<sup>42</sup> Ibid.

<sup>43</sup> City Data.com

**Chart 12: Median and Average Housing Values in Pittsfield<sup>44</sup>**



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

**Table 29: Median Housing Price as a Multiple of Median Household Income<sup>45</sup>**

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

**Table 30: Median and Average Housing Values as a Multiple of Median and Average Household Income for Pittsfield<sup>46</sup>**

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

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

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

<sup>44</sup> ESRI Ibid.

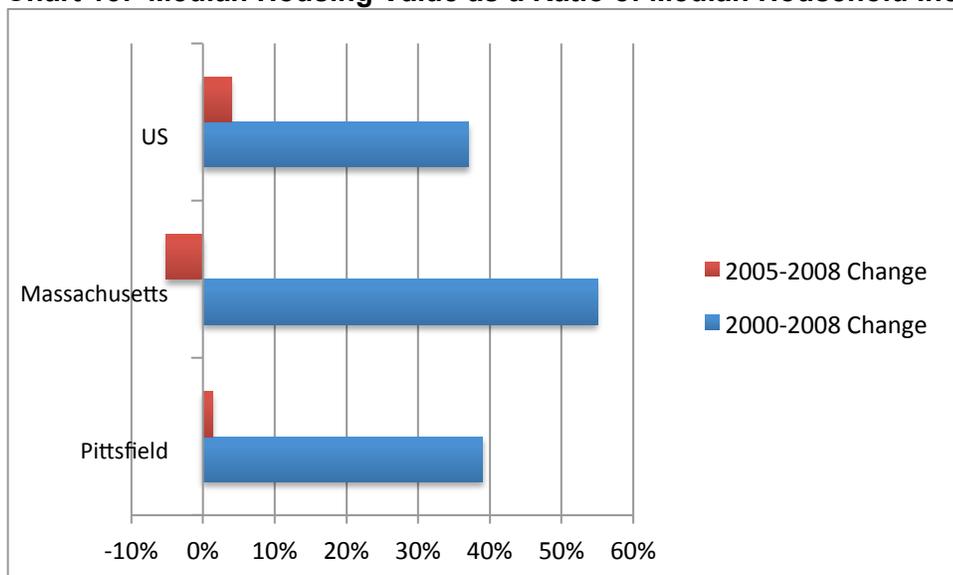
<sup>45</sup> ESRI Ibid.

<sup>46</sup> ESRI Ibid., ACS 2005, ACS 2008

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

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

**Chart 13: Median Housing Value as a Ratio of Median Household Income<sup>47</sup>**



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

**Table 31: 2009 Monthly Owner Maximums for Low Income HHs<sup>48</sup>**

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

<sup>47</sup> US Census, ACS 2005, ACS 2008

<sup>48</sup> ESRI Ibid

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

**Table 32: Home Sales Listings at 3/25/2010<sup>49</sup>**

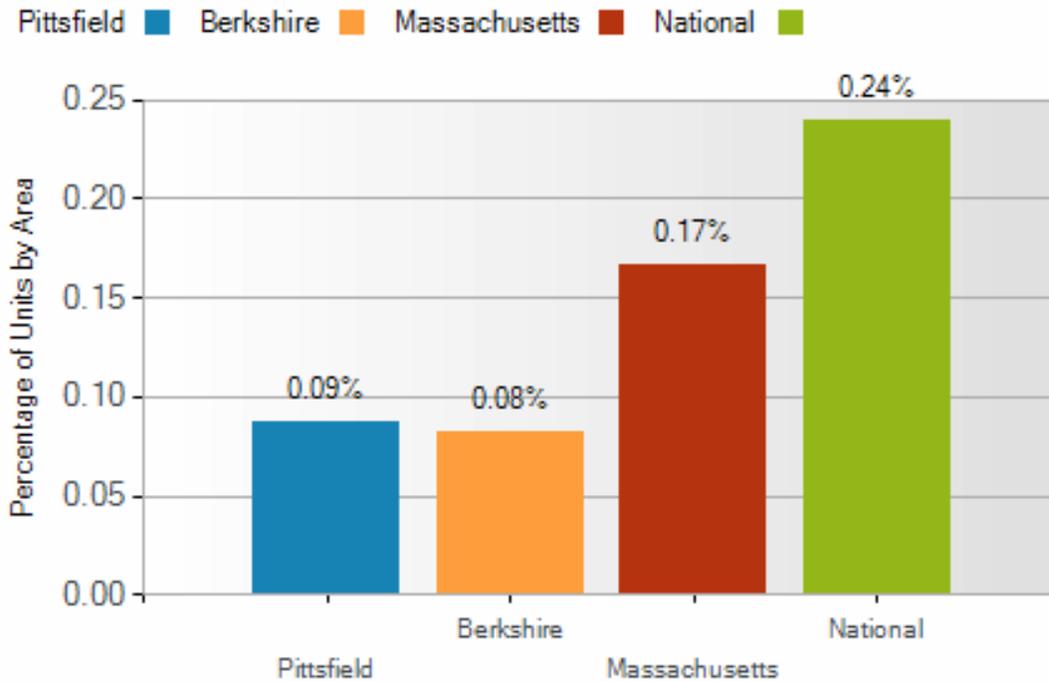
<b>Income Group</b>	<b>Number of Listings below Maximum</b>	<b>Lowest Single Family Home Offered</b>	<b>Lowest Single Family Home as a % of HUD Affordable HU</b>	<b>Affordable to HH with Income of __</b>	<b>Percentage of Median</b>
<b>Extremely Low Income (&lt;=30% AMI)</b>	2	\$29,900	64.05%	\$8,038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

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

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<sup>49</sup> ESRI Ibid, Raveis Real Estate

**Chart 14: Foreclosure Rates in Pittsfield and Surrounding Geographies<sup>50</sup>**



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

**Table 33: Average Total Square Footage and 1993-2001 Change for U.S.<sup>51</sup>**

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

In addition, those who secured their homes prior to 1995 were able to lock in lower housing costs. Purchasers since then, have seen (until late 2007), a large growth in housing cost. One of the other factors in this, has been the required revaluation of property by tax assessors to regularly reassess all property at full market value. The adjustments made to all housing valuations since 1995 (when

<sup>50</sup> RealtyTrac 3-16-2010

<sup>51</sup> Department of Energy

courts nation-wide began forcing cities and towns to go to full market valuation for assessment purposes), have particularly impacted owners whose assessed housing values were artificially low.

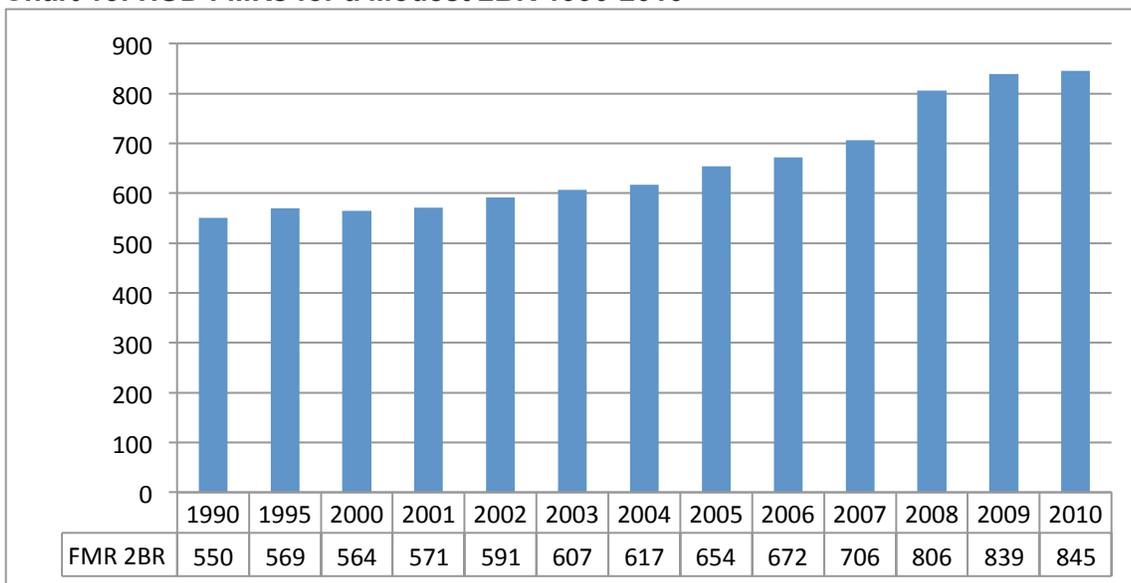
Any increase in housing valuation would result in an increase in taxes and insurance (which tends to track housing valuations). This impacts poorer households disproportionately, because it increases their cost of housing as a percentage of income and they benefit less financially from income deductions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

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

#### Rental Affordability

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

**Chart 15: HUD FMRs for a Modest 2BR 1990-2010<sup>52</sup>**



**Table 34: 2009 Monthly Rental Maximums for Low Income HHs<sup>53</sup>**

	Median HH Income	80% Median Income	Monthly Max at 30% of Income	HUD FMR 2BR 2008	% Above/Below HUD 2BRFMR

<sup>52</sup> HUD FMR database

<sup>53</sup> ESRI Ibid., HUD FMR database

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

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

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

**Table 35: Rental Listings at 3/25/2010<sup>54</sup>**

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

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

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

**Table 36: Unemployment in Pittsfield, 2005-2009<sup>55</sup>**

<b>Community</b>	<b>2005</b>	<b>2005</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Pittsfield	4.6	4.5	4.5	5.3	8.5

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

**Table 37: Expiring Use**

<b>Community</b>	<b>Total Units</b>	<b>Original Subsidized Units</b>	<b>Units at risk through 2014</b>	<b># of Projects</b>
Pittsfield	748	745	461	17

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

The profile of the Pittsfield population and estimations of those with housing problems and needs

<sup>54</sup> ESRI Ibid, MyApartmentMap

<sup>55</sup> Mass.gov, Labor and Workforce Development

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

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

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

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

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

If one needed to develop additional affordable housing, then measures that can benefit both renter and owner households could include the use of inclusionary zoning and the use of Project Based HCV from the Pittsfield Housing Authority and from Berkshire Housing.

## **Attachment J1: VAWA Policy**

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

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

## Attachment J2: Civil Rights Certification

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

The PHA maintains statistics on protected classes in the following programs or parts of programs:

**Who is applying and being selected for housing?**

- a. While the waiting list is not open for significant periods of time, when it is open, the PHA maintain statistics on protected classes who are applying and compares them with the population at large in Pittsfield.
- b. When inviting applications, the PHA advertises for housing applicants in accordance with its Affirmative Fair Housing Marketing Plan.
- c. From time to time, the PHA will apply for housing resources to serve what it considers to be under-served populations. These resources are rarely made available, but the PHA monitors NOFAs and responds to them accordingly.
- d. While the selection process is governed by government rules, there is some flexibility available to the PHA to intervene to address impediments to fair housing. For example, the PHA could establish a two-tier HCV payment system to provide an incentive for voucher participants to access housing in higher income census tracts.

The review of PHA files provides the following information on applications and selection:

**Family Public Housing Application Analysis 7/1/10-6/30/11**

Class	Applications #	Applications %	Move-Ins #	Move-ins %	City % 2009 ACS Census <=80% Median
<b>Race:</b>					
White	93	56	28	57	89.2
Black	34	20	12	25	5.63
Asian	0	0	0	0	0.88
Other	1	1	0	0	0.74
<b>Ethnicity:</b>					
Hispanic**	38	22	9	18	3.54
<b>Sex:</b>					
Male	12	7	9	18	46.7
Female	154	93	47	96	53.3
<b>Family Status*:</b>					
With Children	166	100	49	100	46.12
<b>Disabled:</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>8.69</b>

### Change from Prior Year – Family Public Housing

Class	# Change from Prior Year - Applications	% Change from Prior Year - Applications	# Change from Prior Year - Move-Ins	% Change from Prior Year - Move-Ins
<b>Race:</b>				
White	-106.00	-3.00	-7.00	7.00
Black	-35.00	0.00	-9.00	-5.00
Asian	0.00	0.00	0.00	0.00
Other	-2.00	0.00	0.00	0.00
<b>Ethnicity:</b>				
Hispanic**	-30.00	2.00	-5.00	-2.00
<b>Sex:</b>				
Male	-13.00	0.00	6.00	14.00
Female	-160.00	0.00	-20.00	0.00
<b>Family Status*:</b>				
With Children	-173.00	0.00	-21.00	0.00
<b>Disabled:</b>	-9.00	-1.00	0.00	1.00

### Senior Public Housing Application Analysis 7/1/10-6/30/11

Class	Applications #	Applications %	Move-Ins #	Move-ins %	City % 2009 ACS Census <=80% Median
<b>Race:</b>					
White	161	87	65	89	89.2
Black	13	7	6	8.2	5.63
Asian	2	1	0	0	0.88
Other	0	0	0	0	0.74
<b>Ethnicity:</b>					
Hispanic**	9	4	2	2.7	3.54
<b>Sex:</b>					
Male	91	61	30	41	46.7
Female	94	39	43	59	53.3
<b>Disabled:</b>	<b>137</b>	73	27	36	8.69

### Change from Prior Year – Senior Public Housing

Class	# Change from Prior Year	% Change from Prior Year
<b>Race:</b>		
White	5.00	5.00
Black	-12.00	-6.00
Asian	1.00	0.00
Other	0.00	0.00
<b>Ethnicity:</b>		
Hispanic**	0.00	0.00
<b>Sex:</b>		
Male	-1.00	13.00
Female	-5.00	-12.00
<b>Disabled:</b>	11.00	8.00

\*\* Note that are racially classified as White. Also note that Census data adds the Hispanic numbers to achieve 100% while the HUD data classification does not.

### HCV Application Analysis 7/1/10-6/30/11

Class	All Applications	New Voucher Leases %		City % 2009 ACS Census <=80% Median
<b>Race:</b>				
White	***	***		89.2
Black	***	***		5.63
Asian	***	***		0.88
Other	***	***		0.74
<b>Ethnicity:</b>				
Hispanic**	***	***		3.54
<b>Sex:</b>				
Male	***	***		46.7
Female	***	***		53.3
<b>Family Status*:</b>				
With Children	***	***		46.12
<b>Disabled:</b>	***	***		8.69

\*\*\*As the waiting list has been closed, there is no data for the HCV table. When the list is opened the PHA will analyze data accordingly.

**2. Who is using the PHA's housing?**

- a. While the selection process is governed by government rules, there is some flexibility available to the PHA to intervene to address impediments to fair housing. For example, the PHA could establish a two-tier HCV payment system to provide an incentive for voucher participants to access housing in higher income census tracts.
- b. The PHA analyzes income concentrations in developments it owns or manages and has processes which enable it to 'skip' applicants in order to enable a more balanced population distribution within a development. This is monitored quarterly.
- c. The following tables document residency in public housing and participants in HCV

**Family Public Housing Resident Analysis 7/1/10-6/30/11**

Class	Resident #	Resident %		City % 2009 ACS Census <=80% Median
<b>Race:</b>				
White	143	71.5		89.2
Black	27	27		5.63
Asian	2	1		0.88
Other	1	0.5		0.74
<b>Ethnicity:</b>				
Hispanic**	49	18		3.54
<b>Disabled:</b>	16	6		8.69

**Change from Prior Year – Family Public Housing**

Class	# Change from Prior Year	% Change from Prior Year
<b>Race:</b>		
White	17.00	21.50
Black	-51.00	-1.00
Asian	0.00	0.50
Other	-2.00	-1.00
<b>Ethnicity:</b>		
Hispanic**	-6.00	-2.00
<b>Disabled:</b>	-1.00	0.00

**Senior Public Housing Resident Analysis 7/1/10-6/30/11**

Class	Resident #	Residents %		City % 2009 ACS Census <=80% Median
<b>Race:</b>				
White	398	96		89.2
Black	14	3		5.63
Asian	0	0		0.88
Other	0	0		0.74
<b>Ethnicity:</b>				
Hispanic**	7	1		3.54
<b>Sex:</b>				
Male	175	36		46.7
Female	311	64		53.3
<b>Disabled:</b>	156	32		8.69

**Change from Prior Year – Senior Public Housing**

Class	# Change from Prior Year	% Change from Prior Year
<b>Race:</b>		
White	19.00	-1.00
Black	6.00	1.00
Asian	0.00	0.00
Other	0.00	0.00
<b>Ethnicity:</b>		
Hispanic**	2.00	0.00
<b>Sex:</b>		
Male	6.00	0.00
Female	5.00	7.00
<b>Disabled:</b>	11.00	1.00

**HCV Participant Analysis 7/1/10-6/30/11**

<b>TRACT</b>	<b>2009 Tract Poverty %</b>	<b># HCV Participants 7/1/2010 - 6/30/2011</b>	<b>% of all HCV 7/1/2010 - 6/30/2011</b>
9001	26.09	128	23.75%
9002	23.2	136	25.23%
9006	14.61	95	17.63%
9004	11.68	41	7.61%
9003	11.04	25	4.64%
9012	10.84	2	0.37%
9009	10.34	56	10.39%
9007	10.06	5	0.93%
9005	6.3	3	0.56%
9010	5.8	21	3.90%
9011	5.72	5	0.93%
9008	2.78	3	0.56%
Port Ins		0	0.00%
Port Outs		19	3.53%

Tracts 9001 and 9002 are above the HUD threshold of 20% poverty and also have the two highest percentages of HCV participants. There are six more tracts with poverty above 10%. The four lowest poverty census tracts have very few HCV participants. The PHA will consider ways in which to attract more participants to the low poverty census tracts.

**Change from Prior Year – HCV**

<b>TRACT</b>	<b>Number</b>	<b>%</b>
<b>9001</b>	0	0.00%
<b>9002</b>	28	25.93%
9006	10	11.76%
9004	3	7.89%
9003	-1	-3.85%
9012	-3	-60.00%
9009	-5	-8.20%
9007	-1	-16.67%
9005	-2	-40.00%
9010	5	31.25%
9011	4	400.00%
9008	0	0.00%
Port Ins	0	0.00%
Port Outs	-3	-13.64%

**3. Who is being provided access to ancillary services?**

- a. The PHA does not provide ancillary programs designed to benefit tenants and participants in PHA housing.

**4. What does the PHA do in Terms of Promoting Fair Housing?**

- a. The PHA also provides education for applicants, staff and landlords in its programs on Fair Housing Issues.
  - a. The PHA provides information at Voucher Issuance to all participants on how to file a Fair Housing Complaint with handouts.
  - b. The PHA uses HUD provided Fair Housing Training when made available.
  - c. Employment opportunities are advertised in accordance with Equal Employment Opportunity.
- b. As immigrants face more challenges than native born applicants and clients in terms of understanding policies and procedures, the PHA provides translators as necessary.
- c. The PHA advocates for more affordable housing and for more balanced and integrated neighborhoods in terms of income and race.
- d. The PHA continues to improve its analysis of its programs which might provide impediments and is in the process of reviewing its “reasonable accommodations” policy and procedures.

**5. How Does the PHA support the City’s Recommendations for Removing Impediments to Fair Housing?**

The PHA has reviewed the Impediments to Fair Housing Update of the City of Pittsfield and has identified the ways in which it has been and continues to be supportive of that AI’s recommendations. **The following lists the impediments the City has identified and its recommendations and the ways in which the PHA links its programs in support.**

**CITY OF PITTSFIELD ANALYSIS OF IMPEDIMENTS UPDATE MARCH 2010**

**Identification of Impediments in 2005**

**The following impediments to fair housing in Pittsfield were identified in the 2005 analysis:**

1. There is a distinct concentration of racial/ethnic minorities located in specific census tracts.
2. There are significant disparities between the urban core and the rest of the city for virtually every measure of income available.
3. While the majority of low-income households are white, minority populations have a much higher incidence of poverty and are far more likely to reside in areas of low-income concentration.
4. Minorities experience mortgage loan denial rates which are two to three times greater than white applicants.
5. There is an imbalance between rental and home ownership in specific census tracts.
6. The age of housing stock and the prevalence of lead based paint hazards.
7. There is a lack of handicapped accessible housing units.
8. Extremely low vacancy rate.
9. Discriminatory housing practices.

***This 2010 update revealed the following impediments to fair housing choice in the City of Pittsfield:***

1. The most prevalent forms of discrimination in Pittsfield were against families with children under the age of six and persons receiving public assistance due to the age and condition of housing stock and the prevalence of lead based paint hazards.
2. Certain neighborhood conditions exist that may discourage potential renters and property owners from residing in or purchasing housing, i.e. high incidence of drug related crime, vacant housing and the quality of existing housing.
3. A majority of the City's section 8 certificate and voucher holders reside in low income neighborhoods and also a greater majority of minority Section 8 certificate and voucher holders reside in neighborhoods of both minority and low income concentrations.
4. There is a distinct concentration of racial/ethnic minorities located in specific census tracts. While the majority of low-income households are white, minority populations have a much higher incidence of poverty and are far more likely to reside in areas of low-income concentration.
5. There is an imbalance between rental and home ownership in specific census tracts and based on race and ethnicity.
6. There is a general lack of understanding of fair housing law by residents and housing providers;
7. Violations of fair housing law do occur, particularly in rental markets.

## **Recommendations**

### **Continue to Strengthen Education and Outreach Efforts**

1. Educate the community on their fair housing rights under the Fair Housing Act. Develop and distribute fair housing materials to residents through local social service agencies and other community venues; materials should include a list of fair housing resources available from the city and should include how to file a fair housing complaint with HUD and MCAD.

***PHA Actions:*** *The PHA has been distributing Fair Housing Materials to applicants for housing and tenants in public housing, including where to file Fair Housing complaints.*

2. Educate non-profit agencies, housing providers, first time home buyers and real estate agencies on rehabilitation programs and funding available for energy/weatherization, lead paint removal, accessibility and universal design improvements.

***PHA Actions:*** *The PHA works with about 265 landlords in its HCV program requiring that housing meet certain standards including removal of lead paint and making sure that landlords understand the law with respect to "reasonable accommodation".*

3. Work with the Adult Learning Center, the Berkshire Immigrant Center and any other community agency working with the Limited English People (LEP) community to increase their

understanding and awareness of resources available as well as to create those resources if possible in languages other than English.

***PHA Actions:*** *The PHA has a LEP policy itself and provides assistance to those with limited English proficiency as needed.*

## **Help Build Capacity**

1. Promote the renovation and rehabilitation of multi-family homes by providing tax incentives and/or information on capital improvements, energy efficiency and smart growth initiatives.

***PHA Actions:*** *The PHA has modernized its heating systems and retrofitted its building components to achieve energy efficiency. It will continue to do this as it expends both State and Federal funds on modernizing its developments.*

2. Promote the development and use of universal design in all City funded rehabilitation programs for rental property. Create tax incentive or tax credit programs for voluntary use of universal design.

***PHA Actions:*** *The PHA considers universal design when it does major renovations to its properties.*

3. Increase minority and LEP participation in homeownership programs. Collaborate with agencies such as the Christian Center, Berkshire Immigrant Center and Bridge, serving these communities to provide First time homebuyer education, down payment assistance, and Individual Development Accounts as well as provide the education and materials in more than one language.

***PHA Actions:*** *The PHA has not instituted public housing or HCV home ownership programs at this time.*

4. Encourage local non-profit agencies to develop and implement financial literacy training and workshops for low – and moderate income, people of color and limited English speaking residents and potential residents of Pittsfield.

***PHA Actions:*** *The PHA will cooperate with any agencies seeking to provide such education to PHA clients.*

5. Work with local public housing authorities to promote community diversity by encouraging minorities and limited English speaking mobile voucher holders to find housing outside of the urban core.

***PHA Actions:*** *The PHA provides mobility information and counseling to all applicants and to any participants seeking to move.*

6. Encourage the development of low and moderate income housing opportunities throughout the city by providing incentives to develop affordable housing and scattered housing sites outside of the urban core.

***PHA Actions:*** *The PHA has considered making available Project Based Vouchers to developers for this purpose, but has not provided any to date.*

### **Foster Compliance with the Fair Housing Act**

1. Educate landlords on their responsibilities and obligations under the Fair Housing Act and MGL Chapter 151B by partnering with the local landlord association, Rental Housing Association of Berkshire County.

***PHA Actions:*** *The PHA provides information to landlords. It will consider providing additional information and training.*

2. Continue enforcement efforts by performing audit tests to determine the level and type of discriminatory practices occurring if any.

***PHA Actions:*** *The PHA will analyze data on a quarterly basis the information collected in the PHA's systems to identify impediments to fair housing which might be present and to meet Affirmative Fair Housing and Civil Rights requirements.*

3. Continue to provide code enforcement activities which should include education on funds and programs available as well as fair housing education with an emphasis on families with children and housing subsidies.

***PHA Actions:*** *The PHA will cooperate with the City code enforcement inspectors as appropriate, when conducting physical inspections of its HCV leased premises.*

4. Educate local housing advocates on fair housing and fair lending issues and how to recognize discriminatory practices and local, state and federal resources available to respond. Additionally, Public Housing Authorities providing mobile vouchers should be required to provide residents using housing subsidies with a fair housing fact sheet.

***PHA Actions:*** *The PHA provides public housing tenants and HCV participants with fair housing information and a list of all public housing agencies in the Commonwealth.*

**Attachment K: Other Required Certifications**

**ATTACHMENT K OTHER REQUIRED CERTIFICATIONS**

Will be attached separately after Board approval

**Form HUD-50077-CR, Civil Rights Certifications**

**Form HUD-50077: PHA Certifications of Compliance with PHA Plans and Related Regulations**

**Form HUD-50070: Certification for a Drug-Free Workplace**

**Form SF-LLL: Disclosure of Lobbying Activities  
Disclosure of Lobbying Activities Continuation Sheet.**

**Form HUD-50071: Certification of Payments to Influence Federal Transactions**

**Form HUD-50077-SL, Certification by State or Local Office of PHA Consistency with the Consolidated Plan**

## Attachment K: Other Required Certifications

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

### Instructions form HUD-50075

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

#### **1.0 PHA Information**

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

#### **2.0 Inventory**

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

#### **3.0 Submission Type**

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

#### **4.0 PHA Consortia**

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

#### **5.0 Five-Year Plan**

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

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

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

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

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

#### **PHA Plan Elements.** (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.
2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.
4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by

## Attachment K: Other Required Certifications

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](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;

## Attachment K: Other Required Certifications

- (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.

**Attachment K: Other Required Certifications**

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

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the      5-Year and/or   X   Annual PHA Plan for the PHA fiscal year beginning 7/1/11, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

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

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

**Pittsfield Housing Authority**

**MA029**

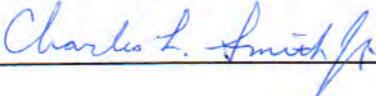
PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 20 11 - 20 12

Annual PHA Plan for Fiscal Years 20 11 - 20 12

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

Name of Authorized Official <b>Charles L. Smith, Jr.</b>	Title <b>Executive Director</b>
Signature 	Date <b>April 10, 2012</b>

# Civil Rights Certification

## Civil Rights Certification

### Annual Certification and Board Resolution

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

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

Pittsfield Housing Authority

PHA Name

MA029

PHA Number/HA Code

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

Name of Authorized Official

**Charles L. Smith, Jr.**

Title

**Executive Director**

Signature



Date

**April 10, 2012**

# Certification of Payments to Influence Federal Transactions

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

OMB Approval No. 2577-0157 (Exp. 01/31/2014)

Applicant Name

PITTSFIELD HOUSING AUTHORITY

Program/Activity Receiving Federal Grant Funding

PHA ANNUAL PLAN FISCAL YR 2012; PUBLIC HOUSING AND CAPITAL FUND PLAN

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

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

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

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

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

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

Name of Authorized Official

CHARLES L. SMITH JR.

Title

EXECUTIVE DIRECTOR

Signature



Date (mm/dd/yyyy)

04/10/2012

# Certification for a Drug-Free Workplace

Applicant Name

**Pittsfield Housing Authority**

Program/Activity Receiving Federal Grant Funding

**PHA Plan/Capital Fund Program Fiscal Year 2011-2012**

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

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

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

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

- (1) The dangers of drug abuse in the workplace;
- (2) The Applicant's policy of maintaining a drug-free workplace;
- (3) Any available drug counseling, rehabilitation, and employee assistance programs; and
- (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.

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

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

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

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

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

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

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

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

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

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

- MA29-3 Jubilee Apts. 10 Francis Ave, Berkshire County, Pittsfield MA 01201
- MA29-5 Dower Square, 253 Wahconah St. Berkshire County, Pittsfield MA 01201
- MA29-6 Columbia Arms 65 Columbus Ave, Berkshire County, Pittsfield MA 01201

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

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

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

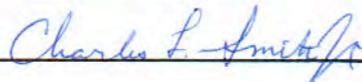
Name of Authorized Official

**Charles H. Smith, Jr.**

Title

**Executive Director**

Signature



Date

**4/10/2012**



# DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352

(See reverse for public burden disclosure.)

<b>1. Type of Federal Action:</b> <input checked="" type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	<b>2. Status of Federal Action:</b> <input checked="" type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	<b>3. Report Type:</b> <input checked="" type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change <b>For Material Change Only:</b> year _____ quarter _____ date of last report _____
<b>4. Name and Address of Reporting Entity:</b> <input checked="" type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known:  Congressional District, if known: 4c	<b>5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime:</b>  Congressional District, if known:	
<b>6. Federal Department/Agency:</b>	<b>7. Federal Program Name/Description:</b>  PHA Plan 2012 CFDA Number, if applicable: _____	
<b>8. Federal Action Number, if known:</b>	<b>9. Award Amount, if known:</b> \$	
<b>10. a. Name and Address of Lobbying Registrant</b> (if individual, last name, first name, MI):	<b>b. Individuals Performing Services</b> (including address if different from No. 10a) (last name, first name, MI):	
<b>11.</b> Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature: <u>Charles L. Smith, Jr.</u> Print Name: <u>Charles L. Smith, Jr.</u> Title: <u>Executive Director</u> Telephone No.: <u>(413) 443-5936</u> Date: <u>4/10/12</u>	