

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
-----------------------------------	---	--

1.0	PHA Information PHA Name: <u>Eastern Iowa Regional Housing Authority</u> PHA Code: <u>IA126</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>07/01/2010</u>				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>164</u> Number of HCV units: <u>883</u>				
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
					PH HCV
	PHA 1:				
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: The Eastern Iowa Regional Housing Authority's mission is to provide decent, safe, and affordable rental housing for eligible families and to provide opportunities and promote self-sufficiency, economic independence, and homeownership opportunities for Housing Choice Voucher participants and Public Housing residents.				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. Refer to Attachment				
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: 1. The Capital Fund Program budget was revised for FY2011 2. The Section 8 Administrative Plan and the Public Housing Admissions and Continued Occupancy Policy were updated to comply with HUD PIH notices. (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. 7600 Commerce Park, Dubuque, IA 52002 and the EIRHA Website at: www.easterniowaregionalhousing.org				

7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p><i>a. Hope VI or Mixed Finance Modernization or Development -</i></p> <p>The PHA does not anticipate applying for HOPE VI or Mixed Finance Modernization. Development - The PHA will utilize its Public Housing Operating Reserve funds to build or rehab single family homes and sell them to qualified first time homebuyers that fall within 80% of the area median income guidelines and have completed homeownership and credit counseling courses. If these single family homes are not sold within a reasonable length of time, they will be placed on the Public Housing unit rent roll in accordance with the disposition policy. As each existing Public Housing unit is sold, a new unit may replace the sold unit. Currently the PHA has sold 5 units through its Public Housing Homeownership program.</p> <p><i>b. Demolition and/or Disposition.</i></p> <p>The PHA has a HUD approved Public Housing Homeownership program. Currently the PHA has sold 5 units through this program.</p> <p>1. The approved disposition sites have not changed and remain the scattered site single family units that the PHA currently owns.</p> <p>2. At the time a current Public Housing resident is qualified (achieve credit score, financially capable and able to fulfill the requirements of homeownership) to purchase their existing Public Housing unit and financing is secured, the said unit will be disposed of through the Public Housing Homeownership Program. The PHA will then be eligible to replace the unit on a one-for-one basis.</p> <p><i>c. Conversion of Public Housing.</i></p> <p>The PHA does not anticipate converting any Public Housing to tenant-based assistance.</p> <p><i>d. Homeownership.</i></p> <p>The PHA has a HUD approved Section 8 HCV (7/1/2003) and Public Housing (10/31/2001) Homeownership Program.</p> <p><i>e. Project based Vouchers.</i></p> <p>The PHA does not anticipate utilizing the project-based voucher program.</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>See Attached</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>See Attached</p>
8.3	<p>Capital Fund Financing Program (CFFP).</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>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>See Attached</p>
-----	---

9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>Need: Shortage of affordable housing for all eligible populations</p> <p>Strategy 1: Maximize the number of affordable units available to the PHA within its current resources</p> <ul style="list-style-type: none"> • Employ effective maintenance and management policies to minimize the public housing unit vacant turnaround time • Seek replacement of public housing units that have been sold through the Public Housing Homeownership Program • Maintain or increase Section 8 lease-up rates <p>Strategy 2: Increase the number of affordable units</p> <ul style="list-style-type: none"> • Apply for additional Section 8 vouchers should they become available • Leverage affordable housing resources in the community through the creation of mixed-finance housing • Build and rehab single family homes and sell to qualifying first-time buyers through the Homeownership programs
-----	--

10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>The EIRHA is on schedule with its FY2010 Annual Plan and its 2006-2010 Five Year Plan. The Authority plans to continue promoting the development of affordable rental and homeownership housing for low income families.</p> <p>The EIRHA has met its goals described in the 5-year plan. The Section 8 Housing Choice Voucher Homeownership program has expanded to 16 families currently served, the Public Housing Homeownership program has sold five of its public housing units to qualifying families and the Section 8 HCV and Public Housing programs maintain lease-up rates above 98%.</p> <p>The EIRHA stays up-to-date on all PIH notices and maintains a Section 8 Administrative Plan and Public Housing Admissions and Continued Occupancy Policy that are up-to-date with all the latest HUD regulations.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p><u>Substantial Deviation and Significant Amendment Definition:</u></p> <p>Substantial deviation or significant amendments or modifications are defined as discretionary changes in the plans or policies of the Housing Authority that fundamentally change the mission, goals, objectives, or plans of the agency which has a profound effect on the applicants or tenants and require formal approval of the Board of Commissioners.</p>
------	---

11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <ul style="list-style-type: none">(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.(g) Challenged Elements(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)
-------------	---

5.2 Goals and Objectives

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

PHA Goal: Repair the nation's economy and housing market.

Sub Goal: End the foreclosure crisis.

Objective:

- Apply for NSP2 Recovery Act funds and any other available funding sources in order to have the dollars readily available to assist with the rehabilitation and resale of foreclosed homes.
- Offer housing counseling to qualified families through the Public Housing and Section 8 HCV Homeownership Programs.

Sub Goal: Protect Consumers when they buy a home.

Objective:

- Assist families through the Public Housing and Section 8 HCV Homeownership Programs with housing counseling and provide services to educate participating families on being aware of predatory lending practices.

Sub Goal: Recreate a strong housing finance system.

Objective:

- Through the Public Housing and Section 8 HCV Homeownership Programs, establish a data base of secure financial institutions for participating families to select from.

Sub Goal: Promote affordable, financially sustainable and appropriate housing options, including homeownership.

Objective:

- Apply for HOME funds, IHOEP funds, etc. to create additional housing opportunities. Continue to utilize resources to build and rehab single family homes and sell them to families at or below 80% of the county medium income guideline.

PHA Goal: Promote affordable rental housing

Sub Goal: Expand the supply of quality affordable rental housing.

Objective:

- Continue to explore other housing opportunities through Tax Credit Financing, program reserve funds, or other alternative means.
- Apply for additional rental vouchers, when funding becomes available.
- Reduce public housing vacancies by maintaining a yearly lease-up of 97% or higher

Sub Goal: Preserve the existing supply of Federally-assisted quality affordable rental housing

Objective:

- Continue to utilize Capital Fund Program dollars to maintain the current Public Housing Rental stock
- Improve public housing management – maintain a PHAS score of 94% or higher
- Improve voucher management – maintain a SEMAP score of 97% or higher
- Provide replacement public housing – as public housing units are sold through homeownership replace those units with either new construction or rehab homes

Sub Goal: Increase rental housing affordability across a broad range of incomes while reducing the number of families and individuals with severe housing needs.

Objective:

- Provide Family Self-Sufficiency services through the Public Housing and Section 8 HCV FSS programs to participating households in order to reduce the number of families with housing needs.

PHA Goal: Utilize housing as a platform for improving quality of life

Sub Goal: Improve educational and early childhood development outcomes for those living in HUD-assisted housing

Objective:

- Utilize the Family Self-Sufficiency programs to promote the education and early childhood development of families participating in the programs.

Sub Goal: Improve health outcomes for those living in HUD-assisted and HUD regulated housing

Objective:

- Utilize the Family Self-Sufficiency programs to promote the improvement of health outcomes for families participating in the programs.
- Provide or attract supportive services to increase independence for the elderly, disabled or families. FSS Coordinator will work with other service providers (WIA, DHS, etc.) to attract support service assistance for residents.

Sub Goal: Increase economic security and self-sufficiency for those living in HUD-assisted housing

Objective:

- Utilize the Family Self-Sufficiency and Homeownership programs to promote the improvement of health outcomes for families participating in the programs.
- Increase the number and percentage of employed persons in assisted families – the FSS and Homeownership Coordinators will work with families to increase the number of employed families.

Sub Goal: Provide housing and social stability for the homeless and those at risk of being homeless

Objective:

- Prepare a database of all available resources for disaster preparedness.

Sub Goal: Improve the health and economic self-sufficiency of all community residents, while reducing the impact of communities on the environment

Objective:

- Offer Family Self Sufficiency services available to all Public Housing and Section 8 HCV families in order to further improve the health and economic self sufficiency of all residents.

Sub Goal: Catalyze economic development job creation, while preserving community assets

Objective:

- Partner with program providers in economic development in order to further assist in job creation for the residents.

Sub Goal: Ensure diverse, equitable and fair communities for all

Objective:

- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability.

Sub Goal: Advance strong local and regional public and private organizations

Objective:

- Through the FSS Program Coordinating Committee (PCC) build on the organizations that are currently members.

Report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan:

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

- PHA Goal: Expand the supply of assisted housing
Objectives:
 - Apply for additional rental vouchers: When funding is available, apply for a minimum of 50 vouchers
HUD did not provide additional vouchers to apply for during this time.
 - Reduce public housing vacancies: Maintain a yearly lease-up of at least 97%
Since 2003 – yearly lease-up for the Public Housing program has been maintained at or above 97%
 - Leverage private or other public funds to create additional housing opportunities: Apply for HOME funds, IHOEP funds, etc. to create additional housing opportunities
Through ADDI funds, program reserve funds, etc., eight single family homes and one rehab single family home were completed and sold to qualifying families.
 - Acquire or build units or developments Continue to explore other housing opportunities through Tax Credit Financing or other alternative means
Through ADDI funds, program reserve funds, etc., eight single family homes and one rehab single family home were completed and sold to qualifying families
 - Other (list below)

- PHA Goal: Improve the quality of assisted housing
Objectives:
 - Improve public housing management: (PHAS score) Maintain a score of 94% or higher
Since 2002, the PHAS score has been maintained at or above 94%
 - Improve voucher management: (SEMAP score) Maintain a score of 94% or higher
Since 2002, the SEMAP score has been maintained at 100%
 - Increase customer satisfaction:
 - Concentrate on efforts to improve specific management functions:
(list; e.g., public housing finance; voucher unit inspections)
 - Renovate or modernize public housing units: Utilize CFP funds to upgrade public housing units
CFP dollars have assisted with repairing roofs, installing new cabinetry, replacing waterheaters, furnaces, etc. in order to modernize and renovate the Public Housing units.
 - Demolish or dispose of obsolete public housing:
 - Provide replacement public housing: As public housing units are sold through homeownership, replace those units with new construction for single family homeownership
(7) new construction and rehab single family homes have been built and sold through the homeownership/housing development program
 - Provide replacement vouchers:
 - Other: (list below)

- PHA Goal: Increase assisted housing choices
Objectives:
 - Provide voucher mobility counseling:
 - Conduct outreach efforts to potential voucher landlords Conduct yearly landlord seminars
Landlord outreach is done via internet, one-on-one contact and marketing efforts.
 - Increase voucher payment standards
 - Implement voucher homeownership program:
 - Implement public housing or other homeownership programs:
 - Implement public housing site-based waiting lists:
 - Convert public housing to vouchers:
 - Other: (list below) Expand current public housing and voucher homeownership programs
(15) Section 8 HCV Homeownership and (5) Public Housing families have purchased their homes through the Homeownership Program

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

- PHA Goal: Provide an improved living environment
Objectives:
 - Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
 - Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
 - Implement public housing security improvements:
 - Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
 - Other: (list below)
Apply for tax credit funding to promote housing opportunities at various income levels in the development.
Coordinate with cities that operate an acquisition and demolition program to build new units for homeownership on the city owned vacant lots.

In March 2003, and March 2005, the EIRHC was awarded LIHTC and constructed a 24-unit 2,3 and 4 bedroom housing development in Peosta, Iowa and a 32-unit 2,3,4 bedroom housing development in Asbury, Iowa.

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

- PHA Goal: Promote self-sufficiency and asset development of assisted households
Objectives:
 - Increase the number and percentage of employed persons in assisted families: FSS Coordinator will work with families to increase the number of employed families

In FY'09 the Section 8 HCV program had 51% of the families served earning a wage or other income and 8% on welfare. In FY'05, the Section 8 HCV program had 41% of the families served earning a wage or other income and 13% on welfare. The Family Self-Sufficiency Program had over \$38,982 in escrow accounts for participating households and 64 successful completions. The Section 8 Homeownership program was implemented in 2003 and has 16 families that have been assisted with the purchase of their own home.

In FY'09 the Public Housing program had 51% of the families served earning a wage or other income and 6% on welfare. In FY'05, the Public Housing program had 56% of the families served earning a wage or other income and 14% on welfare. The Family Self-Sufficiency Program had over \$14,878 in escrow accounts for participating households and 11 successful completions. The Public Housing Homeownership program has 5 families that have purchased the Public Housing unit in which they resided in. With five fewer units, the overall percentage of families earning a wage decreased slightly as a result.

- Provide or attract supportive services to improve assistance recipients' employability: FSS Coordinator will work with other service providers (ie. WIA, DHS, etc.) to attract support service assistance for recipients

The Section 8 Family Self-Sufficiency (FSS) Coordinator and ROSS FSS Coordinator have secured the following supportive services for the families served: job seeking assistance, job retention assistance, child care assistance, credit repair counseling, heat and energy assistance, crisis intervention, mental health, parenting assistance, food assistance, clothing assistance, financial counseling, and homeownership counseling.

- Provide or attract supportive services to increase independence for the elderly or families with disabilities. ESS Coordinator will work with other service providers (ie. WIA, DHS, etc.) to attract support service assistance for recipients

Since February 2002, the EIRHA has operated an ESS Program for the Public Housing Residents. The program is designed to assist the elderly with social and daily living skills. The program partners with the RTA and provides various activities throughout the year. Some of these activities include trips to the River Museum and Aquarium, Ohnward Fine Arts Center, and Reflections in the Park.

- Other: (list below)

9.0 Housing Needs

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

Housing Needs of Families on the Public Housing Waiting List		
	# of families	% of total families
Waiting List Total	1,570	
Extremely low income <=30% AMI	1,315	84%
Very low income >=30% but <=50% AMI	107	7%
Low income >50% but <80% AMI	2	0%
Over Income	146	9%
Families with children	1,366	87%
Elderly families	102	7%
Families with disabilities	15	1%
Near elderly	87	5%
White	1,507	96%
Black	47	3%
Asian/Pacific Islander/Other	16	1%
Characteristics by bedroom size	# of families	
0 BR	1	
1 BR	99	
2 BR	632	
3 BR	711	
4 BR	127	

Housing Needs of Families on the Section 8 Waiting List		
	# of families	% of total families
Waiting List Total	1,122	
Extremely low income <=30% AMI	1,066	95%
Very low income >=30% but <=50% AMI	39	4%
Low income >50% but <80% AMI	17	1%
Families with children	1,041	93%
Elderly families	61	5%
Families with disabilities	20	2%
White	1,088	97%
Black	22	2%
Asian/Pacific Islander/Other	12	1%
Characteristics by bedroom size	# of families	
0BR	8	
1 BR	268	
2 BR	448	
3 BR	273	
4 BR	119	
5 BR	6	

The Eastern Iowa Regional Housing Authority provides an Available Housing List to all families seeking rental units in the six counties served by the Housing Authority. Currently the only area that lacks an adequate supply of affordable, quality housing stock is the area surrounding the city of Dubuque. This is in large part due to the recent announcement by IBM to open a Center in Dubuque which will create 1300 additional jobs in the community. As a result, it is putting a burden on the affordable housing stock in that locale.

