

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: <u>North Fork Housing Alliance, Inc.</u> PHA Code: <u>NY 152</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>01/2010</u>				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>-0-</u> Number of HCV units: <u>285</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
	PHA 1:				PH HCV
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.				
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: See Attached				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. See Attached				
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. See Attached				
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i> N/A				
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. N/A				
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing. N/A				
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. N/A				
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements. N/A				
9.0	Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. See Attached				

9.1	<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. See Attached</p>
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <ul style="list-style-type: none"> (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. (b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification” <p>See Attached</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)

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

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

Instructions form HUD-50075

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

1.0 PHA Information

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

2.0 Inventory

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

3.0 Submission Type

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

4.0 PHA Consortia

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

5.0 Five-Year Plan

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

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

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

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

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

PHA Plan Elements. (24 CFR 903.7)

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

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

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

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

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

that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

- (d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.
- (e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

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

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

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

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

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

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any

portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

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

9.1 Strategy for Addressing Housing Needs. Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

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

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

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

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

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

EXECUTIVE SUMMARY – North Fork Housing Alliance, Inc.
5 YEAR PLAN – 2010-2014.

The North Fork Housing Alliance, Inc. has been providing safe, decent and affordable housing to its service area for over 25 years. In the coming year, the Alliance will continue to attempt to increase Section 8 lease rates and increase the number of affordable housing units. The Alliance will exceed HUD's federal targeting requirements for families below 30% of AMI, and conduct activities to affirmatively further fair housing.

The North Fork Housing Alliance, Inc. is the lead agency on the east end of the North Fork providing housing services for low-income persons. The North Fork Housing Alliance, Inc. is a non-profit housing agency that serves the Town of Southold which includes the Village of Greenport of which both are located in Suffolk County. The North Fork Housing Alliance, Inc. is a member of the Suffolk County Community Development Consortium. As a Community Housing Development Organization, the Alliance receives funding from Suffolk County Community Development for the acquisition and rehabilitation of units in the Town of Southold. The 5 Year Consortium Plan includes a commitment to assist in providing a suitable living environment for persons of low income and as well as preventing homelessness.

The North Fork Housing Alliance, Inc. has a history of leveraging funds and still continues to leverage funding from the Town of Southold, County of Suffolk, New York State and the Federal Government for purposes of purchasing housing, rehabilitating housing, housing counseling and providing rental subsidies. Local governments are being approached to find ways to provide financial support. Both the Village of Greenport and the Town of Southold are supportive of the programs and services offered by the Alliance. The Village of Greenport has provided support by giving additional funds to rehabilitation projects that were being completed by the Alliance via their Community Development Block Grants. The Alliance has a strong relationship with the Village of Greenport and we ready and willing to utilize more Community Development Block Grant Funds should they become available to the Village of Greenport. The North Fork Housing Alliance, Inc. administers the Section 8 program for the Town of Southold. Also, the Alliance administers the Town of Southold Rehabilitation Program that involves rehabilitation to owner-occupied units to address health and safety concerns. Owner-occupied rehabilitation is essential to ensure that these units are up to code and are safe, decent, affordable housing units and it affords existing homeowners the opportunity to remain in their homes. The Town of Southold provides additional funding by giving administrative support to the Alliance for housing counseling services and general support.

As the leading agency in providing low cost housing on the North Fork of Long Island, the NFHA has for many years participated in community planning efforts. After many years of advocacy, the implementation of the NFHA's housing development strategies have become part of the local municipalities planning process. The Alliance

participates in Town and Village housing and planning process and has been an active participant in “Southold 2000” a long range planning effort made up of various representatives of the community at large. The Alliance, its employees and Board Members continue to work with the local government to meet these challenges.

There are obstacles for the North Fork Housing Alliance, Inc., County of Suffolk, and Town of Southold for meeting its goals of affordable housing. They involve the availability of affordable rentals, lack of living wage jobs and few job opportunities generally. Our service area has become bombarded with members of the South Fork that have decided to purchase homes on the North Fork. Our area has become a tourist attraction since living on the South Fork has become so expensive. The efforts to provide housing even with the use of HUD Section 8 subsidies have also been compromised by continuing housing discrimination. Further, strict suburban-type zoning legislation prohibits multi-family or high density uses in most areas of the service area. Although the Alliance has worked with local governments to develop creative approaches to new housing it is a complex issue that remains an obstacle to our mission. Thus, substantial land investment is required for the development of low cost housing. Given the current state of the housing market foreclosures are on the rise. The rate of foreclosures in Suffolk County is very high and this will only increase the need for more affordable rentals.

North Fork Housing Alliance, Inc. (NFHA)
5 Year Plan 2010-2014
Template Form HUD-50075 – Attachment

5.0: The 5 Year Plan Update

5.1: Mission: The purpose of the North Fork Housing Alliance, Inc. is to assist low-income residents in acquiring housing which is affordable by operating programs that will combat gentrification and discrimination; continue rehabilitation and construction of low-cost housing; secure subsidies which could reduce shelter costs; increase the number of low-cost units for target population; utilize trainees in the rehabilitation program; provide decent, affordable housing specifically designed to meet the needs and requirements of low-income families; plan, construct, operate, maintain, and improve rental housing for low-income families; apply for, obtain and contract with federal, state and local government for loans or grants or other financial aid for the provision of housing for low-income families; enter into joint ventures with such individuals, groups, corporations, municipalities, and other agencies for the purpose of providing housing for low-income families.

5.2: PHA's Goals and Objectives:

The first strategic goal continues to be to maximize the number of affordable units available. NFHA's first objective to achieve this goal is to apply for additional Housing Choice Vouchers if funding becomes available again in 2010. NFHA will continue to work on improving the quality of existing housing stock. This will be achieved by working with the local building departments as well as educating landlords and tenants about the Housing Quality Standards. The Alliance will continue marketing the program to owners to encourage participation in the program. As part of its program, the Alliance will monitor the results of the HQS inspections to ensure compliance.

The second strategic goal is to increase the number of affordable housing units. The Alliance will continue its efforts of leveraging affordable housing resources in the community through the creation of mixed finance housing. This goal improves the quality of life and the character of the neighborhoods. By increasing the number of affordable housing units throughout the neighborhoods in the Town of Southold, will go a long way in achieving this goal. Since these families are low-income and in fragile states, they often are unable to negotiate for themselves successfully. They find it difficult to secure decent, safe, affordable housing that is crucial to their well-being in our community. NFHA will continue its efforts of advocating for low-income persons of our community.

The third strategic goal continues to be to target available assistance to families at or below 30% of Adjusted Median Income (AMI). The Alliance will exceed HUD's federal targeting requirements for families at or below 30% of AMI in tenant based Section 8 assistance. The Alliance's knowledge of available resources has proven to be invaluable

to families. The Alliance will continue to promote self-sufficiency through its Family Self-Sufficiency Program. The program requires families to devise a 5 year plan of goals to achieve to become self-sufficient. The Alliance renders assistance in achieving those goals.

The fourth strategic goal continues to be to target available assistance to families at or below 50% of AMI. The Alliance will continue to educate the families and encourage them to work. Families can participate in the Family Self-Sufficiency Program to develop achievable goals to promote self-sufficiency. The Alliance will render assistance in achieving the goals. The Alliance has become an invaluable resource in addressing the needs of low-income families.

The fifth and final strategic goal specified by HUD was to ensure equal opportunity housing for all Americans. NFHA has a 35 % minority family participation in its Housing Choice Voucher Program. Thus, the North Fork Housing Alliance, Inc. will continue its efforts of outreaching to minority families to encourage participation in the Section 8 Housing Choice Voucher Program. The Alliance will continue to conduct activities to affirmatively further fair housing. In addition, the Alliance will continue to affirmatively market to race/ethnicities shown to have disproportionate housing needs.

The North Fork Housing Alliance, Inc. selected the strategies above based on funding constraints, staffing constraints, limited availability of sites for assisted housing, evidence of housing needs as demonstrated in the Consolidated Plan as well as other information available. The Alliance also considered the influence of the housing market, consultation with local/state government and residents.

Violence Against Women Act (VAMA): The Alliance is in direct contact with a local agency known as The Retreat. This is an organization whose mission is to provide safety, shelter and support for victims of domestic abuse and to break the cycle of family violence. The Retreat has a 24 hour hotline for assistance. We refer any client that is a victim of domestic violence, dating violence, sexual assault or stalking directly to The Retreat. The Retreat offers the following programs: 24 hour hotline services, shelter, client advocacy, counseling and family services. The Retreat has developed an array of programs to assist victims of domestic violence. The programs offered consist of the following: self-sufficiency, antiviolence, education and teachers and parents. The Alliance encourages all domestic violence victims to immediately get out of their current situations and go to The Retreat. We inform them of the assistance and programs that this agency provides. The Alliance assists families of domestic violence, dating violence, sexual assault or stalking in locating safe secure housing. The Alliance notifies tenants of their rights under the VAMA during the initial interview process and throughout their participation on the program.

Progress in achieving goals 2005-2009: The Alliance continued to identify and emphasize five (5) strategic goals. There was a cutback in funding by HUD during the period 2004-2009, therefore making it impossible to expand tenant based rental assistance in a meaningful way. NFHA has continued improving code enforcement and

improving the quality of the existing units by maintaining high standards of code enforcement. By strict code enforcement, the Alliance has improved the quality of the existing housing stock for rental units under the Section 8 Housing Choice Voucher Program.

As for the second strategic goal during the period 2005-2009, the Alliance via funding from the Suffolk County Community Consortium purchased 4 units of affordable housing. HUD funding cutbacks have affected our goals for improving the character of neighborhoods. The escalating cost of housing prices also affected our goals of improving the character of the neighborhoods. In order to encourage the revitalization of deteriorating neighborhoods, NFHA has referred clients to various supportive services and other low-interest to no interest programs to address their needs.

As for the third and fourth strategic goals during the period 2005-2009, the Alliance continues to network with various other service groups. The Alliance continues to communicate and work with other PHAs to rectify any issues with the porting process to make it easier when assisting families.

The goals and objectives of the Alliance are all interrelated. The efforts of the NFHA are primarily focused on maximizing participation of the lowest income families. The addition of administrative regulations by HUD over the period 2005-2009 without additional funding has made it difficult to pursue the goals and objectives.

6.0 PHA Plan Update:

- (a) The North Fork Housing Alliance, Inc. has not revised any of the PHA Plan elements since our last Annual Plan submission.
- (b) The public may obtain copies of the 5-Year and Annual Plan by contacting the North Fork Housing Alliance, Inc., 116 South Street, Greenport, NY 11944 at (631) 477-1070. In addition, the documents are available for review and inspection at the main administrative office of the North Fork Housing Alliance, Inc. located at 116 South Street, Greenport, NY 11944.

7.0 And 8.0: Do Not Apply to NFHA

9.0 Housing Needs:

The North Fork Housing Alliance, Inc. currently services the geographic area locally known as the “North Fork” of Long Island. This area specifically includes the easternmost part of the island north of the Peconic Bay and includes the Town of Southold, within which is included the Village of Greenport. There is no intention to reduce the service area.

The significant unmet housing needs of the residential population at or below 90% of area median income in our service area are the following: affordable rentals and home ownership opportunities. 72% of the housing stock in the Village of Greenport is

old and was built before 1939. Nearly all of the housing stock is one or two-family dwellings many of which are 100 years old. According to the US Census, the population for our service area – the Town of Southold, which includes the Village of Greenport, is 19,661. There are approximately 8,438 units of housing in our service area. The composition of the housing units are the following: 55% are owner occupied, 9% are occupied by renters and approximately 38% of the housing stock is vacant. There are approximately 759 renters in our service area. There has been a renewed gentrification and an enormous increase in housing costs as a result of those from other areas looking for second homes. 7% of the housing stock – a total of 559 units - in our service area does not meet code, they lack adequate plumbing and heating.

5% of the population lives in poverty and 13% of the population living in poverty is female headed households. There are 6,016 families living in poverty of which 435 families are female headed households. As for the senior citizens in our service area, 2% own their own homes and 75 are housing cost burdened. The median income is \$38,114 in the Village of Greenport and it's slightly higher in the rest of our service area at \$64,202, but both are less than 80% of Suffolk County's Median Income of \$72,112. Income levels in the service area have not escalated in accordance with housing costs which are driven by the second home market. The median price of a single family home is now \$371,480, whereas one year ago it was \$429,000 and five years ago it was \$325,250. In comparison, the median price of a single family home in the Town of Southold is \$577,343. While rental costs have not risen as dramatically the availability of rental units to those below the median income levels has dropped because of second home sales.

Based on the housing prices and income levels stated above, low-income families can not afford to purchase homes in our community. Therefore, this justifies a greater need for additional housing vouchers to assist these families in need. Families are finding themselves in overcrowded situations in order to afford the rent and to prevent being homeless. Families are forced to rent substandard units due to the lack of safe, decent, affordable housing. Landlords are faced with multiple rental applications in which credit reports are used as a determining factor. This poses a problem for low-income families that have poor credit histories. The North Fork Housing Alliance, Inc. will continue advocating for low-income families to provide them with safe, decent, affordable housing units in our community.

As a result of the current housing crisis, families are being faced with homelessness due to foreclosures. Landlords are being faced with the decision to sell now or face foreclosure. This in turn affects current renters and owners will in turn need rental housing. The government has designated programs to assist homeowners in saving their homes, but the programs are not applicable to everyone based on the program's eligibility requirements.

The rehabilitation of owner occupied rehabilitation has long been an important program of the North Fork Housing Alliance, Inc. Our service area contains a very high proportion of housing units that are old and suffer from deferred maintenance, driven

largely by the low incomes of homeowners. Owner-occupied rehabilitation is essential to ensure that these units are up to code and are safe, decent, affordable housing units and it affords existing home owners the opportunity to remain in their homes. Many of the elderly homeowners are house rich and cash poor.

The North Fork Housing Alliance, Inc. will again focus on the creation of additional rental housing units in the community since 9% of the housing stock is occupied by renters and 38% of the units are vacant. The Alliance currently owns and manages 55 units of affordable housing of which most of the units are concentrated in the Village of Greenport. Since the North Fork Housing Alliance, Inc. owns and manages its own units, we can regulate the rents to ensure that they remain affordable. The funding sources require that the units are inspected annually in accordance with HUD's Housing Quality Standards, the rents are monitored on a yearly basis to ensure adherence to the rental limits stipulated by the funding source and the households' income must be verified on an annual basis to ensure adherence to the income limits stipulated by the funding source. The Alliance is able to utilize the Section 8 Voucher Program to force landlords to upgrade housing through strict enforcement of housing standards.

The North Fork Housing Alliance, Inc. has a history of leveraging funds and still continues to leverage funding from the Town of Southold, County of Suffolk, New York State and the Federal Government for purposes of purchasing housing, rehabilitating housing, housing counseling and providing rental subsidies. Therefore, securing the necessary resources for development and more importantly, rehabilitation has not posed a problem with the current availability of cooperative private lenders, the State and Federal funding programs and the Alliance's reputation for success. The Alliance is the lead agency on the east end of the North Fork providing these types of services.

9.1 Strategy for Addressing Housing Needs:

The first strategic goal continues to be to maximize the number of affordable units available. NFHA's first objective to achieve this goal is to apply for additional Housing Choice Vouchers if funding becomes available again in 2010. NFHA will continue to work on improving the quality of existing housing stock. This will be achieved by working with the local building departments as well as educating landlords and tenants about the Housing Quality Standards. The Alliance will continue marketing the program to owners to encourage participation in the program. As part of its program, the Alliance will monitor the results of the HQS inspections to ensure compliance.

The second strategic goal is to increase the number of affordable housing units. The Alliance will continue its efforts of leveraging affordable housing resources in the community through the creation of mixed finance housing. This goal improves the quality of life and the character of the neighborhoods. By increasing the number of affordable housing units throughout the neighborhoods in the Town of Southold, will go a long way in achieving this goal. Since these families are low-income and in fragile states, they often are unable to negotiate for themselves successfully. They find it difficult to secure decent, safe, affordable housing that is crucial to their well-being in our

community. NFHA will continue its efforts of advocating for low-income persons of our community.

The third strategic goal continues to be to target available assistance to families at or below 30% of Adjusted Median Income (AMI). The Alliance will exceed HUD's federal targeting requirements for families at or below 30% of AMI in tenant based Section 8 assistance. The Alliance's knowledge of available resources has proven to be invaluable to families. The Alliance will continue to promote self-sufficiency through its Family Self-Sufficiency Program. The program requires families to devise a 5 year plan of goals to achieve to become self-sufficient. The Alliance renders assistance in achieving those goals.

The fourth strategic goal continues to be to target available assistance to families at or below 50% of AMI. The Alliance will continue to educate the families and encourage them to work. Families can participate in the Family Self-Sufficiency Program to develop achievable goals to promote self-sufficiency. The Alliance will render assistance in achieving the goals. The Alliance has become an invaluable resource in addressing the needs of low-income families.

The fifth and final strategic goal specified by HUD was to ensure equal opportunity housing for all Americans. NFHA has a 35 % minority family participation in its Housing Choice Voucher Program. Thus, the North Fork Housing Alliance, Inc. will continue its efforts of outreaching to minority families to encourage participation in the Section 8 Housing Choice Voucher Program. The Alliance will continue to conduct activities to affirmatively further fair housing. In addition, the Alliance will continue to affirmatively market to race/ethnicities shown to have disproportionate housing needs.

10.0 Additional Information

- (a) Progress in Meeting Mission and Goals:** Please see answer to 5.2 of this template for progress in meeting mission and goals
- (b) Significant Amendment and Substantial Deviation/Modification:** The NFHA will utilize the following factors listed below in determining whether to amend the PHA Plan:
1. Changes to the program regulations and funding as stipulated by HUD.
 2. Comments from participants and Resident Advisory Board.
 3. Consistency with Suffolk County's Consolidated Plan.
 4. Comments from local or state government.
 5. Comments from other service agencies.
 6. Comments from Town Board Members.

If the Board of Directors, upon recommendation of staff considering factors using input from 1-6 above, decide to make any changes to the Plan, then the changes will be

forwarded to the Resident Advisory Board and the public for review during the PHA Plan process.