

<b>PHA 5-Year and Annual Plan</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>
-----------------------------------	---	--

<b>1.0</b>	<b>PHA Information</b> PHA Name: <u>Chippewa County Housing Authority (CCHA)</u> PHA Code: <u>WI248</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): _____				
<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: <u>382</u>				
<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
<b>4.0</b>	<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 PH HCV
	PHA 1:				
	PHA 2:				
	PHA 3:				
<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.				
<b>5.1</b>	<b>Mission.</b> 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 Mission for Chippewa County Housing Authority is to encourage, promote and assist in the development and provision of decent, affordable, and accessible housing for all county residents.				
<b>5.2</b>	<p><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.</p> <p><b>Goal: Expand the supply of assisted housing.</b> <b>Objective:</b> Maximize Voucher funding by leasing at 100%. <b>Objective:</b> Apply for funding that can be used for assisting low-income families to pay their rent/utilities. <b>Objective:</b> Apply for funding that would allow the acquisition, rehabilitation and management of existing rental properties that are dilapidated or blighted.</p> <p><b>Goal: Improve the quality of assisted housing.</b> <b>Objective:</b> Apply for funding that can be used to maintain the existing housing stock in Chippewa County. <b>Objective:</b> Provide assistance to owners in maintaining and upgrading their rental units by providing funding for repairs and the removal of lead based paint hazard. <b>Objective:</b> Work with owners and County Zoning to develop plans for improving properties that are substandard or in violation of codes or HQS.</p> <p><b>Goal: Expand the Supply of Accessible Housing.</b> <b>Objective:</b> Apply for funding that will support the development of accessible housing for both owners and renters. <b>Objective:</b> Apply for funding that will expand the VISION program that assists homeowners in making accessible modifications to existing housing. <b>Objective:</b> Work with landlords in developing affordable plans to modify their rental properties so that they are accessible.</p> <p><b>Goal: Expand Homeownership for low-income families.</b> <b>Objective:</b> Continue to provide assistance with down payments. <b>Objective:</b> Expand the Voucher homeownership program. <b>Objective:</b> Expand the Self-Help Housing and Lease to Purchase programs designed to create new or rehabilitate existing housing for low-income first time homebuyer families.</p> <p><b>Goal: Provide support to assist homeowners in maintaining homeownership:</b> <b>Objective:</b> Develop housing counseling/assistance programs to help homeowners avoid property tax or mortgage foreclosure. <b>Objective:</b> Expand programs that will assist homeowners in completing repairs to their homes. <b>Objective:</b> Develop programs that will assist homeowners with annual chores such as raking, removing storms/screens, cleaning gutters, etc.</p>				
<b>6.0</b>	<p><b>PHA Plan Update</b></p> <p>(a) <b>Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</b> There have been no revisions to Plan elements since the last annual plan submission.</p> <p>(b) <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.</b> The public may obtain copies of the 5-year and annual plan at the CCHA main office located at 711 N. Bridge St., #14, Chippewa Falls, WI 54729</p>				
<b>7.0</b>	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> Include statements related to these programs as applicable.</p> <p>Homeownership: CCHA continues to administer the homeownership program with the hope of expanding the number of participants. We anticipate that the local lending practices will continue to tighten with higher requirements for credit scores and down payments making it more difficult for voucher holders to qualify for a purchase loan on the private market. We will continue our homeownership programs that offer more flexibility in qualifications and lower interest rates and closing costs as funding allows.</p>				
<b>8.0</b>	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.				

8.1	<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.
8.2	<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.
8.3	<b>Capital Fund Financing Program (CFFP).</b> <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.
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>We have identified many needs, but will focus on those needs that are in bold for the next 5 years. The ability to address a need not highlighted will not be considered a significant modification, amendment or deviation.</p> <ul style="list-style-type: none"> <li>• <b>Need: Shortage of affordable rental housing for all eligible families, especially extremely low-income</b></li> <li>• <b>Need: Shortage of housing that is accessible for persons with disabilities</b></li> <li>• Need: Shortage of decent housing that is affordable for purchase by low-income households</li> <li>• <b>Need: Shortage of funding for home maintenance repairs</b></li> <li>• <b>Need: Shortage of funding for foreclosure prevention assistance (property tax or mortgage)</b></li> <li>• <b>Need: Shortage of counseling services for credit repair and foreclosure prevention</b></li> <li>• Need: Financial and physical Assistance in moving (renters and homeowners)</li> <li>• Need: Assistance with chore service for homeowners (raking, screens/storms, etc.)</li> </ul>

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><b>Need: Shortage of affordable housing for all eligible populations</b> <b>Strategy:</b> Maintain 100% lease up rate in Voucher Program to make full use of the assistance available by marketing the program to landlords. <b>Strategy:</b> Continue to apply for rental assistance funds as they become available including TBRA and Voucher funding.</p> <p><b>Need: Shortage of housing that is accessible for persons with disabilities</b> <b>Strategy:</b> Increase funding for the VISION program that assists homeowners with accessibility modifications. <b>Strategy:</b> Encourage developers and private landlords in making rental units accessible and offer low-cost financing through the CDBG programs. <b>Strategy:</b> Seek funding that will support the construction of single families homes that are accessible.</p> <p><b>Need: Shortage of funding for home maintenance repairs</b> <b>Strategy:</b> Continue to support and assist all municipalities in the County to apply for CDBG funds. <b>Strategy:</b> Continue to apply for HOME funds that support rehabilitation and lead reduction rehab for both owner occupied and rental properties. <b>Strategy:</b> Protect and preserve the revolving loan funds for these program to assure that loans are repaid and funds re-used on new projects.</p> <p><b>Need: Shortage of funding for foreclosure prevention assistance.</b> <b>Strategy:</b> Seek ways of establishing a local program through funding and/or cooperative efforts with local lenders and agencies. <b>Strategy:</b> Maintain knowledge of the existing services and monitor their quality and effectiveness with customers who are referred to the.</p> <p><b>Need: Shortage of counseling services for credit repair and foreclosure prevention:</b> <b>Strategy:</b> Obtain certification from HUD as a certified Housing Counseling Agency. <b>Strategy:</b> Seek funding that will support staff time and costs for establishing a housing counseling position at 20 hours per week.</p>
-----	---

**Additional Information.** Describe the following, as well as any additional information HUD has requested.

(a) **Progress in Meeting Mission and Goals.** Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.

### Goals of last 5 Year Plan:

#### **Goal: Expand the supply of assisted housing**

**Objective: Apply for additional rental vouchers.** CCHA has applied for additional vouchers when funding has been available. No new vouchers have been awarded. CCHA has received supplemental funding due to the high average HAP for outgoing portable vouchers. This extra funding has allowed us keep a 100% lease up rate every year.

**Objective Leverage private or other public funds to create additional housing opportunities.** CCHA has applied for and received over 4 million dollars in public and private funds to create housing opportunities. We have coordinated the construction of 13 single family self-help housing units, 15 single family lease to purchase opportunities, created and sustained a 45 unit program of Tenant Based Rental Assistance with supportive services since 2005, purchased and rehabilitated a 12-unit rental property that was in foreclosure, assisted 130 first time homebuyers with down payment assistance, created a mobile home repair program and rehabbed 3 mobile homes, provided 181 loans to rehabilitate owner occupied homes using CDBG funds in cooperation with seven municipalities in the county, established a security deposit loan program for voucher holders using operating reserve funds.

**Objective: Acquire or build units or developments.** As stated above we have completed the following:

- 13 single family new construction self-help housing units
- 15 single family lease to purchase properties by acquiring, rehabbing and selling to low income home buyers
- Acquired/rehabbed 12 unit rental property in foreclosure

#### **Goal: Improve the quality of assisted housing.**

**Objective: Maintain voucher management.** We have received 100% SEMAP score each year. We have maintained 100% lease up rate each year.

**Objective: Maintain customer satisfaction.** We have strived to administer the program in the efficient and effective way providing all advantages to the participants within the regulations. We provide as much information to participants as possible so that they understand the process and the regulations.

#### **Goal: Increase assisted housing choices**

**Objective: Conduct outreach efforts to potential voucher landlords.** Nearly all landlords with properties in Chippewa County are willing to participate in the Voucher program. Owners who are new to the program often call the office to obtain information and are most often satisfied with the way the program works and agree to participate. The few owners who do not want to participate are often those who units require many repairs to meet HQS or an owner who does not want interference from the government.

**Objective: Increase voucher payment standards as FMRs increase.** Staff monitors the payment standards and the number of participants who choice of units puts them over the 40% tenant payment. We qualify those by making sure they are leasing a unit that is the same size as their voucher. We adjust the payment standards when we see an increase in the number of participants who are affected by the 40% rule and are selecting a unit with the same number of bedrooms as their voucher size. We also compare the total HAP each month with the budget to see if the budget will support an increase in payment standards.

**Objective: Increase the size of the voucher homeownership program.** We have added homebuyer vouchers, but have found that other participants have exited the program at the same time so the overall number of homeownership vouchers has not increased.

#### **Goal: Promote self-sufficiency and asset development of families and individuals**

**Objective: Refer and encourage assisted household to use supportive service to improve assistance recipients' employability.** CCHA is a member of the Homeless and Hunger Council, Advisory Committee for Mental health, and the Community Resource Committee. Participation in these meetings help us to keep current with services that are offered by other agencies and so to make referrals as appropriate.

**Objective: Refer and encourage assisted households to use supportive services to increase independence for the elderly or families with disabilities.** See above

#### **Goal: Ensure Equal Opportunity in Housing for all Americans**

**Objective: Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability.** CCHA provides information on equal opportunity to all participants at entry and re-certification. They are encouraged to report all instances of discrimination given assistance is submitted a formal complaint. Staff follows up with every report by notifying the offender and providing educational materials.

**Objective: Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status, and disability.** See above

**Objective: Undertake affirmative measures to ensure accessible housing to persons with all varieties of disability regardless of unit size required.** CCHA provides assistance in making units accessible through two programs (VISION and CDBG)

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

CCHA will define "significant amendment" as the total elimination of a program for reasons other than lack of funding or changes to rent or admissions policies or organization of the waiting list; additions of new activities not included in the current PHDEP Plan. CCHA will define Substantial deviation/modification as the total elimination of a program for reasons other than lack of funding or changes to rent or admissions policies or organization of the waiting list; additions of new activities not included in the current PHDEP Plan.

<b>1.0</b>	<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)</li> <li>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</li> <li>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</li> <li>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</li> <li>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</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.</li> <li>(g) Challenged Elements</li> <li>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</li> <li>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</li> </ul>
------------	---

Violence Against Women Act Annual Report

Description of activities, services, or programs provided or offered in Chippewa County

Chippewa County Housing Authority works in partnership with several Chippewa County Agencies to serve child or adult victims of domestic violence, dating violence, sexual assault, or stalking. The Authority provides information and referral to these agencies as well as coordination of their services in conjunction with any housing assistance the victim may need. All of these agencies belong and participate in the Homeless and Hunger Council which meets regularly to assure that the emergency needs of county residents including women who are victims of violence are met. Collaboration on particular cases occurs as needed.

**Family Support Center** is a domestic violence agency that provides shelter, counseling, case management, information and referral, court support, transportation, and assistance and many other services for violence against women.

**Starting Points, Inc.** is an agency that provides emergency housing assistance, setting up a new household, budget counseling, advocacy, transportation, food vouchers, etc.

**Crime Victim Witness Program** is a Chippewa County Agency that provides support and assistance to victims of crimes, including women who are victims of violence. This agency specialized in assisting victims through the court process and coordinates it's services with all of the other agencies mentioned here.

**Salvation Army** is an agency that can help families in crisis including women who are victims of violence in settling into a temporary and then permanent living arrangement. They can assist with food vouchers, clothing, household belongings, furniture, etc.