

Streamlined Annual PHA Plan <i>(Small PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
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Purpose. 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, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. Form HUD-50075-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceeds 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	PHA Name: <u>Delta Housing Authority</u> PHA Code: <u>CO040</u> PHA Type: <input checked="" type="checkbox"/> Small <input checked="" type="checkbox"/> High Performer PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2020</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units: <u>75</u> Number of Housing Choice Vouchers (HCVs): <u>226</u> Total Combined: <u>301</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission

A.1 Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. 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 their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.

The following are the specific locations where the public may obtain copies of the 2020 Annual PHA Plan:

- Administrative Office – 501 14th Street, Delta, CO 81416
- PHA Website: www.deltahousingauthority.org

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B. Annual Plan Elements Submitted with 5-Year PHA Plans. Required elements for all PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a PHA is not submitting its 5-Year Plan. See Section C for required elements in all other years (Years 1-4).

B.1 Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA since its last **Five-Year PHA Plan** submission?

Y N

Statement of Housing Needs and Strategy for Addressing Housing Needs

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.

Financial Resources.

Rent Determination.

Homeownership Programs.

Substantial Deviation.

Significant Amendment/Modification

(b) The PHA must submit its Deconcentration Policy for Field Office Review *Not Applicable*

B.1 (c) If the PHA answered yes for any element, describe the revisions for each element below:

Statement of Housing Needs and Strategy for Addressing Housing Needs

Statement of Housing Needs:

Waiting List for Public Housing:

Total: 191

Extremely Low Income: 157-82%

Very Low Income: 24-13%

Low Income: 10-5%

Families with children: 86-45%

Elderly families: 31-16%

Families with Disabilities: 22-12%

White: 164-86%

Black/African American: 12-6%

American Indian/Alaska Native: 4-2%

Asian: 1-1%

Hispanic: 36-19%

Non-Hispanic: 147-77%

Declined to Report: 14-7%

Bedrooms:

1 BR: 91-48%

2 BR: 71-37%

3 BR: 29-15%

4 BR: 0-0%

The waiting list is not closed.

Waiting List for Section 8

Total: 258

Extremely Low Income: 208-81%

Very Low Income: 38-15%

Low Income: 12-5%

Families with children: 102-40%

Elderly families: 58-22%

Families with Disabilities: 30-12%

White: 118-46%

Black/African American: 18-7%

American Indian/Alaska Native: 4-2%

Asian: 3-1%

Native Hawaiian/Other Pacific Islander: 1-0.39%

Hispanic: 42-16%

Non-Hispanic: 189-73%

B.1 *Declined to Report: 16-6%*
The waiting is not closed.

Statement of Housing Needs:

- Continue to develop additional affordable housing units for low and moderate- income families, elderly and special needs
- Continue to participate with local agencies in addressing the housing needs of the community
- Continue to work with the Homeless Shelter to transition their guests into permanent housing
- Continue to seek additional funding through grants to increase affordable housing stock and make property upgrades
- *Assess feasibility and appropriateness of converting public housing units to project-based vouchers through RAD*
- *Assess feasibility and appropriateness of project-basing section 8 vouchers in DHA’s portfolio and/or elsewhere in the community*
- *Assess feasibility and appropriateness of converting public housing units to tenant-based assistance*

PHA deleted the following:

- *Continue to administer the SFOO Rehab Program and Down Payment Assistance Programs to maintain and upgrade the existing housing stock*

PHA added the following:

- *Assess feasibility and appropriateness of converting public housing units to project-based vouchers through RAD*
- *Assess feasibility and appropriateness of project-basing section 8 vouchers in DHA’s portfolio and/or elsewhere in the community*
- *Assess feasibility and appropriateness of converting public housing units to tenant-based assistance*

Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions

Public Housing

Eligibility:

Equal Access

The term “family” includes, but is not limited to the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

- (1) *A single person, who may be an elderly person, displaced person, disabled person, near-elderly person or any other single person; or*
- (2) *A group of persons residing together and such group includes, but is not limited to:*
 - (i) *A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);*
 - (ii) *An elderly family;*

B.1

- (iii) *A near-elderly family;*
- (iv) *A disabled family;*
- (v) *A displaced family; and*
- (vi) *The remaining member of a tenant family.*

Disabled family means a family whose head (including co-head), spouse or sole member is a person with a disability.

Elderly family means a family whose head (including co-head), spouse or sole member is a person who is at least 62 years of age.

Near elderly family means a family whose head (including co-head), spouse or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62.

Sexual orientation means homosexuality, heterosexuality or bisexuality.

Gender identity means actual or perceived gender-related characteristics.

The Delta Housing Authority verifies eligibility for admission to public housing *when applicant reaches the top of the waiting list.*

The PHA uses the following non-income screening factors to establish eligibility for admission to public housing:

- *Criminal or Drug-related activity*
- *Rental history*
- *Housekeeping*

Preferences:

It is the policy of the PHA that transfers will take precedence over new admissions in the following circumstances:

- Emergencies
- Over-housed
- Under-housed
- Medical justification
- Administrative reasons determined by the PHA
- *Resident choice (state circumstances)*
 - *To alleviate a serious or life-threatening medical condition*
 - *Due to a threat of physical harm or criminal activity*
 - *Reasonable accommodation*
 - *Transfer to a different size unit as long as the family qualifies for the unit according to the PHA's occupancy standards*
 - *Transfers to a location closer to employment*

PHA added the Resident Choice circumstances.

B.1 **Section 8**

Equal Access

The term “family” includes, but is not limited to the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person or any other single person; or*
- (2) A group of persons residing together and such group includes, but is not limited to:*
 - (i) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);*
 - (ii) An elderly family;*
 - (iii) A near-elderly family;*
 - (iv) A disabled family;*
 - (v) A displaced family; and*
 - (vi) The remaining member of a tenant family.*

Disabled family means a family whose head (including co-head), spouse or sole member is a person with a disability.

Elderly family means a family whose head (including co-head), spouse or sole member is a person who is at least 62 years of age.

Near elderly family means a family whose head (including co-head), spouse or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62.

Sexual orientation means homosexuality, heterosexuality or bisexuality.

Gender identity means actual or perceived gender-related characteristics.

The Housing Authority requests criminal records from the following enforcement agencies for screening purposes:

- Tenant PI

PHA deleted “Local law enforcement agencies”.

The PHA does not share any information with prospective landlords.

B.1 Financial Resources

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2020 grants)		
a) Public Housing Operating Fund	172,588.00	
b) Public Housing Capital Fund	190,306.00	
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	1,180,210.00	
f) Resident Opportunity and Self-Sufficiency Grants		
g) Community Development Block Grant		
h) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
2018 Capital Grant	131,428.33	Public housing capital improvements
2019 Capital Grant	190,306.00	Public housing capital improvements
3. Public Housing Dwelling Rental Income		
4. Other income (list below)		
Non-dwelling rent	6,500.00	Public housing operations
Excess utilities	4,400.00	Public housing operations
Other income: maintenance charges, NSF charges	4,000.00	Public housing operations
5. Non-federal sources (list below)		
Total resources	\$2,074,738.33	

Rent Determination**Public Housing****Minimum Rent:**

The PHA has adopted the following discretionary minimum rent hardship exemption policies.

- The minimum rent requirement may be waived due to certain financial hardships. The request for minimum rent hardship must be made in writing to the PHA prior to the rent becoming delinquent. The PHA will verify whether the hardship claimed is temporary or long term. Payment of the minimum is suspended immediately for ninety days when a hardship is requested on one of the following conditions:*

B.1

- a. *The family has lost eligibility or is awaiting an eligibility determination to receive federal, state or local assistance, including a family having a non-citizen household member lawfully admitted for permanent residence and who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996;*
- b. *The family income has decreased due to changed circumstances such as separation, divorce, and abandonment;*
- c. *The family would be evicted as a result of imposing the minimum rent requirement;*
- d. *There has been a death in the family; or*
- e. *There are other hardship situations determined by the PHA on a case-by-case basis, i.e. alimony, child support, etc.*

Financial hardship exemption only applies to payment of minimum rent - not to rent based on the statutory formula for determining the Total Tenant Payment (TTP) or Flat Rent in the public housing program.

- 2. *If tenant initiates a request for a hardship exemption that the PHA determines is temporary in nature:*
 - a. *If the hardship is determined to be temporary, rent may be suspended, during the ninety (90) day period beginning on the day the request is made. At the end of the ninety (90) day period, the minimum rent is reinstated retroactively to the date of suspension and the HAP is again adjusted.*
 - b. *In the case of a temporary hardship, the PHA will allow the family a maximum of six (6) months to make payment of any delinquent minimum rent payments accrued during the suspension period. However, the family must execute a Repayment Agreement.*
 - c. *The family may not be evicted for non-payment of rent during this ninety (90)-day period.*
 - d. *If the hardship is subsequently determined to be long-term, the PHA will retroactively exempt residents from the minimum rent requirement for the ninety (90)-day period.*
- 3. *If the circumstances supporting the request for a minimum rent hardship exemption are long term, tenant's rent will be based on the statutory income-based rent calculation formula during the minimum rent exemption period.*
- 4. *Hardship determinations are subject to the PHA's Informal Hearing Process and families are exempt from any escrow deposit that may be required under regulations governing the hearing process for other determinations.*

Section 8

Payment Standards:

The PHA's payment standard is:

- *Above 100% but at or below 110% of FMR*

B.1 Minimum Rent:

The PHA has adopted the following discretionary minimum rent hardship exemption policies.

1. The minimum rent requirement may be waived under certain circumstances. Financial hardship status is to be granted immediately for ninety (90) days in the event of the following:

- a. The family has lost eligibility or is awaiting an eligibility determination to receive federal, state or local assistance, including a family having a non-citizen household member lawfully admitted for permanent residence and who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996;*
- b. The family income has decreased due to changed circumstances such as separation, divorce, and abandonment;*
- c. One or more family members have lost employment;*
- d. The family would be evicted as a result of imposing the minimum rent requirement;*
- d. There has been a death in the family; or*
- e. There are other hardship situations determined by the PHA on a case-by-case basis, i.e. alimony, child support, etc.*

Financial hardship exemption only applies to payment of minimum rent - not to rent based on the statutory formula for determining the Total Tenant Payment (TTP).

2. If tenant initiates a request for a hardship exemption that the PHA determines is temporary in nature:

- a. If the hardship is determined to be temporary, minimum rent may be suspended; during the ninety (90) day period beginning on the day the request is made. At the end of the ninety (90) day period, the minimum rent is reinstated retroactively to the date of suspension and the HAP is again adjusted.*
- b. In the case of a temporary hardship, the PHA will allow the family a maximum of six (6) months to make payment of any delinquent minimum rent payments accrued during the suspension period. However, the family must execute a Repayment Agreement.*
- c. If the hardship is subsequently determined to be long-term, the PHA will retroactively exempt residents from the minimum rent requirement for the ninety (90)-day period.*
- d. Note that the PHA can only suspend the minimum rent contribution. If the family is residing in a unit whose Gross Rent exceeds the Payment Standards, the family will be responsible for the excess rent.*

3. Hardship determinations are subject to the PHA's Informal Hearing Process and families are exempt from any escrow deposit that may be required under regulations governing the hearing process for other determinations.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development.
- Demolition and/or Disposition.
- Conversion of Public Housing to Tenant-Based Assistance.
- Conversion of Public Housing to Project-Based Assistance under RAD.
- Project-Based Vouchers.
- Units with Approved Vacancies for Modernization.
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA

Demolition and/or Disposition

The PHA is considering the possibility of demolition and/or disposition.

Conversion of Public Housing to Tenant Based Assistance

The PHA is considering the possibility of converting Public Housing to Tenant Based Assistance, including a conversion under Section 18, within the next five (5) years if it is in the best interest of the DHA.

Conversion of Public Housing to Project-Based Assistance under RAD

The PHA is considering the possibility of converting Public Housing to Project-Based Assistance under RAD within the next five (5) years, if it is in the best interest of DHA.

Project-based Vouchers

Our agency is currently operating a Section 8 Project-Based Voucher Program.

Program Description:

<p>B.2</p>	<p>The PHA will use up to 20 percent of its authorized units for project-based assistance. See Chapter 17 of the PHA’s Administrative Plans.</p> <p>Units with Approved Vacancies for Modernization</p> <p><i>The Delta Housing Authority is planning to take up to five (5) units offline and has budgeted these units to be modernized in the Five-Year Action Plan.</i></p> <p>Occupancy by Over-Income Families</p> <p><i>Significant Amendment to the PHA Plan: Public Housing Income Limit</i></p> <p><i>Section 103 of the Housing Through Modernization Act of 2016 (HOTMA) amends section 16(a) of the United States Housing Act of 1937 (42 U.S.C. 1437n(a) to place an income limitation on public housing tenancy for families. The law requires the PHA to terminate assistance of over-income families.</i></p> <p><i>After a family’s income has exceeded 120% of the area median income (AMI) (or a different limitation established by the Secretary) for two consecutive years, the PHA must terminate the family’s tenancy within 6 months of the second income determination or charge the family a monthly rent equal to the greater of (1) the applicable Fair Mart Rent, or (2) the amount of monthly subsidy for the unit including amounts from the operating and capital fund, as determined by regulations.</i></p> <p>Non-Smoking Policies (See attachment co040d01)</p>
<p>B.3</p>	<p>Progress Report.</p> <p>PHA GOALS:</p> <ul style="list-style-type: none"> ▪ Upgrade to a more efficient, user friendly housing management software product ▪ Continue site improvement, xeri-scaping at public housing units ▪ Evaluate and address sewer issues at the public housing units at Thompson Manor ▪ Evaluate and refurbish kitchens at public housing units as necessary ▪ Replace/repair furnaces and other major appliances ▪ Continue to address maintenance issues as they arise to preserve the quality of the public housing units ▪ Perform upgrade/maintenance work on storage units at public housing sites ▪ Refurbish kitchen cabinets in public housing units as funds allow ▪ Evaluate website to determine necessary upgrades and/or changes ▪ Continue to expand the affordable housing stock for the low, very low and moderate-income residents of Delta County <p><u>Progress Statement:</u></p> <ul style="list-style-type: none"> ▪ <i>Upgraded tenant software</i> ▪ <i>Added 31 tenant patios</i> ▪ <i>Performed two (2) sewer pipe burst projects</i>

B.3	<ul style="list-style-type: none"> ▪ <i>Refurbished 33 kitchens</i> ▪ <i>Replaced 20 refrigerators and 23 gas ranges</i> ▪ <i>Addressed maintenance issues - ongoing</i> ▪ <i>Replaced 44 tenant sheds</i> ▪ <i>Upgraded new website and host website</i> ▪ <i>Project-based 5 vouchers for elderly (62+), added 32 tax credit units and manage units</i> ▪ <i>Purchased vehicle for HCV Program</i> ▪ <i>Revised maintenance plan and other policies</i> ▪ <i>Remodeled business office</i> ▪ <i>Replaced (8) staff computers</i>
C.	Annual Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a PHA is submitting its 5-Year PHA Plan.
C.1.	New Activities <i>NOT APPLICABLE – PHA IS PREPARING 5-YEAR PHA PLAN</i>
C.2	<p>Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan</p> <p><i>Form 50077-SM, Certification of Compliance with PHA Plans and Related Regulations</i>, including Item 5 must be submitted by the PHA as an electronic attachment to the PHA Plan. Item 5 requires certification on whether plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public.</p>
D	Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.
D.1	<p>Civil Rights Certification.</p> <p><i>Form 50077-SM-HP, Certification of Compliance with PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
D.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan? (<i>See attachment co040a01</i>)</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations. <i>N/A</i></p>

D.3	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
E	<p>Statement of Capital Improvements. Required in all years for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).</p>
E.1	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD.</p> <p><i>See HUD Form 50075.2 approved by HUD on <u>06/2018</u></i></p>
	<p>Challenged Elements. No Challenged Elements</p>