

<b>1.0</b>	<b>PHA Information</b> PHA Name: _____ City of Amarillo _____ PHA Code: <u>TX472</u> PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input checked="" type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 10/01/2015				
<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: 0 Number of HCV units: 1468				
<b>3.0</b>	<b>Submission Type</b> <input type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input checked="" 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
	PHA 1:				PH HCV
	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: <i>To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.</i>				
<b>5.2</b>	<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. <i>See attached</i>				
<b>6.0</b>	<b>PHA Plan Update</b> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: <i>See attached</i> (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. <i>See attached</i>				
<b>7.0</b>	<b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i> <i>See attached</i>				
<b>8.0</b>	<b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable. <b>Not applicable</b>				
<b>8.1</b>	<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. <b>Not applicable</b>				
<b>8.2</b>	<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. <b>Not applicable</b>				
<b>8.3</b>	<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. <b>Not applicable</b>				
<b>9.0</b>	<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. <i>See attached</i>				

9.1	<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. See attached</b>
10.0	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan. <b>See attached</b></p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification" <b>See attached</b></p>
11.0	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(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)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(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.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

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](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.

**City of Amarillo, TX472 Attachment to HUD-50075 PHA 5-Year and Annual Plan FY Beginning 10/1/2015**

**5.2 Goals and Objectives**

**Please see Section 10.0 for a report on the progress that has been made in meeting the goals and objectives described in the previous 5-year Plan.**

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

- PHA Goal: Expand the supply of assisted housing  
Objectives:
  - Apply for additional rental vouchers: as funding is made available. Goal is an additional 100 units. A total of 50 VASH vouchers were approved in 2011 and 2012. An additional 35 VASH vouchers were approved October 1, 2013 to assist homeless veterans. PHA will apply for additional VASH vouchers if they are available.
  - Leverage private or other public funds to create additional housing opportunities: The City of Amarillo administers a HOME funded Rental Rehabilitation Program where the owner contributes toward the rehabilitation costs. Anticipated results are 50 units. 20 rental rehab units were completed from October 1, 2013 through September 30, 2014. Two units have been completed since October 1, 2014.
- PHA Goal: Improve the quality of assisted housing  
Objectives:
  - Improve voucher management: (SEMAP score) strive to achieve high performer standing. The City achieved standard-performer status for FY 2013/2014
  - Increase customer satisfaction: Customer satisfaction surveys will be conducted annually and reviewed by the Tenant Advisory Board for recommendations. Results were presented at the meeting on March 24, 2015.
- PHA Goal: Increase assisted housing choices  
Objectives:
  - Provide voucher mobility counseling: Briefing packets contain maps of low poverty census tracts along with information of employers, child care providers and schools. Goal: 30% of participants reside in low poverty census tracts.
  - Conduct outreach efforts to potential voucher landlords. Outreach is conducted at quarterly community based City Council meetings, local school open houses, Community Development Neighborhood Meetings, and one on one landlord briefings . Program information is available on the city's website and information packets are mailed to landlords upon request.
  - Increase voucher payment standards- payment standards are reviewed annually and increased as needed to assure families competitiveness in rental market. Payment standards were reviewed and increased in October, 2015.
  - Continue to administer voucher homeownership program: move 15 families to homeownership. No homebuyer purchased a home in 11/12.

Two families purchased homes in 12/13. No homebuyer purchased a home in 14/15. The City had suspended its HOMEbuyer program due to compliance issues in the HOME program that have now been resolved. The City intends to reinstate its homebuyer program in the future. When available, a component of the City's HOMEbuyer Assistance Program is the Section 8 Homeownership Principal reduction Program which can assist a qualified City of Amarillo Section 8 homebuyer, at or below 50% MFI, with up to \$20,000 for a combination of down payment and 75% of reasonable and customary closing costs.

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

PHA Goal: Provide an improved living environment

Objectives:

- Provide information to families on housing options outside high poverty areas. Briefings to be provided to an average of 300 households annually. Briefings were provided to 326 households in 2013-2014.

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

PHA Goal: Promote self-sufficiency and asset development of assisted households

Objectives:

- Provide or attract supportive services to improve assistance recipients' employability.  
The FSS Program has an active FSS Coordinating Committee comprised of representatives from critical social and governmental agencies. Areas represented include employment, child care, legal, financial, nutritional, and housing. Monthly participant meetings are conducted to address issues related to the families meeting their goals and overcoming challenges they face.
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.  
The Housing Office works closely with agencies such as Adult Protective Services, Meals on Wheels, the Area Agency on Aging, Spec Trans and Jan Werner Adult Day Care to assist in meeting ongoing or immediate needs of these individuals.
- Recruit families to participate in the Family Self-Sufficiency Program to maintain 100% voluntary enrollment goal. Maintain enrollment at 80 families in the FSS program. Maintain Welfare to Work Program enrollment at 50 households. Currently, enrollment stands at 40 families, which is below our voluntary enrollment goal of 75. Funding continues to be renewed for the Family Self-Sufficiency Coordinator. The Welfare to Work Program enrollment is currently at eight families.

- Provide Homebuyer education classes to prepare families for homeownership. Goal is for 50 families to complete classes annually. No families completed classes in 2013/2014.

**HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans**

- PHA Goal: Ensure equal opportunity and affirmatively further fair housing  
Objectives:
  - Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:  
Briefing packets contain the Fair Housing Brochure and a Housing Discrimination Complaint form. During the briefing, the brochure is explained as well as how to file a discrimination complaint using the form. Housing staff is available to assist in completing the form.
  - 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.  
During briefings and again at the time leases are executed, the families are instructed to report any maintenance problems to the owner first. If the owner does not take action in a reasonable time, they are instructed to contact the Housing Office so that our inspector can make an on-site inspection of the problem. The owner is notified of the deficiency and a follow up inspection is made to assure the repairs are completed. If not, proper action is taken, including abatement of rent and ultimately termination of the HAP contract.
  - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required: A list of accessible units is maintained by the Housing Office and is available upon request.



**City of Amarillo TX472**  
**PHA Annual Plan Beginning 10/1/2015**  
**Attachment to HUD-50075**

**6.0 PHA Plan Update**

(a). No elements have been revised since the prior plan submission.

**PHA Plan Elements**

**13. Violence Against Women Act (VAWA).**

**Activities, Services or Programs provided by Local Agencies**

Family Support Services- Provides assistance to children and adults who have been victims of family violence or sexual assault. The Crisis Services Division strives to provide safety and security as well as prevention of these crimes against individuals and society. Services include: 24- hour assistance to victims of family violence and sexual assault; face-to-face crisis intervention; 24-hour Crisis Hotline; 24-hour emergency shelter for victims of family violence; and advocacy and accompaniment through the medical, legal and judicial systems. FSS also provides family and individual counseling and specialized counseling such as batterers Intervention and Prevention Program and Anger Management.

The Bridge- Children's Advocacy Center-The Bridge is a comprehensive, child-focused program that offers a one-stop approach to child abuse investigation. The following services are offered: Forensic interviews, multidisciplinary case review, on-site sexual assault exam; community education; victim assistance; and counseling.

**Activities, Services or Programs provided By the PHA**

The City of Amarillo has amended the Administrative Plan for the Section 8 Housing Choice Voucher Program to comply with Sections 606 and 607 of the Violence Against Women Act (VAWA). A bulk mailing was done to all landlords and program participants informing them of the protection afforded certain victims of criminal domestic violence, dating violence, stalking, and sexual assault – as well as members of the victims' immediate families- from losing their HUD-assisted housing as a consequence of the abuse of which they were the victim.

The briefing packets now contain information explaining the requirements of VAWA as well as the protections afforded program participants. Although moves are not allowed in the first year of the lease, exceptions may be made when a participant or a member of the household has been a victim of one of these acts and they meet the requirements of the VAWA and feel threatened by remaining in the unit. The participant may be required to furnish documentation to support their request to move on this basis.

The Housing Office works very closely with the Amarillo Police Department's Victim Assistance Coordinator in resolving issues such as relocation for safety reasons, substantiating

claims of violent crimes, and removing a family member from the household who is responsible for the domestic violence.

The Housing Office also maintains close ties with the staff of the local Domestic Violence Shelter who staffs a 24-hour crisis line for both domestic violence and rape crisis. The housing staff is able to make appropriate referrals to this agency on behalf of program participants when necessary.

## **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 V. Not Applicable
- (b) Demolition and/or Disposition. Not Applicable.
- (c) Conversion of Public Housing. Not Applicable.
- (d) Homeownership.

The City of Amarillo offers a Section 8 Homeownership option for the housing choice voucher program. This option allows families receiving Section 8 voucher assistance to use their monthly assistance to purchase their own homes.

### Family Eligibility

A Section 8 participant who has been on the program a minimum of one year may utilize the subsidy to purchase rather than rent a home, subject to the following requirements:

- A family must meet the general requirements for continued participation in the City of Amarillo's Housing Choice Voucher Program.
- A participant in the voucher program must be in full compliance with their lease and Section 8 program requirements and must terminate their current lease arrangements in compliance with the lease.
- A family must qualify as a first-time homeowner (no member of the family has had any ownership interest in a principal residence in 3 years), or be a family that owns a share in a cooperative.
- Except for cooperative members who have acquired cooperative ownership shares prior to commencement of homeownership assistance, no family member may have a present ownership interest in a residential property.
- A family must meet the minimum income requirements. At commencement of homeownership assistance, the family must demonstrate that the annual income of the adult family members who will own the home is not less than: (1) the Federal minimum hourly wage multiplied by 2,000 hours, (2) in the case of a disabled family, the monthly Federal Supplemental Security Income benefit for an individual living alone multiplied by twelve.

- A family must meet the employment requirements. Except in the case of elderly or disabled families, one or more adult members of the family that will own the home must be currently employed on a full-time basis (no less than an average of 30 hours per week), and have been continuously so employed for at least two years. In meeting this requirement, the City will consider all circumstances of the household if the family demonstrates a favorable work history and meets loan qualification requirements imposed by the lender. Self-employment, successive employment, and interrupted employment will be considered.
- A family must not have defaulted on a mortgage when participating in the voucher homeownership option or the City's HOMEbuyer's Assistance Program.
- Unless, elderly or disabled, a family must be a participant or graduate of the Family Self-Sufficiency Program.

### Eligible Units

An eligible unit must meet the following requirements:

- The home must be located within the city limits of Amarillo and can be either an existing home or a home under construction. A family may purchase a home outside the city limits of Amarillo only if the receiving public housing agency (PHA) is administering a homeownership program and is accepting new homeownership families.
- The home must be the family's primary residence and be a single-family home (including a manufactured home), a townhouse or a condominium.
- Homeownership assistance may be provided for the purchase of a home where the family will not own fee title to the real property on which the home is located, but only if: (1) the home is located on a permanent foundation; and (2) the family has the right to occupy the home site for at least forty years.
- The home must be inspected by the City as well as an independent inspector designated by the family.
- The home must meet the Section 8 Housing Quality Standards.

### Eligible Seller

The seller of the unit must not be a person or entity debarred or suspended from participation in HUD programs. The seller must sign a certification that they are not on HUD's debarred or suspended list prior to the City of Amarillo's final approval of homeownership assistance.

### Minimum Cash Down Payment

Rather than require a minimum down payment, the City chooses to allow the lender to establish the down payment requirement in accordance with the loan product offered to the family. This will help to avoid the exclusion of potentially eligible families who have sufficient income and credit histories to make them excellent candidates for homeownership but insufficient savings. In addition, it allows families to take advantage of loan products designed for lower-income purchasers with no or very low down payment requirements.

When the program is available, the City's Homebuyers Assistance Program and Homebuyer Principal Reduction Program, offers assistance with down payment and closing costs. Every effort will be made to encourage families to utilize this program to assist in purchasing homes under the Homeownership Program.

#### Requirements for Family Search and Purchase

A family is allowed a maximum time of 120 days to locate a home, enter into a Contract for Sale and close on the home. If the homebuyer's time expires, the City of Amarillo may exercise the option to extend the timeframe if substantial progress has been made and sales closing can be accomplished in 30 days. If time expires, the City will offer the buyer a rental voucher.

The City of Amarillo requires periodic progress reports on the family's progress in finding and purchasing a home. These update reports are required, at a minimum, at 60 days and 90 days.

#### Homeownership Counseling

A family is required to attend and satisfactorily complete a pre-assistance homeownership counseling program. At a minimum, this counseling must consist of four hours of classroom training. This must be done prior to receiving final approval for participation in the homeownership program. Post-homeownership counseling will be required for all participants once they have secured a mortgage and have moved into the home.

#### Home Inspections

All units must pass a HQS inspection conducted by the City. There must also be an inspection by an independent professional inspector commissioned by the family. The private inspector must be licensed by the State of Texas and have a satisfactory rating by the Better Business Bureau.

The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must provide a copy of the inspection report to the family and the City. Based on the information in this report, the family and the City will determine whether any pre-purchase repairs are necessary. The buyer is not allowed to do or to pay for any necessary repairs. Although the unit may pass the HQS inspection, the City can disapprove the unit based on information contained in the independent inspection.

#### Contract of Sale

The family must enter a contract of sale with the seller prior to assistance approval. The family must provide the City with a copy of the Contract of Sale. The Contract of Sale must include the following:

- Price and terms of sale
- Provide that purchaser will arrange for a pre-purchase inspection of the unit by an independent inspector selected by the purchaser
- Provide that purchaser is not obligated to purchase the unit unless the inspection is satisfactory to the purchaser and the City of Amarillo

- Purchaser is not obligated to pay for any necessary repairs
- Purchaser is not obligated to purchase the unit should the voucher assistance fail to be approved
- Contain a certification from the seller that the seller has not been debarred, suspended or subject to a limited denial of participation under Part 24 of the Code of Federal Regulations
- Housing Quality Standards Inspection
- A one- year Home Warranty Insurance policy must be provided by either the seller or buyer.

### Financing

The family must secure its own financing for the home. The City will offer a list of qualified lenders to the family, but the family is free to choose their own lender. Financing must be either: 1) provided, insured or guaranteed by state or federal government, or 2) comply with secondary mortgage market underwriting requirements. The City prohibits seller financing, balloon payment mortgages and other types of mixed rate mortgages.

Adjustable Rate Mortgages (ARM) may be submitted for consideration. These referrals will be evaluated and considered on a case-by-case basis by the City.

### Occupancy

Homeownership assistance may only be paid while the family is residing in the unit. Assistance may not continue after the month the family vacates the home. Neither the family nor the lender is obligated to refund any assistance received for the month in which the family vacates.

### Family Obligations

The family must comply with the following obligations:

#### Ongoing Counseling

- To the extent required by the City, the family must attend and complete ongoing homeownership and housing counseling.

#### Compliance with mortgage

- The family must comply with the terms of any mortgage securing debt incurred to purchase the home (or any refinancing of such debt).

### Use and Occupancy

- The family must use the assisted unit for residence by the family, and the unit must be the family's only residence.
- The City must approve the composition of the assisted family residing in the unit. The family must promptly notify the City of the birth, adoption or court-awarded custody of a child. The family must request the City's approval to add any other family member as an occupant of the unit. No other person may reside in the unit.
- The family must promptly notify the City if any family member no longer resides in the unit.
- If the City has given approval, a foster child or a live in aide may reside in the unit.
- Members of the household may engage in legal profit making activities in the unit, but only if such activities are incidental to primary use of the unit for residence by members of the family
- The family must promptly notify the City of absence from the unit. The family must supply any information or certification requested by the City to verify the family is living in the unit or the reason for the absence.

### Conveyance or Transfer of Home

- The family must not sublease or let the unit.
- The family must not assign or transfer the unit.
- Upon death of a family member who holds, in whole or in part, title to the home or ownership of cooperative membership shares for the home, homeownership assistance may continue pending settlement of the decedent's estate, notwithstanding transfer of title by operation of law to the decedent's executor or legal representative, so long as the home is solely occupied by remaining family members.
- The family must supply any information concerning the sale or transfer of any interest in the home or the family's homeownership expenses.

### Refinancing

- At times it may be advantageous for a homebuyer to refinance the existing first mortgage. The City must approve the refinance terms and conditions prior to closing. The homebuyer must benefit from the refinancing transaction. The resulting interest rate must be lower than the original loan and the payment and/or term must be lower. Home equity loans and cash advances are not allowed. The request must include the following documents:
  - Loan application for the refinancing
  - Good faith estimate
  - Written statement from current mortgage company showing the payoff amount and current payment for principal, interest, and escrows
  - Acknowledgement of Mortgage Loan Refinancing signed by the homebuyer and the lender
- Closing on the refinancing can take place after the city reviews and approves the final HUD-1 closing statement.

### Supplying required information

- The family must supply any information that the City or HUD determines is necessary in the administration of the program, including submission of required evidence of citizenship or eligible immigration status. Information includes any requested certification, release or other documentation.
- The family must supply any information requested by the City or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements.
- The family must disclose and verify social security numbers and must sign and submit consent forms for obtaining information in accordance with 24 CFR Part 5, subpart B.
- Any information supplied by the family must be true and complete.

### Notice of move out

- The family must notify the City before the family moves out of the home.

### Notice of mortgage default

- The family must notify the City if the family defaults on a mortgage securing any debt incurred to purchase the home.

### Prohibition on owner interest on second residence

- During the time the family receives homeownership assistance, no family member may have any ownership interest in any other residential property.

## **8.0 Capital Improvements**

Not applicable. Section 8 only.

## **8.1 Capital Fund Program Annual Statement/ Performance and Evaluation Report**

Not applicable. Section 8 only.

## **8.2 Capital Fund Program Five-Year Action Plan.**

Not applicable. Section 8 only.

## **8.3 Capital Fund Financing Program.**

Not applicable. Section 8 only.

## **9.0 Housing Needs**

Housing need is determined by a number of conditions: quality of housing, affordability of housing, and access to housing by various population groups. In general, the housing in Amarillo is relatively new and without major structural problems.

Quality of Housing: The Census Bureau no longer classifies housing as excellent, standard, or substandard; therefore, the use of proxy variables is necessary to estimate the overall quality of housing in Amarillo. As a result, the quality of the housing can be determined by a number of factors, including age, relative value or rent, units lacking complete kitchens or plumbing, and heating type.

Housing Problems (Households with one of the listed needs)

	Renter				Total	Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI		0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	235	75	90	645	60	75	10	4	149
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	85	80	20	325	20	4	90	35	149
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	345	220	210	59	834	90	175	300	150	715
Housing cost burden greater than 50% of income (and none of the above problems)	3,565	915	185	35	4,700	1,625	955	480	59	3,119
Housing cost burden greater than 30% of income (and none of the above problems)	760	3,030	1,815	180	5,785	595	1,055	1,650	765	4,065



Value and rental rates can also be used as proxies for housing condition. The data shows the City's median housing value by age of the units, followed by a similar figure for the median rents. The data was collected from the 2000 Census and the 2007-2011 American Community Survey 5-Year Average. While the median housing values are much lower for the pre-1950 construction, the rents do not show as dramatic a difference. In part, the conversion of older single family units from owner occupancy to rentals has kept rental rates relatively stable for the pre-1950 construction.

**Affordability of Housing:** A major concern for all, but especially for the low-to-moderate income is the housing affordability. Income constraints lead to a number of housing issues: unsound housing or overcrowding as the only affordable alternatives and/or excessive housing cost burden. Using data from the 2007-2011 American Community Survey, the figure below shows the number of households by the level of their housing cost burden. In general, housing costs of 30% or more of a household's income presents a cost burden. In many cases 25% to 29.9% of income for renters' housing can also be seen as a probable cost burden as they are not able to deduct interest from their income taxes and they are not building equity. As can be seen, 64.4% of renters are paying more than 25% of their income on rent, while 53.8% of owners with a mortgage are paying more than 30% of their income on housing (mortgage, interest, taxes). Three-fourths of owners without a mortgage are paying less than 20% of their income for housing; however, even without a mortgage, about 11% are paying more than 30%. Looking at the age of the householder, those without a mortgage yet still having a cost burden are predominately elderly who are trying to retain housing purchased during their working years. On the positive side, nearly half of the owners with a mortgage are paying less than 20% of their income in housing. In the housing crisis of the late 2000's, when many throughout the nation have purchased housing above their means in variable mortgages, Amarillo's rate of those paying less than 20% is unique. Nationally for the same 2007-2011 period of time, only one-third of homeowners with a mortgage were paying less than 20% of their income for housing while Texas had a 39% rate.

<b>Table 1.14: Cost Burden by Tenure and Household Income</b>					
<b>Income Distribution Overview</b>					
	Owner	%	Renter	%	Total
Household Income <= 30% HAMFI	3,160	33.62	6,240	66.38	9,400
Household Income >30% to <=50% HAMFI	4,060	42.67	5,455	57.33	9,515
Household Income >50% to <=80% HAMFI	7,145	51.94	6,610	48.06	13,755
Household Income >80% to <=100% HAMFI	4,570	63.65	2,610	36.35	7,180
Household Income >100% HAMFI	25,375	81.40	5,800	18.60	31,175
<b>Total</b>	<b>44,310</b>	<b>62.39</b>	<b>26,715</b>	<b>37.61</b>	<b>71,025</b>
<b>Income by Cost Burden (Owners and Renters)</b>					
	Cost burden > 30%	%	Cost burden > 50%	%	Total
Household Income <= 30% HAMFI	7,275	77.39	5,720	60.85	9,400
Household Income >30% to <=50% HAMFI	6,395	67.21	1,930	20.28	9,515
Household Income >50% to <=80% HAMFI	4,335	31.52	705	5.13	13,755
Household Income >80% to <=100% HAMFI	1,085	15.12	140	1.95	7,175
Household Income >100% HAMFI	1,605	5.15	230	0.74	31,175
<b>Total</b>	<b>20,695</b>	<b>29.14</b>	<b>8,725</b>	<b>12.28</b>	<b>71,025</b>
<b>Income by Cost Burden (Renters only)</b>					
	Cost burden > 30%	%	Cost burden > 50%	%	Total
Household Income <= 30% HAMFI	4,935	79.09	4,020	64.42	6,240
Household Income >30% to <=50% HAMFI	4,265	78.19	930	17.05	5,455
Household Income >50% to <=80% HAMFI	2,065	31.24	200	3.03	6,610
Household Income >80% to <=100% HAMFI	260	9.96	80	3.07	2,610
Household Income >100% HAMFI	165	2.84	25	0.43	5,800
<b>Total</b>	<b>11,690</b>	<b>43.76</b>	<b>5,255</b>	<b>19.67</b>	<b>26,715</b>
<b>Income by Cost Burden (Owners only)</b>					
	Cost burden > 30%	%	Cost burden > 50%	%	Total
Household Income <= 30% HAMFI	2,340	74.05	1,700	53.80	3,160
Household Income >30% to <=50% HAMFI	2,130	52.46	1,000	24.63	4,060
Household Income >50% to <=80% HAMFI	2,270	31.77	505	7.07	7,145
Household Income >80% to <=100% HAMFI	825	18.05	60	1.31	4,570
Household Income >100% HAMFI	1,440	5.67	205	0.81	25,375
<b>Total</b>	<b>9,005</b>	<b>20.32</b>	<b>3,470</b>	<b>7.83</b>	<b>44,310</b>
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Tables from ACS, 2007-2011					

As would be expected, as incomes increase, the percent with a cost burden decreases. Generally, the elderly suffer the largest cost burdens and are the least able to increase their incomes to accommodate increased costs.

While it is admirable for households to opt for lower-cost housing, paying less than 20% of their income, this often crowds lower-income households out of the affordable market. Using 2000 Census data, HUD created special tabulations of the “Affordability Mismatch” for housing. That is, the number of units affordable to the extremely low income (less than 30% of median income), low income (30-50% of median) and moderate income (51-80% of median) that are actually occupied by higher-income households. Despite the number of available units, many are not only occupied by higher-income households, making them affordable but not available. Likewise, many have some form of housing problems making them affordable but not desirable. Housing problems can include lacking some or all plumbing, lacking some or all kitchen facilities and/or having more than 1 person per room, constituting overcrowding. Of the rental units affordable to low-moderate income, 6,520 have some level of housing problems. No data are provided for owner-occupied housing affordable to the extremely low, but there

are 1,125 owner units available to the low-and moderate-income with some level of housing problems.

Overcrowding is a problem for both the residents living in overcrowded conditions and the housing structure because overcrowding leads to faster deterioration. Overcrowding, defined as more than one person per room is a function of affordability. Many opt to live in affordable units even if it means living in crowded conditions and many must not only live in units with a cost burden but also in crowded conditions. There is no cross-tabulation available for those with a cost burden and living in overcrowded conditions without other housing problems. The number of units with housing problems other than overcrowding is small enough to assume that the “housing problems” definition can be a legitimate proxy for overcrowded conditions.

Crowding (More than one person per room)

	Renter					Total	Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total		0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS											
Single family households	475	260	230	45	1,010	64	159	290	90	603	
Multiple, unrelated family households	25	45	60	19	149	45	15	99	95	254	
Other, non-family households	0	0	0	15	15	0	0	0	0	0	
Total need by income	500	305	290	79	1,174	109	174	389	185	857	

Data 2007-2011 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

The Census Bureau does not collect data on housing conditions beyond those listed in the CHAS tables: lacking plumbing, lacking kitchens and overcrowding. Many units may have complete plumbing and kitchen facilities and no overcrowding but may be in serious need of rehabilitation or demolition. As shown below, 15.9 percent of all housing units in the Amarillo area were built prior to 1950, 19.8 percent were built between 1950 and 1959, 14.9 percent were built between 1960 and 1969, 16.7 percent were built between 1970 and 1979, and 32.7 percent were built after 1979. About 67 percent of the housing stock is more than 30 years old, built prior to 1980. These units may contain lead-based paint or likely to be in need of repairs and maintenance.

### Age of Housing Stock in Amarillo, 2008-2012

Year Built	Number	Percent
Built 2010 or Later	224	0.3%
Built 2000 to 2009	9,620	12.0%
Built 1990 to 1999	6,379	8.0%
Built 1980 to 1989	9,972	12.5%
Built 1970 to 1979	13,311	16.7%
Built 1960 to 1969	11,861	14.9%
Built 1950 to 1959	15,788	19.8%
Built 1940 to 1949	6,945	8.7%
Built 1939 or Earlier	5,761	7.2%
<b>Total</b>	<b>79,861</b>	<b>100.0%</b>

Source: Five-Year Estimates, 2008-2012 American Community Survey

Amarillo has several options for low-to moderate-income renters. One method for providing affordable housing in a community is the use of Low Income Housing Tax Credits. There are currently 19 Low Income Housing Tax Credit properties in Amarillo. The existing properties have 2084 units reserved for low-to moderate-income in general with 267 for the elderly and 135 for the non-elderly disabled. The City, using HOME funds, funded approximately half of the renovation costs for Vineyard Manor Apartments in downtown Amarillo which provided 17 affordable units for low- to moderate-income tenants. HUD and other federal agencies also subsidize housing options for special populations.

In addition, the City of Amarillo administers 1,238 Section 8 Housing Choice Vouchers (HCVs) to provide rental assistance to the extremely low- and low-income. Currently, the 1,238 are fully committed with 2,900 households on the waiting list. While Section 8

vouchers assist a great many households, the waiting list indicates the extensive additional need.

The characteristics of those awaiting housing vouchers are more than 79% of the applicants have an income of less than 30% of the area median, classifying them as extremely low-income and more than one-fourth are elderly or disabled. Using HUD Section 811 funding (Housing for People with Disabilities), the Housing Authority has provided 103 additional units for mainstreaming people with disabilities.

The Housing Market Analysis section below goes into more detail about housing availability and affordability in Amarillo.

**Housing Availability and Accessibility for Special Populations:** In many cases special populations, particularly the elderly, disabled, and public housing residents have an additional set of housing issues with which to contend. As noted above, the elderly and disabled often have lower incomes than the overall workforce, resulting in a higher percentage of income going for housing. Additionally, both groups often need special accommodations to make the units accessible to their physical limitations. This can increase the cost of housing. In many cases the housing owned by the elderly or disabled is in greater need of rehabilitation because the household members are no longer able to make repairs on their own. Deferred maintenance becomes a major problem for housing owned and occupied by the elderly and disabled.

HUD provides limited CHAS data for households with elderly and adult disabled primary members (householder or spouse/significant other). The data do not include cost burden information separately from other housing problems; however the vast majority of housing problems for elderly and disabled are cost burden issues. Overcrowding is not a significant issue with the elderly and disabled households and with so few units overall having other housing problems as defined in the CHAS dataset, the major housing issue is cost burden.

As mentioned above, there are 267 Low Income Housing Tax Credit units for the elderly and 135 for the non-elderly disabled. HUD and other federal agencies also subsidize housing options for special populations. The Mary E. Bivins Foundation owns and operates Bivins Village, a 100-unit apartment complex for the elderly funded through HUD Section 202 funds (Supportive Housing for Elderly).

Of the 1,238 Section 8 Housing Choice Vouchers, 175 currently committed to elderly households and 103 to disabled households.

From the CHAS data presented in the previous sections, there is little identifiable disproportionately greater need indicated between racial/ethnic groups in Amarillo other than for relatively small minority populations (Pacific Islander/ Asian, and American Indian/ Alaska Native). Between the two major racial/ethnic groups, White and Hispanic, which comprise more than 86 percent of the population of Amarillo, the CHAS data

show little difference. African-Americans showed a higher incidence of cost burden and severe cost burden without reference to income category.

## **9.1 Strategy for Addressing Housing Needs**

Based on the Consolidated and Annual Plans of the Amarillo Housing Authority, the strategic goals for meeting the needs of extremely low- and low-income residents are:

1. Expand the supply of assisted housing by applying for additional rental vouchers and making more effective use of private and public funds to create additional housing opportunities.
2. Improve the quality of assisted housing by improving voucher management maintaining high performance scores; increasing customer satisfaction through satisfaction surveys and implementing recommendations of the Tenant Advisory Board.
3. Increase assisted housing choices by providing voucher mobility counseling; increasing outreach efforts to potential voucher landlords; increasing voucher payment standards to increase families' competitiveness in the rental market; and expanding the voucher homeownership program to move to homeownership.
4. Promote self-sufficiency and asset development of assisted households by providing and attracting supportive services through the Family Self-Sufficiency (FSS) Program that will improve recipients' employability through services such as child care, employment readiness, job search assistance, financial education, legal assistance, nutritional education and housing counseling.
5. Provide and attract supportive services to increase the independence of the elderly and disabled, including the provision of transportation services, assistance from Adult Protective Services, delivered hot meals and adult day care.
6. Increase the recruitment of families to participate in the FSS Program to maintain Welfare to Work enrollment of 50 and a voluntary FSS enrollment of 80.
7. Ensure equal opportunity and affirmatively further fair housing by undertaking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, gender, familial status and disability through the provision of briefing packets to recipients, waiting-list households and landlords.
8. Undertaking affirmative measures to provide quality housing by instructing families to report any maintenance problems to the landlord first and then to the Housing Office if the landlord does not take action within a reasonable time.
9. Undertaking affirmative measures to ensure accessible housing to the disabled by making a list of accessible units available and educating landlords on their responsibilities to provide accessibility.

## 10.0 Additional Information

### (a) Progress in Meeting Mission Goals

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

- PHA Goal: Expand the supply of assisted housing  
Objectives:
  - Apply for additional rental vouchers: as funding is made available:  
A total of 50 VASH vouchers were approved in 2011 and 2012. An additional 35 VASH vouchers were approved October 1, 2013 to assist homeless veterans. PHA will apply for additional VASH vouchers if they are available.
  - Leverage private or other public funds to create additional housing opportunities:  
The City of Amarillo administers a HOME funded Rental Rehabilitation Program where the owner contributes toward the rehabilitation costs. Anticipated results are 50 units. 20 rental rehab units were completed from October 1, 2013 through September 30, 2014. Two units have been completed since October 1, 2014.
  
- PHA Goal: Improve the quality of assisted housing  
Objectives:
  - Improve voucher management: (SEMAP score) strive to achieve high performer standing. The City achieved standard-performer status for FY 2013/2014
  - Increase customer satisfaction: Customer satisfaction surveys will be conducted annually and reviewed by the Tenant Advisory Board for recommendations. Results were presented at the meeting on March 24, 2015.
  
- PHA Goal: Increase assisted housing choices  
Objectives:
  - Provide voucher mobility counseling: Briefing packets contain maps of low poverty census tracts along with information of employers, child care providers and schools. Goal: 30% of participants reside in low poverty census tracts.
  - Conduct outreach efforts to potential voucher landlords.  
Outreach is conducted at quarterly community based City Council meetings, local school open houses, Community Development Neighborhood Meetings, and one on one landlord briefings. Program information is available on the city's website and information packets are mailed to landlords upon request.
  - Increase voucher payment standards- payment standards are reviewed annually and increased as needed to assure families competitiveness in rental market. Payment standards were reviewed and increased in October, 2015.
  - Continue to administer voucher homeownership program: move 15 families to homeownership. No homebuyer purchased a home in 11/12. Two families purchased homes in 12/13. No homebuyer purchased a home in 14/15. The City had suspended its HOMEbuyer program due to compliance issues in the HOME program that have now been resolved. The City intends to reinstate its homebuyer

program in the future. When available, a component of the City's HOMEbuyer Assistance Program is the Section 8 Homeownership Principal reduction Program which can assist a qualified City of Amarillo Section 8 homebuyer, at or below 50% MFI, with up to \$20,000 for a combination of down payment and 75% of reasonable and customary closing costs.

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

- PHA Goal: Provide an improved living environment  
Objectives:
  - Provide information to families on housing options outside high poverty areas. Briefings to be provided to an average of 300 households annually. Briefings were provided to 326 households in 2013-2014.

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

- PHA Goal: Promote self-sufficiency and asset development of assisted households  
Objectives:
  - Provide or attract supportive services to improve assistance recipients' employability.  
The FSS Program has an active FSS Coordinating Committee comprised of representatives from critical social and governmental agencies. Areas represented include employment, child care, legal, financial, nutritional, and housing. Monthly participant meetings are conducted to address issues related to the families meeting their goals and overcoming challenges they face.
  - Provide or attract supportive services to increase independence for the elderly or families with disabilities.  
The Housing Office works closely with agencies such as Adult Protective Services, Meals on Wheels, the Area Agency on Aging, Spec Trans and Jan Werner Adult Day Care to assist in meeting ongoing or immediate needs of these individuals.
  - Recruit families to participate in the Family Self-Sufficiency Program to maintain 100% voluntary enrollment goal. Maintain enrollment at 80 families in the FSS program. Maintain Welfare to Work Program enrollment at 50 households. Currently, enrollment stands at 40 families, which is below our voluntary enrollment goal of 75. Funding continues to be renewed for the Family Self-Sufficiency Coordinator. The Welfare to Work Program enrollment is currently at eight families.
  - Provide Homebuyer education classes to prepare families for homeownership. Goal is for 50 families to complete classes annually. No families completed classes in 2013/2014.



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

- PHA Goal: Ensure equal opportunity and affirmatively further fair housing Objectives:
  - Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability: Briefing packets contain the Fair Housing Brochure and a Housing Discrimination Complaint form. During the briefing, the brochure is explained as well as how to file a discrimination complaint using the form. Housing staff is available to assist in completing the form.
  - 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. During briefings and again at the time leases are executed, the families are instructed to report any maintenance problems to the owner first. If the owner does not take action in a reasonable time, they are instructed to contact the Housing Office so that our inspector can make an on-site inspection of the problem. The owner is notified of the deficiency and a follow up inspection is made to assure the repairs are completed. If not, proper action is taken, including abatement of rent and ultimately termination of the HAP contract.
  - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required: A list of accessible units is maintained by the Housing Office and is available upon request.

### **11.0 Required Submissions for HUD Field Office Review**

#### **(f) Resident Advisory Board Comments**

The City of Amarillo Housing Office met with the Tenant Advisory Board on March 24, 2015. A summary of the year's activities was provided by the Housing Administrator and included an update on the status of the waiting list and a report on new admissions and turnover rate. A summary of the VASH program was also provided for new admissions, turnover rate and available vouchers.

The waiting list has about 2900 people on it now. It is taking about four years to get to the top of the list. That is why it was closed in October of 2014. We will reopen the waiting list when it gets down to about an eighteen month waiting period.

Proposed changes to the PHA Administrative Plan were presented to the Board.

- Veterans that have graduated from the Amarillo Veterans Administration Health Care System (AVAHCS) program and no longer require case management from AVAHCS, become eligible to move to the Housing Choice Voucher (HCV) program. These families would be at risk of becoming homeless again without moving onto the Housing Choice

Voucher (HCV) program. Those veterans that can move from the VASH program to the Housing program must be compliant and have graduated from the VASH program first.

- Verification of Assets: HUD has established temporary guidelines designed to increase efficiencies and minimize the use of resources for program administration by allowing households to self certify as to having assets of less than \$5,000. This would mean that families would not be required to bring in paperwork proving assets, such as bank statements, when their assets were \$5000 or less. Less work for the client, less paperwork for the caseworker, changes could be process faster, and time would be saved.
- For both Proposed Plan Changes, the majority expressed acceptance of the changes.

Review of Housing Program Participation Survey: The majority of the survey answers agreed or strongly agreed that the Housing Program is effective and responsive to client concerns.

**Solicitation of Comments and Recommendations from Board Members.** Several clients commented on the amount of paperwork that is necessary to make a change. It was suggested that it would be good if the paperwork was on the City's website. One client wanted to change the way child support is processed after the client reported a change. Clients may report changes in child support anytime but there has to be 30 days with no payments received before it will be changed in the system. Finally, a suggestion was made by a client to install a Comment Box in the lobby or just outside the front door.

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

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or      Annual PHA Plan for the PHA fiscal year beginning 2015 , hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

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

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

City of Amarillo

TX472

PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2015 - 2019

Annual PHA Plan for Fiscal Years 20     - 20    

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

Name of Authorized Official  W. Jarrett Atkinson	Title  City Manager
Signature	Date