

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: City of Hartford Department of Development Services Housing and Property Management Division PHA Code: CT051 PHA Type: <input type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): July 1, 2009				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: 4712				
3.0	Submission Type <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
	PHA 1:				PH HCV
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years:				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.				
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: None (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. <ul style="list-style-type: none"> • City of Hartford – Department of Development Services Housing and Property Management Division 250 Constitution Plaza – 4th fl, Hartford, Connecticut 06103 • Imagineers, LLC 635 Farmington Avenue, Hartford, Connecticut 06105 • Hartford Public Library (during time period of public notice and public hearing) 500 Main Street, Hartford, Connecticut 06103 				
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i>				
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.				
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.				
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.				
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.				

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

The median family income in Hartford is \$27,051, mean family income is \$37,978, and per capita income is \$13,428. The percentage of individuals living below the poverty level is 30.6%, which equates to 7,748 families. Hartford contains 15-17 residential neighborhoods. The Hartford Eligible Metropolitan Statistical Area (EMSA) median family income (MFI) is \$75,350.

Income data for Hartford show significant differences between the City and the surrounding 29 towns in the Capitol Region. While the median income for the Capital Region was \$53,305, the median income for the city of Hartford was \$24,820. Hartford's median income was 47% of the Capital Region's median income. Seven of the 29 towns in the region had median household incomes that were three times higher than Hartford's. While the percentage of those living in poverty was 9% for the Capitol Region, it was 30.6% for the city. The poverty rate of families with a female head of household was 40.8%. 57% of those living in the Capitol Region with incomes below the poverty level lived in the City of Hartford

Based on the 2000 Census there were a total of 50,644 housing units in the City of Hartford in 2000, 89% (44,986) of these units were occupied. The 11% unoccupied housing is boarded-up buildings, residents in transition and units that are empty due to the lag time between one tenant leaving and another tenant moving in.

Hartford lost 6,478 occupied housing units between 1990 and 2000. Of these, 1,084 (17%) were owner-occupied units and 5,394 (83%) were renter-occupied. Hartford has the second lowest homeownership rate in the country at 25%. The ownership rate for the Capitol Region was 66%. 63% of the City's housing stock was built prior to 1959. 81% of Hartford's housing stock is in structures with 2 or more units. 36% of Hartford's housing stock – 33% rental and 3% owner – are subsidized. 47% of all assisted units in the Capitol Region are located in Hartford. The median value of a home in Hartford in 2000 was \$93,900. The median home value in the Capitol Region was \$151,220. The median gross rent in the City was \$560. In suburban communities, it was \$843 and the median for the region was \$676.

During the last opening of the City of Hartford Housing Choice Voucher program waiting list over 10,000 qualified applicants were received during a three week application period.

9.0

Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.**

Apply for additional rental vouchers. Improve voucher management (SEMAP score). Increase customer satisfaction. Concentrate on efforts to improve specific management functions. Promote awareness to program participants of the danger of lead poisoning hazards by providing additional handout material during orientation and recertification (supported by case file documentation). Increase assisted housing choices. Provide voucher mobility counseling. Conduct outreach efforts to potential voucher landlords. Promote self-sufficiency and asset development of assisted households. Increase the number and percentage of employed persons in assisted families. Provide or attract supportive services to improve assistance recipients' employability. Provide or attract supportive services to increase independence for the elderly or families with disabilities. 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. Undertake affirmative measures to provide a suitable living environment for origin, sex, familial status, and disability. Undertake affirmative measures to ensure accessible housing to person with all varieties of disabilities regardless of unit size required.

1. A summary of the significant HUD funding changes in FY05 to the City of Hartford Section 8 Housing Voucher Program and the resulting administrative policy adjustments and objectives.

Under the FY05 Consolidated Appropriation Act, HUD will no longer guarantee program funding according to the maximum number of families the City's program is authorized to have under its Annual Contribution Contract (ACC); formerly 4,279 units. Going forward, HUD will only provide a fixed annual budgeted dollar amount that requires that the program housing assistance payment (HAP) costs and program enrollment level be managed so as to stay within the funding that is provided by HUD.

Funding for the program in FY05 was reduced by \$1.1M from the FY04 level (total amount funded in FY05 is \$29.4M vs. \$30.5M in FY04). HUD's method of determining 2005 funding for all Section 8 programs nationally was to take the May-July 2004 average monthly program cost data, adjust by HUD's applicable annual adjustment factor (AAF) and then apply a 4% reduction to each program regardless of the adequacy of the resulting funds. Due to this funding reduction, FY05 funds are estimated to subsidize about 80 fewer vouchers a month than the City was formerly authorized under ACC (or 4,199 units - which can afford to be funded vs. 4,279 units - the City is authorized). Fortunately, the reduction will not result in any current program families having to be taken off the program, due to advanced planning and use of normal program attrition. Unfortunately, according to HUD's guidance, we can not make use of the previously authorized units without a reduction in the programs HAP costs.

In addition to the HUD funding cuts, the reserves for the program have also been reduced from 2.4M to .05M and there is no appeal mechanism for the adequacy of the AAF that determined FY05 funding; in FY04 the City of Hartford was successful in obtaining 349K through an appeal of the AAF. There is no central fund in FY05 to support additional leasing and, for the first time, HUD policy states that program reserves that are expended will not be restored by HUD for subsequent funding years. HUD's guidance on these funding changes suggests that HAP costs will need to be managed through administrative policies to stay within current and future budget constraints and/or for additional families to be assisted. The average monthly HAP cost for the Hartford program is influenced by factors that are not always controllable, for example: changes to rent levels or utility rates in the market; tenant income levels and HUD's mandated requirement to reserve 75% of new admission for extremely low-income families (ELI is defined as those families at or below 30% of the area median income).

9.1

The City of Hartford Section 8 Voucher program will follow HUD's suggested guidance to help contain HAP costs through the following approaches: 1.) Adequately manage program enrollment levels to utilize between 98% and 100% of available budget appropriation by forecasting program HAP costs against HUD approved funding to make necessary adjustments in the program enrollment level; 2.) Maintain program reserves as emergency reserves since this funding is not restored by HUD and HAP costs are hard to forecast; 3.) Continue to review landlord rents for reasonableness by conducting individual unit determinations with a new market rent survey and where appropriate adjusts rents accordingly; 4.) Continue the \$50 minimum rent requirement for those families that don't qualify for a waiver exemption; 5.) Where appropriate reduce program payment standards levels and monitor to ensure overall rent burden is not excessive and within HUD benchmark standards; and 6.) When absolutely necessary to stay within HUD funding constraints, reduce the program enrollment level but only through normal attrition.

2. Develop more comprehensive rental survey data to assist in rent reasonableness determinations and need for exception rents or higher or lower payment standards using the following strategies:

- Routinely review payment standard levels to determine the appropriate level that maximizes both adequate housing choices without reducing total number of rental subsidies.
- Monitor to ensure overall tenant rent burden is not excessive and within HUD benchmark standards.
- Develop rental survey data to review the adequacy of payment standard levels.
- Track rental information on cases where apartment units became ineligible for program participation due to rent being too high for client. Compile this information and analyze to determine if higher payment standards are necessary.

3. Develop new Section 8 tenant-based assistance homeownership program to support homeownership goals and then advertise to eligible program participants.

4. Maximize enrollment and housing choice opportunities based on funding availability (ongoing).

5. Develop a more comprehensive listing of handicap accessible units using the following strategies:

- Assign a specific staff person to coordinate identification and dissemination of known or available handicap accessible units.
- Identify possible agencies that might have listings of handicapped accessible units.
- Have program staff identify handicap accessible units through normal program operation and forward information to staff person responsible for maintaining list.
- Ensure that property owners that list vacant apartments are screened to determine if the units are handicap accessible and if so identify them in that manner.
- Develop a handicap accessible handout for interested clients with a comprehensive listing of known units (not necessarily vacant).

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

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

The City of Hartford Department of Development Services Housing and Property Management Division (DODSHPMD) has made steady progress toward meeting its goals outlined in the 5-Year plan.

The City of Hartford DODSHPMD applied for 177 housing voucher units and 222 housing voucher units under the FY 2000 and FY 2001 Section 8 Fair Share NOFA in an effort to expand the supply of assisted housing. The City of Hartford DODSHPMD application for the fair share allocation for fiscal year 2000 and 2001 was approved and 100% lease-up of those units has been achieved. The City of Hartford also applied for 50 units of the 2003 Super NOFA for Section 8 mainstream housing opportunities for persons with disabilities. Although the City of Hartford application was a strong applicant for the program, the application was not funded due to overall NOFA funding constraints.

HUD has rated the City of Hartford Section 8 program administration as a high-performing PHA, through the Section Eight Management Assessment Program (SEMAP) scoring in fiscal years 2001-2008 or since HUD has implemented SEMAP scoring. The City of Hartford program continues to work to improve the quality of the tenant-based program by focusing on the management indicators provided in the SEMAP scoring.

The City of Hartford Housing Voucher program utilization rate has been consistently maintained at 100% to ensure that the maximum number of families receive program assistance. The high enrollment has been consistently achieved in direct contrast to overall difficulties experienced by PHA's locally and nationally. The City of Hartford continues to assist program participants in housing choices. Each voucher is notified of the full range of areas where they may lease units and explained portability. Apartment listings are provided when available. The booklet "Section 8 Housing Voucher's Handbook" is provided to program participants to help assist their understanding of their full housing options. Currently, 19 percent or 725 households of the City of Hartford's (DOHCD) Section 8 Housing Choice Voucher program are practicing mobility by using their rental subsidies outside of Hartford through the Hartford mobility program. The current City of Hartford administrative plan does not include residency preferences. The City of Hartford is also a participant in the Regional Opportunity Counseling (ROC) program.

The City of Hartford (DODSHPMD) continues to work to further fair housing objectives. Specifically, the City of Hartford (DODSHPMD) has developed a more comprehensive listing of handicap units, conducted staff training on fair housing laws, increased payment standards above the FMR and developed strategies to improve the fair housing compliant and referral procedures.

The City of Hartford (DODSHPMD) promoted awareness of the dangers of lead poisoning hazards to program participants by providing additional handout material during orientation and recertification, as well as, sponsoring landlord workshops.

The City of Hartford (DODSHPMD) program has contracted with a qualified real estate appraiser to complete a survey of the rental market. The results of the rental survey have assisted in rent reasonableness determinations and the development of payment standards.

The City of Hartford Family Self Sufficiency (FSS) program has graduated 26 successful families during this plan period. Fifteen FSS participants have left the program successfully with escrow funds earned through the program and are pursuing overall work related or homeownership goals.

The City of Hartford (DODSHPMD) Section 8 Homeownership program option is currently being developed and is in draft form. Program staff of the contract administrator is also participating with HUD, State agencies, CHFA and community agencies to develop a statewide program. It is anticipated that the program design and program approval will be finalized soon and full implementation of the program should be achieved shortly.

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

a. Substantial Deviation from the 5-Year Plan

Basic criteria used to determine a substantial deviation from 5-Year Plan and significant amendment or modification to 5-year plan and annual plan.

The City of Hartford Housing Authority will consider the following definitions to be significant amendments or modifications to the 5-year plan and annual plan for the purposes of submitting a revised plan and meeting full public process requirements:

1. Changes to admission policies.
2. Changes to the organization of the waiting list.

(An exception may be made for any of the above definitions that are adopted by the City of Hartford Housing Authority in response to changes in HUD regulatory requirements.)

b. Significant Amendment or Modification to the Annual Plan

The City of Hartford Housing Authority will consider the following definition to be significant deviations to the 5-year plan and annual plan for the purposes of submitting a revised plan and meeting full public process requirements:

1. Changes to the City of Hartford Housing Authority overall mission.
2. Changes to the goals and objectives that affect services to program participants.

(An exception may be made for any of the above definitions that are adopted by the City of Hartford Housing Authority in response to changes in HUD regulatory requirements.)

10.0

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