

Draft
September 11, 2009

*The Housing Authority of St.
Mary's County, Maryland*

5 Year PHA* Plan for Fiscal Year
2010-2014

Annual PHA* Plan for Fiscal Year
2010

*Public Housing Agency



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:

To Provide housing opportunities, community development, and neighborhood improvements to all citizens of need.

| | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons |
|---------------|----------|-----------|-----------|-----------|-----------|-----------|
| 30% of Median | \$18,000 | \$20,550 | \$23,150 | \$25,700 | \$27,750 | \$29,800 |
| 50% of Median | \$29,950 | \$34,250 | \$38,500 | \$42,800 | \$46,200 | \$49,650 |
| 80% of Median | \$44,800 | \$51,200 | \$57,600 | \$64,000 | \$69,100 | \$74,280 |

Source: Maryland DHCD – 2009 Data

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| Total # of Households in St. Mary's County | 37,200 |
| Total # of Household with income 80% of Median or less | 26,543 |
| Total # of Household with income 80% of Median or less | 89.90% |

Source: Real Property Research Group, Claritas Inc. August 2008

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| <p>5.2</p> | <p>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.</p> <p>2010 to 2014 Strategic Goals – three such goals being front line, deliberate and vital are:</p> <ol style="list-style-type: none"> 1. Continuing vigorous use of HASMC’s ability to access and/or develop resources via grants, partnerships, training/education, government-private sector funding etc.; 2. Repositioning of HASMC’s debt to provide efficiencies and greater affordability; and 3. Reorienting the St. Mary’s County Board of County Commissioners’ and the Public’s perspective of HASMC to be more positive <p>An overarching objective to these Goals is maintaining a cadre of staff expertise to act on and fulfill such Goals. In addition, staff will require a work environment supported by the HASMC’s Commissioners which enable creative thinking, flexibility and the independent nature of HASMC. These characteristics are essential to attaining these Goals and for healthy partnerships. Far too often the processes of bureaucracies become the paramount mission which in turn dampens their ability to respond timely to community needs and compete for scarce resources.</p> <p>More specific program objective supporting these Goals are:</p> <ul style="list-style-type: none"> • Preserving affordable, accessible and quality housing; • Expanding partnerships (for the public good) with the lending/banking community, other property management groups, neighborhoods, schools and community law enforcement; • Supporting the local continuum of care; • Providing housing rehabilitation; • Opening opportunities for homeownership; • Reinvigorating declining communities; • Continuing public awareness and marketing of affordable housing, the planning for such and the role of fair housing education; • Connecting housing with communities and education; and • Improving and boarding Family Self Sufficiency <p><i>Previous Goals and our performance: See attached</i></p> |
| <p>6.0</p> | <p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: Streamlined Annual PHA plan 2009, Section 2. Capital Improvements, A. Capital Funding revision: The PHA received additional Funding from 2009 Capital Funds in accordance with ARRA act of 2009</p> <p>(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. Public may obtain copies of 5 year and annual plans, along with all elements, at the Main Administrative office of the PHA</p> |

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| 7.0 | <p>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></p> <p>HASMC’s size restricts access to funding from Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, and Conversion of Public Housing. However, if funds were to become available and applicable the PHA would consider using programs. PHA may consider applying for Project-based Vouchers via appropriate regulatory process.</p> |
| 8.0 | <p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p> |
| 8.1 | <p>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.</p> |
| 8.2 | <p>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.</p> |
| 8.3 | <p>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.</p> |
| 9.0 | <p>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.</p> <p><i>Combined section and public housing waiting list</i></p> <p>2598 families – Waiting list total 2263 families – Extremely low income (<=30% AMI) 335 families – Very low income (>30% but <=50%AMI) 1175 families – Families with Children 99 families – Elderly families 196 families – Families with disabilities 38 families – Race/Ethnicity - AI 1443 families – Race/Ethnicity - AA 8 families – Race/Ethnicity - PI 1194 families – Race/Ethnicity – W</p> |
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| 9.1 | <p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>The Housing Authority will continue to apply for additional Section 8 funding, as well as any other rental and/or homeownership assistance offered by Federal and State government. HASMC’s homeownership programs will continue offering homeownership opportunities to qualified families.</p> |
| 10.0 | <p>Additional Information. 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.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>Significant amendment: Any amendment or modification reflecting a 50% change in HASMC’s annual budget.</p> <p>Substantial Deviation: A major movement away from addressing the public good</p> |
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| 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> <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> |
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See instructions in 8.2

5.2 Attachment

Progress on the Goals and Objectives from the previous 5 year PHA plan 2004-2009

2004-2009 PHA Plan Previous Goals – And our Performance

2005 to 2009 Streamlined Five-Year PHA Plan Section B. Goals

PHA Goal: Expand the supply of assisted housing

Objective: Apply for additional rental Vouchers: *attain 300 new vouchers*

Economic History: Hurricane Katrina caused extensive damage in the Gulf Coast region in August 2005 and soaring oil prices between 2005 and the first half of 2008 threatened inflation and unemployment, as higher gasoline prices ate into consumers' budgets.

The **financial crisis of 2007–2009** has been called the most serious financial crisis since the Great Depression by leading economists, with its global effects characterized by the failure of key businesses, declines in consumer wealth estimated in the trillions of U.S. dollars, substantial financial commitments incurred by governments, and a significant decline in economic activity.

The United States role in two wars, redirect resources away from domestic needs and there existed from 2005 -2008 an absence of any national effort addressing housing and community development needs

Progress: To these events the goal of 300 new vouchers never materialized. Moreover, the vast increase in housing and utility costs reduced the number of vouchers the housing authority was able to support. Thus, the period 2005-2009 saw a decline and loss in Vouchers providing rental assistance to the needy from 1,263 to 1,156.

Objective: Leverage private or other public funds to create additional housing opportunities: *Leverage one million dollars*

Progress: Timing support this goal in that financial institutions remained active in community leading during 2005-2006. It was during that period that HASMC via two bank qualified bond issues leveraged; Gateways Project, Series 2005 – \$6,000,000; 2006 Lexington Park Town Home Project, Series A – \$1,472,000, Series B – \$1,105,000; Green Village Apartments Project, Series A - \$4, 653,750, Series B - \$696,250 for a grand total of \$13,927,000.

Objective: Acquire or build units or developments: *100*

Progress: Increase of 130 dwellings – Built a 42 unit condominium complex, purchase and rehab of 23 town homes at 5 different sites, and purchase of 65 unit apartment complex – waiting funding for rehab.

Objective: Other – *Improve internal operational effectiveness and efficiency and maintain full regulatory compliance. Increase staff educational level/expertise.*

Progress:

PHA Goal: Increase assisted housing choices

Objective: Conduct outreach efforts to potential vouchers landlords

Progress:

Objective: Increase voucher payment standards: *on par with Washington MSA (metropolitan statistical association)*

Progress: Applied for organizational status but currently have not been approved.

Objective: Implement Voucher homeownership program: *10 Year Plan*

Progress: The number of participants in the program has more than doubled since 2005, from 10 to 21 participants.

Objective: Implement public housing or other homeownership programs: *10 Year Plan*

Progress: In the past 5 years public housing homeownership has increased from 6 to 10 families participating in the program. Other homeownership programs include; House Keys – a program that helps county and state employees with closing costs; down payment assist – a program that helps all eligible families with down payment; and Maryland Mortgage Program – which uses bonds to raise money capital for mortgage loans.

| | CY 2005 | CY 2006 | CY2007 | CY 2008 |
|---------------------------------|-----------|-----------|-------------|------------|
| Bond Allocation | \$2,649,0 | \$2,699,1 | \$2,875,705 | \$2,942,27 |
| # of families helped | 1 | 15 | 31 | 25 |
| Total \$ amount of loans | \$267,500 | \$3,285,6 | \$7,364,473 | \$5,566,61 |
| Average term of loan (in | 480 | 400 | 441 | 405 |
| Average interest rate | 5.00% | 5.76% | 6.06% | 6.23% |

How Maryland Mortgage Program bonds provided home mortgages to households in St. Mary's County during the past 4 years - Source: DHCD

Objective: Convert public housing to vouchers

Progress: Regulatory process remains cumbersome

PHA Goal: Provide an improved living environment

Objective: Other: *Provide assistance to citizens currently receiving housing aid. This includes property maintenance, quality management and supervision for units rented to theses citizens, incentives to self-sufficiency, counseling, and security and safety.*

Progress:

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

Objective: Increase the number and percentage of employed person in assisted families: *by 5%*

Progress:

Objective: Provide or attract supportive services to improve assistance with recipients' employability

Progress:

Objective: Provide or attract supportive services to increase independence for the elderly or families with disabilities.

Progress:

Objective: Other – Anticipate future housing and community needs. Expand resources addressing changing household conditions via early identification. Understand the needs of communities and landlords with regard to both tenant affordability and housing development.

Progress: CDBG Grant of \$385,288 for Voluntary relocation assistance for 2 mobile home communities which helped approximately 80 families including, but not limited to, financial assistance to move, set up and/or reestablish physical residence on a site, rent and/or own housing.

PHA Goal: Ensure equal opportunity and affirmatively further fair housing

Objective: Other – Expand marketing strategies for Housing Authority Programs and Services, including Fair Housing Education. Develop and fund an annual working budget.

Progress: Housing authority works in conjunction with County Government to create an annual fair housing proclamation, provides homeownership seminars, and works with the local television stations to air fair housing information provided by CHRB (community housing resource board)

Goal: Leverage the Authority's ability to further its mission through partnering with other entities (i.e., banking institutions, local, State and Federal agencies, landlords, private developers, and law enforcement agencies).

Progress: As stated in previous objective "to Leverage private or other public funds to create additional housing opportunities," HASMC via two bank qualified bond issues leveraged; Gateways Project, Series 2005 – \$6,000,000; 2006 Lexington Park Town Home Project, Series A – \$1,472,000, Series B – \$1,105,000; Green Village Apartments Project, Series A - \$4, 653,750, Series B - \$696,250 for a grand total of \$13,927,000.

Objective: Provide options to those who need immediate assistance in areas such as emergency shelter, information and referrals, rental and homeownership subsidies, and home improvement financing, as well as specific intervention counseling.

Progress: Direct participation supporting the County's continuing care for those homeless. In addition HASMC initiated a HUD supportive Housing and Emergency Shelter fund to aid those homeless in St. Mary's county.

PUBLIC MEETING

THE HOUSING AUTHORITY OF ST. MARY'S COUNTY, MARYLAND'S
(HASMC) ANNUAL PHA (PUBLIC HOUSING AGENCY) PLAN FOR ITS
FISCAL YEAR 2010
AND
5-YEAR PHA PLAN FOR FISCAL YEARS 2010-2014

Thursday, September 17, 2009 @ 4:00 p.m.
The Gateways Condominiums, 1st floor Housing Authority Briefing Rm.
21155 Lexwood Drive, Lexington Park, Maryland 20653

Section 511 of the Quality Housing and Work Responsibility Act of 1998 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 (*per 42 USC 12704 means families whose annual incomes do not exceed 80 percent of the median income for the area*) and very low-income families (*per HUD this term pertains to 50 percent of area median*).

HASMC will sponsor a Public Meeting addressing housing and community needs per its Annual & 5-Year Plans. All interested citizens are encouraged to attend this public meeting. Discussion topics will include: HASMC's Annual & 5-Year Plans, local housing needs, financial resources, policies on eligibility/selection/admissions, Violence Against Women Act (VAWA) Public Law 109-162, rent determination policies, operations and management policies, homeownership, and community development.

The full HASMC Annual and 5-Year Plans will be available for public review on September 15, 2009 at its main administrative office located at 21155 Lexwood Drive, Suite C., Lexington Park, Maryland 20653. Summaries of the plans will be at the County's Public Information Office, located at 23115 Leonard Hall Drive, Leonardtown, Maryland, and in each of the three public libraries in St. Mary's County during regular business hours. You may also view the summaries on our website at www.co.saint-marys.md.us/housing/index.asp in the Announcements section. Written suggestions can be submitted to the Housing Authority of St. Mary's County, Maryland, 21155 Lexwood Drive, Suite C., Lexington Park, MD, on or before 5:00 p.m., October 2, 2009.

Citizens with mobility, vision or hearing impairments should contact the Administrative Coordinator at HASMC at 301-866-6590 Ext. 1434, or the Maryland Relay Service at 1-800-735-2258 (V/TTY) to make arrangements for any special needs. **Si usted necesita un traductor español por favor responda antes de 5:00 p.m. Viernes, el 2 Octubre de de 2009. Para mas informacion, por favor contacto Jean M. Ortiz en 301-866-6590 ext. 1440**

