

1.0	PHA Information PHA Name: <u>City of Ronan Housing Authority</u> PHA Code: <u>MT036</u> PHA Type: <input checked="" 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): <u>7/2015</u>																										
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>0</u> Number of HCV units: <u>36</u>																										
3.0	Submission Type <input type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input checked="" 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.)																										
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width:35%;">Participating PHAs</th> <th rowspan="2" style="width:10%;">PHA Code</th> <th rowspan="2" style="width:20%;">Program(s) Included in the Consortia</th> <th rowspan="2" style="width:20%;">Programs Not in the Consortia</th> <th colspan="2" style="width:15%;">No. of Units in Each Program</th> </tr> <tr> <th style="width:5%;">PH</th> <th style="width:10%;">HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program		PH	HCV	PHA 1:						PHA 2:						PHA 3:					
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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: <p>The City of Ronan Housing Authority was organized as a public housing authority under the laws of the State of Montana in 1992 for the purposes of: (1) expanding homeownership and affordable housing opportunities for the low income population of Ronan, (2) empowering the poor and low income population through reasonable residential management programs and participation in developing housing policies, (3) providing housing and other needed assistance to the community's elderly and physically and mentally disadvantaged to help them lead more independent and dignified lives.</p> <p>This mission was expanded to include all the residents of Lake County to assist community members with rental issues. The PHA is also working with other providers to develop housing opportunities for families transitioning out of abusive relationships or institutional environments and the expanding homeless population in Lake County.</p>																										

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.

In the 2010 plan, the PHA intended to focus on these areas:

(1) Development of affordable housing – in conjunction with the CHDO the PHA will use HOME and Rural Development 515 funds to add four 3 bedroom units to its stock of rental units.

PHA was awarded an NSP grant and constructed a 4Plex containing 3-2bedroom units and 1-3bedroom unit.

(2) Expand availability of rental assistance-the PHA will continue to search for and apply for any form of rental assistance for its 150 client waiting list such as the recent application for vouchers for non-elderly disabled families offered by HUD The PHA will continue to work with the Blackfeet Housing Authority to offer vouchers for students attending college from that reservation.

Due to sequestration, the PHA lost funding for 6 of its Section 8 vouchers. The Blackfeet Tribe elected to administer its' own student voucher program and due to attrition the PHA only retains 3 files with monthly admin fees.

(3) Home Ownership- The PHA has used HOME and AHP funds to help over 70 families purchase houses in Lake County over the past 15 years. Due to recent and ongoing changes in mortgage lending rules and economic issues that have decreased the demand for home ownership this program has not been as active. The PHA will continue to partner with the leader in Statewide homeownership efforts, NeighborWorks of Montana, and the local Rural Development office to provide homeownership opportunities for eligible clients.

The PHA purchased a repossessed HUD home in Charlo and with the potential buyer's assistance (painting, etc.) it was rehabbed and then sold to the first time homebuyer. This was accomplished using a bank loan to the PHA and then sold as a purchase when homebuyer qualified.

(4) Housing Counseling- The CHDO is a HUD certified housing counseling agency and partners with NeighborWorks to provide homebuyer training and renter counseling for our clients. Home buyer training classes are scheduled monthly and homebuyer counseling is available by appointment. Renter and fiscal responsibility training programs are being developed and presented by a partnership of the nearby Salish & Kootenai Housing Authority and the County Extension office. Renter clients with chronic payment problems will be required to enroll in these courses as they become available.

The PHA did not renew the housing counseling certification but retains a relationship with Salish & Kootenai Housing Authority who is partnered with NeighborWorks Homeownership America and refers potential clients to their program.

(5) Section 8 Home Ownership- The PHA partnered with the local Rural Development office to place one section 8 client in her own home. Using that model the PHA will be able to identify and encourage other voucher holders to own their own homes.

The PHA worked with Salish & Kootenai Housing Authority and a local Financial Institution in an attempt to place a voucher holder in the homeownership program but the application was unsuccessful.

(6) Transitional Housing – The PHA does not have the administrative capacity to manage transitional or homeless housing, even though it has been identified as an expanding community housing need. However the PHA is working with other social agencies to develop a transitional housing strategy and will assist by using CHDO access to HOME funds to finance the acquisition or construction of a facility. The CHDO experience with Rural Development funding in the development of low income housing will facilitate the advancement of this type of housing.

The PHA explored this option in partnership with Safe Harbor who became active within the Montana Continuum of Care. With the assistance of the PHA staff, SAFE Harbor applied and received funding approval from both HUD and the USDA Rural Development Program. However, the requirements were too cumbersome and the funds were returned unused. The PHA partnered with the City of Ronan in testing and removal of one blighted building in the city limits and has ongoing testing with additional removal scheduled.

(7) Staff Development: Continue to cross train staff so that each of our limited staff is aware of and up to date on all aspects of the PHA's housing programs; Recruit and train motivated and caring personal that can help the organizations grow in capacity and service for clients and Lake County.

All staff are participating in cross training to cover the administrative portion of the PHA and requirements, one position has been turned over three times to satisfy the efforts of acquiring the desired personality attributes.

(8) The clients of the HA and its affiliate are welcome to give inputs in the management of their housing units on a one to one basis but heretofore there has not been a clear or organized way other than the grievance process to contribute to how their units are ran. Therefore positions on a resident advisory board will be offered to all clients of the HA by handouts and mailings. Interested parties will be instructed to contact the housing office for an organizational meeting date and time.

PHA organized a resident advisory board but due to attrition and lack of attendance the board was temporarily disbanded.

Next five year goals and objectives:

(1) Expand Voucher Program – The PHA will continue to search for additional voucher programs through HUD, Rural Development and other tribes that offer housing vouchers for students moving to the area to attend Salish Kootenai College.

(2) The Board of Directors welcomes input from the PHA's residents in the management of their units and the resident advisory board will be reinstated. The advisors will be invited to attend regularly scheduled meetings and elect a spokesperson to take their thoughts, comments and concerns to the Board at their meetings.

(3) Smoke Free – The PHA will research and determine the appropriate method to phase in non-smoking properties with an end result of becoming 100% smoke free.

(4) Development of Affordable Housing – In conjunction with the CHDO the PHA will seek out revenue streams such as USDA Preservation Funds to add 3 and 4 bedroom units in Ronan.

- (5) Staff Development – The PHA will continue to cross train staff so that each of our limited staff is aware and up to date on all aspects of the RA’s housing programs; Recruit and train motivated and caring personnel that can assist the organizations grow in capacity and service for all clients and Lake County.
- (6) Section 8 Homeownership – The PHA partnered with SKHA and a local financial institution in attempt at qualifying an individual for a homeownership voucher. The PHA gleaned an appropriate model that will aid in identifying and qualifying current voucher holders to own their own homes.
- (7) Housing Counseling- The PHA partners with SKHA who is a HUD Homeownership Center with NeighborWorks America Certified Housing Counselors to provide homebuyer education, post purchase counseling, financial literacy and renter counseling for our clients. Home buyer education and post purchase classes are scheduled monthly and individual homebuyer counseling is available by appointment. Renter and fiscal responsibility training programs are also presented by a partnership of the nearby Salish & Kootenai Housing Authority and the County Extension office. Renter clients with chronic payment problems will be required to enroll in these courses as they become available.
- (8) The PHA will seek funding and additional revenue streams through known and new sources to acquire, develop and/or rehab additional housing stock and strive towards energy efficiency and greener units.
- (9) The PHA will reach out and partner with individuals and organizations with ties to the military in an effort to develop a strategy to better service veterans and their housing needs.

PHA Plan Update

(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:
 The PHA is no longer using HOME and AHP funds to assist families with home purchases. Blackfoot Student Voucher fee income has decreased due to the Blackfeet Tribe hiring personnel to certify their clients no longer requiring the PHA to complete the processes. The PHA no longer offers home buyer training or housing counseling -- rather it refers clients to Salish & Kootenai Housing Authority’s client services programs.

6.0

(b) Copies of the plan are available at 21 2nd Ave SW, Ronan MT 59864 and on the housing website at www.lakecountyhousing.org

Plan Elements Include:

- Eligibility- RHA keeps an open and consolidated waiting list for 36 section 8 vouchers, 24 rent subsidized Rural Development apartments, 27 HOME apartments, 36 tax credit units, 4 NSP units, and 29 Rural Development 515 senior housing units. Attached as addendums are administrative plans for these projects that guide the selection and admission of clients into the voucher program or housing units.
- Financial resources for the PHA include section 8 program funds, rental income, property management fees, Blackfeet Student voucher funds for college students from the Blackfeet Indian Reservation, and CDBG program income. Attached is this years’ operating budget.
- Rents for HA owned or managed units are based on HUD published FMRs, HOME, NSP, and LIHTC program established rents. From time to time these rents are compared to advertised prices in the local newspaper. For RD subsidized units, net tenant rent is based on income calculations as specified by RD regulations. Procedures for rent determination are included in the attached Administrative Plan.
- The RHA component CHDO owns the Maxwell Senior Apartments, 21 units in Ronan and 8 in St Ignatius. These RD rent subsidized units are for senior or handicapped tenants only. CHDO also owns 8 units of RD subsidized senior or handicapped units in Polson. In addition, the CHDO owns 3 handicap visitable apartments and 1 fully accessible apartment in Charlo. The waiting list has 7 elderly families and 26 handicapped families waiting for homes in Lake County.
- According to the lease, the PHA does not allow pets into its rentals, since this is the most problematic lease violation and difficult to control, the PHA is considering changing the policy to allow responsible pet owners tenancy.
- Violence Against Women Act- RHA includes a VAWA statement in its rental policy and is included as a line item in the standard lease.
- Homeownership is advocated by RHA through its section 8 homeownership programs.

These attachments are included in this plan.

- a) Form HUD-50077-CR Civil Rights Certification
- b) Form HUD-50077-SL Certification of Consistency

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.

9.0 Based on the 2012 Montana Housing White Paper produced by the Montana Department of Commerce, the median household income of Lake County is \$37,274 an income that can afford a \$128,531 house while the median house costs \$156,403 a \$27,872 gap, this has resulted in an ownership rate decreasing from 71.5% to 71.2%. Lake County is one of the counties in Montana that a median household renter must pay more than 30% of the renter household income for rent; the average retail sales clerk with an \$8.50 per hour job pays just under 50% of their income for a standard 2 bedroom apartment, a family with disabilities on SSI + SDI pays over 50% while a senior on social security will pay 60%. The number of households in the County grew by 8.49% in the last decade and it is projected that at that rate of growth another 7000 homes will be needed by 2025. This is in addition to the 726 houses currently in poor condition that should be either replaced or destroyed in the next 15 years, however given the projected demand for housing will probably be kept in the housing inventory as very low quality rentals. Lake County has one of the highest levels of poor in the State with a poverty rate of over 23% leaving over 6600 families with minimal resources to pay basic housing needs. There are roughly 3,510 veterans residing in Lake County, or 10% of the population and a one time survey in Lake County provided 20 homeless who agreed to report their status. The United Way administrators who conduct the survey related that when the same survey was conducted in the spring, the numbers more than doubled this report.

There are 162 families on the PHA's waiting list, 40 were added in the months of August and September while 30 were deleted from list for not updating their application. Since it generally takes over two years to get an assisted unit or a voucher it is likely that many of these families simply gave up. Of the 162 remaining on the list, 64 families are single parent and 57 are threatened with homelessness. There are 30 employed or semi-employed families waiting for housing assistance, another 17 are on social programs such as GA and TANF and 36 are on SSI or social security. In addition, 35 families report having no income source at all.

Further analysis yields the following needs:

Bedroom sized needed

1 br 27

2 br 64

3 br 57

There are 11 elderly families and 6 disabled families, and they need housing of this size:

1 br 5

2 br 8

3 br 4

There are 12 Hispanic families, 58 white, 5 black and 99 native Americans. Even though the Salish Kootenai Housing Authority exclusively serves their own Native American population in Lake County, a majority of the waiting list is tribal, mostly Native Americans from other reservations seeking opportunity here due to the quality of education provided by the local Salish Kootenai College.

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.**

9.1 The PHA will continue to find ways to assist the lower income renters of Lake County afford decent housing, through applications for additional types of vouchers as they become available, and the development of addition RD 515 projects with rental assistance. The 36 section 8 vouchers and the RD 515 assisted units are targeted to the very low income families on the waiting list while the low income population or those families receiving rental assistance from other programs are assisted with affordable tax credit or HOME units. The HA will continue to use programs such as Rural Development 515, HOME and LIHTC to keep the cost of any housing constructed as affordable as possible. The gap in affordability for home buyers will continue to be addressed with homebuyer education that focuses on financing opportunities including the Section 8 homeownership voucher. Homelessness is a developing problem for Lake County Montana as the unemployment rate weighs in at over 8.9%, the fifth highest in the state. Job loss and the associated stresses contribute to domestic violence, divorce and substance abuse-all major precursors to homelessness. Fifty-Seven families on the PHA maintained waiting list are threatened with homelessness. Many of these families consist of a mother and several children with no income and have been forced to move in with parents or friends in short term emergency arrangements. The applications list long past deadlines imposed by their benefactors to find their own space. These low skill single parent families need long term voucher or unit based assistance while the family tries to find a way out of poverty in a difficult economic environment. The currently homeless include people trying to move out of the Transitional living Center the Salish Kootenai Tribes maintains for their tribal members and require long term SRO or further supported transitional housing. A smaller portion of the waiting list is living in tents and campers where ever they can find space, these families need immediate assistance in homeless shelters with the potential to move into supported transitional housing. As noted above the PHA will continue to develop affordable family housing using HOME, Tax Credits and RD 515 funds to provide housing opportunities for families with children. Realizing that the PHA's capacity for social work is limited, to address the needs of the transient homeless and the newly homeless, the PHA will work with other organizations with the capacity to manage Continuum of Care or Shelter Care like programs such as Safe Harbor and Western Montana Mental Health to develop transitional and supported housing.

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>(1) Development of additional affordable housing successful in constructing a 4 unit building in Charlo. (2) Continued partnership with SKHA for housing counseling and S8 homebuyer voucher program. Partnering with the City of Ronan area beautification and blight removal. (3) The PHA explored transitional housing in partnership with Safe Harbor who became active within the Montana Continuum of Care. With the assistance of the PHA staff, SAFE Harbor applied and received funding approval from both HUD and the USDA Rural Development Program. However, the requirements were too cumbersome and the funds were returned unused.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p>A "significant amendment" to our plan would be a policy change in our delivery of the program that would have an impact on the applicants we currently serve in the areas we serve.</p> <p>A "substantial deviation/modification" to our plan would be a change in our current policy that would change the number of units that we allow optional program opportunities (project-base, homeownership, FSS, etc)</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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