

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
---	---	--

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<p>PHA Name: <u>Vermont State Housing Authority</u> PHA Code: <u>VT901</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>10/01/2019</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>Copies of the PHA Plan are available at VSHA located at:</p> <ul style="list-style-type: none"> • One Prospect Street, Montpelier, Vermont 05602 • VSHA’s website: www.vsha.org • Contact person: Amber Neddo at 802-828-3020 or amber@vsha.org <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" data-bbox="203 1098 1463 1503"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program																									
		PH	HCV																														
Lead PHA:																																	
B.	5-Year Plan. Required for <u>all</u> PHAs completing this form.																																
B.1	<p>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> <p>“The Vermont State Housing Authority’s (VSHA) core Mission is to promote and expand the supply of affordable rental and home-ownership opportunities on a statewide basis. Each new endeavor will enhance or increase the organization’s capacity to continue its core Mission and to assure the effectiveness of VSHA as a provider and administrator of affordable housing programs.”</p>																																

B.2

Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low- income families for the next five years.

1. Expand the supply of assisted housing
 - Apply for additional rental vouchers when opportunity arises
 - Through the expansion of the PBV program, leverage private and public funds to create additional housing opportunities
 - Partnering with towns and municipalities and the Community Development Block Grant program to develop innovative programs, including Accessory Dwelling Units (ADU's) and Rental Rehabilitation programs

2. Improve the quality and efficiency of assisted housing administration
 - Obtain a SEMAP score equaling "high performer"
 - Research, develop and implement a paperless file management system
 - Research, develop and implement an on-line application system
 - Maintain compliance with the department's file review quality control program
 - Conduct quality control HQS inspections to monitor the quality of HQS inspections conducted by program staff

3. Increase assisted housing choice
 - Conduct outreach efforts to recruit new landlords
 - Continue to promote Homeownership program
 - Continue to expand the Project-Based Voucher program

4. Promote self-sufficiency and asset development of families and individuals
 - Increase enrollments in FSS and Homeownership programs

5. Ensure equal opportunity and affirmatively further fair housing, in accordance with Chapter 2 of the Administrative Plan, including:
 - Taking affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex familial status, and disability.
 - Actively serve on the state of Vermont's Fair Housing Committee, a committee of the Vermont Housing Council. The Fair Housing Committee is comprised of representatives from numerous housing agencies, the Vermont Department of Housing and Community Affairs and the Human Rights Commission and work collaboratively on fair housing initiatives and assist in identifying impediments to fair housing choice.
 - Continue working with the HRC to promote Vermont's law prohibiting discrimination on the basis of receipt of public assistance, including housing assistance.
 - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of housing choice or unit size required.

6. Reduce non-compliance and fraud by program participants
 - Investigate cases of suspicion of non-compliance by participant families, landlords / property owner
 - Working with the HUD Inspector General and US Attorney for the Vermont, prosecute (when appropriate) egregious cases of fraud, demanding repayment of federal subsidy

<p>B.3</p>	<p>Progress Report. 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>VSHA Continues to make good progress in carrying out and furthering its mission, <i>“to promote and expand the supply of affordable rental and homeownership opportunities on a statewide basis”</i>.</p> <p><i>Over the past five years we have accomplished the following:</i></p> <ol style="list-style-type: none"> 1. Designated “High Performer” under HUDs Section 8 Management Assessment Program (SEMAP) for the period ending 9/30/18, as well as for the past consecutive five years. 2. Applied for and received an additional 208 housing vouchers: <ul style="list-style-type: none"> • Mainstream Housing Program, 45 vouchers • Family Unification Program (FUP), 59 vouchers • Veterans Affairs Supportive Housing Program (VASH), 49 vouchers • Housing Conversion Actions: VSHA was awarded 55 Tenant-Protection vouchers for families residing at a public housing project administered by Brattleboro HA, Melrose Terrace) 3. Awarded and contracted an additional 275 Project-Based Voucher units. 4. Graduated 72 individuals from Family Self Sufficiency, disbursing a total of \$580,403 in escrow funds. 5. In partnership with the NeighborWorks Homeownership Centers, supported 33 families in achieving homeownership through VSHA’s Section 8 For Homeownership Program. 6. VSHA is the collaborative applicant for the State of Vermont’s Balance of State Continuum of Care programs, and is grantee for 4 projects, administering approximately \$3 million dollars annually in Continuum of Care homeless funding, including Housing Opportunities for Persons with Aids. 7. Applied for and received funding under the Youth Homeless Demonstration Program. 8. Consistently administered state-funded housing grants, including the Department of Mental Health’s Housing Subsidy plus Care and the Department of Health’s Bridge to HOPWA programs. 9. Continues to perform housing inspections under the terms and conditions of grant agreements the Agency of Human Services’ Housing Opportunities and Vermont Rental Subsidy programs. 10. Completed and implemented an organizational review and cultural assessment which led to the restructuring of the Programs Administration Division, and the addition of a mid-level management staff position. 11. Mid-level management staff attends Fair Housing Committee meetings on a regular basis;
<p>B.4</p>	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>VSHA complies with the Violence Against Women Reauthorization Act of 2013 (VAWA 2013). See Chapter 3, 5, 12 and 16 of VSHA’s Administrative Plan at www.vsha.org</p>

<p>B.5</p>	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>VSHA 's defines any of the following actions as a "significant amendment or modification" to VSHA 's Five-Year or Annual Plan:</p> <ol style="list-style-type: none"> 1. Changes in tenant-rent policies. 2. Changes to admissions policies – including the creation or elimination of any preference– and waiting list organization; 3. Additions of new activities and programs as well as the omission of any existing activity or program.
<p>B.6</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>B.7</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>

Instructions for Preparation of Form HUD-50075-5Y 5-Year PHA Plan for All PHAs

A. PHA Information [24 CFR §903.23\(4\)\(e\)](#)

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. 5-Year Plan.

B.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. ([24 CFR §903.6\(a\)\(1\)](#))

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. ([24 CFR §903.6\(b\)\(1\)](#)) For Qualified PHAs only, if at any time a PHA proposes to take units offline for modernization, then that action requires a significant amendment to the PHA's 5-Year Plan.

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. ([24 CFR §903.6\(b\)\(2\)](#))

B.4 Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. ([24 CFR §903.6\(a\)\(3\)](#))

B.5 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.

B.6 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB provide comments?

(b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. ([24 CFR §903.17\(a\)](#), [24 CFR §903.19](#))

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 the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average .76 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.

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 02/29/2016
--	---	---

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

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

A.	PHA Information.													
A.1	<p>PHA Name: <u>Vermont State Housing Authority</u> PHA Code: <u>VT901</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>10/01/2019</u></p> <p>PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)</p> <p>Number of Housing Choice Vouchers (HCVs) <u>4159 (including 5 yr MS)</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p>Copies of the PHA Plan are available at VSHA located at:</p> <ul style="list-style-type: none"> • One Prospect Street, Montpelier, Vermont 05602 • VSHA's website: www.vsha.org • Contact person: Amber Neddo at 802-828-3020 or amber@vsha.org <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" data-bbox="180 1528 1529 1654"> <thead> <tr> <th data-bbox="180 1528 456 1581">Participating PHAs</th> <th data-bbox="456 1528 586 1581">PHA Code</th> <th data-bbox="586 1528 886 1581">Program(s) in the Consortia</th> <th data-bbox="886 1528 1159 1581">Program(s) not in the Consortia</th> <th data-bbox="1159 1528 1529 1581">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td data-bbox="180 1581 456 1654">Lead HA:</td> <td data-bbox="456 1581 586 1654"></td> <td data-bbox="586 1581 886 1654"></td> <td data-bbox="886 1581 1159 1654"></td> <td data-bbox="1159 1581 1529 1654"></td> </tr> </tbody> </table>				Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:				
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program										
Lead HA:														
B.	Annual Plan.													

B.1

Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?

Y N

- Housing Needs and Strategy for Addressing Housing Needs.
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- Financial Resources.
- Rent Determination.
- Operation and Management.
- Informal Review and Hearing Procedures.
- Homeownership Programs.
- Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.
- Substantial Deviation.
- Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

Statement of Housing Needs and Strategy for Addressing Housing Needs:

The housing needs of low-income and extremely low-income families continues to increase. Lack of supply (extremely low vacancy rates and an older, dilapidated housing stock) attribute to unaffordable, high rental costs – making it extremely difficult for many Vermonters to afford decent, safe housing.

According to the Vermont Housing Needs Assessment, “a total of 34,884 (47.5%) of Vermont renter households are cost burdened and 16,485 (22.4%) are severely cost burdened. A total of 60,272 (32.9%) owner households are cost burdened while 21,936 (12.0%) are severely cost burdened. While these shares are similar to national averages, they indicate that a large base of Vermont’s households are paying disproportionately high shares of their income towards housing costs”.

Further, “Among renter households, the greatest number affected by a cost burden are in the extremely low (<30%) and low-income (30-50%) categories. Of the estimated 31,530 renter households that experience a cost burden (>30%), 44% are extremely low-income households. A significant majority (70%) of those households experiencing a severe cost burden are extremely low income (ELI). In fact, 82% (11,560) of the 14,020 cost-burdened, ELI households experience a severe cost burden, compared to just 38% (3,950) of the 10,375 low income households (30% - 50% AMI)”.

The Vermont 2015-2019 Consolidated Plan states that, “Families living in poverty spend a higher proportion of their household income on basic necessities. An estimated 69,575 Vermonters (11.1%) live in poverty. Nearly one in seven children and one in ten seniors age 65 and older live in poverty”.

VSHA’s waiting list for Section 8 Voucher assistance is closed – but will open (and remain open) by October 1, 2019. The Waiting List Statistics that follow are consistent with the Vermont Housing Needs Assessment and the Consolidated Plan.

¹ In 2014, the Agency of Commerce & Community Development contracted with Bowen National Research to conduct a Vermont Housing Needs Assessment for the purposes of informing the State’s 5-Year Consolidated Plan for 2015-2019 to the U.S. Department of Housing and Urban Development (HUD) and other statewide policy decisions. This report is available on ACCD’s website at http://accd.vermont.gov/strong_communities/housing/planning/needs_assessment

² The 2015-2019 Consolidated Plan (and 2016 Action Plan) are on file at VSHA and can also be found on line at <http://accd.vermont.gov/housing/plans-data-rules/hud> and available.

Housing Needs of Families on VSHA's Section 8 Tenant-Based Waiting List -- Applicant Statistics Report dated 5/15/19

Total Applicants 249

- Families with Children: 104 (41.77%)
 - **Elderly Families:** 55 (22.09%) *comment: this is an increase of 7.8% from this time last year*
 - Families with Disabilities: 46 (18.47%) *comment: this is an decrease 52.35% from this time last year*
- (as a result of the award of Mainstream Housing Vouchers).*

Totals by Income Percentage

Extremely Low Income	183	(73.49%)
Very Low Income	44	(17.67%)
Low Income	4	(1.61%)
Over Income Limit	9	(3.61%)
Incomplete Income Data	9	(3.61%)

Totals by Bedroom Size

1 BR	356	(94 are elderly)
2 BR	168	(3 are elderly)
3 BR	88	(1 is elderly)
4 BR	17	
5/+ BR	0	
0 BR	3	(2 are elderly)

Totals by Racial Group

American Indian/Alaska Native	10	(4.02%)
Asian	1	(0.40%)
Black/African American	3	(1.20%)
White	228	(91.57%)

Totals By Ethnicity

Hispanic	10	(4.02%)
Non-Hispanic	228	(91.57%)

Demographics and Income Characteristics of Families Participating in Tenant-Based, Project Based and Homeownership programs.

dated: 5/16/19	Tenant Based Voucher		Project Based Voucher		Homeownership Vouchers	
	Total Families	Percent of Total	Total Families	Percent of Total	Total Families	Percent of Total
All Families	2,845	100%	778	100%	73	100%
Single		51%		63%		38%
Female HOH		73%		66%		74%
Male HOH		27%		34%		26%
Race						
White		95%		96%		99%
Black/African American		3%		2%		0%
American Indian/Alaska Native		1%		1%		1%
Asian		0%		1%		0%
Native Hawaiian/Other Pacific Islander		0%		0%		0%
Ethnicity						
Hispanic or Latino		2%		2%		1%
Not Hispanic or Latino		98%		98%		99%
Income						
Average Family Income	\$14,620		\$16,091		\$23,297	
Extremely Low-Income		17% ²		11% ³		3% ⁴
Very Low-Income		36% ²		35% ³		19% ⁴
Low Income		27% ²		34% ³		26% ⁴
Families with Wage Income		25%		26%		39%
Families with TANF Income		14%		10%		4%
HOH Income from SSI		30%		20%		28%
Number of Children						
0		78%		67%		78%
1-2		27%		27%		29%
3-4		8%		6%		7%
5 or more		1%		0%		0%
Total Number of Family Members	5,671		1,289		150	
1-2		73%		82%		72%
3-4		22%		15%		24%
5 or more		5%		3%		4%
Persons with Disabilities						
HOH Person with Disabilities		61%		48%		74%
Family Members with Disabilities		13%		6%		24%

² Based on 2,666 HCV Households. ³ Based on 768 PB Households. ⁴ Based on 63 Homeownership Households. Due to rounding, percents may not add up to 100.

Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions: As part of the initial voucher briefing and mover briefing, families are provided information on the advantages of locating housing in areas outside high-poverty census tracts, including maps that illustrate high-poverty census tracks.

Waiting lists exist for all Section 8 programs. Applications are currently taken in paper format – with plans to begin receiving applications electronically.

VSHA has a disaster preference that is provided to Vermont residents that are displaced due to fire, flood or natural disaster. Verification of displacement is obtained upon selection from the waiting list.

A ‘Move-on’ preference is provided to applicants who are transitioning from one of the following programs: VSHA’s Family Unification Program for Youth in Transition; Vermont Rental Subsidy Program; VSHA’s Continuum of Care programs (Shelter plus Care and Rapid Rehousing); Families transitioning from a domestic violence transitional housing program. Verification of eligibility is obtained upon selection from the waiting list.

A homeless preference for families connected to case management services is provided. Verification of homeless status and case management participation is obtained upon selection from the waiting list.

In July 2019, subject to public comment and board approval, we hope to add: 1) a Vermont residency preference for those applicants who either live or work in the state of Vermont and can prove residency through a verified current address or verification from an employer; and 2) a preference for non-elderly disabled applicants who are transitioning out of institutions or other segregated settings, or are at serious risk of institutionalization, are homeless, or at risk of becoming homeless. Verification of eligibility will be obtained upon selection from the waiting list.

Financial Resources:

	<u>2019</u>	<u>2018</u>
Section 8 Tenant Based Assistance Programs:	\$30,685,597.00	\$30,531,512.00
Resident Opportunity and Self-Sufficiency Grants:	\$239,142.00	\$234,998.00
Continuum of Care:	\$1,942,112.00	\$1,957,196.00
Section 8 Project Based Assistance Programs:	\$27,891,932.20	\$27,309,362.00
Property Management Fees:	\$1,081,871.00	\$1,058,748.00
Property Rental/Tenant Income:	\$163,015.00	\$152,040.00
Development Fees:	\$4,250.00	\$1,264.00
Vermont Housing Finance Agency Fees:	\$14,364.00	\$14,364.00
Miscellaneous Income:	\$643,060.80	\$1,101,518.00
Interest Income:	\$36,773.00	\$26,213.00
Total Sources	\$62,702,117.00	\$62,387,215.00

Rent Determination

Vermont State Housing Authority will continue to have a minimum Total Tenant Payment (TTP) of \$50.

Voucher Payment Standards are maintained between 90-110% of the published Fair Market Rent (FMR) for the area, subject to rent reasonableness and rent burdens of program participants. VSHA conducts an annual review to determine payment standard levels.

In July 2019, subject to public comment and board approval, we will be recommending an amendment to the Interim Policy (Administrative Plan Chapter 11, Part II) to require that: *Family – Initiated Interim Reexaminations are required for families that qualify for the earned income disallowance (EID), and only when the EID family's share of rent will change as a result of the increase. Families are not required to report any other changes in income or expenses.*

Operation and Management: VSHA has a very high functioning Housing Choice Voucher (HCV) program. We have an Annual Contributions Allocation (ACC) of 4159 vouchers.

VSHA administers the following voucher-funded programs:

- Housing Choice Vouchers
- Project Based Vouchers
- Family Unification
- Non-Elderly Persons with Disabilities
- Mainstream Housing Vouchers
- Veterans Supportive Housing Program (VASH)

Other (non-voucher-funded) programs:

- Housing Opportunities for Persons with Aids (HOPWA)
- HUD's Continuum of Care Programs
- HUD's Performance-Based Contract Administrator for Vermont
- State-funded programs (Housing Subsidy plus Care, Bridge to HOPWA)

These housing programs are administered by a management team of 4, and a staff of 30. With the exception of the contract administration work we do, we employ a 'generalist' administrative model. Intake staff are responsible for waiting lists, applicant eligibility and voucher issuance, Occupancy staff are responsible for calculating / scheduling subsidy payments, managing on-going program eligibility of participants; Field staff are responsible for program briefings, negotiating requests for tenancy, leases and subsidy contracts, performing housing inspections, program compliance, housing search / housing retention.

Informal Review and Hearing Procedures: VSHA will offer an informal hearing for certain PHA determinations relating to the individual circumstances of a participant family. A participant is defined as a family that has been admitted to the PHA's HCV program and is currently assisted in the program. The purpose of the informal hearing is to consider whether the PHA's decisions related to the family's circumstances are in accordance with the law, HUD regulations and PHA policies. The PHA is not permitted to terminate a family's assistance until the time allowed for the family to request an informal hearing has elapsed, and any requested hearing has been completed. Termination of assistance for a participant may include any or all of the following:

- Refusing to enter into a HAP contract or approve a lease
- Terminating housing assistance payments under an outstanding HAP contract
- Refusing to process or provide assistance under portability procedures

VSHA's complete policy relating to Informal Reviews and Hearings can be found in Chapter 16 of the Section 8 Administrative Plan. www.vsha.org

Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements: VSHA will continue to be administering the Section 8 for Homeownership Program and the Family-Self Sufficiency Program which we have been operating since 1991 and 2000, respectively.

	<p>Substantial Deviation: A substantial deviation from the 5 Year Plan shall be defined as a change in policy, activity or program that redirects VSHA’s mission, goals, or objectives; and /or the addition of new policies, activities or programs not included in the current PHA Plan.</p> <p>Significant Amendment / Modification: A significant amendment / modification to the 5 Year Plan shall be defined as: a) any changes to rent or admissions policies or organization of the waiting list or; b) any change with regard to homeownership programs.</p>
<p>B.2</p>	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers</p> <p>(b) If this activity is planned for the current Fiscal Year, describe the activities. Provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan.</p> <p>New Depot – 38 units, an opt-out of a 48-unit moderate rehabilitation property in downtown St. Johnsbury. VSHA has served as the contract administrator since 1994.</p> <p>Recovery Residences – 10-12 units, located in St. Johnsbury (Rural Edge) and Barre area (Down Street), project-basing of FUP vouchers for parents in recovery.</p> <p>Other awards may be considered as part of a formal Request for Proposals – number of units will be determined based on budget authority availability, consistent with the State of Vermont HUD Consolidated Plan, Housing Needs Analysis.</p>
<p>B.3</p>	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<p>B.4</p>	<p>Civil Rights Certification</p> <p>Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>B.5</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>

<p>B.6</p>	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in its 5-Year PHA Plan.</p> <p>VSHA Continues to make good progress in carrying out and furthering its mission, “to promote and expand the supply of affordable rental and homeownership opportunities on a statewide basis”.</p> <p><i>Over the past five years we have accomplished the following:</i></p> <ol style="list-style-type: none"> 1. Designated “High Performer” under HUDs Section 8 Management Assessment Program (SEMAP) for the period ending 9/30/18, as well as for the past consecutive five years. 2. Applied for and received an additional 208 housing vouchers: <ul style="list-style-type: none"> • Mainstream Housing Program, 45 vouchers • Family Unification Program (FUP), 59 vouchers • Veterans Affairs Supportive Housing Program (VASH), 49 vouchers • Housing Conversion Actions: VSHA was awarded 55 Tenant-Protection vouchers for families residing at a public housing project administered by Brattleboro HA, Melrose Terrace) 3. Awarded and contracted an additional 275 Project-Based Voucher units. 4. Graduated 72 individuals from Family Self Sufficiency, disbursing a total of \$580,403 in escrow funds. 5. In partnership with the NeighborWorks Homeownership Centers, supported 33 families in achieving homeownership through VSHA’s Section 8 For Homeownership Program. 6. VSHA is the collaborative applicant for the State of Vermont’s Balance of State Continuum of Care programs, and is grantee for 4 projects, administering approximately \$3 million dollars annually in Continuum of Care homeless funding, including Housing Opportunities for Persons with Aids; 7. Applied for and received funding under the Youth Homeless Demonstration Program. 8. Consistently administered state-funded housing grants, including the Department of Mental Health’s Housing Subsidy plus Care and the Department of Health’s Bridge to HOPWA programs. 9. Continues to perform housing inspections under the terms and conditions of grant agreements the Agency of Human Services’ Housing Opportunities and Vermont Rental Subsidy programs. 10. Completed and implemented an organizational review and cultural assessment which led to the restructuring of the Programs Administration Division, and the addition of a mid-level management staff position. 11. Mid-level management staff attends Fair Housing Committee meetings on a regular basis.
<p>B.7</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(a) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>

Instructions for Preparation of Form HUD-50075-HCV

Annual PHA Plan for HCV Only PHAs

A. PHA Information. All PHAs must complete this section. ([24 CFR §903.23\(4\)\(e\)](#))

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. ([24 CFR §943.128\(a\)](#))

B. Annual Plan. All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

B.1 Revision of PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”

Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income families who reside in the PHA’s jurisdiction and other families who are on the Section 8 tenant-based waiting list. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income), (ii) elderly families and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. ([24 CFR §903.7\(a\)\(1\)](#) and [24 CFR §903.7\(a\)\(2\)\(i\)](#)). 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. [24 CFR §903.7\(a\)\(2\)\(ii\)](#)

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. A statement of the PHA’s policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. ([24 CFR §903.7\(b\)](#))

Financial Resources. A statement of financial resources, including a listing by general categories, of the PHA’s anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support 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. ([24 CFR §903.7\(c\)](#))

Rent Determination. A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. ([24 CFR §903.7\(d\)](#))

Operation and Management. A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. ([24 CFR §903.7\(e\)\(3\)\(4\)](#)).

Informal Review and Hearing Procedures. A description of the informal hearing and review procedures that the PHA makes available to its applicants. ([24 CFR §903.7\(f\)](#))

Homeownership Programs. A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. ([24 CFR §903.7\(k\)](#))

Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA’s partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA’s partnerships with other entities, and activities under section 3 of the Housing and Community Development Act of 1968 and under requirements for the Family Self-Sufficiency Program and others. Include the program’s size (including required and actual size of the FSS program) and means of allocating assistance to households. ([24 CFR §903.7\(l\)\(i\)](#)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. ([24 CFR §903.7\(l\)\(iii\)](#)).

Substantial Deviation. PHA must provide its criteria for determining a “substantial deviation” to its 5-Year Plan. ([24 CFR §903.7\(r\)\(2\)\(i\)](#))

Significant Amendment/Modification. PHA must provide its criteria for determining a “Significant Amendment or Modification” to its 5-Year and Annual Plan. Should the PHA fail to define ‘significant amendment/modification’, HUD will consider the following to be ‘significant amendments or modifications’: a) changes to rent or admissions policies or organization of the waiting list; or b) any change with regard to homeownership programs. See guidance on HUD’s website at: [Notice PIH 1999-51](#). ([24 CFR §903.7\(r\)\(2\)\(ii\)](#))

If any boxes are marked “yes”, describe the revision(s) to those element(s) in the space provided.

B.2 New Activity. If the PHA intends to undertake new activity using Housing Choice Vouchers (HCVs) for new Project-Based Vouchers (PBVs) in the current Fiscal Year, mark “yes” for this element, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake this activity, mark “no.” ([24 CFR §983.57\(b\)\(1\)](#) and Section 8(13)(C) of the United States Housing Act of 1937.

Project-Based Vouchers (PBV). Describe any plans to use HCVs for new project-based vouchers. If using PBVs, provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan.

- B.3 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark “yes” and describe those findings in the space provided. ([24 CFR §903.11\(c\)\(3\)](#), [24 CFR §903.7\(p\)](#))
- B.4 Civil Rights Certification.** Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulation*, must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the 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. ([24 CFR §903.7\(o\)](#))
- B.5 Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, including the manner in which the applicable plan contents are consistent with the Consolidated Plans, must be submitted by the PHA as an electronic attachment to the PHA Plan. ([24 CFR §903.15](#))
- B.6 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year PHA Plan. ([24 CFR §903.11\(c\)\(3\)](#), [24 CFR §903.7\(r\)\(1\)](#))
- B.7 Resident Advisory Board (RAB) comments.** If the RAB provided comments to the annual plan, mark “yes,” submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA’s decision made on these recommendations. ([24 CFR §903.13\(c\)](#), [24 CFR §903.19](#))

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 the Annual PHA Plan. The Annual PHA Plan provides 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 for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 4.5 hour 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