

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: 03/31/2024
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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. The **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 Saint Joseph County Housing Authority PHA Code: IN100</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): 10/01/2024 The Five-Year Period of the Plan (i.e. 2019-2023): 2024-2028 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><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table border="1" data-bbox="212 968 1474 1602"> <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:																							
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B.	Plan Elements. 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><i>The mission of the St. Joseph County Housing Authority is to provide decent, safe, affordable housing to very-low income families in St. Joseph County and to be an advocate for support programs that enhance the quality of life of those we serve.</i></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.

The goals established by the Saint Joseph County Housing Authority to support its mission and to serve the needs of very low-income, families for the next five years are as follows:

Goal: Expand and preserve the supply of assisted housing.

Objectives:

1. Operate the current housing choice voucher program between 95% and 100% utilization as permitted by the SJCHA annual budget authority and net asset account.
2. Establish payment standards that will enable families to rent throughout the jurisdiction.
3. Increase owner participation through education, utilizing online portal and bi-monthly owner meetings.

Goal: Improve the quality of assisted housing.

Objectives:

1. Adhere to the National Standards for the Physical Inspection of Real Estate performance requirements as specified in 24 CFR part 882 (NSPIRE) of program regulations.
2. In addition, all assisted housing must meet the acceptability criteria for higher standards as adopted by SJCHA and described in Chapter 8 of our Administrative Plan.
3. Conduct additional Quality Control inspections beyond the required amount for SEMAP.
4. Utilize HUD informational NSPIRE material and develop additional NSPIRE informational material and distribute to participants and owners.

Goal: Improve customer service and enhance employee performance by reviewing processes and the use of technology.

Objectives:

1. Leverage software and technology to streamline and enhance internal operations, to maximize regulatory compliance, and minimize findings during reviews and audits, and to facilitate online applications and applicant status.
2. Update web-site on a regular basis to assure documents, PHA plans, contact information, and PHA administrative plan are up-to-date and easily accessible for participants, owners and applicants.
3. Utilize web-based secure portal for participants, landlords, and applicants.
4. Develop quality control and data collection procedures that track performance and ensure accurate date submission to HUD.
5. Maintain a 95% or better family record (HUD 50058) submission rate to HUD.
6. Achieve a Section Eight Management Assessment Program (SEMAP) score of 90% or better, thereby being recognized by HUD as a High Performer.

Goal: Increase assisted housing choices:

Objectives:

1. Provide voucher mobility information to participants.
2. Increase outreach efforts to potential property owners.
3. Offer bi-monthly informational meetings to current and potential property owners.
4. Maintain good relationships with current property owners by providing good customer service and communication.

Goal: Ensure equal opportunity and affirmatively further fair housing:

Objectives:

1. Discretionary policies of SJCHA, such as our screening of program applicants for drug abuse and criminal activity are carried out without regard to a person's race, religion, or other protected category.
2. Provide Fair Housing HUD-1686-1-FHEO brochure and form HUD-903.1 in all briefing packets and make available to public in the SJCHA office.
3. Review Fair Housing Rights and filing a complaint during briefing meetings.

Goal: Expand voucher opportunities by offering special voucher programs.

Objectives:

1. Add Veterans Affairs Supportive Housing to special voucher portfolio.
2. Add Project Based Vouchers to portfolio if opportunities are presented and work within the HUD annual budget and utilization restrictions.

B.3

Progress Report.

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

The SJCHA adheres to the goals and objectives described in previous 5-Year Plan.

Goal: Improve customer service and enhance employee performance by reviewing processes and the use of technology.

- SJCHA has used software and technology to streamline internal operations. It is in the process of implementing a secure portal for participants, owners, and applicants to upload information.
- SJCHA has facilitated online applications and applicant status by using waitlistcheck through MRI software company.
- SJCHA has created a website.
- A quality control double check system was implemented before 50058 forms are submitted to HUD.
- SJCHA has maintained over a 95% family record submission rate to HUD.
- SJCHA achieved a 100% on the last Section Eight Management Assessment Program (SEMAP) and is recognized by HUD as a High Performer.
- New procedures for file management, including digital files and security measures have been implemented.
- The SJCHA receives and gives council to other small housing authorities in a monthly small PHA peer group to problem solve and develop best practices.

Goal: Expand and preserve the supply of assisted housing.

- SJCHA has operated the Housing Choice Voucher program above 95% of utilization of the annual budget authority and has increased unit utilization by 12% over the past year.
- SJCHA adopted a Small Area Fair Market Rent (SAFMR) payment standards to enable families to rent throughout the jurisdiction and encourage leasing in low poverty concentration areas.

Goal: Improve the quality of assisted housing.

- SJCHA has adhered to Housing Quality Standards (HQS) performance requirements.
- SJCHA has adhered to the higher standards as adopted by the SJCHA and described in Chapter 8 of the Administrative Plan.
- Quality Control inspections are conducted beyond the requirement for SEMAP
- HQS informational material has been developed and distributed to participants and owners. SJCHA has also utilized HUD developed material.
- SJCHA has begun educating owners and participants on the change from HQS to NSPIRE.

Goal: Increase assisted housing choices.

	<ul style="list-style-type: none"> • Voucher mobility is discussed at briefing meetings and information is given during recertification meetings. • Standard language and procedures for voucher mobility have been developed. • SJCHA has increased outreach efforts to potential property owners by utilizing HUD landlord informational material and creating its own. • SJCHA has begun bi-monthly owner meetings to educate owners and potential owners on the HCV program. • During the last year, 3 new landlords have entered a HAP contract with SJCHA. • The administrative plan has been updated to include implementing Project Based Vouchers and a VASH program for the future. <p>Goal: Ensure equal opportunity and affirmatively further fair housing.</p> <ul style="list-style-type: none"> • Screening of program applicants for drug abuse and criminal activity is carried out without regard to a person's race, religion, or other protected category. • The Administrative Plan has been updated to include Limited English Proficiency policy. • Fair Housing HUD-1686-1FHEO brochure and form HUD-903.1 are included in all briefing packets and made available to the public in the SJCHA office. • Fair Housing Rights and complaint procedures are reviewed orally at briefing meetings.
<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>At briefing sessions and annual recertification appointments, each participant will be counseled on the VAWA Act, provided a statement of the VAWA Act, and have the steps to utilize the Act explained. In addition, a list of local agencies available to help anyone is a domestic violence dating violence, sexual assault, stalking or human trafficking is posted in the office regarding local agencies that assist victims.</p>
<p>C. Other Document and/or Certification Requirements.</p>	
<p>C.1</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>Significant amendments or modifications will be defined as changes to rent or admission policies, changes to waiting list organization, addition of new activities to the Plan, deletion of any activities to the current plan.</p>
<p>C.2</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have 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>C.3</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>

C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N <input type="checkbox"/> <input type="checkbox"/> (b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal: Ensure that persons with disabilities have full access to the PHA's programs and services.

Describe fair housing strategies and actions to achieve the goal

The PHA will ask all applicants and participants if they require any type of accommodations, in writing, on the intake application, reexamination documents, and notices of adverse action by the PHA, by including the following language:

"If you or anyone in your family is a person with disabilities, and you require a specific accommodation in order to fully utilize our programs and services, please contact the housing authority."

Fair Housing Goal: Advise families of their right to file Fair Housing Complaints

Describe fair housing strategies and actions to achieve the goal

Information on how to fill out and file a housing discrimination complaint form will be given to all applicants at the briefing meeting. Fair Housing Rights and how to file a complaint will be reviewed orally during the briefing meeting.

The fair housing poster, posted in conspicuous and accessible locations in PHA lobbies, will reference how to file a complaint with FHEO.

The PHA will keep a record of all complaints, investigations, notices, and corrective actions.

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

A. **PHA Information.** All PHAs must complete this section. (24 CFR § 903.4)

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **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. Plan Elements.

- 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))
- 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)).

C. Other Document and/or Certification Requirements.

C.1 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the ‘Sample PHA Plan Amendment’ found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have 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(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.

D. Affirmatively Furthering Fair Housing.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: “To implement goals and priorities in an AFH, strategies and actions shall be included in program participants’ ... PHA Plans (including any plans incorporated therein) ... Strategies and actions must affirmatively further fair housing” Use the chart provided to specify each fair housing goal from the PHA’s AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction’s initiatives to affirmatively further fair housing that require the PHA’s involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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 1.64 hours per year per response or 8.2 hours per response every five years, 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.