

# PHA 5-Year and Annual Plan

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB No. 2577-0226  
Expires 4/30/2011

|     |  |          |                                      |                               |                              |
|-----|--|----------|--------------------------------------|-------------------------------|------------------------------|
| 1.0 | <b>PHA Information</b><br>PHA Name: <u>Dane County Housing Authority</u> PHA Code: <u>WI214</u><br>PHA Type: <input checked="" type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing (SEMAP) <input checked="" type="checkbox"/> Standard (PH) <input type="checkbox"/> HCV (Section 8)<br>PHA Fiscal Year Beginning: <u>01/2012</u>   |          |                                      |                               |                              |
| 2.0 | <b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above)<br>Number of PH units: <u>86</u> Number of HCV units: <u>1,210 (baseline)</u>   |          |                                      |                               |                              |
| 3.0 | <b>Submission Type</b><br><input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only   |          |                                      |                               |                              |
| 4.0 | <b>PHA Consortia</b> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)   |          |                                      |                               |                              |
|     | Participating PHAs   | PHA Code | Program(s) Included in the Consortia | Programs Not in the Consortia | No. of Units in Each Program |
|     |  |          |                                      |                               | PH HCV                       |
|     | PHA 1:   |          |                                      |                               |                              |
|     | PHA 2:   |          |                                      |                               |                              |
|     | PHA 3:   |          |                                      |                               |                              |
| 5.0 | <b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.   |          |                                      |                               |                              |
| 5.1 | <b>Mission.</b> State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years.   |          |                                      |                               |                              |
| 5.2 | <b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.   |          |                                      |                               |                              |
| 6.0 | <b>PHA Plan Update</b><br>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: No plan elements have been revised since the last annual plan.<br>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. Dane County Housing Authority, 2001 W Broadway, Monona, WI 53713 and libraries located in Monona, Stoughton, Sun Prairie, Mazomanie, and Madison. |          |                                      |                               |                              |
| 7.0 | <b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> Include statements related to these programs as applicable.<br><b>Not applicable.</b>   |          |                                      |                               |                              |
| 8.0 | <b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.   |          |                                      |                               |                              |
| 8.1 | <b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> 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 | <b>Capital Fund Program Five-Year Action Plan.</b> 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 | <b>Capital Fund Financing Program (CFFP).</b><br><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.

**HH- Household, ELI – Extremely Low Income, LI – Low Income**

Consolidated Plan data reflects that for ELI HH for renters: Elderly 1& 2 member HH with extreme cost burden is 42.4%. HH with 2-4 members 63.8%, and large HH with 5+ members 52.1%. The percentages are somewhat higher for homeowners with small HH (2-4 members) having an 83.5% extreme cost burden. LI HH cost burden for renters – elderly 13.2%, small HH (2-4 members) 7.5%, Large HH (5+ members) 7.1%

Elderly LI HH owners have 9.8% extreme cost burden while small, large, & other home owner HH have a 49.1%, 43.3%, and 36.5% respectively, extreme cost burden.

The breakdown of renter ELI HH with any housing problem (cost burden greater than 30% of income, overcrowding, lack complete kitchen or plumbing facilities) is as follows: Elderly 61.8%, small HH 80.5%, Large HH 96.9% & all others HH 87.6%. LI HH affected with any housing problem Elderly 69.5%, Small HH 64.8%, Large HH 76.5%. other HH 71%.

ELI HH homeowners – elderly 85.4%, small HH 91.2%, Large HH 91.7%, and all others 81.6%. with any housing problem as noted above: Elderly 69.5%, Small HH 64.8%, Large HH 76.5%. other HH 71%. For LI HH homeowners: Elderly 35.2%, small HH 81.1%, Large HH 87.8%, and all other HH 59.2%.

Dane County data also revealed in examining disproportionately greater need across racial or ethnic groups is the small numbers of persons who are non-white. AA elderly comprised .54% (less than 1%) of the elderly households. All (100%) AA elderly renter households had one or more housing problems compared to just 43% of white elderly. All (100%) of AA households with incomes of 30% or less of the median family income had one or more housing problems compared on 62.4% of the white elderly renter households

The approximately 2,000 applicants on the DCHA waiting list evidence the demand for affordable rental housing in Dane County or the need of increased housing subsidies. The demand is probably higher based on the daily “new” inquiries we receive for housing assistance. Since we have not taken applications for the rental assistance program since 2007, we don’t know the actual number. We do know that in this economic downturn there is an increased need. People that have never sought any type of public assistance (housing, food, etc) are becoming the new face of the needy.

During the early 2000’s the largest increase of new construction was for single-family housing with a slight upswing in multi-family housing (market rate). The development of affordable housing has deeply declined. In order to serve the neediest in our community DCHA gives preference to elderly/disabled individuals & families and families with children who have a rent burden of 40% or more, live in substandard housing (which includes homelessness) and have displaced according to HUD’s definition-that would also include victims of domestic violence.

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Condition of housing plays a large role in the ability of the low to extremely low household seeking safe and decent housing. The above figures provide an idea of the % of low to extremely low-income renters and homeowners that have some type of housing problem other than cost burden. Thus indicating that housing rehab is a huge factor in addressing the housing need in Dane County. Approximately 59% of housing stock in Dane County (outside of the City of Madison) is between 30-40- years old. Over 40% of housing stock in some of the Dane County communities was built prior to 1939. Housing rehab was cited frequently by some of the municipalities in Dane County. While DCHA does not do rental housing rehab in general we use our capital funds to ensure that our housing stock is safe, decent, and sanitary. The receipt of ARRA funds allowed us to make much need improvements to our properties. Residents received rehabbed kitchens, new parking lots, newly paved driveways, new windows, energy efficient hot water heaters and furnaces, and landscaping.

Data indicates that 29% of households in Dane County (outside the City of Madison) are paying greater than 30% of their gross income on rent. There are 26,323 renter-occupied units in Dane County (outside the City of Madison), which results in 7,634 renters in need of affordable housing. For homeowners, 24 % were spending more than 30% on their mortgage and associated costs. In order to afford a 2-BR rental unit/utilities at the fair market rent (FMR) of \$877 a household must earn \$2,923.00 per month (\$35,076.00 annually). One person working minimum wage must work 103 hours per week, 52 weeks per year in order to make the FMR affordable, or a household must include 2.5 minimum wage workers working 40 hours per week year round to make the FMR affordable. The 2009 mean wage of a renter in Dane County was estimated at \$12.77 per hour. In order to afford the FMR for a two-bedroom apartment, the renter must work 53 hours per week, 52 weeks per year.

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| 9.1  | <p><b>Strategy for Addressing Housing Needs</b> 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. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p>   |
| 10.0 | <p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested</p> <p>(a) <b>Progress in Meeting Mission and Goals</b> Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) <b>Significant Amendment and Substantial Deviation/Modification</b> Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p><b>Significant Amendment</b> <u>Any actions, decision, or policies recommended by DCHA that substantially changes its mission, goals, and objectives, will be brought before the public by a public hearing prior to final approval of the Board of Commissioners and implementation by staff. Any changes by such actions or policies, which may conflict or perceive to conflict with HUD rules and/or regulations will be subject to HUD's review and/or prior public input, Board of Commissioners approval, and implementation by Dane County Housing Authority. Significant modifications to major strategies to address housing needs and to major policies (e.g., policies governing eligibility, selection or admissions and rent determination) or programs (e.g., demolition or disposition, designation, homeownership programs or conversion activities).</u></p> <p><b>Substantial Deviation/Modification</b> - <u>Any actions, decisions, or policies recommended by DCHA that substantially changes its missions, goals, and objectives, stated in the 5-year plan will be brought before the public by a public hearing prior to final approval of the Board of Commissioners and implementation by staff. Any changes by such actions or policies, which may conflict or perceive to conflict with HUD rules and/or regulations will be subject to HUD's review and/or prior public input, Board of Commissioners approval, and implementation by Dane County Housing Authority.</u></p> <p><u>VAWA – No activities to report.</u></p> |
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