

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
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1.0	PHA Information PHA Name: <u>Portland Housing Authority</u> PHA Code: <u>ME003</u> PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>07/2010</u>																										
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>992</u> Number of HCV units: <u>1754</u>																										
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input 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"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) Included in the Consortia</th> <th rowspan="2">Programs 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>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: The Portland Housing Authority's mission is to provide decent, safe, and sanitary housing for low-income citizens of the greater Portland area.																										
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. See Attachment I: Goals & Objectives 2010-2014 See Attachment II: Progress in Meeting Goals & Objectives 2005-2009																										
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: (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. Main Administrative Office – 14 Baxter Boulevard Portland, ME PHA web site: www.porthouse.org City of Portland Housing & Community Development Office 189 Congress Street, Portland, ME Community rooms of larger PHA developments																										
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.																										
9.0	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. See Attachment IV: Housing Needs Assessment																										

9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan. SEE ATTACHMENT</p>
	<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. The Portland Housing Authority has begun working on the 2010 – 2014 goals and will keep HUD apprised of its progress.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification” Substantial Deviation from the 5-Year Plan Substantial deviation from the 5-Year Plan may occur when the Board of Commissioners of the PHA deems it necessary to change the intent of the mission statement or goals of the 5-Year Plan such as: adding a major activity, development strategy or financing initiative not previously considered, including changes with regard to demolition or disposition, designation; any conversion activities intended for public housing..</p> <p>Significant Amendment or Modification to the Annual Plan Significant amendments or modifications to the Annual Plan include; discretionary changes in PHA policy, and major activities not previously considered in the Capital Fund Program, that require formal approval of the Board of Commissioners. The PHA would seek input from the tenant councils, hold a public hearing on the changes, and obtain Board approval.</p>

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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Attachment I

Portland Housing Authority 2010 HUD 5-Year Plan

5.2 5 Year Goals and Objectives (2010 to 2014):

1. PHA will maintain and enhance the high level of excellence in the administration of its core programs; Public Housing and the Section 8 Housing Choice Voucher Program.
 - a. Continue to achieve high scores in HUD assessment systems, PHAS and SEMAP
2. PHA will maintain its excellent financial stability.
 - a. Continue to seek greater administrative and management efficiencies
 - b. Seek opportunities for additional revenue generation
 - c. Continue to work with Housing Authorities in neighboring communities to provide common services
 - d. Expand the use of technology in PHA operations, such as application intake and rent collection
3. PHA will invest in its buildings, apartments and grounds to insure the safety of its residents, visitors and employees, as well as the efficient management of all facilities.
 - a. Complete and integrate a Green Master Plan, a new energy audit and a new Physical Needs Assessment for all PHA buildings, facilities and operations.
 - b. Investigate financing opportunities and construct priority improvements identified in the plans mentioned above.
4. PHA will improve the safety and security of its residents
 - a. Continue and enhance the close partnership with the Portland Police Department
 - b. Invest in additional security equipment, including cameras in common areas
 - c. Continue aggressive tenant screening and lease enforcement.
5. PHA will house an additional 100 low income families and individuals, including 50 homeless and 50 low income households, utilizing a variety of programs, partnerships and financing opportunities available to it and its affiliated non-profit corporations.
 - a. Apply for new HUD voucher programs that become available
 - b. Partner with area non-profits housing developers to acquire, develop and/or renovate properties in greater Portland
 - c. Expand the utilization of Section 8 Project-Based Vouchers, when appropriate, to serve priority housing needs.
 - d. Utilize PHA's ability to issue tax exempt bonds as a financing source when feasible.
6. PHA will continue to provide services and programming to youth and adult residents to help improve the quality of their lives and empower them to achieve self-sufficiency.
 - a. Utilize new 501c3, Portland Housing Services Corporation, to seek funding from foundations and government agencies.
 - b. Seek and form new partnerships with community organizations and human service providers to assist PHA residents.
 - c. Continue to maximize the use of PHA facilities and space for use by service providers.
7. PHA will establish a long-term plan for the future direction of the agency and its facilities.

Attachment II

Portland Housing Authority 2010 HUD 5-Year Plan

5.2 Goals and Objectives

Progress Meeting Previous 5 Year Goals 2005 -2009:

The Portland Housing Authority has made significant progress in accomplishing the goals and objectives from its previous 5 Year Agency Plan.

Goal: The Portland Housing Authority shall maintain its status as a high performing housing authority under HUD PHAS and SEMAP.

- PHA has maintained its HUD High Performer status in both PHAS and SEMAP in each of the years it has been assessed to date. PHAS scores were only applicable in 2005, 2006 and 2007 when PHA scored 97, 97, and 95 out of a possible 100 points, respectively. HUD did not assess HA's in 2008. The PHAS evaluation for 2009 is currently on-going. SEMAP has been scored in all 5 years. In each of the years PHA's Section 8 Programs received the highest score possible, 100 points.
- Over the last five years PHA has supported the creation and ongoing operation of Tenant Councils in each of its five AMPs. This is the first time in many years that Tenant Councils have been active and available to residents in all its developments.

Goal: The Portland Housing Authority shall renew its collaborations with its community partners in order to assist our residents and those in need of housing assistance.

- Partnerships with human service agencies are critically important to PHA's mission of helping to empower its residents. PHA has maintained and in many cases expanded its partnerships with agencies and community organizations that serve our residents. Examples include;
 - Maintaining partnerships with existing agencies such as Southern Maine Agency on Aging to provide resident services to elderly tenants, the Peoples Regional Opportunity Program for Head Start programming in our family developments, and Portland Adult Education for English language classes in two of our developments.
 - Expanding partnerships with agencies such as; the Boys and Girls Clubs of Southern Maine for increased youth programming in Riverton Park and Sagamore Village. The Boys and Girls Club has added a summer program in Riverton Park, as well as an entirely new club house in Sagamore Village. PHA plans to start construction in June of 2010 on an addition to its community center in Sagamore Village to house the new club house, currently operating in temporary space.

- New collaborations have been established with Cultivating Community for gardening programs; Community Counseling Center for counseling and life skills programs, particularly for our refugee residents; Pichintu Chorus for music programs; and Soccer Maine to help fund and operate our summer Soccer Start Program. New collaborations have also been established with local colleges that provide tutoring in PHA Study Centers in our family developments, including Bowdoin College, St. Josephs College and the University of Southern Maine.

Goal: In light of funding reductions, serve the same number of deep subsidy households. Also provide fifty (50) additional affordable housing opportunities by June 30, 2010.

- PHA has successfully served the same number of households it was serving in 2005 through our Public Housing and Section 8 Voucher Programs. Any funding reductions were mitigated through efficient management practices, and never impacted our households served.

In fact, the PHA has added 70 additional affordable housing opportunities to date, exceeding its goal of 50 by June 30, 2010. This has been accomplished primarily through new voucher programs. In FY 2006, PHA received 30 replacement vouchers that were designated to assist low income residents of a former HUD assisted property in Portland (Danforth Heights) who's HAP had expired. Eligible families were assisted, and with the remaining vouchers PHA was able to assist Katrina Victims and applicants off our waiting list. In 2009, the PHA also received 35 vouchers under the Veteran Affairs Supportive Housing Program (VASH). Through this collaboration with HUD and Maine Housing, PHA will assist 35 homeless veterans in 2010 with new rental vouchers.

Also in 2009, through a partnership between a PHA affiliate, the Portland Housing Development Corporation, the Westbrook Housing Authority and the Westbrook Development Corporation, 5 lower income first time homebuyers will be assisted with soft second mortgages at the St Patrick's School Condominium Project on Congress Street in Portland.

Attachment IV

**Portland Housing Authority
2010
9.0 Housing Needs**

Current Portland (ME) Housing Authority Wait List Statistics

PUBLIC HOUSING			SECTION 8 - HCV		
	#	%		#	%
<u>Total # of Families by Race</u>	1179		<u>Total # of Families by Race</u>	1703	
White	844	71%	White	1097	64%
Black/AF-AM	249	21%	Black/AF-AM	535	31%
AM/Indian/Alaskan	17	1%	AM/Indian/Alaskan	18	1%
Asian	69	6%	Asian	38	2%
Hawaiian/Pacific Islander	0	0%	Hawaiian/Pacific Islander	2	>1%
<u>Related Data</u>			<u>Related Data</u>		
Female	695	58%	Female	1059	62%
Male	480	40%	Male	631	37%
Handicapped	8	1%	Handicapped	5	>1%
Disabled	437	37%	Disabled	592	35%
Family w/Children	501	42%	Family w/Children	833	49%
Elderly	83	7%	Elderly	108	6%
<u>Family Size</u>			<u>Family Size</u>		
0	4	>1%	0	7	>1%
1	569	48%	1	720	42%
2	297	25%	2	366	21%
3	150	13%	3	265	16%
4	79	7%	4	148	9%
5	40	3%	5	88	5%
6	22	2%	6	45	3%
7	18	2%	7	36	2%
8	5	>1%	8	16	1%
9	0	0%	9	6	>1%
10	3	>1%	10	4	>1%
<u>Bedrooms</u>			<u>Bedrooms</u>		
0	0	0%	0	3	>1%
1	645	54%	1	799	47%
2	361	30%	2	489	29%
3	125	11%	3	276	16%
4	43	4%	4	103	6%
5	14	1%	5	27	2%
6	1	>1%	6	6	>1%

Overview of Housing Needs

Demographic Trends in Cumberland County

The demographics in Maine are changing faster than any time in our history. From 2000-2008, Cumberland County has grown by just 10,435 people, less than half what was projected for 2010. The diversity of the region is growing more rapidly. Minorities now comprise 7.2% of the population in Cumberland County, with Blacks accounting for the largest sector. From 2000-2008, the Black population more than doubled. Single persons living alone comprised the fastest growing segment of all households, tied with single parents with children. Married couples with children posted the largest decline. The region is aging. By 2025, 1 in 3 people will be a senior over the age of 55. All of these trends are having and will continue to have a huge impact on the housing needs of the residents of the Greater Portland area.

Housing Needs in Greater Portland

Affordability

The recent downturn in the economy of Greater Portland is having a significant impact on citizens' ability to secure adequate rental housing. The average salary of \$41,132 in Greater Portland is enough to pay for the average two bedroom apartment. But the average renter household income of \$27,000 - \$35,000 per year is much less. Two thirds (66%) of owners and three quarters (75%) of renters who earn less than 50% of the area median income have a housing problem, with severe cost burdens being the most prevalent. Cost burden increases with age. Overcrowding is also a problem for Black and Asian households. Rents in Cumberland County continue to exceed HUD's published FMRs. Approximately 60% of the population in Cumberland County is unable to afford the average 2-bedroom rent. In 2000 36% of renters paid over 30% of their income for rent.

The affordability of rental housing appears to be increasing for the general population. Since 2002, rents have increased just 1.5% per year, less than the rate of inflation. But renters, seniors, Black families, and single parents have not seen any gains in real income over the last decade. It is easier for low income households to find affordable small units in the marketplace than large units: 68% of efficiencies and 1-bedroom apartments that are affordable to very low income households are actually occupied by such households.

Supply

With 10,211 rental units available to meet the demands of 12,108 households earning less than 50% of median income, there is an estimated gap of 1,897 for subsidized units in Greater Portland.

Seventy-four percent of the homes in Cumberland County are heated fuel oil. The sharp increase in the price of oil coupled with the recent economic downturn has had a significant impact on rents, renters and landlords. A few landlords have stopped renting their properties and others are facing foreclosure

From 2000 to 2008, the region's urban centers built more housing units than the suburbs, and more housing units than new jobs. The suburbs captured a surprising 66% of

new jobs growth in Cumberland County but built only 13% of the region's new multi-family housing units.

Large gaps between supply and demand persist for elderly low-income renters and the physically disabled.

Quality

The housing stock in Maine is some of the oldest in the nation. Seventy percent of the housing stock in Cumberland County was built prior to 1980 with 29% built prior to 1940. While there are a variety of programs to rehabilitate single family homes. There are few programs to support the renovation of multi-family units.

Accessibility

The age of Maine's housing stock has a significant impact on the number of handicap accessible units in the Greater Portland area. However, between 2000 and 2008 Cumberland County saw an increase in the development of quality accessible housing units by private developers which has freed up some of the older accessible units for renters with lower incomes.

Size of Units & Location

Within Cumberland County approximately 30% of housing units are renter occupied. Vacancy rates have been approximately 4%. Affordability is the major barrier to finding decent, safe rental housing in Cumberland County.

**Distribution of all Rental Dwellings by # of Bedrooms in
Cumberland County, Maine**

1 Bedroom	2 Bedroom	3 Bedroom	4/5+ Bedroom
37%	41%	16%	6%

Summary

Finding affordable housing in the Greater Portland area continues to be a challenge for Maine's low, very low and extremely low income residents. The recent economic downturn has added to this challenge. But there is some hope. Greater Portland housing authorities and non-profit organizations are continuing to work together to address this issue and to raise awareness of the housing challenges facing our most vulnerable citizens.

Data Sources:
Cumberland County Regional Housing Plan - Draft December 2009
Maine Housing Cumberland County Rental Housing Facts 2008
U.S. Bureau of the Census
National Low Income Housing Coalition