

<b>1.0</b>	<b>PHA Information</b> PHA Name: <u>Garfield County Housing Authority</u> PHA Code: <u>CO095</u> PHA Type: <input checked="" 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): _____
------------	---

<b>2.0</b>	<b>Inventory</b> (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>None</u> Number of HCV units: <u>434</u>
------------	---

<b>3.0</b>	<b>Submission Type</b> <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input checked="" type="checkbox"/> 5-Year Plan Only
------------	---

<b>4.0</b>	<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:					

<b>5.0</b>	<b>5-Year Plan.</b> Complete items 5.1 and 5.2 only at 5-Year Plan update.
------------	--

<b>5.1</b>	<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: For 2015-2020 Garfield County Housing Authority will continue to assist low-income families with decent, safe, and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives; to provide necessary assistance to families for the rental or purchase of appropriate housing; to facilitate development of housing that is both affordable and attainable for lower income families.
------------	--

<b>5.2</b>	<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. <b>Goals and Objectives 2015-2019</b> <ol style="list-style-type: none"> <li>1) Continue SEMAP rating of high performer</li> <li>2) Continue good management practices to ensure optimal lease-ups / funding available</li> <li>3) Continue good practices of rent integrity</li> <li>4) Implement a rehab program with 2015 grant money for a minimum of two houses with a goal of completing continuing to grow the program.</li> <li>5) Partner with private developers as opportunities occur. Potential projects currently include: 1) a low-income housing project in Rifle, 2) a New Castle senior LIHTC project, and a potential acquisition/rehab project in Parachute.</li> <li>6) Continue and grow the down payment assistance program for low and moderate-income families and integrate it into a homebuyer education and foreclosure prevention counseling program.</li> </ol> <b>Progress on goals from 2010-2014</b> <ol style="list-style-type: none"> <li>1) Although GCHA was ranked as a standard performer in 2012, we re-gained the High-Performer status in 2013 and anticipate a perfect SEMAP score again in 2014.</li> <li>2) We are continuing good management practices to ensure optimal lease-ups per our funding available (thank you for the HUD forecasting tool.)</li> <li>3) We have continued good practices of rent integrity and we are working with HUD to identify an exception area so that we can maintain our rent integrity going forward.</li> <li>4) We have executed a contract to accomplish rehab projects by partnering with a local grant recipient.</li> <li>5) We partnered with a private developer for 13 units of a 60-unit LIHTC Glenwood Springs in 2014. We also partnered with Habitat for Humanity to provide 6 home-ownership units for very low income families.</li> </ol>
------------	--

<b>6.0</b>	<b>PHA Plan Update</b> (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: We project-based 8 vouchers at a senior housing property in Battlement Mesa in 2013; and, completed sidewalk and plumbing repairs for a 12-unit senior project in Parachute. We also partnered with Habitat for Humanity and purchased 6 lots for them, which they have paid for at completion and sale of the homes to low income families. We also subcontracted with the State of Colorado to provide HCV to four (4) additional counties and to provide State Housing Vouchers which are for homeless and mentally ill applicants. (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. Copies of the Five Year Plan for the Garfield County Housing Authority are available for review at the Administration Office located at 1430 Railroad Ave. Unit F, Rifle, CO 81650, they may also be obtained by phone at 970-625-3589 and will be posted to our website at <a href="http://www.garfieldhousing.com">www.garfieldhousing.com</a> upon approval from HUD.
------------	---

7.0	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i> Garfield County H.A. has project-based vouchers in several communities in Garfield County. GCHA placed 8 Vouchers in a 40-unit assisted/independent living residence in Parachute, and one (1) voucher with permission from HUD in a 12-unit Disabled/Senior property also in Parachute. GCHA has also placed 20 vouchers in the Silt Senior Housing apartment project owned and located in the Town of Silt. In 2014 GCHA project-based 13 vouchers in a new 60-unit multifamily LIHTC project located in Glenwood Springs, CO.</p> <p>We are currently working to partner on a 37-unit senior LIHTC project in the Town of Newcastle (8 PBVs) and the Roaring Fork School District for a 42-unit multifamily project in the Town of Carbondale (8 PBVs). These proposed developments will bring the total GCHA PBVs to 45. With 434 HCVs, these 45 PBVs will equal 10% of the available vouchers.</p> <p>The entire HCV staff will attend Nan McKay PBV training the first half of 2015.</p>
8.0	<p><b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable. <b>Not applicable</b></p>
8.1	<p><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. <b>Not applicable</b></p>
8.2	<p><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. <b>Not applicable</b></p>
8.3	<p><b>Capital Fund Financing Program (CFFP).</b>  <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. <b>Not applicable</b></p>



**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.

The following Garfield County housing data was provided by American Community Survey on the U.S Census Bureau's web site:

HOUSING OCCUPANCY	
Total housing units	23,226
Occupied housing units	20,114
Vacant housing units	3,112
Homeowner vacancy rate	0.7
Rental vacancy rate	9.5
UNITS IN STRUCTURE	
Total housing units	23,226
1-unit, detached	13,914
1-unit, attached	2,021
2 units	922
3 or 4 units	1,201
5 to 9 units	1,166
10 to 19 units	860
20 or more units	908
Mobile home	2,197
Boat, RV, van, etc.	37
HOUSING TENURE	
Occupied housing units	20,114
Owner-occupied	12,516
Renter-occupied	7,598
Average household size of owner-occupied unit	2.77
Average household size of renter-occupied unit	2.76

Occupied housing units	20,114
Lacking complete plumbing facilities	296
Lacking complete kitchen facilities	120
No telephone service available	445
OCCUPANTS PER ROOM	
Occupied housing units	20,114
1.00 or less	19,211
1.01 to 1.50	729
1.51 or more	174
GROSS RENT	
Occupied units paying rent	7,344
Less than \$200	0
\$200 to \$299	73
\$300 to \$499	240
\$500 to \$749	799
\$750 to \$999	2,095
\$1,000 to \$1,499	2,604
\$1,500 or more	1,533
Median (dollars)	1,088
No rent paid	254
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME	
Occupied units paying rent (excluding units where GRAPI cannot be computed)	7,223
Less than 15.0 percent	356
15.0 to 19.9 percent	640
20.0 to 24.9 percent	1,072
25.0 to 29.9 percent	983
30.0 to 34.9 percent	1,040
35.0 percent or more	3,132

9.0

**Characteristics of GCHA Waiting List**

HCV	# of households	% of total households
Waiting list total	427	100%
Housed data		
Extremely low income (<=30% AMI)	389	91%
Very low income (>30% but <=50% AMI)	0	0%
Low income (>50% but <80% AMI)	5	1%
Families with children	205	48%
Elderly and/or Disabled	147	34%
Race/ethnicity - WHITE	396	93%
Race/ethnicity - HISPANIC	88	21%
Race/ethnicity - BLACK	14	3%
Race/ethnicity - ASIAN/AMERICAN INDIAN	12	3%
Other	5	1%
Female	324	76%
Male	103	24%



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> <p>Continue to partner with affordable housing developers to build additional units for low and moderate income families, elderly and special needs  Continue to participate with local agencies in addressing the housing needs of the community  Continue to administer the Down Payment Assistance Programs to transition families into home ownership  Continue to seek additional funding through grants to increase affordable housing stock and make USDA RD property upgrades.</p>
10.0	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>GCHA has met all of our goals in our previous Five Year Plan. We have focused on our administrative policies and procedure to re-gain the High-Performer status in 2013 and prepare for perfect SEMAP score again in 2014.</p> <p>We partnered with a developer to complete an additional 30 LIHTC units in 2014. We took over the State DOH Down Payment Assistance program from the failed MRHC to keep those resources available to low income families our community. Through MOU’s we offer homebuyer and foreclosure counseling and we will be expanding our low-income home rehab program in 2015. We will be working with Rural Development to rehab a 12 unit senior/disabled property with a USDA grant. We will also be working with the School District, the Town of Carbondale and other local entities to build 40 affordable rental units.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>SIGNIFICANT AMENDMENT- Essentially, a <u>Substantial Amendment/Modification</u> is any action which departs from the primary mission of the Housing Authority and requires Board authorization.</p> <p>SUSTANTIAL DEVIATION/MODIFICATION - Essentially, a <u>Substantial Deviation</u> is any action that requires a change in direction, course of action, or a major revision of the goals of the Housing Authority.</p>

11.0	<p><b>Required Submission for HUD Field Office Review.</b> 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. <b>Note:</b> 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) Attached</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only) N/A</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only) N/A</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only) N/A</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only) N/A</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. <u>Agendas, minutes and public hearing notices attached. No comments were received.</u></p> <p>(g) Challenged Elements N/A</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only) N/A</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only) N/A</p>
------	---