

# PHA Plans

## 5-Year Plan for Years 2020 – 2024

(For 5-Year Period Beginning 10-1-2019 thru 9-30-2024)

## Annual Plan for FY Year 2020

(Fiscal Year Beginning October 1, 2019)

## **Westmoreland County Housing Authority Greensburg, Pennsylvania**

Michael L. Washowich  
Executive Director

**AVAILABILITY OF PHA PLAN:**

The PHA Plan (including attachments) is available for public inspection at the Housing Authority Main Administrative Office:

Westmoreland County Housing Authority  
167 South Greengate Road  
Greensburg PA 15601  
Telephone: 724-832-7248  
Website: [www.wchaonline.com](http://www.wchaonline.com)

Plan is available on WCHA website, [www.wchaonline.com](http://www.wchaonline.com).

Attachment List:

- Attachment A            Applications, Waiting List and Tenant Selection including Deconcentration Policy
- Attachment B            Civil Rights Certification, HUD Form 50077-ST-HCV-HP
- Attachment C            Resident Advisory Board Members, Minutes, Public Hearing Meeting Minutes, Authority Response
- Attachment D            Certification By State or Local Officials of PHA Plans Consistency with the Consolidated Plan

**B.1: REVISION OF PHA PLAN ELEMENTS:**

No elements of the PHA Plan were revised by the PHA.

**STATEMENT OF HOUSING NEEDS:**

Information and statistics used for the Statement of Housing Needs was taken from Westmoreland County’s 2015-2019 Five Year Consolidated Plan. In 2019, Westmoreland County will start updating its 2020-2024, Five-Year Consolidated Plan. This Plan is required by the U.S. Department of Housing and Urban Development as part of the Community Development Block Grant (and other programs) application process.

In the County’s 2015-2019 Five-Year Consolidated Plan extensive efforts have been taken to identify and evaluate the housing needs of residents (various populations) of Westmoreland County and established a series of priorities, goals and objectives to meet those needs. In an effort to better coordinate information and services the Housing Authority has incorporated relevant portions of the County’s housing needs analysis into its Annual Plan and 5-Year PHA

Plan Housing Needs Statement. The Housing Authority determined a duplication of the County's planning efforts to produce a PHA Plan Housing Needs Statement was not cost effective.

The following Housing Needs information and charts have been extracted from the Westmoreland County 2015-2019 Consolidated Plan and relate to families that potentially could be served by the Housing Authority. Also provided in this Housing Needs Component is Housing Authority Waiting List information (updated annually) relating to families who have applied for public housing or Section 8 assistance and are at some point in the application/screening or admission process.

The information and data contained in the following pages and charts is primarily derived from Comprehensive Housing Affordability Strategy (CHAS) data developed by the Census Bureau for HUD and a County initiated public outreach process. CHAS data is based on the 2012-2016 American Community Survey (ACS) Census. The 2011 estimated Westmoreland County population, on which this housing needs analysis is based, was 365,438. The most recent population estimate (2016) is 359,377. With a small decrease in population (1.3%) since 2011, it is believed there has been no substantial change in the Westmoreland County population characteristics. Estimating 2015/2019 housing needs by imposing the percentage population decrease onto 2011 housing data is a reasonable planning approach.

The eligibility for and occupancy of public housing and the receipt of Section 8 housing choice voucher assistance is primarily income based and is directed toward extremely low, very low and low-income families including the disabled and elderly.

### **Summary of Housing Needs**

High housing costs often translate to reduced economic opportunities and access to prosperity especially among lower-income racial and ethnic minorities. In Westmoreland County, renters are much more likely than homeowners to experience housing problems, among which cost burden is the most prevalent. Severely cost burdened renter households earning 30% or less of the HUD Area Median Family Income (HAMFI) have significant housing needs, as they represent 72.7% of all renters with housing problems. Among owners, the largest need category was severely cost-burdened households making 30% or less of the HAMFI, equivalent to less than \$19,200. Owner households in this income category were also the most likely to experience at least one housing problem.

HAMFI is the median family income calculated by HUD for each jurisdiction in order to determine fair market rents and income limits for HUD programs. The 2011 HAMFI for the Greater Pittsburgh metropolitan area, including Westmoreland County, was \$64,000. (\$69,700 as of April 2015) About 51% of households in Westmoreland County had incomes at or above this

level. Lower incomes were more likely among certain household types, including households with at least one person between the ages of 62 and 74 (55% below HAMFI), households with at least one person age 75 or older (79.2% below HAMFI) and households with one or more children age 6 or younger (56.6% below HAMFI.)

With regard to other housing problems, crowding is less common for homeowner households compared to renter households. Renter households experiencing overcrowding were concentrated in the lowest income tiers, while homeowners experiencing overcrowding were spread more evenly throughout the income brackets under the AMI.

### **Housing Needs**

In CHAS data, housing problems are broken down into four categories: cost burden, lack of complete plumbing or kitchen facilities, overcrowding, and zero/negative income. Cost burden and overcrowding are further subdivided into standard and "severe" problems.

### **Housing Problems by Tenure**

- In a trend likely related to the lower median household income among renters (\$24,983) compared to owners (\$48,979), renter households are more likely to experience housing problems. Across Westmoreland County, 76.3% of households were homeowners in 2011, but only 58.7% of those experiencing housing problems were owners.
- Renters outnumber owners in substandard, overcrowded and severely overcrowded conditions, but owners outnumber renters with regard to cost burden and severe cost burden.

### **Cost Burden**

- Renters earning below 30% of HAMFI are the most severely cost burdened households.
- More than one-quarter of a" severely cost burdened households were in this income category.
- Among renters, households making 30-50% of HAMFI were the most likely to pay more than 30% of income on housing costs. Among owners, those making 50-80% of HAMFI were the most likely. In total, 9,286 renters and 17,544 owners were cost burdened or severely cost burdened.
- About half of cost-burdened owner households were elderly, compared to 28% of cost-burdened renters. Elderly households comprised 46.3% of severely cost-burdened owners and 25.6% of severely cost-burdened renters.

### **Crowding**

- Crowding, defined as more than one person per room, is a concern due to lower-income families "doubling up" and, to some extent, reflects multi-generational living situations.

Single-family households represent 73.1% of crowded households; multiple, unrelated households only 17.9%.

- Crowding is less common among homeowner households compared to renter households. In total, 355 renter and 203 owner households were considered to be overcrowded.

### **Most Common Housing Problems**

Cost burden is the housing problem most commonly experienced across Westmoreland County. In 2011, there were 9,286 renter-occupied households with housing costs exceeding 30% or 50% of their income, particularly in the 0%-30% AMI and 31%-50% AMI categories. Cost burden was also a problem for 17,544 owners, though it affects a smaller percentage of the total number of owners than it does for renters.

The problem is not isolated to any particular region of the County or type of municipality. While it generally tends to occur in areas with poverty levels higher than 30%, such as neighborhoods in Monessen, Arnold and New Kensington, it also impacts a section of South Huntingdon Township (poverty rate 13%, 31% cost burdened) and a tract spanning Trafford Borough and Penn Township for which the poverty rate is 8.5%, but 34.6% are cost burdened. Cost burden in Westmoreland County affects the lowest-income households, for whom any housing cost would be burdensome, as well as higher-earning households that maintain expensive homes.

### **Populations/Household More Affected Than Others by These Problems**

Extremely-low-income households are more likely than any other type to suffer housing problems. While 25.5% of all renters and 17.8% of all owners were cost burdened, overcrowded and/or living in substandard conditions, this was true of 56.8% of renters making 30% or less of the median income and 61% of owners in that category. In total, 3,855 extremely-low-income renters and 3,532 such owners faced at least one of those problems. More than two-thirds of all renters with one or more housing problems were extremely low income.

In addition, elderly households are particularly susceptible to cost burden, and renter households are more likely to experience overcrowding and substandard living conditions.

### **Racial or Ethnic Groups Having Disproportionately Greater Housing Needs**

Across all race and ethnicity categories, the percentage of households with a housing problem is high (72.7%) for the lowest income bracket (0-30% AMI) and decreases as income increases, with 16.2% of households earning 80-100% AMI experiencing problems. However, the lowest income category is the only one for which disproportionate need does not exist by race or ethnicity. According to the above definitions, six racial/ethnic groups across the County experience housing problems at a disproportionate level: Black households earning 30-50%

AMI, Black households earning 50-80% AMI, Asian households earning 30-50% AMI, Asian households earning 50-80% AMI, Asian households earning 80-100% AMI and Hispanic households earning 80-100% AMI.

**Summary table:**

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
<b>Racial/ Ethnic Group</b>	<b>% with one or more severe housing problems</b>			
<b>Jurisdiction as a Whole</b>	<b>72.7%</b>	<b>52.0%</b>	<b>25.8%</b>	<b>16.2%</b>
White	72.5%	51.5%	25.5%	16.0%
Black/ African American	76.1%	64.7%	42.2%	12.8%
Asian	25.0%	80.0%	58.3%	46.3%
Hispanic	71.7%	54.5%	17.2%	28.6%

**Location of Racial or Ethnic Groups Experiencing Housing Needs**

While Westmoreland County's population was 95.5% White in 2011, its non-White residents were heavily concentrated in specific geographic areas. Four municipalities had non-White populations of more than 10%: Jeannette (12.3%), Monessen (18.2%), New Kensington (18.7%) and Arnold (27.2%). All four are older industrial cities with high levels of poverty. Combined, those communities represent 9.9% of the County's total population, but 36.6% of its non-White population. Hispanic residents accounted for only 0.9% of the County's population in 2011 and were most concentrated in Adamsburg (5.5%) and Penn Borough (4.4%).

**Demographic Data**

Westmoreland County lost population between 2000 and 2011, though at a rate slower than the 2.1% loss among eight surrounding counties. At the same time, the total number of households climbed by 1.6%, which indicates shrinking household size as household composition continues to shift out of married-couple families into non-family households.

Households with children fell by 9.8%, while the number of elderly households increased by 3%. Between 2000 and 2011, the number of persons age 50 and up increased by more than 20,000. As noted in the County's Housing Policy and Plan, the expansion of elderly households will require accommodation in the form of accessible units that are affordable and require minimal maintenance.

Older homeowners living in the four-and five-bedroom structures typical in some boroughs and cities may need assistance to afford aging in place or may seek relocation to other arrangements, such as single-level living. This is reinforced by the high prevalence of cost burden and severe cost burden among elderly owners.

After adjusting for inflation, the countywide median income fell by 1.1%, which along with the rising housing costs suggests that households now have relatively less buying power.

### **Estimated Number of Single Person Households in Need of Housing Assistance**

According to the 2011 Census, 43,779 householders in Westmoreland County were living alone, accounting for approximately 28.6% of all households. ACS data from 2011 describes single-person households in the County: 28,580 (65.3%) are women, 20,073 (45.9%) are residents over age 65 and 17,385 (39.7%) are renters. Compared to the general population, single-person households in the County are more likely to be in these categories.

It is likely that substantial portion of the 20,073 single seniors who lived alone in 2011 already require or will require some type of assistance to maintain accessible, affordable housing. This population cohort and its needs are expected to grow within the next five years.

### **Estimated Number of Families in Need of Housing Assistance who are Disabled**

Westmoreland County has a higher percentage of population with a disability than the state or country as a whole. About 15% of residents reported having at least one disability in 2011, compared to 13.1% across Pennsylvania and 12% in the United States. That was equivalent to 52,292 persons in the County; 46.1% of whom were age 65 or older. The most prevalent type of disability was ambulatory, defined as difficulty walking or climbing stairs, which affected 26,915 people (51.5% of those reporting a disability). The next most commonly reported disability was independent living, which affected 18,849 people age 18 or up (36% of those reporting a disability).

The supply of housing affordable and accessible to persons with physical disabilities continues to be limited, especially on the private market. In addition to ensuring that the growing number of elderly households that include a person with a disability can be accommodated by appropriate housing stock, there will be a growing need to provide assistance and supportive services that will allow seniors to age in place. This would include such assistance as accessibility retrofitting and transportation alternatives.

Across Westmoreland County, 26% of people with a disability also live in poverty, compared to only 7.2% of those without a disability. Median earnings for people with a disability were \$18,418 compared to \$30,501 for earners without a disability. These figures underscore the

struggle that many people with disabilities experience in finding and maintaining suitable housing.

### **Elderly Housing Needs**

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents in particular need affordable housing options and easy access to service providers.

Local stakeholders indicated that the need for affordable senior housing is growing, whether that takes the form of suitably sized, accessible units with access to amenities or assistance that would allow elderly residents to age in place. According to CHAS data, 65,556 households in the County contain at least one person age 62 or over. Over 41.9% of these households are low-income, earning 80% or less of the area's median family income. In addition, the Census reported that 24,135 persons 65 years and over (36.3%) had at least one disability in 2011.

The following figure illustrates the expansion of the County's elderly population, which follows national patterns according to the aging of the baby boomer cohort. The County gained just over 8,000 persons age 65 and over, within the context of overall population loss.

Total Population by Age:

<b>2010</b>		<b>2016</b>	<b>Difference</b>
365,164	<b>Total Population</b>	355,458	-9,706
17,527	<b>Persons Under 5 Year</b>	15,995	-1,532
72,668	<b>Persons Under 18</b>	65,760	-6,928
69,016	<b>Persons 65 and Over</b>	77,134	+8,118

### **Housing Market Overview**

Generally, during the next five years, the County will need to continue to preserve existing affordable housing units while advancing efforts to create a diverse supply of additional affordable opportunities. The County will continue to work toward a mix of housing types within each community to accommodate households of all types and income levels. One key trend driving housing strategies for the next five years is the increasing mismatch between incomes and housing costs.

Single-family housing units are the County's predominant housing type, representing 79.5% of the housing inventory in 2011. Multi-family units represented 14.2%, while mobile homes



accounted for 6.3%. Westmoreland County has a higher percentage of single-family homes and mobile homes than the region overall. In Arona, Bolivar, Cook, East Vandergrift and Madison, 95% of all homes were single-family. On the other hand, multi-family units are heavily concentrated, with more than one-third of the County's entire supply in just four municipalities: Greensburg, Hempfield, Jeannette and New Kensington.

**Specific Types of Housing Needed**

There is a persistent need for safe, decent and affordable housing throughout Westmoreland County. Specifically, there is a strong need for rental housing affordable to households making less than 80% of the median income, and practical options are needed to ensure that the growing number of elderly households can either age in place or be accommodated in smaller, accessible and low-maintenance units.

**Cost of Housing**

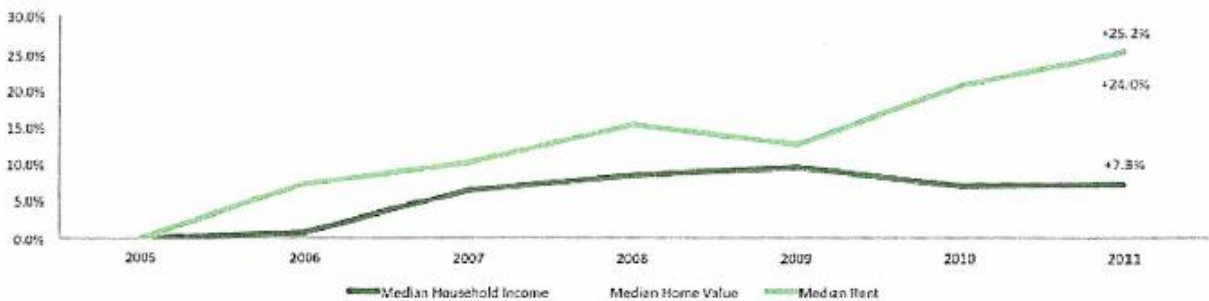
In Westmoreland County, increases in median household income between 2005 and 2011 significantly lagged increases in median rent and median home value, demonstrating a decrease in the ability of households to afford housing. By 2011, income increased 7.3%, yet median rent and home value had increased by 25.2% and 24%, respectively.

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	\$87,600	\$130,800	49%
Median Contract Rent	\$348	\$461	32%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

**Changes in Income and Housing Costs, 2005-2011**



## Available Housing Options

Housing options continue to be insufficient, especially for the County's extremely low-income residents. The statistical information presented in this section and stakeholder outreach confirm that there is a lack of available affordable housing. The number of apartments renting for less than \$500 decreased by 6,426 (24.4%) between 2000 and 2011, and the median contract rent rose 32.5% (not adjusted for inflation). As a result, the inventory of affordable rental units significantly decreased at the same time that rental rates increased. Extremely low-income households face high levels of cost burden and other housing problems resulting from a lack of affordable housing supply.

## Housing Needs of Families on the Section 8 Tenant Based Assistance and Public Housing Waiting Lists

Housing Needs of Families on the Section 8 Tenant Based Waiting List				
March 2019				
	# of families		% of total families	
	2018	2017	2018	2017
Waiting list total	4144	3872	100%	100%
Extremely low income <=30% AMI	3302	3120	79.7%	80.58%
Very low income (>30% but <=50% AMI)	692	621	16.7%	16.4%
Low income (>50% but <80% AMI)	150	131	3.6%	3.38%
Families with children (non-elderly)	2649	2388	63.9%	61.67%
Elderly families (62 or older)	354	334	8.5%	8.63%
Families with Disabilities	1141	1150	27.5%	29.7%

<b>Housing Needs of Families on the Section 8 Tenant Based Waiting List</b>				
<b>March 2019</b>				
Race/ethnicity (White)	2741	2660	66.1%	68.70%
Race/ethnicity (Black)	1041	880	25.1%	22.73%
Race/ethnicity (Hispanic)	135	112	3.3%	2.89%
Race/ethnicity (Other)	193	220	4.7%	5.68%

The Section 8 Waiting List is currently open.

As of February 2019, 87.5% of all available Section 8 Housing Choice Vouchers have been leased, the remaining vouchers have been issued to families who are looking for housing.

<b>Housing Needs of Families on the Public Housing Waiting List</b>			
<b>February 2019</b>			
	# of Families (2018)	% of total families	
		(2017)	(2018)
Waiting list total	2614	100%	
Extremely low income <=30% AMI	2302	87.3%	88.2%
Very low income (>30% but <=50% AMI)	254	10.6%	9.7%
Low income (>50% but <80% AMI)	55	2.01%	2.1%
Families with children (non-elderly)	780	29.04%	29.8%

**Housing Needs of Families on the Public Housing Waiting List**

**February 2019**

Elderly families (62 or older)	407	17.67%	15.5%
Families with Disabilities	978	37.56%	37.4%
Race/ethnicity (White)	1809	72.56%	69.2%
Race/ethnicity (Black)	457	15.48%	17.4%
Race/ethnicity (Hispanic)	60	2.18%	2.2%
Race/ethnicity (American Indian)	7	.21%	.2%
Race/ethnicity (Asian)	1	.1%	.001%
Race/ethnicity (Mixed Race)	76	2.98%	2.9%

Characteristics by Bedroom Size (Public Housing Only)			
Efficiency	363	15.74%	13.8%
1BR	1308	47.76%	50.0%
2 BR	553	23.71%	21.1%
3 BR	317	10.62%	13.1%
4 BR	57	1.76%	2.1%
5 BR	9	.13%	.3%

The Public Housing Waiting List is open. The Housing Authority anticipates the Public Housing Waiting List will remain open throughout the Plan Year.

As of February 1, 2018, WCHA has eliminated ceiling rents in public housing. Flat rents are charged for any public housing, over income residents. The flat rents, effective January 1, 2019, are as follows:

	<b>EFF</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
18-1	497	568	707	887	971	1117
18-2	N/A	568	707	887	971	N/A
18-4	N/A	568	707	887	N/A	N/A
18-5	497	568	N/A	N/A	N/A	N/A
18-6	497	568	707	N/A	N/A	N/A
18-7	497	568	707	887	971	N/A
18-8A	497	568	N/A	N/A	N/A	N/A
18-8B	N/A	N/A	707	887	971	N/A
18-9	497	568	N/A	N/A	N/A	N/A
18-10	497	568	N/A	N/A	N/A	N/A
18-11	497	568	N/A	N/A	N/A	N/A
18-12	497	568	N/A	N/A	N/A	N/A
18-13	497	568	N/A	N/A	N/A	N/A
18-14	497	568	N/A	N/A	N/A	N/A
18-15	497	568	N/A	N/A	N/A	N/A
18-16	N/A	568	N/A	N/A	N/A	N/A
18-17	N/A	N/A	636	803	876	N/A
18-18	N/A	N/A	627	791	N/A	N/A
18-19	N/A	N/A	644	811	882	N/A
18-20	N/A	N/A	630	790	N/A	N/A
18-23	N/A	N/A	616	776	848	N/A
18-24	N/A	N/A	639	808	N/A	N/A
18-25	N/A	513	628	791	N/A	N/A
18-26	N/A	466	552	700	N/A	N/A
18-27	N/A	502	620	N/A	N/A	N/A
18-28	N/A	554	N/A	N/A	N/A	N/A
18-29	N/A	644	N/A	N/A	N/A	N/A
18-39	N/A	N/A	595	764	N/A	N/A
18-40	N/A	N/A	637	804	877	N/A
18-43	N/A	N/A	N/A	787	N/A	N/A
18-44	N/A	471	572	N/A	N/A	N/A

## Deconcentration and Other Policies that Govern Eligibility, Selection, and Admission

Chapter 4 – Applications, Waiting List and Tenant Selection, which include the Deconcentration Policy of the Westmoreland County Housing Authority, Occupancy and Admissions Policy for the Housing Choice Voucher Program and Public Housing are attached.  
See **Attachment A**.

### Housing Choice Voucher Program

The Westmoreland County Housing Authority Housing Choice Voucher Program (Section 8) has revised its Admin Policy. It was approved by HUD on March 27, 2017. The resulting changes are that all applications will be date and time stamped upon receipt by the Authority; and changes to an applicant’s circumstances for local preferences will be from the original date of application; moving forward, applicants from the regular waiting list will be given 3 vouchers to 1, for local preference.

The Housing Choice Voucher Program has implemented the small market fair market rents, as required by HUD, effective April 1, 2018.

### Financial Resources

The following table is included to indicate the Financial Resources, Planned Sources and Uses, as of March 2019:

#### FY Beginning 10/01/2018

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (estimates-FY beginning 10-01-2018)</b>		Public Housing Operations, Capital Improvements and Section 8 Operations
a) Public Housing Operating Fund	21,601,964	
b) Public Housing Capital Fund	5,646,460	
c) HOPE VI Revitalization	3,264,931	
d) HOPE VI Demolition	0	
e) Annual Contributions for Section 8 Tenant-Based Assistance	0	
f) Resident Opportunity and Self-Sufficiency Grants	12,240,986	
Other Federal Grants (list below)	0	
ROSS Service Coordinator Grant	238,071	Tenant Services-ROSS 2017

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
Public Housing & Section 8 FSS Coordinator Program Grant	211,516	PH & HCV Tenant Services
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>	2,578,729	
2016 Capital Fund	199,870	Public Housing Capital Improvements
2017 Capital Fund	3,378,859	
<b>3. Public Housing Dwelling Rental Income</b>	5,118,500	Public Housing Operation
<b>4. Other income (list below)</b>	21,300	
Public Housing Investments Interest	21,300	Public Housing Capital Improvements/Operation
Section 8 Investments		Section 8 Operations
<b>4. Non-federal sources (list below)</b>		
<b>Total resources</b>	\$29,320,493	All Program Operations

**B.2 NEW ACTIVITIES:**

**Mixed Finance Modernization or Development**

- Although the Housing Authority has never received a HOPE VI revitalization grant, if eligible and funding is available, the Housing Authority will consider applying for a HOPE VI Revitalization (or Demolition) grant in the upcoming fiscal year. Various developments are under consideration for total or partial revitalization including those in New Kensington and Monessen.
- In addition to HOPE VI, the Housing Authority will actively pursue any/all grant assistance dealing with mixed financing modernization that might become available during the Plan year. No specific dates have been established concerning the submission of Hope VI proposals. Only at the time of a NOFA release can the eligibility of the Authority and applicability of the funding as it relates to needs in Westmoreland County be determined. Mixed Finance, Modernization or Development applications will likewise be submitted if/when a HUD funding source is identified. No timetable has been established.
- In late 2010, the Housing Authority accepted a Phase I proposal to develop (South Greengate Commons) consisting of a 5-acre parcel within its 56 acre WCHA – Campus

property located on South Greengate Road, Greensburg PA. During the first phase, 45-units of senior housing (62 or older) was constructed and occupied starting October 2013. South Greengate Commons funding consisted primarily of Low Income Housing Tax Credit (LIHTC) Equity and Westmoreland County HOME and Act 137 funding. The building maintains a large waiting list and has maintained full occupancy since initial lease up. Section 8 project-based voucher assistance subsidizes 31 of the 45 units.

- Phase II development planning began in 2013; a 47-unit senior housing (62 or older) complex (Odin View) located on an additional 5 acres within the WCHA – Campus property was conceptually developed. A LIHTC application was submitted to the Pennsylvania Housing Finance Agency (PHFA) in 2014. After several attempts to secure LIHTC’s, WCHA and Affiliate Non Profit was tentatively awarded a low income tax credit allocation (LIHTC) for the proposed project in May 2018. The project will utilize 47 Section 8 Project-Based Subsidy Vouchers. The project will be constructed in 2019-2020 with occupancy scheduled to occur starting in May 2020.

No federally assisted public housing is planned for the site.

- WCHA will continue to market for sale or lease the WCHA – Vacant Office Building and remaining campus property for development. Proceeds from a sale or lease will enable the WCHA to strategically provide funding assistance for future WCHA - Affordable Housing projects within Westmoreland County.
- WCHA will continue to work with USDA Rural Development on the modernization/rehabilitation of rural housing owned within Westmoreland County. In addition, the Authority will work to use USDA funding to acquire rural public or privately owned developments as opportunities/financing become available.
- Mixed-Finance public housing allows for the mix of public, private and non-profit funds to develop, modernize, rehabilitate and operate affordable housing developments. New developments, built for families with a wide range of incomes, may be made-up of a variety of housing types including market rate rental, homeownership, private, subsidized, and public housing. Existing public housing developments in the City of New Kensington (East Ken Manor – Annex & Kensington Manor) and Monessen (Park and Highland Manor) will be examined as possible sites for public housing mixed financing improvements and redevelopment. Participation in any mixed financing activity is contingent on the availability of funding and favorable financing. The Authority may look to possibly enter into development agreements with private developers to assist with rehabilitation and development of mixed finance developments.
- The Housing Authority will continue to work with private and public organizations, developers and property owners to explore additional acquisitions of housing sites or vacant land for development of affordable housing within Westmoreland County. Opportunities to expand the supply of lower income family and/or senior housing in communities, not currently served or underserved, will be pursued.
- In 2018, WCHA acquired the First Commonwealth Bank Building located at 111 Main Street, Greensburg PA. The strategic 5-year plan acquisition will allow WCHA and Non-



Profit Affiliate to develop Floors 2-7 within the building into housing or an associated permitted use within the City of Greensburg.

- WCHA acquired in 2017, 15.77 acres of land within North Huntingdon Township and Irwin Borough. The strategic 5-year plan acquisition will allow WCHA and Non-Profit Affiliate to develop the acreage into new, affordable, senior housing.
- As opportunities are presented, the Housing Authority intends to pursue the purchase of additional property to alleviate current parking problems, serve as buffer areas between existing developments and adjacent neighborhoods, and meet other objectives as they develop. Where appropriate, relevant HUD developmental regulations will be followed.
- WCHA intends to pursue the purchase of additional housing units as opportunities develop. Currently, the purchase of 11 affordable units in Sewickley Township is under consideration. These units would be converted to project-based voucher assistance, if allowable under current regulations.
- With the unavailability of direct federal funding for low-income housing development, the Housing Authority will pursue LIHTC and private financing options to meet the housing needs in underserved areas of the County. Developments modeled after South Greengate Commons and Odin View will be pursued.

### **Demolition and/or Disposition**

- An application for demolition of 8 units of federally assisted public housing at Highland Manor – PA 18-08B was submitted to the HUD Special Applications Center (SAC) Office and approved in November 2017. The designated units were in a physical condition that warranted demolition, and said units were razed in 2018.
- In 2019, WCHA is developing a Phase II – Demolition Application for the demolition of 18-20 units of federally assisted public housing at Highland Manor – PA 18-08B. The application will be submitted to the HUD SAC for approval in 2019. The designated units have physical and structural deficiencies that warrant demolition. The Authority is performing a structural and feasibility analysis to determine the exact amount of units to raze in an effort to reinvest capital into the remaining units to preserve affordable housing at Highland Manor. Substantial renovations are required to preserve the remaining units.
- Should the need develop; the Housing Authority will use its option to demolish units at any public housing site under the de minimis exception (Maximum of 5 Units within a 5-year period).
- WCHA intends to submit a Disposition Application to the HUD – SAC in 2019 for the disposal of 1.3 acres and Four Buildings (20 Units) within Kensington Manor – PA 18-04 using as a justification based on *Surrounding Area: 24 CFR 970.17(a). Retention of units is not in the best interests of the residents or the*

*PHA because the conditions in the area surrounding the project (e.g., density, industrial or commercial development) adversely affect the health or safety of the residents or the feasible operation of the project by the PHA.* The disposal is within a strategic City of New Kensington – Industrial Revitalization Zone. The buildings and units have experienced low occupancy rates and in 2019 they are all vacant.

### **Conversion of Public Housing to Tenant-Based Assistance**

The Housing Authority does not have any public housing developments or affordable housing units required to be converted to project-based voucher subsidized housing by HUD. Any conversions would be voluntary unless HUD Regulations change during the next 5-year planning cycle.

### **Voluntary Conversion Assessments**

**Note: On November 13, 2018, HUD Released a notice to Public Housing Executive Directors indicating the Departments goal to reposition 105,000 public housing units to a more sustainable platform by September 30, 2019 in its FY2019 Annual Performance Plan.**

- WCHA, in 2019, has initiated plans to reassess the benefits of voluntarily converting its public housing scattered site developments (174 units) to project based voucher assistance, based upon PIH Notice 2018-04 (HA) (Demolition and/or Disposition of Public Housing property, eligibility for tenant protection vouchers and associated requirements) and PIH 2017–21 (HA) (Housing Opportunity Through Modernization Act of 2016 (HOTMA) — Housing Choice Voucher (HCV) and Project-Based Voucher (PBV).
- Rising management costs and reduced capital funding makes a conversion from Public Housing to a Project Based Voucher subsidy platform appropriate. The following sites will be submitted to the HUD – SAC for disposition and conversion to PBV:

Development	Number of Units
18-17 Latrobe Townhouses	20
18-18 Arnold Townhouses	20
18-19 Greensburg Townhouses	20
18-20 Vandergrift Townhouses	20
18-23 Jeannette Townhouses	30

18-24	Lower Burrell Townhouses	30
18-43	Penn Manor	16
18-44	Derry Garden Apartments	18

Justification for conversion will be based on the following PIH Notice 18-04 categories:

1. **Improved Efficiency/Effectiveness Through On-Site Development of Low-Income Housing:** 24 CFR 970.17(c). The requirements of Section 3) A.2 of this notice apply except the replacement low-income housing units are located on-site. The replacement low-income housing units may be newly constructed or the same public housing units after modernization (rehabilitation).
2. **Scattered Site Units.** Due to distance between units and lack of uniformity of systems (e.g. HVAC, utilities) the PHA demonstrates an unsustainability to operate and/or maintain the units as public housing. For purposes of this notice, scattered site units generally mean units in non-contiguous buildings with four or fewer total units.

Tenant-Protection Vouchers (TPVs) will be applied for in accordance with HUD – PIH Notice 18-04 and 18-09. Units not approved for TPVs will be converted to PBVs.

### Non-Smoking Policies

HUD’s final rule pertaining to non-smoking in Public Housing was published on December 5, 2016. WCHA has worked to prepare public housing residents for the non-smoking rule. WCHA implemented the non-smoking rule prior to the effective date of August 2018. The new non-smoking policy was discussed at the Resident Advisory Board Meeting in May of 2018. The draft policy was provided to the residents in attendance, and informational meetings were held at each public housing site to provide the initial notification of the new policy.

### Project-Based Vouchers

The Westmoreland County Housing Authority has implemented the Section 8 Project-Based Voucher Program and as of (April 2019) funding is provided to 3 developments; a 70 unit development, the **Villages of Easton**, located in the Borough of Irwin, a 45 unit elderly (62 and over) development, **South Greengate Commons**, situated in Hempfield Township – Westmoreland County. With 31 of the units at South Greengate Commons subsidized with project-based vouchers. In 2019 the WCHA awarded 47 Project-Based Vouchers to a proposed 47 unit, elderly (62 and over) development, **Odin View**, situated in Hempfield Township – Westmoreland County.

The Project-Based Voucher Program is viewed by the Housing Authority as a method to meet the housing needs of those persons currently on the Section 8 Waiting List as well as those low-income families not served by the Housing Choice Voucher (HVC) Section 8 Program.

The Housing Authority has developed a written set of policies and procedures applicable to the administration of the Project-Based Voucher Program. These appear as Chapter 17 of the Section 8 Administrative Plan. The policies and procedures deal with the general requirements of the program, criteria that owners must provide, overall dwelling unit requirements, how new and rehabilitated units are handled as part of the program, HAP contract, selection of tenants, rules concerning occupancy and how rents to owners are calculated. The Project-Based Voucher Program policy has been modeled after the federal requirements appearing at 24 CFR Part 983. These policy and procedures, as well as applicable deconcentration requirements (used in the site selection process) will be followed in implementing all phases of any project-based voucher activity.

A 5-year goal of the Housing Authority is to expand the Project-Based Voucher Program and use up to 20% of its Section 8 base number of units for project-based assistance. WCHA will utilize the additional 10% allowed under HOTMA to increase the Authority's threshold up to 30% total. Contingent upon complying with 24CFR Part 983 and in accordance with WCHA's written unit selection policy, the Authority is prepared to commit PBVs to WCHA owned units in accordance with all applicable regulations, following a public advertisement and selection process. WCHA remains significantly under the 20% project-based threshold, as well as the total 30% limit as defined in HOTMA (10%).

In addition, consideration will be given for project-base to all or a portion of the public housing scattered site inventory, other WCHA properties and provide housing assistance to underserved areas.

### **Units with Approved Vacancies for Modernization**

As Public Housing communities experience vacancies that exceed normal wear and standard occupancy preparation, said vacancies are classified for modernization. These units are taken off line in the PIC system for the duration of the renovation.

### **Other Capital Fund Grant Programs**

The Westmoreland County Housing Authority has applied for, and will continue to apply for, other Capital Grant Programs, specifically the Safety and Security Grant. The Grant would be used for physical improvements, such as: apartment entry doors, deadbolt locks and surveillance cameras at various WCHA communities.

### **B.3 CIVIL RIGHT CERTIFICATION:**

PHA Certifications of Compliance with the PHA Plans and Related Regulations, HUD Form-50077-ST-HCV-HP is attached to this document. See **Attachment B**.

### **B.5 PROGRESS REPORT:**

Following is the progress the Housing Authority has made in meeting the goals established in the Five-Year PHA Plan for the period 10-1-2014 to 9-30-2019:

1. Over the 5-year period, the Housing Authority remained committed to applying for additional (targeted and general assistance) Section 8 vouchers if/when they become available. The commitment to expand the supply of assisted units will continue into the next 5-Year Plan. Over the past 5 years there has been no RFP published by HUD requesting applications for general purpose (non-targeted) Section 8 units. With the unavailability of additional, general purpose units from HUD, the Housing Authority has no control over requesting additional units. The Housing Authority considers this goal to have been met.
2. The Westmoreland County Housing Authority established a goal of having 95% of all public housing units occupied. Due to a PHAS change, the goal was increased from 95% to 97% in 2013. Over the 5-year period, the average occupancy rate (as determined by a March 2019 snapshot) has been 93.4%. The occupancy rate fluctuates monthly; the February percentage is used for PHA Plan purposes and does not reflect annual performance. Units not occupiable (awaiting disposition, demolition or major rehabilitation) and held “off line” for many years were required to be put “on-line” in 2012. Counting units not available for occupancy as vacant, negatively impacted the Housing Authority’s Occupancy Rate. Filling efficiency and larger 3, 4 and 5 bedroom units has been a problem throughout the 5-year period. The Agency-wide occupancy rate in March 2019 was 95%. Occupancy will continue to be tracked throughout the next 5-year period. Reducing the number of units “online” due to demolition and disposition has had little effect on occupancy levels.
3. The Housing Authority tracks AMP performance including AMP’s considered “non-performing” on a monthly basis. The objective is to improve vacancy/occupancy ratios. Over the past 5 years, AMP’s 2 and 7 are best described as “continually non-performing”. (adjusted vacancy rates over 5%). Although these 2 AMP’s remain non-performing, the Housing Authority has reduced by 60%, the number of non-performing AMP’s identified in past years. Small waiting lists, excessive tenant damage to units, decline in area population, competition from other low-income housing providers and lower turnaround times are identified as reasons for the poor performance in AMP’s 2 and 7. Efforts to meet the goal of reducing the vacancy rate at non-performing AMP’s will continue. Taking units “off- line” for modernization at East Ken Manor and anticipated demolition at Highland Manor will reduce vacancy rates. Marketing aimed at increasing occupancy has been initiated. This

includes creation of sample apartments, “Now Leasing” banners, mini-bus service, radio, newspaper outreach, participation in “Senior Shows”, Health Expos and others.

4. The Housing Authority will continue to leverage private and other public funds to create additional housing opportunities by designating up to 20% of its current base unit voucher inventory to project based assistance. As of February 2019, 226 vouchers are being used for project-based voucher assistance.
5. The 2010 acquisition of Monessen House, Marley Court, Duff Manor and Mt. Pleasant by the Housing Authority, are concrete steps taken toward meeting the goals of creating additional housing opportunities and acquiring additional units in underserved areas. The Housing Authority believes the goal of expanding assisted housing has been met. Moving forward the Authority continues to implement the goal of creating additional housing opportunities in communities underserved by affordable housing stock. Those communities consist of but are not limited to: North Huntington Township and the City of Greensburg – down town business district.
6. The Housing Authority will continue efforts aimed at developing its 56-acre campus along South Greensburg Road, Hempfield Township, Westmoreland County. This is a multi-year effort with Phase I consisting of the development of the 45-units of senior housing (62 or older) South Greengate Commons. Phase II planning began in 2013 on a 47-unit senior housing (62 or older) housing apartment building, Odin View. The Authority secured LIHTC’s in 2018 from PHFA and HOME Funding from Westmoreland County to supplement Authority and local funding to construct the development starting in 2019, with occupancy scheduled for May 2020. WCHA continues to market its former administration building located at 154 South Greengate Road, on the 56-acre campus for lease of sale along with additional vacant acreage for development activities.
7. Over the 5-year period, the Housing Authority’s Housing Choice Voucher Program has annually attained HUD’s highest performance designation, “High Performer”. The Public Housing Program has attained a “Standard Performer” designation over the same period. Performance will continue to be monitored in the 5-Year Plan for Years 2019-2024.
8. The majority of complaints concern Mental Health issues, Drug and Alcohol problems and peaceful enjoyment. The number or percentage of customer complaints have lessened. Although complaints have occurred concerning those issues, public housing resident satisfaction has been positively impacted by: designating selected elderly development parking lots as “Resident Only”, accelerated modification of bathtub enclosures (tub cuts) and establishing mini-bus service at selected developments. The installation of energy efficient lighting in developments where tenants pay for electric service, quick turn-around of reasonable accommodation requests and construction of additional accessible housing units have also had a positive impact on resident satisfaction. With bed bug infestation becoming more of a problem the quick response/resolution of tenant concerns has had a positive effect on tenants. The concern of elderly public housing tenants occupying buildings with young disabled tenants has been positively impacted through greater monitoring of medical/pharmaceutical regimens of the younger tenants. Elderly residents have been instructed by local mental health staff to observe/report changes in young adult

behavior. Applicants are being served more quickly with lower unit turnaround time. The average annual turnaround time for the past year is 127.57 days.

9. The conversion of efficiency units into one-bedroom, accessible units at many of the Housing Authority's elderly developments have been completed. The Housing Authority meets all HUD requirements for accessible housing at high rise developments.
10. The Housing Authority determined the short-term designation of developments to "elderly only" may meet the Housing Authority objectives. Derry Garden Apartments has been granted elderly only distinction. The Housing Authority may pursue designating additional buildings as "elderly and near elderly only" according to HUD regulations. The Authority may consider pursuing the designation of its three (3) Multi-Family Developments, Section 8 New Construction Buildings Hempfield Towers, Arnold Tower and Loyalhanna Apartments, as elderly/near elderly, and establish an elderly preference.
11. Providing homeownership opportunities to assisted families has been successful over the 5-Year PHA Plan period (2014-2019). Since inception of the Homeownership Program, 63 Public Housing and/or Section 8 FSS residents have become homeowners. Getting tenants in a position for homeownership opportunities has been challenging, down-payment and closing cost requirements and general economic conditions continue to hamper resident commitment to homeownership.
12. The Housing Authority will continue to examine the feasibility of converting public housing units to project based voucher or project based rental assistance under the Rental Assistance Demonstration (RAD) program. The November 13, 2018, HUD notice to Public Housing Executive Directors, has requested Public Housing Authorities to consider a focused effort to **repositioning public housing from Public Housing to a more stable funding platform**. HUD is providing PHAs with additional flexibilities, allowing communities to develop locally, appropriate strategies to preserve affordable housing.
13. The Housing Authority continues to support the commitment to increase the number of employed, public housing and Section 8 residents. From January 1, 2018 to December 31, 2018, through the efforts of the Family Self Sufficiency Program (FSS), and the Resident Opportunities and Self Sufficiency Program (ROSS), 38 new resident employments have taken place. In addition, on average, an additional 80 persons (annually) have retained employment for a period of over one year.
14. Section 504 of the Rehabilitation Act of 1973 (as amended) implementation continues. Due to the exceptionally high cost of the accessible improvements and the unavailability of acceptable sites, the Housing Authority has altered the completion of this goal. 504 activities are now projected to be completed in 2018. The Housing Authority is committing at least 25% of its capital funds, targeted for physical improvements, toward 504 improvements. The planned conversion of small efficiency units in many of the elderly developments, into accessible one-bedroom units, has been completed. Remaining 504 improvements scheduled and underway will be mostly targeted to creating large family accessible units and accessible community space. East Ken Manor has not been completed for full accessibility due to the large scope of work required to make 7 units accessible as well as common access facilities. The estimated cost to convert the development to full

accessibility exceeds \$1.5 million. The Authority is evaluating a Phase plan to meet the needs of the community.

15. The goals established by the Housing Authority to further fair housing and equal housing opportunity continue to be met. The policies and initiatives established to manage issues and situations related to the Violence Against Women Act (VAWA) and other accessible housing concerns continue to take a prominent role in operations. Policy documents have been written to assure equal access to assisted housing regardless of sexual orientation or sexual identity. Victims of sexual assault are now covered under VAWA.
16. Disposition and demolition objectives have been successfully met. The 2013/14 disposition of the 48 unit East Ken Manor Annex to the Westmoreland Non-Profit Housing Corp. and the 2014 demolition of 16 units at Park Manor were completed as planned. The Authority also completed the demolition of 8 units at Highland Manor. Additional Demolition and disposition of public housing units will be pursued during the 2019-2024 planning period.

#### **B.6 RESIDENT ADVISORY BOARD (RAB) COMMENTS:**

The comments of the Resident Advisory Board (RAB), including the Authority's response, is attached to this document as **Attachment C**.

#### **B.7 CERTIFICATION BY STATE OR LOCAL OFFICIALS OF PHA PLANS CONSISTENCY WITH THE CONSOLIDATED PLAN:**

The Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, HUD-Form 50077-SL, is attached to this document as **Attachment D**.

#### **C. STATEMENT OF CAPITAL IMPROVEMENTS:**

The 2018 Capital Fund Annual Statement (HUD Form 50075.1) was approved by HUD on September 27, 2018.

##### **C.1 CAPITAL IMPROVEMENTS:**

The Capital Fund Five-Year Action Plan (HUD Form 50075.2) was approved by HUD on September 27, 2018.