

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<p>PHA Name: <u>Chippewa County Housing Authority</u> PHA Code: <u>WI248</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2024</u> The Five-Year Period of the Plan (i.e. 2019-2023): <u>2024-2028</u> PHA Plan Submission Type: <input type="checkbox"/> 5-Year Plan Submission <input checked="" type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>All information regarding the proposed PHA Plan, PHA Plan Elements, all information relevant to the public hearing and proposed PHA Plan, and the PHA policies are available for inspection by the public at the Housing Authority office located at 711 N. Bridge St. #14, Chippewa Falls, WI 54729. The current 5-Year plan is posted on the Authority’s website.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table><tr><th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr><tr><th>PH</th><th>HCV</th></tr><tr><td>Lead PHA:</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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B.	Plan Elements. Required for <u>all</u> PHAs completing this form.
B.1	<p>Mission. State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years.</p> <p>The mission for Chippewa County Housing Authority is to encourage, promote and assist in the development and provision of decent, affordable, and accessible housing for all county residents.</p>
B.2	<p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.</p> <p>Goal: Expand the supply of affordable housing Objective: Maximize Housing Choice Voucher funding by increasing leasing to 100%. Objective: Review and modify payment standards for Housing Choice Voucher program as needed. Objective: Apply for funding that can be used for assisting low-income families to pay their rent/utilities. Objective: Apply for funding that would allow the acquisition of existing properties that are dilapidated or blighted. Rehabilitate and offer them for rent or for sale at rates that are affordable for low income households. Objective: Leverage private or other public funds to acquire or build units or developments.</p> <p>Goal: Improve the quality of housing Objective: Apply for funding that can be used to maintain the existing housing stock in Chippewa County. Objective: Provide assistance to owners in maintaining and upgrading their owner occupied, or their rental units, by providing funding for repairs and the removal of lead based paint and asbestos hazard. Objective: Work with owners and county zoning to develop plans for improving properties that are substandard or in violation of codes or HUD inspection standards. Objective: Assist municipalities with demolition of condemned properties.</p> <p>Goal: Expand homeownership for low-income families Objective: Apply for funding that can be used to provide down payment assistance. Objective: Expand the Housing Choice Voucher homeownership program. Objective: Work with community partners to develop new construction housing or rehabilitate existing housing for low-income homebuyer households. Efforts will be made to make new construction homes energy efficient and visitable.</p> <p>Goal: Provide support to assist homeowners in maintaining homeownership Objective: Apply for funding that can be used to assist homeowners in completing repairs to their homes. Objective: Apply for funding that can be used to assist homeowners in accessibility improvements.</p> <p>Goal: Promote Fair Housing Objective: Advance Fair Housing practices by disseminating information about the laws and practices of fair housing. Objective: Assist housing consumers who have been victims of discrimination by negotiating with the violator. Objective: Assist housing consumers who have been victims of discrimination to file complaints with HUD when negotiations are not effective.</p>

B.3	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>Goal: Expand the supply of affordable housing, especially large unit housing (4 bedroom or larger) Objective: Maximize Housing Choice Voucher funding by leasing at 100%. In the past five years, Chippewa County Housing Authority (CCHA) has been awarded 42 additional vouchers including 33 Mainstream vouchers, 5 Foster Youth to Independence vouchers and 4 fair share allocation of Housing Choice vouchers. CCHA currently has a total of 451 vouchers and has not been able to lease all vouchers but is utilizing more than 100% of the PHA budget authority. Objective: Apply for funding that can be used for assisting low-income families to pay their rent/utilities. CCHA has applied for and received funding for Tenant Based Rental Assistance, Mainstream vouchers, and Foster Youth to Independence vouchers. Objective: Apply for funding that would allow the acquisition of existing single and multi-family rental properties that are dilapidated or blighted. Rehabilitate and offer them for rent or for sale at rates that are affordable for low income households. Focus will be on large unit properties. CCHA has acquired 6 additional units of single family housing during the 5-year period, and has sold 2 to low income homebuyers, is managing 1 as an affordable rental unit without unit-based subsidy, and 3 are in the process of rehabilitation to be sold to low-income homebuyers.</p> <p>Goal: Improve the quality of housing Objective: Apply for funding that can be used to maintain the existing housing stock in Chippewa County. CCHA serves as the administrator of the CDBG program for the West Central Wisconsin Housing Region and 23 CDBG Revolving Loan Funds on behalf of various municipalities. The CDBG program provides funding for home repairs. Objective: Provide assistance to owners in maintaining and upgrading their owner occupied, or their rental units by providing funding for repairs and the removal of lead based paint and asbestos hazard. CCHA has Rental Rehab and Lead Hazard revolving loan funds available to owners of rental properties in Chippewa County. Objective: Work with owners and County Zoning to develop plans for improving properties that are substandard or in violation of codes or HQS. CCHA regularly works with owners to improve substandard properties through the CDBG home repair program. Objective: Assist municipalities with demolition of condemned properties. In the 5-year period, CCHA has not been approached by any municipality to assist with the demolition of condemned properties.</p> <p>Goal: Expand Homeownership for low-income families Objective: Continue to provide assistance with down payments. In the 5-year period, CCHA has assisted 18 home buyers with down payment assistance through various funding sources such as CDBG, HCRI, and BUILD-Chippewa Falls. Objective: Expand the Housing Choice Voucher homeownership program. In the 5-year period, CCHA's HCV homeownership program has decreased in participation with currently 3 participating homeowners. In the current housing market, it is difficult for low-income households to find housing that they can afford that will pass HQS inspection standards. CCHA continues to make the program available for voucher holders who are interested in homeownership. Objective: Work with Chippewa YouthBuild Program to create new housing for low-income homebuyer households. Efforts will be made to make these homes energy efficient and visitable. CCHA partnered with Workforce Resource Inc. (WRI) to construct 2 homes through the YouthBuild program. CCHA partnered with WRI on another YouthBuild grant, but the grant was not funded and so the program has ceased. In 2023, CCHA initiated a partnership with Chippewa Valley Habitat for Humanity to construct a single-family home as a pilot partnership to develop affordable housing for low-income homebuyer households.</p> <p>Goal: Provide support to assist homeowners in maintaining homeownership Objective: Continue to provide programs that will assist homeowners in completing repairs to their homes. In cooperation with Chippewa County, CCHA is administering the regional CDBG home repair program and submits CDBG funding applications on a biannual basis on behalf of Chippewa County. CCHA is also administering BUILD-Chippewa Falls funds for home repair in cooperation with the City of Chippewa Falls. With the active regional CDBG grant and the locally held revolving loan funds, there are enough funds available to meet the need at this time. Objective: Identify an additional service group or organization that can assist homeowners with chore services. In Chippewa County, there are volunteer groups such as the Lions Club, Boy Scouts, and United Way who can assist homeowners with chore services. Objective: Continue to provide programs that will assist homeowners in accessibility improvements. In the 5-year period, CCHA has assisted 14 homeowners with accessibility improvements to their homes through the CDBG home repair program.</p> <p>Goal: Re-establish a Central Point of Intake for Homeless Services in Chippewa County Objective: Identify an agency that is able and/or willing to provide a homeless intake service. CCHA is an active member of the Chippewa County Council on Homelessness and Hunger which highlighted the need for a central point of intake for homeless services in Chippewa County. This group has supported the efforts of a local agency, the Career Development Center – Outreach office, to become the central point of intake for Chippewa County residents experiencing homelessness. Objective: Identify sources of income to cover the costs of providing the homeless intake services. CCHA, and other members of the Chippewa County Council on Homelessness and Hunger, have been active in providing education and awareness to the community on the issue of homelessness, which has increased community involvement, including donations and other funding opportunities for the CDC-Outreach office to conduct their intake efforts. CCHA has also written letters of support for grants written by the CDC-Outreach office to support homeless intake.</p> <p>Goal: Promote Fair Housing Objective: Advance Fair Housing Practices in the County by disseminating information about the laws and practices of fair housing. CCHA disseminates fair housing information by posting information on its' website, conducting an annual fair housing coloring contest for after school programs, and posting fair housing information at public locations. Objective: Assist housing consumers who have been victims of discrimination by negotiating with the violator. CCHA negotiates with landlords who participate in the Housing Choice Voucher program as needed for violations of fair housing laws. Objective: Assist housing consumers who have been victims of discrimination to file complaints with HUD when negotiations are not effective. CCHA has and continues to make HUD contact information readily available to consumers.</p>
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B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>CCHA works in partnership with the local domestic violence agency, Family Support Center which provides rental assistance and case management/advocacy services for individuals and families who are homeless or at risk of homelessness due to fleeing domestic violence, dating violence, sexual assault or stalking. CCHA provides information and referral to local domestic violence agencies as well as coordination of their services in conjunction with housing assistance that the victim/s need.</p>
C. Other Document and/or Certification Requirements.	
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>CCHA defines "significant amendment" as the total elimination of a program for reasons other than lack of funding, and changes to rent or admission policies except those changes that are required or adopted to reflect changes in HUD regulation or are implemented due to national or local emergencies are exempted actions and will not be considered significant amendments or modifications to the 5-Year Plan.</p>
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D. Affirmatively Furthering Fair Housing (AFFH).	

D.1

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

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

Fair Housing Goal:

Enact, strengthen, or advertise a local fair housing law: CCHA will publish notice in the Chippewa Herald newspaper to increase community awareness of fair housing laws and protected classes.

Fair Housing Goal:

Display a fair housing poster or provide fair housing information at an appropriate public place: CCHA will post notice of fair housing information in three public locations.

Fair Housing Goal:

Enlist the participation of after-school programs in promotion of fair housing information and distribution of fair housing coloring/art contest.

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

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

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))
- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. (24 CFR § 903.6(b)(2))
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

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

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

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

C.4 Required Submission for HUD FO Review.

Challenged Elements.

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

D. Affirmatively Furthering Fair Housing.

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

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

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

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.