

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
---	---	--

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>West Palm Beach Housing Authority</u> PHA Code: FL009</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/01/2024</u> The Five-Year Period of the Plan (i.e. 2019-2023): <u>2024-2028</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input 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>The principal office of the West Palm Beach Housing Authority (WPBHA) is located at 3700 Georgia Avenue, West Palm Beach Florida 33405. The West Palm Beach Housing Authority will make this PHA Plan, all attachments, supporting documents related to this Plan, as well as the policies related to the following elements available for review at the aforementioned principal office, as well as any additional information regarding WPBHA policies not included below:</p> <ul style="list-style-type: none"> • Statement of Housing Needs and Strategy for Addressing Housing Needs • Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. • Financial Resources • Homeownership and Self-sufficiency Programs • Grievance Procedures • Pet Policy. <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table border="1" data-bbox="212 1329 1471 1936"> <thead> <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> </thead> <tbody> <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> </tbody> </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:																							
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:																																	

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>See attached 5-year Plan</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>See attached 5-year Plan</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>See Progress Report attached</p>					
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>The WPBHA has adopted VAWA policies and procedures for both its Section 8 HCV and Low Income Public Housing (LIPH) programs. Detailed procedures are available in the HCV Administrative Plan and the Admissions and Continued Occupancy Policy(ACOP) for the LIPH program. To ensure that all actual and potential beneficiaries of the HCV and LIPH programs are aware of their rights under VAWA, the WPBHA provides all participants with information about VAWA at the time of admission and at annual reexamination. The WPBHA also includes information about VAWA in notices of termination of assistance.</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>The West Palm Beach Housing Authority will consider the following changes to its Annual and 5-year plan to be "significant".</p> <ul style="list-style-type: none"> Any Change required by amendment in federal statutes, regulations or HUD notices that in the opinion, of the West Palm Beach Housing Authority (WPBHA) have either substantial programmatic or financial or administrative burdens beyond the programs under administration at the start of the Plan Year Any change that the WPBHA Board determines to be significant. Any additional plans for demolition of any housing owned or managed by the WPBHA. 					
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	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N <input type="checkbox"/> <input checked="" type="checkbox"/> (b) If yes, include Challenged Elements.
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:

Describe fair housing strategies and actions to achieve the goal

It is a policy of the West Palm Beach Housing (WPBHA) Authority to comply fully with all Federal, State, and local non-discrimination laws and with rules and regulations governing Fair Housing and Equal Opportunity in housing employment. The West Palm Beach Housing Authority has taken the following steps to affirmatively further fair housing:

(1) PHA will not deny any family or individual the opportunity to apply for or receive assistance under the Section 8 Programs on the basis of color, sex, religion, creed, national origin, age, familial or marital status, handicap, disability or sexual orientation.

(2) The Authority will provide Federal/State/local information to Voucher holders regarding unlawful discrimination and any recourse available to families who believe they are victims of a discriminatory act.

(3) All Housing Program Staff is required to attend fair housing training and remain informed of the importance of affirmatively furthering fair housing and providing equal opportunity to all families, including providing reasonable accommodations to persons with disabilities, as a part of the overall commitment to quality customer service.

(4) Section 8 Housing Counselors will formally apprise all applicants of the process to report violations of Fair Housing Policy. Names, telephone numbers and mailing addresses of appropriate officials will be provided at orientation.

➤ **Fair Housing Issues related to Disability as well as Discrimination related to Race /Color, Familiar Status and National Origin.**

- The WPBHA will ensure that all its employees receive periodic refresher training in fair housing issues. Education provided will also concentrate on disability issues, as well as those related to reasonable accommodations.
- The WPBHA will conduct regularly scheduled landlord workshops to address Fair Housing Discrimination issues as well as those issues that impact the disabled.
- The WPBHA will continue to implement its policy to fully comply with all Federal, State and local nondiscrimination laws; the Americans with Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity.
- The WPBHA will continue to refer all allegations of fair housing discrimination to the Fair Housing Center of the Greater Palm Beaches, Legal Aid Society, and the Office of Equal Opportunity as appropriate.
-

➤ **Fair Housing Issues Related to Zoning, Land Use and Other Public Policies**

- **The WPBHA will cooperate with the City's Code Enforcement authorities to identify and prevent unintended discriminatory code enforcement issues.**

➤ **Fair Housing Issues Related to Mortgage and Credit**

The WPBHA through the implementation of its Housing Choice Voucher Homeownership Program and its Family Self Sufficiency Program will help to increase the purchasing power of its clients to help overcome some measures of housing discrimination. Referrals will be made to such agencies as the Community Financing Consortium, as well as other appropriate agencies to provide below market rate mortgage loans for the acquisition and rehabilitation of homes.

The WPBHA through its Housing Choice Voucher Homeownership Program and its Family Self Sufficiency Programs will provide to its clients, education related to Homebuyer/Homeownership, Credit Management and Repair as well as Budget and Money Management



FY2024-2028
5-YEAR PLAN

INTRODUCTION

The West Palm Beach Housing Authority (WPBHA) was created in 1938, and is a public body, both corporate and politic, and governed by a seven-member Board of Commissioners appointed to four-year terms by the Mayor of the City of West Palm Beach.

The WPBHA has grown significantly over the years. The agency has embarked on various housing development activities, acquired affordable housing units not funded by HUD, increased its Section 8 Housing Choice Voucher allocation, implemented new programs for residents, became a HUD Certified Housing Counseling Agency, and is a Licensed General Contractor in the State of Florida.

WPBHA'S MISSION STATEMENT:

The Mission of the West Palm Beach Housing Authority is to provide safe decent and affordable housing to individuals with limited financial resources, and to provide residents with access to programs that will assist them in making the transition to greater financial security.

The WPBHA was designated a Moving to Work (MTW) agency in October 2022 and signed an MTW Amendment to the Annual Contributions Contract with the Department of Housing & Urban Development (HUD) for a 20-year term.

PROGRAMS

The WPBHA is a multifaceted agency that plays multiple roles to serve families and individuals across West Palm Beach and unincorporated Palm Beach County. Current programs include the following:

Asset Management Properties	The Asset Management Department manages 439 federally subsidized housing units , including LIPH and RAD.
Enterprise Properties	The Enterprise Properties Department, managed by the Housing Center of the Palm Beaches , is the non-assisted property management arm of the agency. The Housing Center manages 652 LIHTC housing units .
Section 8 Housing Choice Voucher Program	The Section 8 Housing Choice Voucher Program administers 4,104 housing choice vouchers .
Housing Counseling Agency	The WPBHA is a HUD-approved Housing Counseling Agency since 2014.
Community Housing Development Organization	The WPBHA's 501(c) (3) affiliate, Pine Ridge Holistic Living Center, Inc., is a designated Community Housing Development Organization.
Family Self-Sufficiency Program	The WPBHA manages a Family Self-Sufficiency Program that connects eligible families with the support services and resources needed to move the family toward economic self-sufficiency.

Pine Ridge Holistic Living Center	Pine Ridge Holistic Living Center, established in 2013, is an agency affiliate that stretches beyond housing and provides programs and services that improve the quality of life for residents.
Licensed General Contractor	The WPBHA is a licensed general contractor.
Baobab Development	Baobab Development, established in 2006, is a development division of the Housing Center of the Palm Beaches.
Magnolia Affordable Development Inc.	Magnolia was established in 2021 and is a non-profit developer entity of the WPBHA.
Risk Control Group	The Risk Control Group is the security arm of the WPBHA. It provides security services for the developments. The Risk Control Group also provides security services for several external clients.

FEDERALLY SUBSIDIZED PROPERTIES

The WPBHA owns and manages the following Low Income Public Housing (LIPH) program developments and Rental Assistance Demonstration (RAD) program developments.

Asset Management Properties			
Development	# of Units	Program	Construction Year
Pleasant City (scattered site development)	74	RAD	1967
Robinson Village	60	RAD	1986
Robinson Villa	20	RAD	1986
Sabal Palm Place (townhome development)	9	LIPH	2014
Southridge	148	LIPH	1941
Twin Lakes (includes 8 scattered site units)	128	RAD	1961

AFFORDABLE HOUSING PROPERTIES & THE HOUSING CENTER OF THE PALM BEACHES

The Enterprise Properties Division of the WPBHA manages affordable, workforce, and/or LIHTC units, under the **d/b/a Housing Center of the Palm Beaches**. The WPBHA has either acquired and rehabilitated or co-developed these multi-family properties to offer affordable housing to the people it serves.

Development	# of Units	Construction or Redevelopment Year
Colony Oaks / Acacia Place	65	1985
La'Joya Villages	55	2014
MerryPlace	128	2007
Newton Woods	60	1983
Paul Laurence Dunbar (Senior Apartment Complex)	99	2017
Royal Palm Place (Senior Apartment Complex)	125	2019
Silver Palm Place	120	2018

Statement of Housing Needs and Strategy for Addressing Housing Needs

The WPBHA's jurisdiction is the West Palm Beach Boca Raton Florida HUD Metro areas located in Palm Beach County. Palm Beach County has an affordable and workforce housing crisis. House prices and rents continue to escalate at a pace that far outstrips the increase in workforce income. Families on the margin of home affordability are often forced to choose between health care and paying the rent or mortgage, and a single unexpected health expense can throw a family into foreclosure or eviction. These negative impacts have worsened because of the COVID-19 pandemic. (*Housing for All: Palm Beach County Housing Plan 2022*)

The following Key Findings were extracted from the *2022 Market Study by Shimberg Center for Housing Studies at the University of Florida* and focuses on the housing needs of renter households that are low-income at or below 60% of AMI (Area Median Income).

Key Findings

Statewide Trends

- The number of renters in the state increased by over 633,000 households between 2007 and 2016. Renter household counts then remained steady through 2019, while the number of owners increased.
- Renters at all income levels participate in the workforce, including most households with incomes above 30 percent of AMI. Seventy-three percent of renter households include at least one person employed outside the home. Most of the rest are households where all adults are age 65 or older, have disabilities, or both.
- Florida added nearly half a million rental units between 2010 and 2019, but lost units renting for \$1,000 or less.
- As market rents rise, Florida Housing's portfolio provides an increasingly affordable alternative. In the 1990s and early 2000s, Low Income Housing Tax Credit rents were similar to middle market rents in Florida, but they are now well below market rates. In the Orlando area, for example, 60 percent AMI tax credit rents were 28 percent lower than average rents in 2019.
- Eviction filings rose after state and federal COVID-era moratoria were lifted. Filings stayed below pre-pandemic levels in 2021 but are approaching historic levels in 2022.

County and Regional Rental Housing Needs

- Florida has an estimated 768,460 low-income, cost burdened renter households.
- Just under 60 percent of cost burdened renter households live in large counties, 37.7 percent in medium counties, and 2.6 percent in small counties.
- Most cost burdened renter households are small; 68 percent have just one or two household members.
- Age 55+ households make up 39 percent of low-income, cost burdened households, including 7 percent 75-84 and 4 percent are age 85 or older.
- A smaller share of renters with incomes above 60 percent AMI are cost burdened: 29 percent of 60.01-80 percent of AMI renters and 9 percent of 80.01-120 percent of AMI renters, compared to 68 percent of renters below 60 percent of AMI.

Affordable and Available Rental Units

- An affordable and available rental unit is any market rate, subsidized, or public housing unit for which 1) a household below a certain income level (e.g. 60 percent of AMI) would pay no more than 30 percent of income for gross rent and 2) the unit is not already occupied by a higher income household; i.e., it is occupied by a household below the income level or is vacant.
- At the 0-30 percent through 0-60 percent of AMI levels, there are more renter households than affordable units. At the 0-80 percent of AMI levels, there are more affordable units than renter households, but there is still a shortage of affordable and available units, since many affordable units are rented by households with higher incomes.
- Florida has only 26 affordable and available rental units for every 100 households with incomes of 0-30 percent of AMI, a deficit of 323,219 units.

Homeless Families and Individuals

- An estimated 26,284 individuals are homeless in Florida. This includes 20,344 sheltered and unsheltered individuals and 5,940 unaccompanied youth doubled up with others and in hotels and motels.
- An estimated 34,591 families with children are homeless. This includes 2,294 sheltered and unsheltered families and 32,297 families doubled up with others and in hotels and motels.

Special Needs Households

- An estimated 90,241 cost burdened renter households receive disability-related Social Security, SSI, and veterans' benefits statewide.
- Based on service use, an estimated 6,795 survivors of domestic violence are in need of affordable housing.
- Florida has an estimated need of 2,468 units for youth exiting foster care, including 1,742 affordable housing units and 625 supportive housing units.

Farmworkers

- Florida has an estimated 124,402 farmworkers in 114,516 households, including 77,612 unaccompanied workers and 36,904 family households with at least one accompanied worker.
- Miami-Dade, Manatee, Gadsden, Hillsborough, Hendry, Palm Beach, and Orange Counties have the largest concentrations of farmworker housing need.

Fishing Workers

- Florida has an estimated 1,819 low-income households with at least one commercial fishing worker.

Public and Assisted Housing

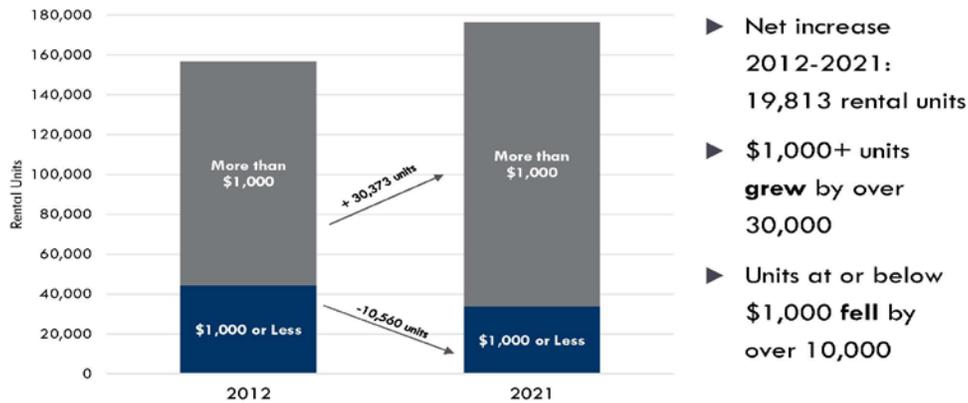
- Florida's public and assisted housing stock provides 303,473 units of affordable rental housing—approximately one in ten rental units in the state.
- Average income for households in Florida Housing-sponsored units is \$26,183, compared to \$58,206 for all Florida renters.
- Average gross rent for Florida Housing units is \$821 per month, compared to \$1,304 for all Florida renters.

WPBHA 5-Year Plan

- Florida has begun to lose affordable units in the 1990s-era developments with 30-year affordability restrictions, in addition to older properties with maturing HUD and Rural Development mortgages. Between 2019 and 2022, Florida lost 40 developments with 3,999 assisted units due to expiring restrictions in these types of housing
- By the end of 2032, 250 additional developments with 24,639 affordable units will be at risk of affordability loss due to subsidy expiration. This includes 88 Florida Housing-sponsored developments with 16,138 affordable units.
- Aging assisted units may also be at risk of physical deterioration. Statewide, 732 public and assisted housing developments with 61,410 units are at least 30 years old and have not undergone preservation through new funding from Florida Housing. An additional 787 developments with 105,860 units are 15-29 years out from their date of construction or last preservation investments.
- Florida Housing has invested in the preservation of 292 federally subsidized properties with 33,114 assisted housing units by allocating Housing Credits, SAIL, and bond funds to older HUD multifamily, public housing, and USDA Rural Development properties. Because they have deep federal subsidies, the preserved units have far lower tenant incomes and rents than Florida Housing's new construction portfolio, and they are more likely to serve elderly tenants.

Chart 1.

Palm Beach County added nearly 20,000 rental units 2012-2021, but the entire increase was in units renting for more than \$1,000 (2021 \$).



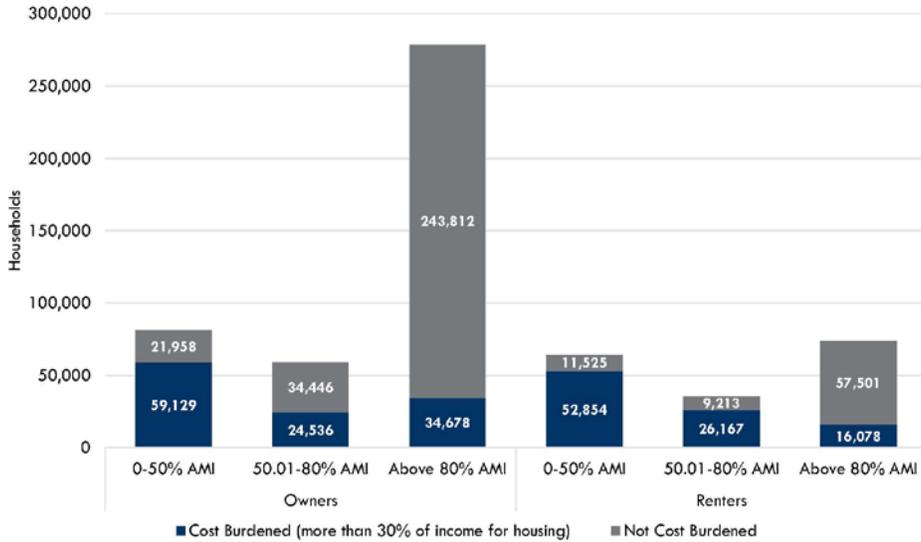
Units by Gross Rent Above/Below \$1,000 (2021 \$), Palm Beach County, 2012 & 2021

Source: Shimberg Center tabulation of U.S. Census Bureau, 2012 and 2019 American Community Survey. Year 2012 rents adjusted to 2021 dollars using Consumer Price Index.



Chart 2

Very low-income owners and renters make up the largest groups of cost-burdened households.



Households by Income (% AMI), Tenure (Owner/Renter), and Cost Burden, Palm Beach County, 2021

Source: Shimberg Center tabulation of U.S. Census Bureau, 2021 American Community Survey.



Given the dearth of affordable housing in Palm Beach County, the WPBHA has developed strategies to expand affordable housing. These strategies have been included in the WPBHA Goals and objectives provided on the next page.

GOALS AND OBJECTIVES

GOAL - EXPANSION OF AFFORDABLE HOUSING

The WPBHA has undertaken the following activities to expand the affordable housing stock in Palm Beach County for the next five years.

Southridge Redevelopment

The plan is to redevelop the entire Southridge 14-acre public housing site. The site currently contains 148 units designated for seniors. The existing buildings were originally constructed in the 1940 and are past the point of rehabilitation. The plan is to redevelop this entire site and increase its density to 278 units. The redevelopment will be done in two phases, as outlined below:

Phase I – Roseland Gardens

In January 2023, the WPBHA applied for and received a 9% tax credit allocation to redevelop Southridge. The project is currently in the process of closing on the financing and awaiting approval from HUD for the demolition.

Roseland Gardens, Phase 1 will comprise 148 units, and will have two (2) buildings and a senior clubhouse. The senior clubhouse will contain a leasing office and community spaces, such as media room, arts and activity rooms areas for resident gatherings, and an outdoor resident garden. The new senior units will be 100% LIHTC units set-aside for households earning 28% - 60% of the Area Medium Income ("AMI"). It is estimated that construction will begin in the Summer of 2024.

Phase II

Phase II will have up to 200 additional affordable units for families. This Phase is currently pursuing various financing and funding sources. The target population will include diverse income ranges from 30% Area Median Income ("AMI") to 80% AMI. The WPBHA already received the Local Government contribution from the City of West Palm Beach, in the amount of \$64000. **The WPBHA plans to project-based at least 25% of these units.**

Autumn Ridge – 106 Units Elderly

The WPBHA, in partnership with Landmark Development, is building Autumn Ridge, 106 units of new construction affordable housing for the elderly. The Project broke ground in June of this year 2023, and it is estimated to be completed in 11/21/24.

Prosperity Village Cottage Homes

Prosperity Village Cottage Homes is a partnership with the Palm Beach County to build 17 cottage homes and a Community Center for the homeless. Construction of these cottage homes is currently ongoing and has an estimated completion date of 04/15/24.

MerryPlace Estates Homeownership

The WPBHA builds and sells affordable homeownership in the City of West Palm Beach under its Construction and Financial Services divisions. Homes must be owner-occupied and resold to affordable buyers for fifteen years. The WPBHA partnered with a nationally recognized home-builder to offer 50 affordable homeownership opportunities to families in MerryPlace Estates, located in the Pleasant City neighborhood of West Palm Beach.

The build-out is being done in three phases, and their statuses are described below.

- **Phase I - Completed-** 34 townhomes and 6 single family home have been completed and sold
- **Phase II**
 - 2 one-story homes completed and sold
 - 2 two-story homes are currently under construction and the target date of completion is 01/31/2024.
- **Phase III**
 - 2 one-story -estimated start of construction – February 2024
 - 2 -two-story – procurement of subcontractors –February 2024
 - 2 -Vacant lots- on 20th Street. Funding source is planned from Section 8 HUD Held Hap Reserves. Start and completion dates have not yet been determined.

MerryPlace Gardens

Six Vacant Lots–MerryPlace Gardens–The WPBHA is still in predevelopment planning

1400 Henrietta – New construction Multifamily Units

The City of West Palm Beach and the West Palm Beach Housing Authority ("WPBHA") have partnered in order to build 18 units of new construction multifamily units at 1400 Henrietta as a flagship supportive housing development for homeless or at-risk of homelessness families.

The City of West Palm Beach has selected the WPBHA to serve as the lead agency to own, develop, and operate the project. The City of West Palm Beach and the WPBHA have mutually established goals for the Project as a multifamily rental development to service a target clientele below 80% of AMI. Transition Services will be provided to support the unique needs of each family and help guide them in the transition from homelessness to housing stability as quickly as possible. This will include assistance with navigating government services, social services, and the school system. **All project financing has been secured, and the WPBHA will be moving forward with a Development Agreement.** It is estimated that construction will begin in 10/2024. **The WPBHA plans on providing project based vouchers for all 18 units.**

Boynton Bay Apartment – 240 units of Existing Multifamily Rental & Acquisition Rehab and New Construction

The West Palm Beach Housing Authority (WPBHA) has partnered with Smith and Henzy Affordable Group, Inc. to undertake development components of affordable housing. The development will consist of two phases. Phase I will be the acquisition and rehab of 240 rental units, and Phase II will be for new construction of multifamily housing up to 140 units. The development includes 21.35 acres of land at 499 Boynton Bay Circle, Boynton Beach Florida. **The WPBHA will allocate project-based vouchers up to 180 units for the elderly and up to 60 units for families at or below sixty percent (60%) of area median income (A.M.I.) for Phase I.**

Colony Oaks Redevelopment/Edham Parcel

The WPBHA Colony Oaks development is currently on 9 acres of land and has 72 units. The WPBHA has purchased the Edham Parcel adjacent to Colony Oaks, which consists of an additional 3 acres of land. The plan is to redevelop both properties and add up to an additional 250 units of affordable housing.

Westgate

Preliminary discussions are taking place, with a development partner to build 100 units of affordable housing

Other Expansion Objectives

To support the expansion of affordable housing, the WPBHA will pursue whenever possible the following activities:

- Purchase expiring use buildings and other viable real estate options when feasible
- Acquire existing properties and land for subsequent development
- Pursue plans to implement mixed finance/mixed income housing developments using public/private collaborations
- Pursue opportunities to partner with private developers and other viable housing development entities
- Apply for all local, state and federal funding opportunities, including 9% LIHTC, Tax-Exempt Bonds and CRA financing
- **Consistent with its mission to preserve and enhance the availability of affordable housing, the WPBHA commits to an allocation of at least twenty percent (20%) of its Housing Choice Vouchers (HCV) to Project-Based Assistance in order to accomplish this objective**

GOAL: MANAGE THE WEST PALM BEACH HOUSING AUTHORITY'S EXISTING HOUSING STOCK IN AN EFFICIENT AND EFFECTIVE MANNER.

Objectives

- (1) Strive to maintain vacancy rate at no more than 2%
- (2) Keep unit turnaround to less than 20 days.
- (3) Maintain rent collections at 99% or greater
- (4) Strive to eliminate pest infestations in all developments
- (5) Strive to attain Section 8 lease up at 100%.

GOAL: IMPROVE COMMUNITY QUALITY OF LIFE AND ECONOMIC VIABILITY

- (1) Create exceptional customer experiences that exceed expectations and maximize satisfaction for participants, residents and stakeholders
- (2) Continue to achieve proper curb appeal for all properties and maintain an up to date and appealing environment
- (3) Utilize WPBHA owned vacant land to provide a Health & Housing Services Center on the corner of Tamarind and 15th Street that will provide all WPBHA assisted services in one location for the clients of the WPBHA and its affiliates and to the Coleman Park neighborhood. Plans are underway to determine financial feasibility
- (4) Emphasize quality of life issues for WPBHA residents by coordinating social services activities whenever possible

GOAL: PROVIDE A SAFE AND SECURE ENVIRONMENT IN THE WEST PALM BEACH HOUSING AUTHORITY'S PUBLIC HOUSING DEVELOPMENTS.

Objectives:

1. Evaluate all developments using second generation Crime Prevention through Environmental Design criteria and implement the recommendations.
2. Implement all the applicable requirements of the New Florida Tort Reform Law (House Bill 837) by January 1, 2025 to reduce the WPBHA's exposure to negligent security litigation.
3. The West Palm Beach Housing Authority will develop strategies for identifying and reducing crime, and will provide security, to the greatest extent possible, in all developments.

GOAL: PROMOTE SELF-SUFFICIENCY AND ASSET BUILDING

Objectives:

1. Continue the operation of a Family Self-Sufficiency (FSS) and Section 8 Home Ownership program to enable assisted families to build assets, achieve economic independence, self-sufficiency and homeownership. Successfully implement the MTW Asset Building program.

MTW PLANNED ACTIVITIES

LOCAL NON-TRADITIONAL ACTIVITIES- WAIVERS REQUESTED

Over the next five years, the WPBHA plans to utilize waivers under the Local Non-Traditional Activities to allow the flexible use of HUD Funds. The detailed activities are provided below.

The WPBHA plans to use HUD Held HAP reserves to fund the following activities over the next five years.

1) Supportive Services & Self-Sufficiency - \$2 Million

The West Palm Beach Housing Authority in partnership with the Health Cared District of Palm Beach County, plans to build a Health and Housing Services Center facility (*Kirksey Health and Housing Services*) on WPBHA owned vacant land at the corner of Tamarind Avenue and L.A. Kirksey Street in West Palm Beach. In 2010, the WPBHA began the process of redevelopment and revitalization of the public housing site formerly known as Dunbar Village. The vision for the redevelopment of Dunbar Village contemplated housing and commercial space to the Tamarind Corridor in a Residential Planned Development ("RPD"). In the fall of 2019, the construction of three multi-family low income housing tax credit developments consisting of 344 units of affordable housing was completed on this site.

The new Kirksey Health & Housing Center would be a new construction facility within this RPD, on 2.6 acres of land. The Center will contain a 12,000 sq. ft. health clinic and house the WPBHA housing program offices, including HUD housing counseling services, and the supportive services offices of the Pine Ridge Holistic Living Center a 501 (c)(3) and CHDO organization and affiliate of the WPBHA.

The WPBHA envisions a thriving community hub as this final piece of redevelopment. The Kirksey Health & Housing Center would be an Anchor Institution to augment the redevelopment occurring at the historic Roosevelt Center across the street from the proposed Kirksey Center. The Kirksey Center would serve all of Palm Beach County, but especially benefit the Coleman Park neighborhood and the clients of the WPBHA and its affiliates. It is estimated that \$2 million will be obligated towards building this facility. In addition, the WPBHA will apply for new market tax credits and traditional financing to fund the project.

2) Provide Incentives to Families of the Asset Building Program (\$60, 500)

The WPBHA will contribute \$2420 for each family over a 24month period to 25 families participating in the Asset Building Program. This will provide incentives to families to become self-sufficient. More details regarding the Asset Building Program is provided in the Section Asset Building Cohort–Program Implementation.

3) *Expand Affordable Housing Development Program- \$4, 250,000*

The WPBHA plans to redevelop and build additional affordable housing units on land it currently owns. The WPBHA will obligate a total of \$4, 250,000 for predevelopment costs and gap financing for the following activities:

- a) Redevelopment of Colony Oaks Redevelopment and Edham land. Colony Oaks development has 72 units on 9 acres of land. In 2022, the WPBHA purchased the adjoining 3.118 acres known as the Edham Parcel. The goal is to add up to 250 units of affordable housing to the total 12-acre site. (\$2 million)
- b) Construction to complete the build out of 4 single-family homes on vacant land in MerryPlace Estates (\$1.5 million)
- c) Merryplace Gardens construction of 52 condominium units on vacant land in Merry Place (\$750,000)

4) *Support of Existing Section 8 HCV Program - \$ 1 million*

The WPBHA also plans to obligate \$1 million from HUD Held HAP reserves for the following activities:

- a) *Damage Mitigation Funds*
The WPBHA plans to create a fund to address damage claims for the onetime payment to landlords to encourage participation in the HCV program, and to help mitigate the perceived risk of being an HCV landlord. Obligation amount is \$500,000.
- b) *Security Deposit Assistance HCV (Housing Choice Voucher) Program* –To help lease up units more quickly and improve the HCV utilization rate, the WPBHA will obligate \$500,00 towards a fund to assist participants with security deposits.

IMPLEMENTATION OF APPROVED WAIVERS

The WPBHA received approval to implement the following waivers, and will focus on implementing them during the FY 2024:

➤ **INCREASE IN MINIMUM RENT TO \$130 - (HCV AND LIPH)**

The WPBHA plans to increase its minimum rent from \$50 to \$130 across both the WPBHA's Housing Choice Voucher and Low-Income Public Housing programs. Raising the minimum rent to \$130 is more in line with current market conditions and expectations.

Families with an elderly or disabled head-of-household will be excluded from the minimum rent policy. All other households will be required to pay the minimum rent unless they request consideration under the hardship policy. As detailed in the impact analysis, the WPBHA plans to work with households to transition to the new minimum rent.

b) MTW Statutory Objective

Cost effectiveness

c) Cost implications

Neutral – no cost implications

d) Different policy by household status/family types/sites

The MTW activities applies only to a subset or subsets of assisted households.

1. New admissions and currently assisted families
2. All non-disabled, non-elderly households
3. LIPH developments
4. All tenant-based units and all properties with project-based vouchers

The following households are excluded from the minimum rent requirement:

- Households with elderly head of household
- Households with disabled head of household

e) Safe Harbor Waiver

No safe harbor waiver is required.

f) Hardship

Families are able to apply for hardship exemptions, and the suspension of any WPBHA activity that may create hardship for the household. The terms of the WPBHA's Hardship Policy will apply.

g) Impact

Housing Choice Voucher Program

Approximately \$16,300 of additional tenant paid dollars will be received each month through this waiver, and approximately 9% of all WPBHA voucher holders will be impacted.

WPBHA 5-Year Plan

Low Income Public Housing

The minimum rent requirement applies to FL009000056 Dunbar Village Project (a.k.a. Sabal Palm) LIPH sites only. This development has a total of 9 units, and a total of nine (9) households. PIC data accessed 9/25/2023 indicates that none of the households will be impacted by the minimum rent increase.

Six (6) households are excluded because they have an elderly or disabled individual as the head of household. One (1) household is currently paying flat rent and the remaining two (2) households are paying more than \$130 as their TTP. As a result, the majority of households in the LIP program will be exempt from the increase.

FL009000022 Southridge LIPH site is excluded from this waiver, as it exclusively houses elderly households.

Planned household support activities to mitigate negative impact

Given that the majority of households in the LIPH program are exempt from the increase in minimum rent, and that approximately 9% of all WPBHA voucher holders will be impacted, it is anticipated that adverse impacts of this change can be contained and mitigated.

All households within scope and currently paying between \$50 and \$130 will be notified of the new minimum rent by their Housing Choice Voucher specialist or Property Manager. A minimum of thirty days' written notice of the increase in their minimum rent and TTP will be provided. Information regarding the Hardship Policy will also be provided at one-on-one meetings, at new admission briefings, and annual recertification. The WPBHA will also examine whether a termination of assistance would qualify for consideration under the hardship policy.

The continuation of utility allowance payments will also ensure that households on extremely low and very low incomes remain supported during this transition. It is not expected that this waiver will impact occupancy or utilization standards.

➤ **BIANNUAL REEXAMINATION FOR HOUSEHOLDS (LIPH AND HCV)**

The WPBHA will implement biannual reexamination for LIPH and HCV households:

- Reexaminations will take place every two years for HCV and LIPH households.
- Increases in income between annual recertification will be disregarded until the next scheduled recertification. FSS households are exempt from this provision, and increases in income will be counted.
- Decreases in income are limited to one interim decrease during a calendar year and no interim decreases during the first six months after initial occupancy. FSS households are able to complete an interim recertification at any time.
- The WPBHA will waive the limit on interim income reexamination during periods of declared emergencies.
- All other interim changes to the household will continue as required (e.g. change in household composition).

WPBHA 5-Year Plan

- Households that claim to have 'zero income' when they are otherwise considered able to work will continue to meet with WPBHA staff regularly (minimum annually).
- Families may request more frequent reexaminations if they believe this would be beneficial.

This waiver will significantly reduce the administrative burden on the WPBHA staff and clients. It is also expected to provide greater incentive to work and as families will not be immediately subject to a rent increase when their income increases. Packaged with other activities aimed at self-sufficiency, the WPBHA is committed to incentivizing families to increase their savings and build financial independence.

b) MTW Statutory Objective

Cost effectiveness, and Self-sufficiency

c) Cost implications

Increased revenue. Initial savings are expected from reduced payments to a third-party provider to remedy 50058 errors.

d) Different policy by household status/family types/sites

The MTW activities apply only to a subset or subsets of assisted households as follows:

1. New admissions and currently assisted families
2. To LIPH developments
3. All tenant-based vouchers and all properties with project-based vouchers

The following households are excluded from the alternative reexamination schedule:

- Households claiming 'zero income' and are otherwise considered able to work

e) Safe Harbor Waiver

There are no safe harbor requirements.

f) Hardship Policy

WPBHA Hardship policy applies.

g) Impact

One full-time employee is responsible for all reexaminations and interim examinations for LIPH properties. This waiver will not impact Asset Management staffing levels.

The HCV program currently has 12 full-time employees managing active vouchers. This waiver will not impact HCV staffing levels.

By moving to a biennial reexamination schedule, the WPBHA will automatically reduce the administrative burden on staff and WPBHA households by 50% in the impacted programs. This, coupled with the household's ability to save and income increases between

WPBHA 5-Year Plan

reexamination, provides staff and management the time to explore innovative ways to better support households as they build self-sufficiency and improve their housing choices.

Planned activities to mitigate negative impact

Regardless of the frequency of reexaminations, there is always the risk that households will under report their income. The WPBHA will continue to investigate under reporting, and income discrepancies using the HUD EIV system for potential fraud.

Households that report no-income, and have no evidence of income despite being eligible to work will be exempt from biennial re-certifications and will be required to have more frequent meetings with the WPBHA program representative to discuss and examine their income. These households will move to biennial re-certifications only after they have gained employment.

All LIPH and HCV households will be notified of the change to biennial re-certifications, the reporting requirements that have changed, the limitations on interim decreases and access to the hardship policy. This information will be reinforced at each re-certification and when households contact the WPBHA to report changes.

The rate of hardship requests under this waiver will be closely monitored in the first 12 months, particularly the impact of the limitations on processing income decreases in between recertification.

Unreported income is one of the most common reasons for terminations. By implementing this waiver, the WPBHA is supporting these households to save the additional dollars earned during this period; and hopefully will decrease the number of terminations for unreported income.

➤ **ALTERNATIVE INCOME INCLUSIONS/EXCLUSIONS (LIPH AND HCV)**

Cash App/Zelle/YouTube/Venmo (and similar) payments will now be included in income calculations when they are consistent payments and, in line with the newly introduced IRS rule, total \$600 or more regardless of how many payments this constitutes.

Implementation of this waiver enables the WPBHA's income calculations to better reflect the changing technologies and methods of income payment. It will also provide clarity to staff and promote consistency of practice.

This information will most likely be identified through tenant bank statements and will supplement the income information provided by the Enterprise Income Verification System. Significant discrepancies will be investigated by the WPBHA.

b) MTW Statutory Objective

Cost effectiveness

c) Cost implications

Neutral (no cost implications)

WPBHA 5-Year Plan

d) Different policy by household status/family types/sites

The MTW activities apply only to a subset or subsets of assisted households as follows.

1. New admissions and currently assisted families
2. Non-elderly, non-disabled families
3. LIPH developments
4. All tenant-based units and all properties with project-based vouchers

The following households are excluded from these alternative rent considerations:

- Households with elderly head of household
- Households with disabled head of household

e) Safe Harbor Waiver

There are no Safe Harbor requirements.

f) Hardship Policy

No hardship policy is required for this waiver.

g) Impact Analysis

No impact analysis is required for this waiver.

➤ **SELF-CERTIFICATION OF ASSETS WAIVER (LIPH AND HCV)**

Households will now be able to self-certify their assets up to \$50,000. This activity is consistent with the WPBHA's streamlining of income calculation processes and reduces the administrative burden on both WPBHA clients and staff.

b) MTW Statutory Objective

Cost effectiveness

Self-sufficiency

c) Cost implications

Neutral (no cost implications).

d) Different policy by household status/family types/sites

The MTW activity applies to all assisted households in LIPH and HCV Programs.

e) Safe Harbor Waiver

No safe harbor waiver is required.

f) Hardship Policy

No hardship policy is required for this waiver.

g) Impact Analysis

No impact analysis is required for this waiver.

ASSET BUILDING COHORT - PROGRAM-IMPLEMENTATION

The West Palm Beach Housing Authority's (WPBHA) plans to use their Asset Building Program to build successful collaborations with community partners and assist program participants move towards economic self-sufficiency. The goal is to build and strengthen their household assets, provide greater financial security, have better housing options, and/or achieve home ownership. The program will create an enhanced matched savings program for participants through a joint community partnership and offer participants access to unrestricted savings. The WPBHA will work with 25 randomly selected households and provide the tools and knowledge to assist them in building their asset base.

The WPBHA worked with the HUD third-party evaluator and selected 25 randomly selected families to participate in the program. Families who are randomly selected for participation will be given the option to opt-out of the program at any time. Should a family opt-out of the program, another family will be selected to ensure 25 families are participating throughout the initial 24-month period HUD will be evaluating.

The WPBHA will contribute a minimum of \$2420 of unrestricted dollars over 24- months to participants' savings accounts. To enable participants immediate access to their unrestricted dollars, the WPBHA plans to deposit \$120 as the first month payment (Notice PIH 2022-11) and \$100 each subsequent month. **The primary source of this funding will be the HCV HUD Held Hap Reserves.** The WPBHA has also partnered with Third Federal Savings and Loan who has committed to providing \$50,000 in matched savings across the 25 families (\$2000 to each family over 24-months).

Complimentary to the unrestricted payments, participating households may choose to participate in tailored coaching to build their assets and financial acumen. The WPBHA has partnered with Consolidated Credit to make available sessions covering topics such as investment, credit-building and homeownership. Participation in these programs is not a requirement to receive the monthly payments, but it will be encouraged, in-line with the MTW goals of household financial self-sufficiency and increasing housing options.

The WPBHA Administration Plan and ACOP will be amended to ensure that all dollars provided to a household under the MTW Asset Building savings program are excluded from income calculations. Staff will also be trained to implement this income exclusion.

In the event a household is terminated from the program, the recipients will not be required to return the dollars that were provided up until that time.

Operational procedures have been drafted to support the administration of this program.

Streamlined Annual PHA Plan (Small PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
---	---	--

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, including changes to these policies, 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-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	<p>PHA Name: <u>West Palm Beach Housing Authority</u> PHA Code : <u>FL009</u> PHA Type: <input checked="" type="checkbox"/> Small PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/01/2024</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>157</u> Number of Housing Choice Vouchers (HCVs) <u>4104</u> Total Combined <u>4261</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual 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 of 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 website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>The principal office of the West Palm Beach Housing Authority (WPBHA) is located at 3700 Georgia Avenue, West Palm Beach Florida 33405. The West Palm Beach Housing Authority will make this PHA Plan, all attachments, supporting documents related to this Plan, as well as the policies related to the following elements available for review at the aforementioned principal office, as well as any additional information regarding WPBHA policies not included below:</p> <ul style="list-style-type: none"> • MTW Planned Activities • Policies that Govern Eligibility, Selection, and Admissions • Financial Resources • Homeownership and Self-sufficiency Programs • Grievance Procedures • Pet Policy

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)

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:					

B. Plan Elements Submitted with 5-Year PHA Plans. Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).

B.1 Revision of Existing PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA since its last **Five-Year PHA Plan** submission?

Y N

- Statement of Housing Needs and Strategy for Addressing Housing Needs.
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- Financial Resources.
- Rent Determination.
- Homeownership Programs.
- Substantial Deviation.
- Significant Amendment/Modification

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

See Financial Resources attached.

(c) The PHA must submit its Deconcentration Policy for Field Office Review.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development.
- Demolition and/or Disposition.
- Conversion of Public Housing to Tenant Based Assistance.
- Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
- Project Based Vouchers.
- Units with Approved Vacancies for Modernization.
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

	<p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p> <p>The WPBHA have submitted a demolition application for approval under section 18.for the Southridge elderly development which currently consists of 148 units. The plan is to demolish all 148 units and redevelop the entire 14-acre public housing site and increase density up to 300 units. The redevelopment will be done in two phases. See Attached Five-year Plan</p> <p>The West Palm Beach Housing Authority, consistent with its mission to preserve and enhance the availability of affordable housing, commits to the allocation of up to twenty percent (20%) of its Housing Choice Vouchers to Project Based. The WPBHA plans to use project-based vouchers in many of its planned mixed finance deals and affordable housing projects. For 2024, the WPBHA have Project based vouchers planned for the Rehabilitation of Boynton Bay Apartments, new construction at 1400 Henrietta, new construction at the Westgate development project, and in Southridge Phase II. It is estimated that the WPBHA will projected based approximately 360 vouchers in 2024. See Attached five-year plan details.</p> <p>Where feasible, and to help achieve its housing goals and objectives, the WPBHA will utilize activities and sources such as the capital grant programs, conversion of public housing to tenant based assistance, conversion to RAD, as well as apply for funding through any HUD published NOFA</p>
<p>B.3</p>	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p>See Progress Report attached</p>
<p>B.4</p>	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p>The WPBHA has an approved 5-year Acton Plan in EPIC- Date Approved: 07/13/2023</p>
<p>B.5</p>	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<p>Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.</p>	
<p>B.1</p>	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods. <input type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development. <input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition. <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance. <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.</p>

	<input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers. <input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization. <input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. (c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan. (d) The PHA must submit its Deconcentration Policy for Field Office Review.
B.2	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
C	Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y N <input type="checkbox"/> <input checked="" type="checkbox"/> (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
C.2	Certification by State or Local Officials. 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.
C.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y N <input type="checkbox"/> <input checked="" type="checkbox"/> If yes, include Challenged Elements.

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing.
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:

Describe fair housing strategies and actions to achieve the goal

It is a policy of the West Palm Beach Housing (WPBHA) Authority to comply fully with all Federal, State, and local non-discrimination laws and with rules and regulations governing Fair Housing and Equal Opportunity in housing employment. The West Palm Beach Housing Authority has taken the following steps to affirmatively further fair housing:

- (1) The WPBHA will not deny any family or individual the opportunity to apply for or receive assistance under the Section 8 or LIPH Programs on the basis of color, sex, religion, creed, national origin, age, familial or marital status, handicap, disability or sexual orientation.
- (2) The Authority will provide Federal/State/local information to Voucher holders regarding unlawful discrimination and any recourse available to families who believe they are victims of a discriminatory act.
- (3) All Housing Program Staff is required to attend fair housing training and remain informed of the importance of affirmatively furthering fair housing and providing equal opportunity to all families, including providing reasonable accommodations to persons with disabilities, as a part of the overall commitment to quality customer service.
- (4) Section 8 Housing Counselors will formally apprise all applicants of the process to report violations of Fair Housing Policy. Names, telephone numbers and mailing addresses of appropriate officials will be provided at orientation.

Fair Housing Issues related to Disability and Discrimination related to Race /Color, Familiar Status and National Origin.

- o The WPBHA will ensure that all its employees receive periodic refresher training in fair housing issues. Education provided will also concentrate on disability issues, as well as those related to reasonable accommodations.
- o The WPBHA will conduct regularly scheduled landlord workshops to address Fair Housing Discrimination issues as well as those issues that impact the disabled.
- o The WPBHA will continue to implement its policy to fully comply with all federal, state and local nondiscrimination laws; the Americans with Disabilities Act; and the U. S. Department of Housing and Urban Development regulations governing Fair Housing and Equal Opportunity.
- o The WPBHA will continue to refer all allegations of fair housing discrimination to the Fair Housing Center of the Greater Palm Beaches, Legal Aid Society, and the Office of Equal Opportunity as appropriate.

Fair Housing Issues Related to Zoning, Land Use and Other Public Policies

The WPBHA will cooperate with the City’s Code Enforcement authorities to identify and prevent unintended discriminatory code enforcement issues.

Fair Housing Issues Related to Mortgage and Credit

The WPBHA, through its Housing Choice Voucher Homeownership Program and its Family Self-Sufficiency Program will help to increase the purchasing power of its clients to help overcome some measures of housing discrimination. Referrals will be made to such agencies as the Community Financing Consortium, as well as other appropriate agencies to provide below market rate mortgage loans for the acquisition and rehabilitation of homes. The WPBHA, through its Housing Choice Voucher Homeownership Program and its Family Self Sufficiency Programs will provide to its clients, education related to Homebuyer/Homeownership, credit management and repair as well as budget and money management.

Financial Resources
FY-2024

Planned Sources and Uses

SOURCES	PLANNED \$	PLANNED USES
1. Federal Grants (FY 2024 grants)		
a) Public Housing Operating Fund	\$653,940	Estimated - Operations
b) Public Housing Capital Fund	\$408,822	Estimated - as HUD Regulations allow
c) Annual Contributions for Section 8 HCV Tenant-Based Assistance	\$49,434,552	Housing Assistance Payments (HAP)
c) Annual Contributions for Emergency Housing Vouchers Tenant-Based Assistance (EHV)	\$1,287,828	Housing Assistance Payments (HAP)
c) Annual Contributions for Mainstream Section 8 HCV Tenant-Based Assistance	\$266,100	Housing Assistance Payments (HAP)
d) LIPH FSS (ROSS) & HCV FSS	\$138,602	FSS Coordinator /Case Manger
e) Housing Counseling	\$31,080	Housing Counseling related Activities
c) RAD Subsidy	\$1,326,804	RAD Rental Assistance Payments
Other Federal Grants (list below)		
Replacement Housing fund	\$0	
Total 2024 Grants estimated	\$53,547,728	
	\$0	
2. Prior Year Federal Grants (unobligated funds only) (list below)	\$0	
a) Public Housing Capital Fund (CFP)	\$1,748,178	

**Financial Resources
FY-2024**

Planned Sources and Uses

<u>SOURCES</u>	<u>PLANNED \$</u>	<u>PLANNED USES</u>
b) American Recovery and Reinvestment Act (ARRA)	\$0	
c) Replacement Housing Fund (RHF)	\$0	
Total Unobligated prior-year grants		
3. Public Housing Dwelling Rental Income	\$567,840	
3. (a) RAD Rents	\$1,346,316	
4. Other income (list below)	\$0	
a) Section 8 Administrative Fees	\$3,356,616	
b) EHV Administrative Fees	\$102,348	
b) Mainstream Administrative Fees	\$16,932	
	\$0	
5. Non-federal sources (list below)		
a) Management Fees - Tax Credit Entities	\$225,664	
b) Newton Woods Apartments	\$828,288	
b) Colony Oaks Apartments	\$957,336	
Total Resources	\$62,697,246	

WEST PALM BEACH HOUSING AUTHORITY

PROGRESS REPORT 2024

A report on the progress the West Palm Beach Housing Authority (WPBHA) has made in meeting the goals and objectives described in the previous 5-Year Plan.

GOAL: MANAGE THE WEST PALM BEACH HOUSING AUTHORITY'S EXISTING HOUSING STOCK IN AN EFFICIENT AND EFFECTIVE MANNER AND SEEK TO EXPAND THE STOCK OF AFFORDABLE HOUSING IN WEST PALM BEACH.

Objectives:

- 1. The West Palm Beach Housing Authority will maintain its vacancy rate at no more than 2%***
The vacancy rate for public housing is current at 2% or below. Units turn over very quickly, and waitlists are available for immediate move-ins.
- 2. The West Palm Beach Housing Authority will work to decrease the number of days for vacancy unit turnaround to less 20 days.***
Units in public housing were turned around for this past year within an average of 16 days.
- 3. The West Palm Beach Housing Authority will improve and re-emphasize policies and procedures for resident orientation.***
The Tenancy Eligibility and Lease-Up Manager conducts resident orientation prior to move-in and meets one on one with new residents to review the lease and rent calculations. In addition, at one-on-one meetings at the time of annual recertification, the Lease-up manager reemphasizes policies and procedures.
- 4. The West Palm Beach Housing Authority will strive to eliminate pest infestations in all developments in all developments.***
Although we continue to strive, we cannot claim to have eliminated all pest infestations. Professional exterminators are under contract and provide monthly spray/baiting services to all public housing units. When necessary, units are inspected every 30 days to monitor housekeeping compliance. Unit exteriors are regularly inspected to ensure that there is no easy entry for rodents into the units. A new and serious menace is the proliferation of feral cats in our senior development. Humane removal and resident education regarding the dangers of feeding and encouraging these creatures is continuous.
- 5. The West Palm Beach Housing Authority shall maintain Section 8 HCV lease-up at 100%.***
Currently, the lease-up rate for the HCV Section 8 program is below 100% due to the lack of affordable rental housing within the jurisdiction, so units are taking longer to lease-up.
- 6. The West Palm Beach Housing Authority will maintain rent collections at 99% or more.***
The actual collection rate for 2024 is 99%.

8. *The West Palm Beach Housing Authority will contemplate purchases of expiring-use buildings and other viable real estate options.*

The WPBHA is currently in the market for an appropriate purchase.

9. *Acquire existing properties and land for subsequent development.*

In November 2022, the WPBHA acquired 3.118 acres of land adjacent to the Colony Oaks, one of the WPBHA's non-assisted developments. Preliminary plans call for blending the properties and bringing a mix of for-sale and rental affordable and workforce housing to the area.

10. *Revitalize the Dunbar Village and Southridge by HOPE VI Revitalization and Demolition grants or by any other means possible.*

Dunbar Village has been completely redeveloped. All the original units built in 1940 have been demolished, and in their stead are 353 of new, state-of-the art, affordable housing. Project-Based Vouchers support 315 of the units.

In 2022, the WPBHA selected a developer and entered a Master Development Agreement for the redevelopment of the Southridge elderly development. The redevelopment will be done in two phases. In partnership with the developer, the WPBHA applied and received 9% tax credits to fund the construction of the first phase of this redevelopment. . The WPBHA has also submitted a demolition application to HUD for approval. The plan is to demolish all 148 units and redevelop the entire 14-acre public housing site and increase density up to 300 units. The project is currently closing on the financing and waiting Section 106 clearance and approval from HUD for the demolition.

11. *The WPBHA will pursue opportunities to partner with the City of West Palm Beach, private developers, and other viable housing development entities.*

MerryPlace Estates

The WPBHA partnered with a nationally recognized home-builder to offer 50 affordable homeownership opportunities to families in MerryPlace Estates, located in the Pleasant City neighborhood of West Palm Beach. The City of WPB provided down payment assistance and a construction loan to jump-start the project the WPBHA's self-developed single-family home construction. To date, eight single-family and thirty-four townhomes homes have been built and sold, leaving a total of eight units left to be completed.

Prosperity Village Cottage Homes

The WPBHA has also contracted with the Palm Beach County Board of County Commissioners to build 17 single-family cottage homes for the homeless on a site in West Palm Beach on Military Trail. Construction of these cottage homes is currently ongoing and has an estimated construction completion date of 04/15/24

Autumn Ridge

The WPBHA in partnership with Landmark Development, received 9% tax credit funding to build Autumn Ridge, a 106-elderly development in the Westgate area of West Palm Beach. Construction has begun, and is estimated to be completed by the summer of /2024.

1400Henrietta

The WPBHA is in the preliminary planning stages with the City of West Palm Beach to develop 1.59 acres of the City's land on Henrietta Avenue in West Palm Beach. All project financing has been secured, and the WPBHA will be moving forward with a Development Agreement. It is estimated that construction will begin in 10/2024.

12. Pursue the development of a continuum of care for independent living to assisted living, adult day services, and other programs that may include multi-generational housing.

Because the Southridge development has been slated for redevelopment, these activities, although previously contemplated, have now been canceled.

13. Establish commercial/retail ventures along Tamarind Avenue

The WPBHA owns vacant land on the Tamarind Avenue corridor, which forms the western boundary of the redeveloped Dunbar Village. This land sits just in front of the 353 new units, and the WPBHA is actively pursuing opportunities for a joint venture with the Health Care District to provide a Health and Housing Center, which will include a health care facility, and supportive services for the community. Plans are underway to determine financial feasibility.

14. Rehabilitate/Construct a Twin Lakes Community Center and Training Facility

The Twin Lakes Development was converted to RAD effective November 2014. Because of limited funding, the WPBHA completed a limited rehab in 2020 of the Twin Lakes Community Center using operating funds.

15. Apply for any and all local, State, and Federal funding opportunities, including 9% LIHTC, Tax-Exempt Bonds, and CRA financing

The WPBHA in, partnership with Landmark, applied for and received a 9% allocation in 2021 for Autumn Ridge to build 106 units of elderly housing in the Westgate area of West Palm Beach. In 2023, The WPBHA also applied for and received a 9% tax credit application with co-developer Smith & Henzy for the redevelopment of Southridge Phase I

GOAL: IMPROVE COMMUNITY QUALITY OF LIFE AND ECONOMIC VIABILITY

Objectives:

1. The WPBHA shall continue to remove all graffiti within 24 hours of discovery

Goal accomplished. Graffiti has ceased to be a prominent concern of the agency.

3. The WPBHA shall continue to achieve proper curb appeal

Accomplished. New townhouses on Tamarind Avenue have improved the streetscape of the neighborhood. Work to enhance the neighborhoods continues in all WPBHA developments.

4. The WPBHA shall create an appealing, up-to-date environment

The new developments on the former Dunbar Village site are a stunning reminder that affordable housing can be architecturally appealing with innovative amenities.

5. The WPBHA shall continue to use De-concentration to mix its public housing development populations as much as possible with respect to ethnicity, race, and income

The racial and ethnic mix of public housing properties continues to diversify.

6. *Create Economic Initiative in the Department of Resident Financial Services.*

The WPBHA Family Self-Sufficiency program is robust and thriving. In addition, the WPBHA recently received Moving to Work (MTW) status under the asset-building cohort for program participants. The WPBHA MTW Asset Building Program's goal is to have successful collaborations with community partners that will assist program participants in building and strengthening household assets, provide greater financial security, have better housing options and/or achieving home ownership.

7. *Establish revenue streams by offering contracted services to the public and private sector customer base.*

In 2019, the WPBHA Risk Control Group became licensed by the State of Florida to provide security services to the public. The WPBHA currently uses this revenue stream to supplement the cost of security for residents.

8. *Pursue Green housing opportunities for both existing units and new construction, including sustainable irrigation systems.*

All new WPBHA developments are at least Silver LEED certified.

9. *The West Palm Beach Housing Authority, consistent with its mission to preserve and enhance the availability of affordable housing, commits to an allocation of at least twenty percent (20%) of its Housing Choice Vouchers (HCV as Project-Based Vouchers to accomplish this objective* The WPBHA currently has a total of 667 Project Based vouchers, however, only **20** of these count against the 20% cap of 724, which leaves approximately 704 available to be project-based.

GOAL: PROVIDE A SAFE AND SECURE ENVIRONMENT IN THE WEST PALM BEACH HOUSING AUTHORITY'S PUBLIC HOUSING DEVELOPMENTS

Objectives:

1. *The West Palm Beach Housing Authority shall continue to evaluate all developments using second-generation Crime Prevention through Environmental Design criteria and implement the recommendations.*

The WPBHA Risk Control Department's Director serves as the Florida State Director of the CPTED Association and continuously evaluates all properties for an optimum secure environment.

2. *The West Palm Beach Housing Authority shall develop more youth activities by partnering with existing social service agencies.*

The WPBHA currently collaborates with the Palm Beach County School District to identify children and families who are residents of the WPBHA developments and require counseling and/or programmatic intervention.

3. *The WPBHA shall develop strategies for identifying and reducing crime and provide security in all developments to the greatest extent possible.*

The WPBHA has established its own security force under the direction of the Director of Risk Control Director. Full-time and part-time Risk Control Officers and one supervisor patrol all properties on a rotation basis. Crime has been drastically reduced throughout all developments. The WPBHA's Risk

Control Department has also developed a strong alliance with the WPB Police Department. The level of collaboration is unique and has resulted in vastly improved cooperation at all levels of operations.

4. The WPBHA shall reduce its evictions due to violations of criminal laws by implementing aggressive screening procedures

The WPBHA is in full compliance with HUD regulations to not allow criminal background checks to impede participation in housing programs.

GOAL: PROMOTE SELF-SUFFICIENCY AND ASSET DEVELOPMENT OF FAMILIES AND INDIVIDUALS

Objectives:

1. The West Palm Beach Housing Authority shall continue working with its partners to ensure that, to the greatest extent possible, residents are working or engaged in job training

Under the leadership of its Director of Asset Management Department embarked on a program to eliminate Zero Income for residents who were not elderly, disabled, or caring for non-school-age children at home. Residents were referred to the re-employment office and the WPBHA's Financial Literacy classes and encouraged to join the FSS program. It was notable that many residents chose to leave subsidized housing rather than become an active participant in this new initiative. Those who did participate obtained mostly minimum wage jobs. Nevertheless, some residents appreciated making steps toward self-sufficiency; all are now aware that the WPBHA takes the elimination of Zero Rent for applicable populations very seriously.

2. Continue the Successful Section 8 Homeownership Program

This program continues to be a great advantage to our Section 8 clients. The WPBHA plans to continue this program for as long as it exists.

GOAL: REDUCE DEPENDENCY ON FEDERAL FUNDING

Objectives:

1. The West Palm Beach Housing Authority shall operate so that income exceeds expenses every year.

Accomplished

2. Diversify existing public housing portfolio and develop funding alternatives.

The WPBHA has expanded its development activities and is beginning to see developer fees. We are a long way from declaring financial independence (80% of our funding is from HCV, LIPH, and RAD), but we are looking to build on that 20%. We now own as General Partner or Managing General Partner 527 units of Low Income Housing Tax Credit (LIHTC.) We are also recognized by Florida Housing Finance Corporation as a LIHTC Management Company and secure fees through our Management Agreements. An additional initiative has been to provide security to these developments during the construction phase. Fees are paid as part of the construction budget.

3. *Re-brand agency as developer/provider of affordable housing.*

West Palm Beach Housing has re-branded itself, as a d/b/a, to **The Housing Center of the Palm Beaches**. This has met with a very positive response from the Community. We changed our membership at the West Palm Beach Chamber of Commerce to Housing Center of the Palm Beaches, and marketing for our MerryPlace single-family homes and Enterprise Properties is done under that name.