

1.0	PHA Information PHA Name: <u>TAYLOR HOUSING COMMISSION</u> PHA Code: <u>MI - 089</u> PHA Type: <input checked="" type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>04/2016</u>																						
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>102</u> Number of HCV units: <u>981</u>																						
3.0	Submission Type <input type="checkbox"/> 5-Year and Annual Plan <input checked="" type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only																						
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)																						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2" style="width: 30%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 20%;">Program(s) Included in the Consortia</th> <th colspan="2" style="width: 40%;">Programs Not in the Consortia</th> </tr> <tr> <th style="width: 20%;">PH</th> <th style="width: 20%;">HCV</th> </tr> </thead> <tbody> <tr> <td>PHA 1:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 2:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>PHA 3:</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia		PH	HCV	PHA 1:					PHA 2:					PHA 3:				
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5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.																						
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: <p>The Taylor Housing Commission will create and provide decent, safe, quality affordable housing to low and moderate income families and, in developing mixed income communities will enhance and promote individual opportunity, help achieve Family Self-Sufficiency and stability in healthy, dynamic and diversified neighborhoods.</p>																						
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.																						

PHA Plan Update

(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:

THC has amended the following policies, since the submission of 2012 Annual Plan:

- The Housing Choice Voucher Admin Plan has been completely rewritten to include recent legislative changes to the program as well as to accommodate the electronic waiting list and added preferences for Veterans and Elderly.

(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.

The public may obtain copies of the Annual Plan from the Management offices at 15270 Plaza South Drive, Taylor, MI 48180

PHA Plan Elements

1. Eligibility, Selection and Admission Policies, including Deconcentration and Wait List Procedures are outlined in THC’s
 - a. Admissions and Occupancy Policy for Public Housing
 - b. Admissions Plan for Housing Choice Voucher Program
2. Financial Resources – THC operates two programs, Public Housing and the Housing Choice Voucher Program. The Commission Public Housing operations and capital improvements are funded by U.S. Department of Housing and Urban Development through operating subsidy and capital grant programs, and non-federal resources such as Rental Income from residents and other income, which includes, interest earnings, laundry income, leasing of storage units, and charges for air-conditioners; Housing Choice Voucher operations are funded exclusively by U.S. Department of Housing and Urban Development.
 - a. Anticipated Sources for 2014 – 2015

Program	Resource	Federal	Non-Federal
Public Housing	Operating Subsidy	\$234,920	
Public Housing	Rental Income		\$308,510
Public Housing	Interest Earnings		-0-
Public Housing	Other Income		\$18,000
Public Housing	Capital Fund	\$79,200	
Housing Choice Voucher Program	Housing Assistance Payments & ADMIN	\$5,700,000	

THC has been experiencing a drop in funding levels from cuts by U.S. Housing and Urban Development (HUD). HUD has been funding admin fees for Voucher Program at 79% to 81% of the eligibility and HAP funds at 95% of actual HAP costs causing THC to use its Admin Unrestricted Funds and HAP Restricted Funds. In 2014 HUD has changed the requirement for holding HAP Restricted Funds. THC will no longer have funds in the HAP Restricted Funds. HUD will monitor on a monthly basis through the Voucher Management System and deposit the needed funds for HAP into THC’s bank account.

For about 10 years HUD has been underfunding THC on operating subsidy annually, which is used to maintain the Public Housing Program, by 12% - 20%. In addition the Capital Fund Program, which is used for capital improvements, is being consistently cut every year, by HUD. In 2008 the Capital Fund was funded at \$123,000 and in 2014 it has been cut to \$79,259, a 35.56% cut. These cuts have put tremendous pressure on THC in its ability to provide effective and efficient services. Despite these cuts, THC continues to meet its fundamental obligation of providing safe, decent affordable housing to eligible families and seniors.

3. Rent Determination –
 - a. Public Housing

Total Tenant Payment for families whose initial lease is effective on or after August 1, 1982, shall be the higher of the following (provided that it does not exceed the applicable ceiling rent for the unit being occupied), rounded to the nearest dollar:

 1. 30 percent of monthly Adjusted Income; or
 2. 10 percent of Monthly Income;
 3. A minimum amount of \$50.

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4. Flat rents: The flat rent is based on the market rent charged for comparable units in the private unassisted rental market. It is equal to the estimated rent for which the Commission could promptly lease the public housing unit after preparation for occupancy.
5. The Commission shall use a reasonable method to determine the flat rent for a unit. To determine the flat rent, the Commission will consider the location, quality, size, unit type, and age of the unit, as well as any amenities, housing services, maintenance, and utilities provided by the Commission.

b. Housing Choice Voucher Program

Amount of Rent Payable by Family to Owner

Voucher holders shall pay a minimum of ten percent (10%) of gross monthly income or thirty percent (30%) of adjusted monthly income whichever is greater. There is no maximum TTP for Voucher holders. If the tenant rent is less than the allowance for utilities and other services, the Commission shall pay the difference directly to the family. Effective 2014 the Payment Standards will be set at 90% of Fair Market Rent and Occupancy Standards will be changed to two persons per bedroom. These changes will allow THC to operate effectively within the financial constraints, as imposed by HUD, and continue to provide the much needed housing assistance for families.

4. Operation and Management – Policies governing operations, management and maintenance of all THC programs are outlined in
 - a. Admissions and Occupancy Policy
 - b. Rent Collection Policy
 - c. Pet Policy
 - d. Maintenance Policy
 - e. Capitalization Policy
 - f. Investment Policy
 - g. Disposition Policy, and
 - h. Housing Choice Voucher Admissions Plan
 - i. Rent Reasonableness Policy
 - j. Procurement Policy
 - k. Reasonable Accommodation Policy
 - l. Grievance Policy
 - m. VAWA Policy
5. Grievance Procedures – THC has Grievance policy and procedure established for both the Public Housing Program and Housing Choice Voucher Program.
6. Rental Assistance Demonstration Program (RAD) – THC has applied to HUD for RAD conversion in the beginning of 2015 and has received approval from HUD to start the process of conversion. The conversion will cause Maplewood Manor to change from Public Housing Operating Subsidy and capital Fund to Project Based Vouchers. Upon approval by HUD of the conversion THC will consider placing Maplewood Manor under the ownership of a private non-profit entity. This conversion will not affect the ability of seniors to live in safe, decent affordable housing provided by Maplewood Manor.
7. Designated Housing for Elderly and Disabled Families – With conversion to RAD, THC will continue to operate Maplewood Manor exclusively for Elderly and disabled, that meet the HUD income limits.
8. Community Service and Self-Sufficiency – THC, currently, does not operate any community service or self-sufficiency programs. For the assisted housing families THC makes referral to community organizations that provide services for enhancement of quality of life.
9. Safety and Crime Prevention – THC operates one senior building under public housing. Through the cooperation of its residents and assistance from the local police department THC maintains a safe environment for its residents. Additionally THC has set up security camera system that monitors the building internally and externally 24 hrs.

10. Pets – THC has an established pet policy for its public housing residents.

11. Civil Rights Certification – THC has adopted Fair Housing Policy through the Admissions and Occupancy Policy for Public Housing and Admissions Plan for Housing Choice Voucher Program. In working with the City of Taylor, THC's annual plan is consistent with Consolidated Plan of the city.

Fair Housing Policy

It is the policy of the Commission to comply fully with all Federal, State, and local nondiscrimination laws and to act in accordance with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment and with the Americans with Disability Act.

Specifically, the Commission shall not, on account of race, color, sex, religion, creed, national or ethnic origin, familial status, disability or handicap, deny any family or individual the opportunity to apply for or receive assistance under the THC programs, within the requirements and regulations of HUD and other regulatory authorities.

To further its commitment to full compliance with applicable Civil Rights laws, the Commission will provide access to information related to discrimination to public housing residents and any recourse available to them on an on-going basis through posters in the Central Office, and will also be discussed during the application process. Any resident complaints of discrimination will be documented and made part of the applicant's/resident's file.

All written information and advertisements will contain the appropriate Equal Opportunity language and logo.

Analysis of Impediments to Fair Housing Choice

The City of Taylor updated their Analysis of Impediments to Fair Housing Choice in 2011. Impediments were identified and recommendations were made to improve methods to affirmatively further fair housing throughout the City. The following impediments were identified:

- Limited use of existing capacity for conducting outreach and education activities
- Lack of public awareness of fair housing rights and fair housing services
- Lack of understanding of State and Federal fair housing law, especially what groups are protected under the laws
- Lack of knowledge by experts and stakeholders of where to refer people who have indicated that they felt a victim of an unfair housing practice
- Significant confusion about the difference between affirmatively furthering fair housing and the promotion and provision of available and affordable housing
- Lack of funding to retrofit units to be accessible
- Building permit practices do not explicitly require compliance with fair housing Law

The following are strategies to address Impediments to Fair Housing Choice:

- Adopt a Fair Housing Policy; one that conditions multiple-family housing permits upon compliance with the Fair Housing laws and enhances the City's commitment to inform, educate, and advocate Fair Housing.
- Investigate potential accessible design standards for single-family homes.
- Create promotional materials for distribution to realtors, lenders, homebuyers, renters, and landlords.
- Contract with the Fair Housing Center (FHC) to provide educational workshops for housing professionals in Taylor.
- Contract with FHC to provide training for all City employees.
- Clearly define process for handling fair housing complaints and promote procedures on city's website, at city hall, and during education sessions.

Privacy Rights

Applicants will be required to sign the Federal Privacy Act Statement, which states the conditions in which the Commission or HUD may release resident information.

Unless specifically authorized under Federal or State law or regulation, all requests for information concerning individual residents or applicants must be accompanied by a signed release request prior to the Commission releasing the information.

All adult members of both applicant and tenant households will be required to sign HUD 9886, Authorization for Release of Information and Privacy Act Notice. The authorization for Release of Information and Privacy Act Notice states how family information will be released and includes the Federal Privacy Act Statement.

12. Fiscal Year Audit – THC had submitted its audited financial statements for FY 2015 to HUD-REAC. Copies of the audited financial statements are available at the Management office.
13. Asset Management – With only 102 units of public housing THC operates and maintains its functions under Non-Asset Management.
14. Violence Against Women Act (VAWA) – THC partners with First Step to assist victims of domestic violence, dating violence, sexual assault, or stalking.

7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</p> <p>THC has developed the following plans:</p> <ul style="list-style-type: none"> ○ RENTAL ASSISTANCE DEMONSTRATION PROGRAM (RAD) 1. THC plans to convert all 102 units of Maplewood Manor to Project Based Vouchers under the RAD Program. Maplewood Manor has 102 – 1 bedroom units designated for elderly/disabled housing. 2. There will not be any change in the number of units that is proposed as part of the conversion or reduction in number of units. 3. There will not be any change in the bedroom distribution of units nor any impact on the housing conditions. 4. There will not be any changes in the policies that govern eligibility, admission, selection, grievance, and occupancy of units at Maplewood Manor after it has been converted. 5. A separate waiting list will continue to be maintained. 6. Every tenant will have the right to continue to stay and receive the benefits of affordable housing. 7. There will be no re-screening of tenants in occupancy upon conversion. 8. There will be no relocation. If there were to be any relocation – the tenant will have the right to return as a result of conversion. 9. Due to the conversion if there is any rent increase of 10% or \$25, the increase will be phased in over 3 years. Normal increase due to increase in income levels will be treated as regular part of the recertification process and will not be phased in. 10. Tenants will have the right to continue to establish and maintain a resident organization. 11. Should a tenant choose to leave after the conversion; the tenant will be provided with the option of a tenant based voucher. 12. As part of the conversion the current Capital Fund grant and Operating Subsidy provided by HUD will be eliminated and will be replaced by HUD funding of a Project Based Voucher for all units in Maplewood Manor. 13. The rental income from tenants combined with HAP subsidy from HUD will be used to maintain the operations and capital improvements of Maplewood Manor. 14. The revenue from operations will provide for to set up a Replacement Reserve, which will be used to do ongoing capital improvements.
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing. Attached P & E Reports</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan. Attached Capital Fund Five-Year Action Plan</p>
8.3	<p>Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>

Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

According to the 2014 Census estimate, population is 61,594 (a decline from 2013 of 61,817 and decline of 2.4% from 2010) with 78% white, 15.8% black, and 5.1% Hispanic. The city has 23,463 households, with a median value of owner occupied housing units at \$87,700, homeownership rate is 66%, with median household income of \$41,933 and there were 21.2% (an increase from 20.3% of 2014) of the City's populations living in poverty compared to State of Michigan 16.8%. The poverty level has increased from 17% in 2010. City of Taylor has experienced a drop in population by 2.4% since 2010. Persons who are 65 years and over are 12.8% of the population. Most of the housing stock in Taylor was built in the 1950's and 1960's and is now about 65 years old.

Per the City of Taylor Consolidated Plan:

“Taylor's housing values are relatively low in comparison to the county and other nearby communities. In addition to declining prices, oversupply of housing units has resulted in prolonged vacancies. Mortgage foreclosures rates in the city of Taylor have increased drastically over the past few years and at 10.5% is one of the highest in the state. The city expresses concern that the entire city of Taylor is at risk for housing foreclosures.

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As the number of foreclosed properties has increased over the past three years, the city of Taylor has seen a spike in non-owner occupied residential properties. Of the 2,273 valid sales that occurred between 2006 and year to date 2008, the number of homes that have been converted rental properties has increased 19% in 2006, 27% in 2007 and now approaching 38% for 2008.”

The continuing loss of HUD assisted housing units is taking place as the demand for affordable low-income rental housing across the state grows each year. According to the Census, nearly one million people in Michigan, or about 10 per cent of the population, are living below the poverty line. This far exceeds the number of people in the state who live in HUD subsidized rental housing. Many of the new poor are under the age of 18. When federal welfare reform began in 1997, these youth living in poverty accounted for 42 per cent of the total Michigan poor. These problems are most severe in the largest cities. According to HUD estimates in recent years, 23,000 households in Detroit are on the waiting list for federal housing assistance. There are 51,000 low-income renters in the city of Detroit (with incomes less than 50 per cent of the area median) who pay over half of their income for rent, or live in severely substandard housing. Another 40,000 of these renters live in the surrounding suburbs. HUD computes a fair market rent to determine the amount of subsidy allocated to tenants. According to the Low Income Housing Information Service, 38 % of all renters in Michigan would have to spend more than 30 % of their income to pay the HUD fair market rent for a two-bedroom apartment.

The City of Taylor plans to make more of a regional effort to coordinate with adjacent municipalities. The City has made efforts to join consortiums to leverage funds with neighboring communities in planning efforts and grant applications. The City plans to continue with these efforts. Housing and homeownership are identified as a high priority in the City's Five Year Consolidated Plan.

Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. **Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.**

GOAL: Help to improve availability and accessibility of affordable housing to persons of low and moderate income throughout the City of Taylor.

Objectives:

1. Offer non-substantial rehabilitation and emergency repair programs for low and moderate income home owners, as defined by HUD 91.230 (ii)(2).
2. Encourage the improvement of ADA accessibility to affordable residential units.
3. Encourage senior housing, providing a full continuum of care, in mixed-use areas near commercial nodes or retail and service centers.
4. Assist qualified low and moderate income households to become homeowners through supporting agencies that provide financial assistance and counseling.
5. Support agencies that provide mortgage assistance and housing counseling programs for low and moderate income persons to prevent foreclosures and to preserve affordable housing stock.
6. Leverage when appropriate, CDBG home values, eliminate blight and stabilize neighborhoods.
7. Provide support for the local Public Housing Commission to meet goals outlined in the PHA plan.

9.1

The above trends indicate the need for affordable housing growing and with limited and declining resources it is challenging to address the growing demand. THC operates 102 senior Public Housing Units and 981 Housing Choice Voucher Units.

THC has been successful in keeping its Public Housing occupancy at 99% and leasing of the Voucher units at 95%. This leaves little opportunity for families who are seeking assistance. THC has taken over 20,400 pre-applications in Dec 2013 of which 1,000 families will be selected at random and placed in its Housing Choice Voucher waiting list. Previously when the Housing Choice Voucher waiting list was opened for a single day, THC received more than 1,200 applications. With the current economic conditions, loss of jobs, and continued decline in earned wages are some of the critical factors that are contributing to the increase in demand for affordable low-income affordable housing.

Additional Information. Describe the following, as well as any additional information HUD has requested.

(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.

PHA Goal: Expand the supply of assisted housing

Objectives:

- Apply for additional rental vouchers: - THC has increased its Voucher portfolio from 408 to 981 and has leased up to 95% within 18 months.
- Reduce public housing vacancies: - THC maintains 100% occupancy.
- Leverage private or other public funds to create additional housing opportunities: - THC has adopted in its Annual Plan to provide project based vouchers through partnership with private entities/properties.
- Acquire or build units or developments: - THC has partnered with City of Taylor non-profit Taylor Cares LLC in providing Homeownership Vouchers to units acquired and rehabbed.

PHA Goal: Improve the quality of assisted housing

Objectives:

- Improve public housing management: (PHA'S score) to sustain current standards and focus on continuous improvement – THC has moved from being a troubled agency to a HIGH PERFORMER. For over years THC has consistently maintained its standards of performance and being responsive to HUD's requirements. In 2012 THC was designated as STANDARD PERFORMER due to the late filing of audited financial statements. It is the intent of THC board and management to improve THC standards to a HIGH PERFORMER
- Improve voucher management: (SEMAP score) To sustain current standards and focus on continuous improvement - THC has moved from being a troubled agency to a HIGH PERFORMER. For the past five years THC has consistently maintained its standards of performance and being responsive to HUD's requirements. THC consistently maintains 90%+ leasing rate.
- Increase customer satisfaction: THC hosts periodic meetings with residents to discuss concerns, modernization activities, program changes, maintenance issues, and tenant holiday activities.
- Concentrate on efforts to improve specific management functions: - With the assistance of a Management Consultant THC has improved many of its management functions such as operations, leasing, maintenance, implementation of Capital Fund Programs on a timely basis, and policy updates.
- Provide continuous training to staff; - THC administration staff is fully certified under Public Housing and Housing Choice Voucher Program and in Occupancy and Rent Determination. Staff is sent to trainings that enhance knowledge in programs.
- Increase operational efficiencies;- THC with a small staff of eight and assistance from the Management Consultant manages the entire public housing and section 8 Housing Choice Voucher programs maintaining a 100% occupancy of public housing and 90% - 95% leasing in section 8.
- Implement effective cost controls:
- Renovate or modernize public housing units – THC has substantially modernized its public housing development since 2005 and recently upgraded its administrative offices, front lobby of the building, community room and hallways.

PHA Goal: Increase assisted housing choices

Objectives:

- Conduct outreach efforts to potential voucher landlords: THC has increased its landlord base from 408 vouchers to 981 vouchers.
- Increase voucher payment standards: THC has managed its payment standards to balance the budget and still meet the needs of the families. The payment standards are reviewed annually and are kept at or below the Fair Market Rent.

(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"

PHA Goal: Provide an improved living environment

Objectives:

- Implement public housing security improvements: Exterior safety systems; lighting: THC has made substantial improvements to the security of the building. Safety systems such as exterior lighting, camera system, card readers have been installed for safety of the residents
- Designate developments or buildings for particular resident groups (elderly, persons with disabilities); THC is considering to submit a designation for elderly persons for its Maplewood Manor building.

- 11.0 Required Submission for HUD Field Office Review.** In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. **Note:** Faxed copies of these documents will not be accepted by the Field Office.
- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations* (which includes all certifications relating to Civil Rights)
 - (b) Form HUD-50070, *Certification for a Drug-Free Workplace* (PHAs receiving CFP grants only)
 - (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions* (PHAs receiving CFP grants only)
 - (d) Form SF-LLL, *Disclosure of Lobbying Activities* (PHAs receiving CFP grants only)
 - (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet* (PHAs receiving CFP grants only)
 - (f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.
 - (g) Challenged Elements
 - (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report* (PHAs receiving CFP grants only)
 - (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan* (PHAs receiving CFP grants only)