

The Delray Beach Housing Authority FL083
Five Year/Annual Plan
2021-2022



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www.dbha.org

82 NW 5th Avenue

Delray Beach, Florida 33444

**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: 02/29/2016

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. 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>Delray Beach Housing Authority</u> PHA Code: <u>FL083</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>4/1/2021</u> PHA Plan Submission Type: <input type="checkbox"/> 5-Year Plan Submission <input checked="" type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>Number of Public Housing Scattered units: <u>13</u> Number of Housing Choice Vouchers: <u>1111</u> Total of units combined: <u>1124</u> PHA Plan Type: <u>X Annual Submission</u></p> <p>DBHA's proposed 5-Year Plan , PHA Elements, CFP 5-Year Action Plan and Public Hearing Information can be found at the following locations:</p> <p>Delray Beach Housing Authority Office, 82 NW 5th Avenue, Delray Beach, Florida 33444 Housing Authority website: http://www.dbha.org</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <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:																							
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B.	5-Year Plan. Required for <u>all</u> PHAs completing this form.																																

B.1 Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.

B-1 Mission Statement

The Delray Beach Housing Authority is an organization dedicated to improving the quality of life for very low and moderate income families by providing the opportunity for self-sufficiency, by providing a drug free, decent, safe, and quality housing that incorporates a green building approach to create a service enriched, eco-friendly residence for the benefit of our families.

Our Aim is to accomplish this mission through application of these guiding principles:

Quality is our priority: To achieve resident satisfaction and maintain our customer service needs and loyalty, quality is our primary consideration.

Residents are our Main Focus: Our work must be done with our residents in mind, providing the highest quality, best service possible.

Resident Involvement: Our residents shall be treated with dignity and respect and we will strive to ensure consideration of their issues and concerns in our operation.

Team Work: Team work is recognized as a critical element of any success we are to achieve. We are a team and we will treat one another with trust and respect.

Integrity is never compromised: The conduct of our business must be pursued in a manner that is socially responsible and commands respect for its integrity and positive contribution to the welfare of our residents.

Revision of PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

Y N

- Statement of Housing Needs and Strategy for Addressing Housing Needs
- De-concentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- Financial Resources.
- Rent Determination.
- Operation and Management.
- Grievance Procedures.
- Homeownership Programs.
- Community Service and Self-Sufficiency Programs.
- Safety and Crime Prevention.
- Pet Policy.
- Asset Management.
- Substantial Deviation.
- Significant Amendment/Modification

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.
- Designated Housing for Elderly and/or Disabled Families.

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. 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.

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.

Violence Against Woman Act (VAWA)

On January 5, 2006 , President Bush signed into law the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Pub L 109-162). In addition to reauthorizing many programs at the Department of Justice, the bill authorizes and expands provisions of the Violence Against Women Act (VAWA).

The VAWA and Justice Department Reauthorization Act of 2005 protects qualified tenants an family members of tenants who are victims of domestic violence, dating violence, or staking from being evicted or terminating from housing assistance based on acts of such violence against them.

The Delray Beach Housing Authority has implemented the following activities to serve the needs of domestic violence victims that may include, but not be limited to the following:

1. DBHA will collaborate closely with agencies that provide services to domestic violence victims
2. and local legal services organizations.
3. Keep statistics on reported domestic violence claims provided by Section 8 participants.
4. Train staff in implementation of activities related to VAWA and tenant rights.
5. Educate tenants of their rights under the VAWA.

Financial Resources

This section lists the financial resources that are anticipated to be available to the PHA for the support of Federal Public Housing and tenant based Section 8 assistance programs administered by the PHA during The Plan year.

<u>Sources</u>	<u>Planned \$</u>	<u>Planned Uses</u>
1. Federal Grant		
Public Housing Operating Funds	\$ 22,230.00	Public Housing Program
Public Housing Operating Funds-CARES	\$655.00 \$515.00	CARES Act Funds 1 st Round CARES Act Funds 2 nd Round
Annual Contributions for Section 8 Tenant-Based Assistance	\$ 13,215,083.00	Tenant Base Housing Assistance Payments
Section 8 Tenant Based Assistance-CARE Act Funds	\$171,874.00 \$204,016.00	Tenant Based AF-CARES Act 1 st Round Tenant Based AF-CARES Act 2 nd Round
VASH-Vouchers	\$63,297.00	(5) VASH Voucher Allocation
2. Prior Year Federal Capital Grant listed below		
FL14R083501-20	\$16,143.00	Operational
FL14R083501-19	\$13,900.00	Operational
3. Public Housing Dwelling Rental Income	\$ 42,886.00	Public Housing Rental Income
TOTAL	\$ 13,750,599.00	

B.2

Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years.

DBHA / DHG STRATEGIC GOALS

The Delray Beach Housing Authority (DBHA) Board contracted the services of a qualified firm to provide general consultation to develop a Strategic Plan and Organizational Structuring for its non-profit entity Delray Housing Group (DHG). The Strategic Plan was approved by Board Resolution on February 23, 2017. The following are the Goals and Objectives for the next five years (2018-2023).

STRATEGIC GOAL: MARKETING AND IMAGE-BUILDING

DBHA and DHG will expand their marketing and promotion of their image, mission and products to the general public, stakeholders and current / future residents to inform, promote and advocate. Both agencies will bring clarity and transparency in proactively defining all of the public values that are furthered by providing affordable housing in Delray Beach. DBHA and DHG will continue to be recognized as strong affordable housing leaders and advocates in the community and region.

STRATEGIC GOAL: COMMUNITY AND REGIONAL ENGAGEMENT

DBHA and DHG will maximize the engagement and collaboration with key community and regional stakeholders that are critical to the achievement of their affordable housing vision, mission, values and goals. While this has been a strength of both agencies, a special emphasis will be placed on building stronger linkages and interaction with the business community, major employers, the political community and the new leadership team in City Hall

STRATEGIC GOAL: SUPPORT SERVICES AND SELF-SUFFICIENCY

The DBHA and DHG will ensure that its residents are linked to the critical support services that will provide opportunities for self-sufficiency for families and independent living for the elderly and persons with disabilities. Through an increased utilization of local support services and a strong emphasis on self-sufficiency and transition opportunities, residents that are capable of transitioning in to the workforce and out of assisted housing will achieve this intended outcome.

Independent living programs and services participation will be encouraged for all elderly and or disabled residents.

STRATEGIC GOAL: PORTFOLIO EXPANSION AND MAINTENANCE

DHG will expand their portfolio of quality affordable housing in Delray Beach and the surrounding area, with an emphasis placed on workforce housing. The agency will maintain the quality of its current portfolio through quality asset management while seeking funding options and partnership relationships that will expand their real estate portfolio that complements its vision, mission, values, and business models.

STRATEGIC GOAL: BUSINESS SUSTAINABILITY

DBHA and DHG will function as high-performing business entities while still being grounded in their advocacy for affordable housing for everyone. Both agencies will achieve the business sustainability and diversification that will ensure their strong financial health and condition to meet their respective missions. A solid business culture will drive both agencies. Performance metrics will be applied to evaluate programs, services, outcomes, outputs and quality assurance.

STRATEGIC GOAL: NONPROFIT IDENTITY AND MISSION

DHG will continue its growth and capacity-building as the business entity that will provide key community leadership in managing real estate and expanding the portfolio of real estate including, but not limited to, affordable housing. The DHG will provide clarity and transparency on its mission and standing as compared and contrasted with the DBHA. DHG will aggressively seek out funding opportunities and partnerships that could not have been accessed and utilized by the housing authority.

STRATEGIC GOAL: HUMAN RESOURCES MANAGEMENT

The DBHA and DHG will build on its current positive internal organizational culture and environment by strengthening its succession planning, career goal setting, professional development, quality performance evaluations, and rewards / recognition initiatives. The agency will continue to be viewed as an inclusive, progressive, competitive employer that is on the cutting edge of employee recruitment and retention as compared to other competitive housing authorities.

KEY OBJECTIVE BY STRATEGIC GOALS

STRATEGIC GOAL: MARKETING AND IMAGE-BUILDING

DBHA and DHG will prepare a Power Point presentation that profiles the updated vision, mission, and strategic goals and that also addresses the economic impact, social impact and resident success stories in Delray Beach. Commissioners and staff will be encouraged to deliver this power point presentation to groups and organizations throughout the community and beyond.

DBHA and DHG will use multiple marketing and public relations strategies and messages to dispel negative or erroneous perceptions regarding assisted housing programs (in particular the Housing Choice Voucher Program) and clients by providing factual realities and personal success stories.

DBHA and DHG will use multiple marketing and public relations strategies and messages to improve the clarity and understanding of the public values advanced through housing assistance to lower-income residents, as well as the many indirect public values that are furthered through assisted housing.

DBHA and DHG will expand the promotion and outreach of housing resources available to lower-income residents, with a strong emphasis on the Hispanic population and new immigrants to the community.

DBHA and DHG will build an inclusive brand to ensure that the agency is perceived as a welcoming and inviting environment for both current and prospective residents and community stakeholders.

DBHA and DHG will provide leadership in raising the local awareness of affordable housing needs and issues by focusing on issues that include, but are not limited to, increasing property values, income restrictions, and lack of affordable housing supply, high development costs, and zoning / land use regulations.

DBHA and DHG will provide a marketing and public relations training session for its staff to ensure that every employee recognizes their responsibility to be part of the marketing team and to address how each employee can use their unique position in the agency to advance the cause of and image of the DBHA and DHG.

STRATEGIC GOAL: COMMUNITY AND REGIONAL ENGAGEMENT

DBHA and DHG will expand its collaboration with the business community, major employers, the Delray Beach Chamber of Commerce, the PBC Business Development Council, the Delray Beach Economic Development Board and the public / political sector to formulate stronger public-private partnerships to address critical shortages of workforce housing.

DBHA and DHG will provide a leadership role in expanding the initiatives and membership of the Delray Beach Affordable Housing Collaborative Group to address housing needs, housing plans and affordable housing advocacy issues.

DBHA and DHG will continue its strong commitment to engaging with the public sector and their key stakeholders and partners in local planning and implementation processes that further community revitalization and community building.

DBHA and DHG will continue to build its relationships with property owners, landlords and the real estate sector to maximize opportunities for providing affordable quality housing and housing choice. DHG will explore new, or expand existing partnerships with other affordable housing providers and stakeholders to enhance referrals, business opportunities, acquisition of properties coming out of affordability periods, and related activities.

DBHA and DHG will provide for agency branding and messaging that will ensure transparency and clarity related to their respective programs, services and residents.

DBHA and DHG will provide for community outreach initiatives to build awareness of the agencies through community forums, workshops and speakers bureau presentations.

STRATEGIC GOAL: SUPPORT SERVICES AND SELF-SUFFICIENCY

DBHA and DHG will expand the educational and employment linkage with major employers, educational institutions and job training providers to provide the life skills, job training and other capacity building credentials that will allow residents to earn a livable wage.

DBHA will expand the homeownership program with voucher residents and with linkages to FSS participation and livable wage jobs.

DBHA will improve the screening of landlords, the enforcement of all rules and the enforcement of all inspection requirements.

DBHA and DHG will improve the support services referral process and include the Neighborhood Resources Center in implementing such improvements.

DBHA and DHG will prepare a staff guide that provides staff and residents with the listing of key support services providers and the services such agencies can provide to residents.

DBHA will expand the marketing of the FSS program to provide for the greater engagement of, and understanding by, resident and support services agencies in achieving desired outcomes.

DBHA and DHG will promote community opportunities to expand resident youth engagement programs

and services (recreation, education, arts, etc.).

DBHA and DHG will create and track performance metrics to monitor and report out on progress in the reduction of tenancy lengths and the successful transition of residents in to market rate housing.

STRATEGIC GOAL: PORTFOLIO EXPANSION AND MAINTENANCE

DBHA and DHG will expand the potential for the management and development of affordable housing through strong linkages with developers, landlords and real estate sectors.

DBHA and DHG will foster new relationships through networking and formal partnerships that will better leverage limited affordable housing resources and better define potential public – private partnerships for development ventures.

DHG will determine what affordable housing properties are in the pipeline to be potentially sold when the affordability period has been concluded and will reach out to such owners to determine if there is a joint interest in a sales agreement.

DHG will market the opportunity to link up with developers of higher-end market rate housing to meet the lower-income housing demands and requirements called for in the Delray Beach zoning and land development standards.

DBHA and DHG will provide the leadership, in collaboration with the Affordable Housing collaborative Group, to organize an Affordable Housing Funding Forum that will bring federal, state and local funding providers to Delray Beach to brief housing providers, lenders and advocates on current opportunities.

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.

Accomplishment of Goals and Objectives for the Delray Beach Housing Authority

- DBHA will continue to increase the availability of decent, safe, and affordable housing by
- conducting outreach to unit owners throughout Palm Beach County for its Housing Choice Voucher Section 8 Program and through our partnership with Gosection8.com.
- DBHA will promote affordable housing opportunities for Families and the Elderly in throughout the Community.
- DBHA will maintain the waiting list open for PBV-Project-Based Vouchers for the 62 years and older Elderly and/or disabled families for housing assistance at the Lake Delray Apartments and the Courts at Village Square Elderly.
- DBHA plans to re-open the Section 8 HCV Waiting list by end of 2021.
- DBHA continues to attain its High Performance status in the SEMAP-Section 8 Management Assessment Program with a score of 100% and Standard Performance for Public Housing Program.
- DBHA will continue to strengthen opportunities for the Section 8 Family Self-Sufficiency Program by its continued involvement in network practices with Private Businesses, Corporations, Financial Institutions and Local Agencies to promote Education, homeownership and employment opportunities. The DBHA currently has 45 Section 8 participants under the Family Self-Sufficiency Program with homeownership goals and one Section 8 Voucher Homeownership Assistance.
- DBHA will continue to explore competitive funding opportunities as it become available such as the VASH Program, Family Unification Program and the Move to Work Program.
- DBHA begin to administer (5) VASH Vouchers awarded by HUD.
- DBHA will continue to maintain partnership with local housing authorities to enforce Program requirements throughout Palm Beach County such as the implementation of Utility allowance schedules, rent reasonableness, landlord outreach and Program Fraud Prevention.
- DBHA plans to conducts annual Section 8 landlord virtual workshops in partnership with the local Palm Beach County Housing Authorities and Local Fair Housing Office.
- DBHA plans to explore educational opportunities for the staff for promotional growth.
- DBHA will continue to work closely with all Local government offices and the Department of Housing and Urban Development to enhance services for all families serve.
- DBHA/DHG will continue to update its website to improve outreach and promote knowledge of the Delray Beach Housing Authorities mission.
- Updated the Housing Choice Voucher Program Administrative Plan consistent with all HUD's mandatory regulations.

DHG- Goals and Objectives

- The Delray Beach Housing Authority/DHG will to continue the planning of the Phase 3 Village Square-Island Cove units that will consist of 56-60 LIHTC rental units.
- Effective February 1, 2021 Delray Housing Group, Inc. will take over the Property Management of the Villas at Village Square that consist of 144 Multi-Family LIHTC units.
- DBHA plans to submit to HUD for approval the reposition/conversion of its 13 Public Housing units to Section 22 Tenant Based Vouchers Program by end of the fiscal year.

	<ul style="list-style-type: none"> ➤ Delray Housing Group, Inc. plans to acquire the Phase 2 of Village Square property management, the Courts at Village Square Elderly Community that consists of 84 Elderly Project-Based Section 8 units by end of 2022 ➤ DHG continues to manage the 404 Elderly Tax Credit Apartments at Lake Delray Apartments That includes of 202 Project Based units and Tenant Based Housing Choice Vouchers.
B.4	<p><u>The Section 8 Administrative Plan</u> was revised on August 15, 2018 by Resolution 2018-08 to implements HUD’s new regulations and mandated policies related to the VAMA, Annual Recertification, Inspections, Utility Allowances and Small Area Fair Market Rents. Copy of the HCV Administrative Plan is available at the DBHA office.</p> <p><u>The Section 8 Administrative Plan was amended on May 20, 2020</u> through Board Resolution 2020-05 to include HUD Notice PIH 2020-05 Approving the implementation of various Program waivers authorized by HUD and at the discretion of the Executive Director to operate the HUD Programs in the best interests and safety of all clients, residents and staff during the COVID 19 pandemic.</p>
B.5	<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><u>Significant Amendment and Substantial Deviation/Modification.</u> Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification” Amendment and Deviation Definitions 24CFR Part 903.7®</p> <p>Substantial Deviation from the 5-Year Plan Substantial Deviation occurs whenever a project or program is added or deleted from the plan, with through Board action or federal, state or local government requirements that impact the budget at plus or minus \$50,000.</p> <p>Significant Amendment or Modification to the Annual Plan shall be defined as deletion of Board approved or HUD approved activities or addition of activities that have a substantial impact on the DBHA’s Budget as define in the paragraph above.</p> <p><u>The Delray Beach Housing Authority will consider Significant Amendment and Substantial Deviation/Modification as follows:</u></p> <ol style="list-style-type: none"> 1. Any changes to the Mission Statement, which will modify the goals and objectives of the Housing Authority. 2. The reduction of staff or housing subsidy funds use to house eligible families. This will also include a been significantly changed by HUD. 3. Additional housing not currently planned 4. Work items not currently included in the CFP/Five Year Plan and RFP Grant.
B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p>Y N NO COMMENTS <input type="checkbox"/> <input type="checkbox"/></p>

B.7 Certification by State or Local Officials.

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

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

A. PHA Information [24 CFR §903.23\(4\)\(e\)](#)

A.1 Include the full PHA Name, PHA Code, PHA Fiscal Year Beginning (MM/YYYY), PHA Plan Submission Type, and the Availability of Information, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

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

B. 5-Year Plan.

B.1 Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. [\(24 CFR §903.6\(a\)\(1\)\)](#)

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. [\(24 CFR §903.6\(b\)\(1\)\)](#) For Qualified PHAs only, if at any time a PHA proposes to take units offline for modernization, then that action requires a significant amendment to the PHA's 5-Year Plan.

B.3 Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. [\(24 CFR §903.6\(b\)\(2\)\)](#)

B.4 Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. [\(24 CFR §903.6\(a\)\(3\)\)](#)

B.5 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.

B.6 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB provide comments?

(b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. [\(24 CFR §903.17\(a\), 24 CFR §903.19\)](#)

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

Public reporting burden for this information collection is estimated to average .76 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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