



Wichita Falls Housing Assistance Program Five Year Public Housing Agency Plan 2020-2024

Resident Advisory Board Meeting
December 7, 2020

Today's RAB meeting is being recorded. A roll call is required!

Welcome

Resident Advisory Board Meeting

December 7, 2020

One at a time, please state your name and the company or property you are representing today.

Wichita Falls Housing Assistance Program Five Year Public Housing Agency Plan 2020-2024

The Resident Advisory Board (RAB) members are here today to discuss the Five-Year Public Housing Agency Plan and First-Year Action Plan which will be presented to the public on Tuesday, December 15, 2020 by the Wichita Falls City Council acting as our board or Directors and approved by the Department of Housing and Urban Development (HUD).

Today's Topics

- ▶ Why do we need a Public Housing Agency (PHA) Plan?- 24 Code of Federal Regulations (CFR) part 903, PIH Notices 99-33, 99-51 and 2000-43 require a written plan to be adopted by City Council and submitted to HUD.
- ▶ Parts of the Plan. Five-Year Plan for 2020-2024 and the First Year Action Plan for 2020-2021 only.
- ▶ General Requirements for the PHA Plan
- ▶ There are reduced requirements for Housing Choice Voucher only PHA. Any items that pertain to physical facilities are not included in the Housing Choice Voucher only plans.
- ▶ Changes that can be made to the PHA plan are very limited in scope and must be in compliance with federal regulations.

▶ Waiting list and program Information

- ▶ Current number of families waiting for assistance are 678. The Waiting list is still open.
- ▶ The city has 989 vouchers available with 843 current program participants. The estimated Housing budget for last Year 2019-2020 was \$3,320,672. Average per Unit Cost for each family was \$327. Monthly Housing Assistance Payments for last year program participants was \$276,730.

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.

- ▶ Increase the availability of decent, safe and affordable housing
- ▶ Work with property owners to increase affordable housing choices for low-income families
- ▶ Conduct outreach efforts to potential voucher landlords
- ▶ Achieve greater cost effectiveness and improved efficiencies in providing high quality housing and services
- ▶ Improve voucher management (SEMAP) scores
- ▶ Provide replacement vouchers as needed
- ▶ Better utilization of allocated vouchers
- ▶ Increase voucher payment standards
- ▶ Increase access to information and resources on fair and affordable housing

- ▶ **Improve community quality of life and economic vitality**
- ▶ Implement measures to deconcentrate program participants by providing information on rental units available in all areas of Wichita Falls.
- ▶ Implement measures to encourage new property owners to participate in the program to help to increase the number of available units within areas served.

- ▶ **Promote self-sufficiency of families and individual**
- ▶ Increase the number and percentage of employed persons receiving assistance
- ▶ Provide information for supportive services to increase independence for elderly or families with disabilities
- ▶ Promote Earned Income Disallowance (EID) for people with disabilities
- ▶ Provide First Time Homebuyers and Habitat for Humanity information for program participants to encourage homeownership

▶ **Ensure Equal Opportunity in Housing**

- ▶ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability
- ▶ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex, familial status, and disability
- ▶ Undertake affirmative measures to ensure accessible housing to person with all varieties of disabilities regardless of the unit size required
- ▶ Designate an employee to ensure that eligible persons with disabilities are granted reasonable accommodation in order to take full advantage of the Housing Choice Voucher Program and related services
- ▶ Violence Against Women Act Reauthorization Act (VAWA)
- ▶ Protect clients and family members of clients who are victims of domestic, dating violence, or stalking from being terminated from housing based on acts such violence against them in accordance with the VAWA act.

▶ PHA STATEMENT OF CONSISTENCY WITH THE CONSOLIDATED PLAN

- ▶ Consolidated Plan Jurisdiction:
- ▶ City of Wichita Falls also to include: Burkburnett, Iowa Park, Archer and Electra.
- ▶ The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the Jurisdiction:
- ▶ The PHA has based its statement of needs of families on its waiting list on the needs expressed in the Consolidated Plan.
- ▶ In agreement with the Wichita Falls Housing Agency PHA Plan, the Wichita Falls County Five-Year Consolidated Plan has five priority housing needs:
 - ▶ Decrease substandard rental Housing
 - ▶ Increase rental assistance to low and moderate income households
 - ▶ Increase the level of affordable housing

- ▶ Increase affordable housing units for the elderly
- ▶ Increase home ownership for low and moderated income first time home buyers
- ▶ In addition, other important challenges to be met by the Agency are:
- ▶ Compliance with regulatory requirement of SEMAP, and;
- ▶ To understand and take advantage of opportunities in the new laws and regulation to better serve our clients and community.

This Annual PHA exemplifies the commitment of the Wichita Falls Housing Agency to meet the housing needs of the low-income residents. The Agency will partner with other agencies from all levels of the government, the business community and residents will use this plan to improve the quality of life for Wichita Falls residents.

▶ **I. Strategy for Addressing Housing Needs**

- ▶ Maximize the number of affordable units available to the PHA with its current resources by:
 - ▶ Maintain or increase lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
 - ▶ Undertake measures to ensure access to affordable housing among families regardless of unit size required
 - ▶ Maintain or increase lease-up rates by marketing the program to new owners
 - ▶ Maintain or increase lease-up rates by effectively screening applicants to increase owner acceptance of the program

▶ **2. Increase the number of affordable housing units by:**

- ▶ Apply for additional vouchers should they become available.

▶ **3. Target available assistance to Families at or below 30% of AMI**

- ▶ Exceed HUD federal targeting requirement for families at or below 30% of AMI for this agency

- ▶ 4. Target available assistance to Families at or below 50% of AMI
- ▶ Adopt rent policies to support and encourage work

- ▶ 5. Target available assistance to the elderly and families with disabilities
- ▶ Market to local non-profit agencies that assist families with disabilities

- ▶ 6. Conduct activities to affirmatively further fair housing
- ▶ Counsel tenant as to locations of units outside of low income areas and provide guidance to assist locating available units

- ▶ 7. Conduct activities to encourage homeownership among current participating families including the elderly and disabled:
- ▶ Increase homeownership by education through presentations of the first time homebuyers program
- ▶ Provide information on the Habitat for Humanity Program.

▶ **II. Reasons for Selecting Strategies**

- ▶ Limited availability of sites for assisted housing
- ▶ Influence of the housing market on PHA programs
- ▶ Funding constraints
- ▶ Results of consultation with advocacy groups
- ▶ Refer our families to financial counseling services in our area
- ▶ Result of consultation with Resident Advisory Board
- ▶ Result of consultation with local and state government

The City of Wichita Falls will promote affordable quality housing through a comprehensive approach involving community input, outreach, education, assessment, counseling, referrals, financial assistance and the enforcement of regulations and standards.

In doing so, the Wichita Falls Housing Assistance Program Administrative Plan and its policy and procedures will be made available for community input.

Wichita Falls will educate the landlords to achieve their goal which will provide housing opportunities to low income families.

Wichita Falls will assess counseling and help our tenant to become homeowners and self-sufficient through various supportive services. Wichita Falls will be informed of new and existing rules and regulations to better serve our clients and improve on their quality of life.

Question can be submitted to me at this email below.

Pamela.Ibarra@wichitafallstx.gov

Direct line 940-761-7453

ELIGIBILITY INCOME S TO PARTICIPATE IN THE SECTION 8 PROGRAM

HUD FURNISHED AREA MEDIAN FAMILY INCOME DATA (effective April 1, 2020)

Wichita Falls MSA

NUMBER OF PERSONS IN FAMILY	1	2	3	4	5	6	7	8
AREA FAMILY MEDIAN ADJUSTED INCOME	\$45,200	\$51,600	\$58,100	\$64,500	\$69,700	\$74,900	\$80,000	\$85,200
MAXIMUM ANNUAL GROSS INCOME ELIGIBILITY LIMIT 50%	\$22,600	\$25,800	\$29,050	\$32,250	\$34,850	\$37,450	\$40,000	\$42,600
TARGET ANNUAL GROSS INCOME - HUD 30%	\$13,550	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$42,600
E ESTIMATED MONTHLY INCOME AT 30%	\$1,129	\$1,437	\$1,810	\$2,183	\$2,557	\$2,930	\$3,303	\$3,550

Wichita Falls, Texas Area HOUSING CHOICE VOUCHER PAYMENT STANDARD (effective December 1, 2020)

NUMBER OF BEDROOMS	ZERO	ONE	TWO	THREE	FOUR
SUGGESTED GROSS RENT (1) and (5)	\$573	\$669	\$824	\$1,125	\$1,346
LESS AVERAGE UTILITY ALLOWANCE	\$78	\$100	\$127	\$160	\$191
SUGGESTED CONTRACT RENT (2)(5)	\$495	\$569	\$697	\$965	\$1,155
MINUS RANGE & REFRIGERATOR (3)	\$485	\$559	\$687	NA	NA
MINUS RANGE & REFRIGERATOR (4)	NA	NA	NA	\$950	\$1,140

- (1) CONTRACT RENT FOR A MODEST UNIT WITH REFRIGERATED AIR CONDITIONING, VENTED HEATING SYSTEM, AND AN ALLOWANCE BASED ON OWNER SUPPLYING ALL UTILITIES. IF OWNER DOES NOT PAY ALL UTILITIES, REDUCE CONTRACT RENT FOR ON EACH TENANT PAID UTILITY.
- (2) GROSS RENT MINUS THE AVERAGE UTILITY ALLOWANCE IF UTILITIES ARE NOT PAID BY OWNER, ALSO DEDUCT RANGE AND REFRIGERATOR ALLOWANCE IF NOT SUPPLIED BY OWNER
- (3) INCLUDES ADEQUATELY SIZED OWNER FURNISHED RANGE (\$10) AND REFRIGERATOR (\$10), DEDUCT IF NOT PROVIDED
- (4) INCLUDES ADEQUATELY SIZED OWNER FURNISHED RANGE (\$10) AND REFRIGERATOR (\$10), DEDUCT IF NOT PROVIDED
- (5) UNITS WITH GAS SPACE HEATERS (NOT VENTED TO THE EXTERIOR) CAN BE RENTED, BUT AT LESS THAN FULL PAYMENT STANDARD.

EXAMPLE OF RENT PAYMENTS UNDER THE HOUSING CHOICE VOUCHER PROGRAM

GROSS RENT	\$874	\$867	\$859	\$852	\$844	\$837	\$829	\$824
FIXED SECTION 8 SHARE OF RENT	\$769	\$769	\$769	\$769	\$769	\$769	\$769	\$612
NORMAL TENANT SHARE (30% of Tenant Income)	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
ACTUAL TENANT SHARE OF RENT	\$105	\$98	\$90	\$83	\$75	\$68	\$60	\$133
(*) ADDITIONAL TO BE PAID BY TENANT OVER 40%	\$5	(\$3)	(\$10)	(\$18)	(\$25)	(\$33)	(\$40)	\$ -

GROSS RENT IS BOTH THE CONTRACT RENT (RENT TO OWNER) PLUS AN ALLOWANCE FOR UTILITIES
 THE CURRENT PAYMENT STANDARD IN THIS EXAMPLE IS FOR A 2 BEDROOM UNIT AT \$769 PER MONTH
 THE TENANT IN THIS EXAMPLE IS PAYING 30% OF ADJUSTED MONTHLY FAMILY INCOME OF \$333 WHICH IS \$100
 THE HA'S SHARE (HAP) IS THE LOWER OF THE GROSS RENT OR THE PAYMENT STANDARD (\$769) MINUS TENANT'S SHARE (\$100) FOR TOTAL OF \$669
 ANY AMOUNT OF RENT ABOVE THE PAYMENT STANDARD MUST BE PAID FOR BY THE TENANT.
 (*) RENTS OVER 40% OF TENANT'S ADJUSTED INCOME (IN THIS CASE \$133) WILL NOT BE APPROVED.

APARTMENT VACANCY REPORT

OCTOBER 2019

Planning Division

City of Wichita Falls, Texas

1300 7th Street, Wichita Falls TX 76301



The Wichita Falls Planning Division reports that the citywide rentable apartment vacancy rate as of October 2019 was 8.7% (see Table 1). The rate is based upon the results of the annual apartment vacancy survey conducted by the Division. This represents a decrease of 2.9% from the previous survey (see figure 1).

86 apartment complexes were notified and contacted via mail or e-mail. Although, some complexes opted out of participating, we did receive responses from 71 complexes for a 83% response rate. The responding complexes had 7,115 total units. Of those apartments, 252 units were not rentable (closed for remodeling or repair).

The survey did not include triplexes, duplexes, "Granny Flats", large homes subdivided into rental units, hotels or motels.

Multi-family Developments

2019 marked a decrease in overall vacancy rate as well as an increase in the percentage of recurring term tenant percentages. We have had several new multi-family apartment complexes developed in the past few years and several of them are just now being fully leased out, we also have multiple complexes going through a full renovation and another complex that is not ready to lease yet.

Assisted Living Facilities

No new assisted living/retirement complexes have been built in Wichita Falls recently. Five of our Eight complexes responded reporting 423 rentable units with 89 vacancies. This yields a vacancy rate of 21%.

Tenure (Length of Residency)*

The managers/owners were asked to estimate residency turn-over rates (see Table 2). "Long-term" is defined as two or more years, "Medium-term" is defined as one to two years, and "Short-term" is defined as less than one year.

Figure 1—Wichita Falls Rentable Vacancy Rate



Source: Wichita Falls Planning Division

Table 1 - 2019 Apartment Unit Information

Size	Vacant & Rentable	Vacant*	Non - Rentable**	Total Rentable***	% of Total
Eff.	9.2%	19	9	206	3.0%
1BR	6.3%	151	86	2410	35.1%
2BR	10.0%	327	124	3276	47.7%
3BR	10.5%	102	33	971	14.1%
Total	8.7%	599	252	6863	100.0%

* Total vacant units

** Non-rentable units are those closed for remodeling or repair, or for non-residential purposes (i.e. office or model)

*** Total units minus non-rentable units

Source: Wichita Falls Planning Division

Table 2 - Length of Residency - Apartments

Tenancy	2016	2017	2018	2019
Long-term	45.2%	47.2%	46.3%	52.5%
Medium-term	27.2%	31.5%	30.2%	31.6%
Short-term	27.6%	21.4%	24.9%	26.3%

Source: Wichita Falls Planning Division



Statistics Report

Agency: 1 - Wichita Falls Housing Assistance Program
 Waiting List: 1 - Wichita Falls Housing Assistance Program
 Status Date: 10/01/2019...09/30/2020

TOTALS

Applicants on the Wichita Falls Housing Assistance	1079	
Families with Children	452	41.89%
Elderly Families	187	17.33%
Families with Disabilities	418	38.74%

TOTALS BY INCOME PERCENTAGE

Extremely Low Income	748	69.32%
Very Low Income	198	18.35%
Low Income	39	3.61%
Over Income Limit	3	0.28%
Incomplete Income Data	91	8.43%

TOTALS BY ETHNICITY

Hispanic	146	13.53%
Non-Hispanic	919	85.17%

TOTALS BY RACIAL GROUP

Amer. Indian/Alaska Native	12	1.11%	Native Hawaiian/Pac. Island	3	0.28%
Asian	6	0.56%	White	662	61.35%
Black/African American	380	35.22%			

TOTALS BY PREFERENCE

Targeted Preference		Fourth Preference	
First Preference	308	Fifth Preference	
Second Preference	290	Sixth Preference	
Third Preference	129	Seventh Preference	

TOTALS BY BEDROOM SIZE

ALL APPLICANTS

1 BR	612
2 BR	229
3 BR	52
4 BR	3
5/+ BR	1
0 BR	181

ELDERLY APPLICANTS

1 BR	158
2 BR	5
3 BR	0
4 BR	0
5/+ BR	0
0 BR	24

AVERAGE WAIT FOR SELECTED APPLICATIONS

Average Days	Applicants
251	1079