# Streamlined Annual PHA Plan (HCV Only PHAs) U.S. Department of Housing and Urban Development Office of Public and Indian Housing 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-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

#### 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 if administering both programs, or PHAS if only administering public housing.
- (2) Small PHA A PHA that is not designated as PHAS or SEMAP troubled, 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 and 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.

Α.	PHA Information.				
A.1	Number of Housing Choice PHA Plan Submission Type  Availability of Information. A PHA must identify the spec and proposed PHA Plan are a reasonably obtain additional i submissions. At a minimum, encouraged to post complete	eginning: (MM/ nnual Contributi Vouchers (HCV : Annual Sul In addition to the iffic location(s) was vailable for information of the PHAs must post PHA Plans on the	YYYY): 01/2024 ons Contract (ACC) units at time of (s) 3,367 bmission	nual Submission  nust have the elements listed bel A Plan Elements, and all informat the PHA must provide informat ndard Annual Plan but excluded the main office or central office	ation relevant to the public hearing ion on how the public may I from their streamlined
	Participating PHAs	PHA Code	a joint Plan and complete table bel  Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
	Lead HA:				

В.	Plan Elements.
,	Revision of Existing PHA Plan Elements.
B.1	a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?
	Y N
	<ol> <li>(b) If the PHA answered yes for any element, describe the revisions for each element(s):         <ol> <li>The Housing Authority has removed all preferences from our Admissions Policy. The change has eliminated the preference for our HCV program admissions and PBV admissions that allowed third party non-profits to access 50% of our available units with direct referrals to the top of our waitlist. This change will allow us to work our way through the backlog of applicants and reopen our waitlist sometime in Q2 of 2024. Also, current residents requesting Tenant Mobility Vouchers will be allowed preferences to the HCV vouchers when they are in good standing with the HACA. Special purpose voucher admissions will continue as is. Applications will be electronic when the waitlist reopens.</li> </ol> </li> <li>The Housing Authority will expand our Yardi system to include Rent Café, Procure to Pay and online waiting list applications. The move to utilize technology will in the case of Rent Café allow residents to pay their rent on line, see any balances they owe, keep up with damages and any payment agreements. The Procure to Pay will take all of our vendors to and ACH payment method instead of the HACA running hundreds of check a week. Applications will be accepted electronically through the Yardi platform.</li> <li>The Housing Authority Homeownership Program has been approved for a MTW Waiver that includes extending the total eligible years for participants as well as a payment standard up to 140% of the FMR and extending the term to 30 years. The new policy will begin implementation in Q1 of 2024.</li> <li>The HACA will begin charging residents who exceed their utility allowance for the balance and credit residents who consistently under utilize their utility allowance. It is our intention to refund them for the difference.</li> <li>The Housing Authority will implement a work requirement for heads of household or other adult members of the household that are between</li></ol>
B.2	New Activities. – Not Applicable
B.3	Progress Report.
2.0	
	Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.
	See Attachment 1.
B.4	Capital Improvements. – Not Applicable
B.5	Most Recent Fiscal Year Audit.
	(a) Were there any findings in the most recent FY Audit?
	$\begin{array}{ccc} Y & N & N/A \\ \square & \boxtimes & \square \end{array}$
	(b) If yes, please describe:
C.	Other Document and/or Certification Requirements.

C.1	Resident Advisory Board (RAB) Comments.
	(a) Did the RAB(s) have comments to the PHA Plan?
	$oxed{Y}$ N $oxed{M}$
	(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.
	See Attachment 2.
C.2	Certification by State or Local Officials.
	Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.
	Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed, 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  \[ \sum \text{ \text{\text{N}}} \]
	If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	Affirmatively Furthering Fair Housing (AFFH).
	Affirmatively Furthering Fair Housing (AFFH).  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.
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	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  Asheville housing will continue to ensure that its actions are fully in compliance with the following Fair Housing laws and regulation  Title VI of the Civil Rights Act of 1964  Title VII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988)  Executive Order 11063  Section 504 of the Rehabilitation Act of 1973  The Age Discrimination Act of 1975  Title II of the Americans with Disabilities Act (to the extent that it applies, otherwise Section 504 and the Fair Housing Amendments govern)  The Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Final Rule, published in the Federal Register February 3, 2012 and further clarified in Notice PIH 2014-20  The Violence against Women Act of 2013 (VAWA)  State Fair Housing Act, N.C.G.S. Ch. 41A, prohibiting discrimination on the basis of race, color, religion, sex, national origin, handicapping condition, or familial status  NCGS §42-40, prohibiting discrimination on the basis of status as a victim of domestic violence, sexual assault, or stalking  Any other applicable Fair Housing laws

- Work with the local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require BHA's involvement; and
- Maintain records reflecting these analyses and actions.

# **Fair Housing Goal:**

## Describe fair housing strategies and actions to achieve the goal

Asheville Housing sees HCV Homeownership as an essential tool for racial and economic equity, with a goal of repairing decades of wealth disparity dating back to the Federal redlining program of the 1930s and beyond. HUD recently reaffirmed the critical value of homeownership for HUD-assisted families:

Homeownership is a pillar of wealth building and for most families, it remains a critical way to build a source of wealth that can be passed down to future generations. Therefore, it needs to be attainable for more families, especially families of color. However, racial disparities in homeownership remain significant. Recent research shows that in 2020, the Black- White homeownership gap reached 31 percentage points, the greatest gap in decades. Notably, this is an even larger disparity than in 1968 when the Fair Housing Act was passed. *Bridging the Wealth Gap*, U.S. Department of Housing and Urban Development, 8-4-2022, p. 11.

To date, Asheville Housing has assisted 76 families in becoming homeowners through HCV Homeownership, a program that is underutilized nationwide. By our calculations, we serve HCV Homeownership families at about five times the nationwide rate. Our goal is to increase HCV Homeownership to as high as 10% of our total voucher allocation.

In 2017, we identified an underrepresentation of protected groups in our HCV Homeownership program. Since then we have made concerted efforts to promote the opportunity to families of color and other protected groups, and then support them through the process. As a result, we have increased the participation rate for families of color from 9% to 27% of all HCV homeowners, and will continue that work into the future.

As part of our 2023 MTW Supplement to this PHA Plan, we proposed an agency-specific waiver to further promote HCV Homeownership. See MTW Activity 2023-5. Approval of that activity by HUD will ensure that our families can continue to become successful homeowners in an increasingly competitive local housing market.

# **Fair Housing Goal:**

### Describe fair housing strategies and actions to achieve the goal

As in most of the United States, Asheville Housing families, who are disproportionately members of protected groups, primarily live in census tracts where poverty rates exceed 20%. This is particularly true for families who live in and near our RAD PBV communities. To expend housing choices for modest income households in areas of opportunity we are taking several actions:

- In 2018 we received consulting support from Housing Choice Partners to begin developing a housing mobility initiative. That effort had to be postponed to attend to more basic priorities to increase our Fair Market Rent and utilization rate generally. As an initial result, however, we assigned two HCV staff members to landlord outreach and support for our families seeking to use a tenant mobility voucher to move from one of our RAD communities.
- In 2019, we began a collaboration with Thrive Asheville on a similar project. That Landlord-Tenant Partnership has focused on providing incentives to new landlords to join the HCV program and support to families making the transition to the private market.
- In 2020, we used pandemic-related CARES Act funding to pilot our own incentives for new landlords joining HCV and current landlords adding new units to the program. After we became an MTW agency in 2021, we used our MTW flexibility to refine those incentives and make them permanent. Although there is a limit on the number of incentives each landlord may receive, that limit is waived in areas of opportunity with poverty rates below 20%.
- As part of our non-RAD project-based voucher development initiative, we requested proposals from developers, for new units in census tracts with poverty rates below 20%, who are willing to provide options for families making mobility moves

from our RAD communities. In 2022, we received and preliminarily accepted a development proposal for 58 new units in a census tract with a poverty rate of 9.6%.

 In 2024, we plan to continue our efforts to engage residents and utilizing the newly approved Homeownership Waiver, continue to push for opportunities for homeownership.

# Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV-Only PHAs

- A. PHA Information. All PHAs must complete this section. (24 CFR §903.4)
  - A.1 Include the full PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), Number of Housing Choice Vouchers (HCVs), PHA Plan Submission Type, and the Availability of Information, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. (24 CFR §943.128(a)) Plan Elements. All PHAs must complete this section. (24 CFR §903.11(c)(3)) **B.1 Revision of Existing PHA Plan Elements.** PHAs must: Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no." ☐ Statement of Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenantbased assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)). The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii)) ☐ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. (24 CFR §903.7(b)) ☐ Financial Resources. A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. (24 CFR §903.7(c)) Rent Determination. A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. (24 CFR §903.7(d)) Operation and Management. A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. (24 CFR §903.7(e)). ☐ Informal Review and Hearing Procedures. A description of the informal hearing and review procedures that the PHA makes available to its

applicants. (24 CFR §903.7(f))

Homeownership Programs. A statement describing any homeownership programs (including project number and unit count) administered by the

☐ Homeownership Programs. A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))

Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR §903.7(I)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. (24 CFR §903.7(I)(iii)).

□ Substantial Deviation. PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. (24 CFR §903.7(r)(2)(i))

☐ **Significant Amendment/Modification**. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

- **B.2** New Activities. This section refers to new capital activities which is not applicable for HCV-Only PHAs.
- **B.3** Progress Report. For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. (24 CFR §903.11(c)(3), 24 CFR §903.7(r)(1))
- **B.4** Capital Improvements. This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs
- **B.5 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. (24 CFR §903.7(p))

#### C. Other Document and/or Certification Requirements.

- C.1 Resident Advisory Board (RAB) comments. If the RAB had comments on the annual plan, mark "yes," submit the 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 §903.13(c), 24 CFR §903.19)
- C.2 Certification by State of 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. (24 CFR §903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.
- C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed. Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).
- C.4 Challenged Elements. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

#### D. Affirmatively Furthering Fair Housing (AFFH).

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

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

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides 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 for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 6.02 hour 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