

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																				
A.1	<p> PHA Name: <u>Northwestern Regional Housing Authority</u> PHA Code: <u>NC167</u> </p> <p> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2025</u> The Five-Year Period of the Plan (i.e. 2019-2023): <u>2025-2029</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission </p> <p> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> Northwestern Regional Housing Authority 869 Hwy 105 Extension – Suite 10 Boone, NC 28607 www.nwrha.com </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) </p> <table border="1" data-bbox="180 1234 1448 1873"> <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>IICV</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	IICV	Lead PHA:																							
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B.	Plan Elements. 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. To promote adequate and affordable housing for those less fortunate in our communities providing economic opportunity and a suitable living environment free from discrimination.
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. See Attachment Goals and Objectives
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. See Attachment Progress Report
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. See Attachment VAWA Goals
C.	Other Document and/or Certification Requirements.
C.1	Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. See Attachment Significant Amendment
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p>Certification by State or Local Officials.</p> <p><u>Form HUD-50077-SL</u>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan. See Attachment Form HUD-50077-SL</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

D. Affirmatively Furthering Fair Housing (AFFH).

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

See Attachment Affirmatively Furthering Fair Housing

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Describe fair housing strategies and actions to achieve the goal

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

A. PHA Information. All PHAs must complete this section. (24 CFR § 903.4)

A.1 Include the full PHA Name, PHA Code, PHA Fiscal Year Beginning (MM/YYYY), Five-Year Period that the Plan covers, i.e. 2019-2023, 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. Plan Elements.

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))

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)).

C. Other Document and/or Certification Requirements.

C.1 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB have 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(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

Form HUD-50077-SI, *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.4 Required Submission for HUD FO Review.

Challenged Elements.

(a) Did the public challenge any elements of the Plan?

(b) If yes, 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.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

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 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 1.64 hours per year per response or 8.2 hours per response every five years, 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.

**Northwestern Regional Housing Authority (NRHA) NC167
PHA 5-Year and Annual Plan
Fiscal Year Beginning 01/2025
Five Year Period 2025 through 2029**

GOALS AND OBJECTIVES

NRHA Goal: Expand the supply of affordable housing

Objectives:

- apply for incremental vouchers when available
- leverage public and private funds to create additional housing opportunities through grants, competitive loans, performance based contracts and strategic banking relationships
- acquire, construct or rehabilitate affordable housing developments at one rental and one homeownership development every two years

NRHA Goal: Improve the quality of affordable housing

Objectives:

- improve affordable housing finance
- continue electronic recordkeeping of Housing Quality Inspections
- utilize Energy Star and related energy efficiency upgrades in all new construction and rehabilitation

NRHA Goal: Increase affordable housing choices

Objectives:

- continue outreach efforts with existing and potential rental landlords
- continue voucher homeownership program
- encourage private investment in and development of additional affordable housing properties

NRHA Goal: Improve community quality of life and economic vitality

Objectives:

- promote income mixing in assisted developments
- continue active resident council involvement in management decisions
- improve playground and common areas
- strengthen security measures

- encourage participation in successful Family Self Sufficiency initiatives
- coordinate and attract supportive services

NRHA Goal: Ensure equal opportunity in housing

Objectives:

- continue affirmative measures to ensure access to housing regardless of race, color, religion, national origin, sex, familial status or disability
- provide additional property management training in fair housing, equal opportunity and non-discrimination
- construct, rehabilitate and contract for additional accessible dwelling units available to persons with disabilities

NRHA Goal: Improve strategic banking relationships

Objectives:

- enhanced commercial banking services
- online and automated account reviews and transfers
- competitive short and long term lending
- investment management for best return
- investor partnerships at preferred rates and terms

Northwestern Regional Housing Authority (NRHA) NC167
PHA 5-Year and Annual Plan
Fiscal Year Beginning 01/2025
Five Year Period 2025 through 2029

PROGRESS ON GOALS AND OBJECTIVES through 2024

NRHA Goal: Expand the supply of affordable housing

Objectives:

Apply for incremental vouchers when available 100 units/year

Applied for 35 and 49 unit increments of Mainstream Housing Vouchers – application was competitive and selected

Leverage public and private funds to create additional housing opportunities through grants, competitive loans, performance based contracts and strategic banking relationships

Leveraged \$5.6 million dollars in private equity investment and \$880,000 in private stock company grant investment in support of HISTORIC ASHE HOSPITAL in Ashe County

Acquire, construct or rehabilitate affordable housing developments

Developed and fully occupied HISTORIC ASHE HOSPITAL in Jefferson, NC creating 46 dwelling units with related commons and amenities supported by 100% Section 8 Project Based Vouchers

Fully rehabilitated two 40 year old rental properties at WOODLAND in Burnsville, NC and CUB CREEK in Wilkesboro, NC

NRHA Goal: Improve the quality of affordable housing

Objectives:

Improve public housing modernization finance

Converted all public housing to Section 8 income stream and funded rehabilitation with private loans and grants

Train for electronic recordkeeping of Housing Quality Inspections

Trained all in-house and contract housing inspectors in upcoming INSPIRE

Utilize Energy Star and related energy efficiency upgrades in all new construction and rehabilitation

Constructed 46 new and adaptive reuse apartments in Ashe County to Energy Star efficiency standards – and – certification

Completed Streamlined Voluntary Conversion of all 83 units of Public Housing to Section 8 Tenant-Based Assistance to facilitate significant rehabilitation funded by private loans and grants.

NRHA Goal: Increase affordable housing choices

Objectives:

Continue outreach efforts with existing and potential rental landlords

Held two landlord information sessions one in Watauga County and one for Wilkes Counties

Continue Voucher homeownership program at 5 closings annually

Held four homeownership training courses one each quarter and closed 3 Voucher homeownership purchases with qualified participants

Encourage private investment in and development of additional affordable housing properties

Leveraged \$5.6 million dollars in private equity investment and \$880,000 in private stock company grant investment

Leveraged \$1 million in private grants for rehabs

NRHA Goal: Improve community quality of life and economic vitality

Objectives:

Promote income mixing in assisted developments

Income mixing accomplished at assisted family rental developments through active participation and advancement in NRHA's Family Self Sufficiency FSS initiative

Continue active resident council involvement in management decisions

Resident councils are active with at least quarterly recommendations to management and with regular review of NRHA policy documents

Improve playground areas

Investing significant dollars in safety related playground equipment improvements and area lighting

Strengthen security measures

installed security cameras and provided areas of escape for staff and area lighting

Encourage participation in successful Family Self Sufficiency initiatives

Enrolled 200 active FSS participants and tracking their progress toward economic self sufficiency – second largest FSS program in State of NC

Coordinate and attract support services

Gained Memorandum of Understanding (MOUs) with service providers to assist NRHA clients with human service needs regionwide

NRHA Goal: Ensure equal opportunity in housing

Objectives:

Continue affirmative measures to ensure access to housing regardless of race, color, religion, national origin, sex, familial status or disability

Rededicated policy guidance for staff and continued ongoing measures to ensure access to NRHA programs free from discrimination

Provide additional property management training in fair housing, equal opportunity and non-discrimination

Sent three staff to new training involving guidance in fair housing, EO and non-discrimination

Construct, rehabilitate and contract for additional accessible dwelling units available to persons with disabilities

Added four dwelling units fully accessible in new construction and adaptive reuse development in Ashe County

NRHA Goal: Improve strategic banking relationships

Objectives:

Enhanced commercial banking services

Achieved advantaged financing for new project in Ashe County

Online and automated account reviews and transfers

Increased accounts accessible for on line reviews and transfers

Competitive short and long term lending

Paid off all operating debt – NRHA is debt free for more than 10 years now

Investment management for best return

All reserves in interest bearing accounts and protected through FDIC insurance and by direct method of collateralization

Investor partnerships at preferred rates and terms

Achieved ten basis points better than projections on agreement to sell Low Income Housing Tax Credits (LIHTC)

**Northwestern Regional Housing Authority
PHA 5-YEAR AND ANNUAL PLAN
FISCAL YEAR BEGINNING 01/2025**

VAWA AMENDMENTS

Additional Requirements Under Section 603 Title VI, Violence Against Women and Department of Justice Reauthorization Act of 2013 Amending Section 5 (A) of the U.S. Housing Act of 1937 along with HUD's Final Rule on implementation published in the Federal Register on November 16, 2016

- The Northwestern Regional Housing Authority will assist and provide support to families that are victims of domestic violence, dating violence, sexual assault and stalking in order to enhance their quality of life, increase staff and family awareness, exercise discretion, sensitivity and excellent customer service when providing agency services and/or referrals. Such protections are being offered regardless of sex, gender identity or sexual orientation consistent with all nondiscrimination and fair housing requirement.
- The Northwestern Regional Housing Authority will provide decent and affordable housing for victims of domestic violence, dating violence and stalking. We will make referrals to agency partners based on client needs and educate Northwestern Regional Housing Authority staff and clients on the seriousness of domestic violence in order to enhance quality of life.
- Services/Programs/Activities:
 1. Have agency partners conduct on site training for staff and clients to increase awareness of domestic violence.
 2. Keep a current list of Northwestern Regional Housing Authority domestic violence victims. Upon approval by client, the Authority will conduct periodic visits to residents for detection of non-reported domestic violence.
 3. Make agency referrals to agency partners based on client needs.
 4. Strongly encourage victims to participate in counseling programs and report any incidents of violence against women.
 5. Provide a weighted local preference for admission to HUD's Housing Choice Voucher Program for victims of domestic violence, dating violence and stalking.

**Northwestern Regional Housing Authority
PHA 5-YEAR AND ANNUAL PLAN
FISCAL YEAR BEGINNING 01/2025**

Required Attachment: Substantial Deviation and Significant Amendment

The Northwestern Regional Housing Authority (NRHA) has identified the basic criteria that it will use for determining a substantial deviation from its 5 Year Plan and a significant amendment or modification to its 5 Year Plan and its Annual Plan. They are as follows:

- “substantial deviation” from the 5 Year Plan will be any action by NRHA or by its affiliates, contractors or subcontractors which will affect more than 330 client households in a manner other than those indicated in the approved 5 Year Plan; and,
- “significant amendment or modification” to the 5 Year Plan and/or the Annual Plan will be any addition, deletion or transfer of NRHA resources which can be reasonably expected to result in actions affecting more than 330 client households in any annual period or more than 1,000 client households in any 5 year period.

**Northwestern Regional Housing Authority
PHA 5-YEAR AND ANNUAL PLAN
FISCAL YEAR BEGINNING 01/2025**

Affirmatively Furthering Fair Housing – particularly with Category 1 Section 8 Housing Choice Vouchers (HCV) providing Rental Assistance for Non-Elderly Persons with Disabilities through HUD's Mainstream initiative.

Northwestern Regional Housing Authority (NRHA) regularly takes reasonable steps in all of its affordable housing programs to affirmatively further fair housing and to reach potentially eligible individuals and households who may be least likely to apply without special outreach efforts.

NRHA was funded by HUD in 2017 for 35 units, 2019 for 49 units, and 2020 for 26 units respectively of HCV Mainstream subsidies. NRHA anticipates that such special efforts will be needed to reach and encourage groups least likely to apply for these resources. NRHA pledges to make these special efforts with respect to HCV Mainstream subsidies by taking, at a minimum, the following actions:

- a) Examining its programs or proposed programs;
- b) Identifying any impediments to fair housing choice within those programs;
- c) Addressing those impediments in a reasonable fashion in view of the resources available;
- d) Working with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and
- e) Maintaining records reflecting these analyses and actions.

On April 28, 2010 the NRHA Board of Trustees approved major revisions to NRHA's Administrative Plan for the HCV Program. Chapter 2 thereof describes NRHA's policies with respect to abiding by state and federal fair housing legislation and reasonable provision of services to persons with disabilities including responses to requests for reasonable accommodations. The revised Administrative Plan to HCV was submitted to HUD on April 30, 2010.

It reflects the following policy changes for the HCV Mainstream program:

- f) Where requested by an individual, assist program applicants and participants gain access to supportive services available within the community, but not require eligible applicants or participants to accept supportive services as a condition of continued participation in the program;
- g) Identify public and private funding sources to assist participants with disabilities in covering the costs of structural alterations and other accessibility features that are needed as accommodations for their disabilities;
- h) Not deny persons who qualify for a HCV under this program other housing opportunities, or otherwise restrict access to PHA programs to eligible applicants who choose not to participate;

- i) Provide housing search assistance;
- j) In accordance with rent reasonableness requirements, approve higher rents to owners that provide accessible units with structural modifications for persons with disabilities; and
- k) Provide technical assistance, through referrals to local fair housing and equal opportunity offices, to owners interested in making reasonable accommodations or units accessible to persons with disabilities.

Affected applicants will unanimously be informed on how to file a fair housing complaint including the provision of the toll free number for the Housing Discrimination Hotline: 1-800-669-9777 and the Federal Information Relay Service at (800) 887-8339.

NRHA is currently involved in leasing of its newest increment of 26 Mainstream housing vouchers which will increase housing assistance opportunity across its seven county jurisdiction for those applicants who are NED situated who have an adult in the household who is disabled and is transitioning out of institutional or other segregated setting or at risk of institutionalization, homeless or at risk of becoming homeless.