

Streamlined Annual PHA Plan <i>(HCV Only PHAs)</i>	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, 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.

A. PHA Information.				
<p>A.1 PHA Name: <u>Northwestern Regional Housing Authority</u> PHA Code: <u>NC167</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>2,222</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual 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 of 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 the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. Northwestern Regional Housing Authority 869 Hwy 105 Ext – Suite 10 Boone, NC 28607 www.nwrha.com</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p>				
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
Lead HA:				

B.	Plan Elements.				
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs. See Attachment Addressing Housing Needs</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p>				
B.2	New Activities. – Not Applicable				
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan. See Attachment Progress Report</p>				
B.4	Capital Improvements. – Not Applicable				
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>				
C.	Other Document and/or Certification Requirements.				
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(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.</p>				
C.2	<p>Certification by State or Local Officials. Attached</p> <p>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. See Attachment Form HUD-50077-SL</p>				
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Attached</p> <p>Form HUD-50077-ST-HCV-IIP. 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. See Attachment Form HUD 50077-ST-HCV-IIP</p>				

C.4	<p>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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p style="margin-left: 20px;">Y N</p> <p style="margin-left: 20px;"><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
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D.	Affirmatively Furthering Fair Housing (AFFH).
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D.1	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>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.</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 15%;">Fair Housing Goal:</td> <td></td> </tr> <tr> <td></td> <td><u>Describe fair housing strategies and actions to achieve the goal</u></td> </tr> <tr> <td></td> <td style="text-align: center; padding: 20px;">See Attachment Affirmatively Furthering Fair Housing</td> </tr> </table> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 15%;">Fair Housing Goal:</td> <td></td> </tr> <tr> <td></td> <td><u>Describe fair housing strategies and actions to achieve the goal</u></td> </tr> <tr> <td></td> <td style="height: 150px;"></td> </tr> </table> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 15%;">Fair Housing Goal:</td> <td></td> </tr> </table>	Fair Housing Goal:			<u>Describe fair housing strategies and actions to achieve the goal</u>		See Attachment Affirmatively Furthering Fair Housing	Fair Housing Goal:			<u>Describe fair housing strategies and actions to achieve the goal</u>			Fair Housing Goal:	
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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))

B. 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 tenant-based 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 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(l)(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(l)(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 PIAs.

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 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. (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

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

STRATEGY FOR ADDRESSING HOUSING NEEDS

Affordable Rentals – NRHA is maintaining nearly full leasing to qualified households up to its regional baseline of 2,222 Housing Choice Vouchers with a standard performer SEMAP score on HUD's latest assessment. NRHA is continuing successful property management contracting for nine (9) tax-credit affordable rental developments and three (3) supportive housing rental developments for persons with special needs.

Affordable Homeownership – NRHA will continue its successful sponsorship of the Housing Choice Voucher Homeownership Program for eligible clients with approvable transactions at a pace of approximately four closings per year. The rules and requirements for participation in this initiative are embodied in NRHA's Voucher Administrative Plan. All successful Voucher applicants are briefed on the availability of the HCV Homeownership Program.

**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**

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.