

<b>Streamlined Annual PHA Plan</b> <i>(Small PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
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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.** Form HUD-50075-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

**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 of the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, or at risk of being designated as troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 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 exceeds 550, and that was designated as a standard performer in the most recent PHAS or 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**

A.1 PHA Name: Northwestern Regional Housing Authority PHA Code: NC167  
 PHA Type:  Small  High Performer  
 PHA Plan for Fiscal Year Beginning: (MM/YYYY): 07/2016  
 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)  
 Number of Public Housing (PH) Units 83 Number of Housing Choice Vouchers (HCVs) 1,945  
 Total Combined 2,028  
 PHA Plan Submission Type:  Annual Submission  Revised Annual Submission

**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 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 website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.

Northwestern Regional Housing Authority  
 869 Hwy. 105 Extension - Suite 10  
 Boone, NC 28607  
 And on our website: <http://www.nwrha.com>

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

<b>B.</b>	<b>Annual Plan Elements Submitted with 5-Year PHA Plans.</b> Required elements for all PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when PHAs are not submitting its 5-Year Plan. See Section C for required elements in all other years (Years 1-4).
<b>B.1</b>	<p><b>Revision of PHA Plan Elements.</b></p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last <b>Five-Year PHA Plan</b> submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input type="checkbox"/> Significant Amendment/Modification</p> <p>(b) The PHA must submit its Deconcentration Policy for Field Office Review.</p> <p>(c) If the PHA answered yes for any element, describe the revisions for each element below:</p>
<b>B.2</b>	<p><b>New Activities.</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.</p> <p><input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>
<b>B.3</b>	<p><b>Progress Report.</b></p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p>

<b>C.</b>	<b>Annual Plan Elements Submitted All Other Years (Years 1-4).</b> Required elements for all other fiscal years. This section does not need to be completed in years when a PHA is submitting its 5-Year PHA Plan.
<b>C.1.</b>	<p><b>New Activities</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. <b>See Attachment G</b></p> <p>(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan. <b>See Attachment K</b></p> <p>(d) The PHA must submit its Deconcentration Policy for Field Office Review.</p>
<b>C.2.</b>	<p><b>Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan</b></p> <p><i>Form 50077-SM, Certification of Compliance with PHA Plans and Related Regulations</i>, including Item 5 must be submitted by the PHA as an electronic attachment to the PHA Plan. Item 5 requires certification on whether 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. <b>See Attachment Form 50077SM</b></p>
<b>D.</b>	<b>Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.</b>
<b>D.1.</b>	<p><b>Civil Rights Certification.</b></p> <p><i>Form 50077-SM-HP, Certification of Compliance with PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan. <b>See Attachment Form 50077 SM-HP</b></p>
<b>D.2.</b>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>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>
<b>D.3.</b>	<p><b>Certification by State or Local Officials.</b></p> <p><i>Form HUD 50077-SL, 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. <b>See Attachment Form HUD 50077-SL</b></p>
<b>E.</b>	<b>Statement of Capital Improvements. Required in all years for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).</b>
<b>E.1.</b>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD. <b>See HUD Form 50075.2 as included in NRHA PHA 5 Year and Annual Plan as approved by HUD on June 4, 2015.</b></p>

<b>Certification of Compliance with PHA Plans and Related Regulations (Small PHAs)</b>	<b>U.S. Department of Housing and Urban Development</b> Office of Public and Indian Housing OMB No. 2577-0226 Expires 02/29/2016
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**PHA Certifications of Compliance with the PHA Plans and Related Regulations  
including Civil Rights and PHA Plan Elements that Have Changed**

*Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the \_\_\_ 5-Year and/or  Annual PHA Plan for the PHA fiscal year beginning July 1, 2016, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:*

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):
  - 903.7a Housing Needs
  - 903.7b Deconcentration and Other Policies Governing Eligibility, Selection, Occupancy, and Admissions Policies
  - 903.7c Financial Resources
  - 903.7d Rent Determination Policies
  - 903.7h Demolition and Disposition
  - 903.7k Homeownership Programs
  - 903.7r Additional Information
    - A. Progress in meeting 5-year mission and goals
    - B. Criteria for substantial deviation and significant amendments
    - C. Other information requested by HUD
      - 1. Resident Advisory Board consultation process
      - 2. Membership of Resident Advisory Board
      - 3. Resident membership on PHA governing board

The PHA provides assurance as part of this certification that:

- (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
  6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
  7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those programs, addressing those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and by maintaining records reflecting these analyses and actions.
  8. For a PHA Plan that includes a policy for site based waiting lists:
    - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2010-25);

- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting lists would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
  10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
  11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
  12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
  13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
  14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
  15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
  16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
  17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
  18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
  19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
  20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
  21. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Northwestern Regional Housing Authority  
PHA Name

NC167  
PHA Number/HA Code

\_\_\_\_ 5-Year PHA Plan for Fiscal Years 20\_\_\_\_ - 20\_\_\_\_

Annual PHA Plan for Fiscal Year 2016

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

David Choate

Chairman

Name of Authorized Official

Title

Signature

*David T. Choate*

Date March 23, 2016

**Attachment A**

**Northwestern Regional Housing Authority  
Resident Advisory Board  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015**

Mike McCurdy – President  
Cub Creek Rental Council  
1201 Industrial Park Road, Apt. B-8  
Wilkesboro, NC 28679  
Public Housing Resident

Irene Gibbs – President  
Woodland Resident Council  
50 Woodland Hills Drive, Apt. #209  
Burnsville, NC 28714  
Section 8 Resident

Angela Addison – President  
White Laurel Resident Council  
111 Laurel Reach Lane  
Boone, NC 28607  
Section 8 Resident

Executive Director and Staff Liaison  
Northwestern Regional Housing Authority  
P.O. Box 2510  
Boone, NC 28607

## **Attachment B**

### **Northwestern Regional Housing Authority (NRHA) NC167 Five Year and Annual Plan Fiscal Year Beginning 07/2015 Five Year Period 2015 through 2019**

#### **5.2 GOALS AND OBJECTIVES**

NRHA Goal: Expand the supply of affordable housing

Objectives:

- apply for incremental vouchers when available 100 units/year
- 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 at 5 closings annually
- 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 areas

- strengthen security measures
- encourage participation in successful Family Self Sufficiency initiatives
- coordinate and attract support 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



**Attachment B.1**

**Northwestern Regional Housing Authority (NRHA) NC167  
PHA 5-Year and Annual Plan  
Fiscal Year Beginning 07/2015  
Five Year Period 2015 through 2019**

**PROGRESS ON GOALS AND OBJECTIVES at 2014**

NRHA Goal: Expand the supply of affordable housing

Objectives:

- apply for incremental vouchers when available 100 units/year
  - o applied for 100 unit increment of Non-Elderly Disabled Housing Vouchers application was competitive but not selected due to insufficient funding at HUD
- leverage public and private funds to create additional housing opportunities through grants, competitive loans, performance based contracts and strategic banking relationships
  - o leveraged \$4.6 million dollars in private equity investment and \$437,000 in private stock company grant investment in support of HISTORIC WILKESBORO SCHOOL in Wilkes County
- acquire, construct or rehabilitate affordable housing developments at one rental and one homeownership development every two years
  - o sold one 20 unit development (FIELDS OF TOE APARTMENTS in Avery County) to facilitate 30 year rehabilitation and to assure continued affordability to low-income renter households

NRHA Goal: Improve the quality of affordable housing

Objectives:

- improve public housing modernization finance
  - o revised HUD Capital Fund Program (CFP) budget to allow better modernization for 85 dwelling units of Conventional Public Housing
- train for electronic recordkeeping of Housing Quality Inspections
  - o trained all in-house and contract housing inspectors in pad technology and invested in C/S tracking software for regional assisted dwellings
- utilize Energy Star and related energy efficiency upgrades in all new construction and rehabilitation
  - o constructed all new and adaptive reuse apartments in Wilkes County to Energy Star efficiency standards and certification

NRHA Goal: Increase affordable housing choices

Objectives:

- continue outreach efforts with existing and potential rental landlords
  - held two landlord information sessions, one in Ashe County and one for Avery/Mitchell/Wancey Counties
- continue Voucher homeownership program at 5 closings annually
  - held four homeownership training courses, one each quarter, and closed 5 Voucher homeownership purchases with qualified participants
- encourage private investment in and development of additional affordable housing properties
  - leveraged \$4.6 million dollars in private equity investment and \$437,000 in private stock company grant investment

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 O&P dollars in safety related playground equipment improvements
- strengthen security measures
  - installed security cameras and provided areas of escape for staff
- encourage participation in successful Family Self Sufficiency initiatives
  - enrolled 200 active FSS participants and tracking their progress toward economic self sufficiency - 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 Wilkes County

NRHA Goal: Improve strategic banking relationships

Objectives:

- enhanced commercial banking services  
○ achieved advantaged financing for new project in Wilkes County
- online and automated account reviews and transfers  
○ increased accounts accessible for online reviews and transfers
- competitive short and long term lending  
○ paid off all operating debt
- 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 a basis points better than projections on agreement to sell for Income Housing Tax Credits (IHTC)

**Attachment C**

**Northwestern Regional Housing Authority  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015**

Required Attachment: **Community Service**

Northwestern Regional Housing Authority is complying with the community service requirement of QHWRA Section 512 by enrolling all adults residing in its public housing dwellings, except those exempted by law, in community service or economic self-sufficiency programs with required participation of at least 8 hours per month. Participant progress toward educational and employment goals is tracked at least quarterly by individuals, families and groups of families.

**Attachment D**

**Northwestern Regional Housing Authority  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015**

Required Attachments: Resident Membership of HA Governing Board

Northwestern Regional Housing Authority is a public housing agency which has met the exemption to resident membership on its governing board as established in Section 2 of the U. S. Housing Act of 1937 as amended by QHWRA Section 505(b)(2)(B) by:

- having only 83 public housing units;
- having given reasonable notice to both of its public housing resident advisory boards on September 23, 2014 of the opportunity to one resident receiving assistance from the Regional Housing Authority to serve on its governing body;
- having not received by December 23, 2014 from its resident councils nor from its duly established resident advisory board notification of the intention of any resident to participate in service on the Regional Housing Authority's governing board;
- governing board terms will be once again due for renewal December 12, 2019; and
- before that date the Regional Housing Authority will again seek input from its resident councils and its resident advisory board regarding opportunity for resident membership on its governing board.

## Attachment E

### **Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015**

#### **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.

## **Attachment F**

### **Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015**

#### **Required Attachment: Information on Deconcentration Policy**

Northwestern Regional Housing Authority (NRHA) has reviewed the average income range for residents at each of its conventional public housing developments. We have determined through the review that NRHA has no general occupancy (family) public housing developments covered by the deconcentration rule. No developments were found to be outside the Established Income Range (EIR).

NRHA has determined not to adopt admissions policies to promote income mixing for developments outside the EIR because:

- NRHA has no public housing developments outside the EIR; and
- All NRHA public housing developments are and will likely remain (given current admissions policies, waiting lists and turnover rates) below 30% of the area median income (AMI).

NRHA promotes income mixing and documentation of poverty in its mixed finance public/private housing development activities for both affordable rental and affordable homeownership activities. NRHA's successful Family Self Sufficiency (FSS) initiative is the best evidence of these efforts.

## Attachment G

### **Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015**

#### **Required Attachment: Voluntary Conversion of Public Housing to Project Based Assistance**

Northwestern Regional Housing Authority (NRHA) has completed the required initial assessments for each of its public housing developments with respect to voluntary conversion. Note the following:

1. Both of NRHA's developments were subject to initial assessment requirements;
2. None of NRHA's developments were exempt from these requirements;
3. Both of NRHA's developments had initial assessments conducted; and
4. Both of NRHA's developments were found to be appropriate for conversion to tenant-based assistance.

Both of NRHA's public housing developments were found to meet the necessary conditions for voluntary conversion, however, HUD has refused NRHA's written request to be included on the list of eligible PHAs for voluntary conversion under the PIH Notice 2014-14.

Supporting documentation regarding these required initial assessments is available for public inspection at NRHA's central office at 869 Highway 105 Extension, Addison Offices, Boone, North Carolina 28607.

NRHA reserves the right to reassess its public housing developments for voluntary conversion to government rental assistance and potentially mixed (public/private) finance during the period covered by this 5 Year and Annual Plan. HUD's decisions under its "Rental Assistance Demonstration" -RAD- initiative will likely play a significant role in NRHA's future policy actions in these regards. NRHA remains interested in voluntary conversion but must gain HUD's approval for 83 incremental Section 8 Housing Choice Vouchers in order to implement such a plan. At present the US Congress has capped PHA participation in the RAD initiative at 60,000 units and has failed to provide Section 8 rents sufficient to allow NRHA to move forward with intended conversion.



## Attachment H

### **NORTHWESTERN REGIONAL HOUSING AUTHORITY Section 8 Housing Assistance Payments Program Project-Based Assistance**

#### **UNIT SELECTION POLICY 2011 FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015**

Purpose: The Northwestern Regional Housing Authority has determined to implement a new incremental program of Project-Based Assistance (PBA) for thirty-two (32) dwelling units. This commitment will be made available to encourage private for profit and/or non-profit investment in the new construction of affordable housing.

Targeting: This PBA assistance will be made available in Avery County, North Carolina and is specifically targeted to a special needs group, i.e., elderly and disabled households, including but not limited to individuals and families meeting the definition of homelessness.

Advertising: The Regional Housing Authority will publicly advertise that it will accept owner applications for PBA. Only applications received in response to the advertisement may be selected. All advertising will be consistent with the Regional Housing Authority's Equal Opportunity Housing Plan as approved by the U.S. Department of Housing and Urban Development (HUD).

Advertisements will be in the format attached and will:

- 1) be run in The Avery Journal, the only newspaper of general circulation in the Regional Housing Authority's target area; and in the Asheville Citizen-Times, the daily newspaper in closest proximity to the target area; and
- 2) be run once a week for three consecutive weeks, specify the number of PBA units, and specify the requirements for submission of owner applications; and
- 3) the deadline for acceptance of owner applications has been established as thirty days after the date the advertisement is last published.

Ranking and Selection: The ranking-factors and their respective scoring with a possible total of 100 points are as follows:

- up to 20 points - site
- up to 20 points - design
- up to 30 points - feasibility (including marketability and financing)
- up to 30 points - previous experience of the participant in

development, marketing and management

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100 points Total maximum score

All applications must meet the requirements of Section 8 Project Based Voucher Assistance published in 24 CFR 983.

Owner applications which do not meet basic requirements will be disapproved and not ranked or selected. Owner applications for ineligible units as defined by HUD will be disapproved and not ranked or selected.

Owner Application Format: At a minimum each owner application must contain:

- (1) Project description. Description of the units to be rehabilitated or constructed including:
  - (a) Number of units by size (square footage), bedroom count and bathroom count,
  - (b) Unit plans,
  - (c) For rehabilitation, a description of the property as is, and a description of the proposed rehabilitation clearly specifying work items,
  - (d) Sketches of the rehabilitation or construction;
  - (e) Listing of amenities and services, and
  - (f) Estimated date of completion.
- (2) Evidence of site control (e.g., deed, purchase contract, option).
- (3) New construction site description. For new construction only, description of the proposed site, site plan and neighborhood.
- (4) Evidence of zoning compliance, or evidence that needed rezoning is likely and will not delay the project.
- (5) Proposed contract rent per unit, including an indication of which utilities, services and equipment are included in the rent and which are not included.
- (6) Projected utility costs. For each utility that is not included in the rent, an estimate of the average monthly cost for each unit type for the first year of occupancy.
- (7) Certification that there will be no displacement of residential tenants from units to be assisted, and information concerning any expected temporary relocation of site occupants.

- (8) Participant identification. Identification of the following, including the names of officers, principal members, shareholders and investors of each:
  - (a) Owner,
  - (b) Developer,
  - (c) Builder,
  - (d) Architect,
  - (e) Management agent,
  - (f) Other participants, and
  - (g) Other parties having a substantial financial interest in the Agreement or HAP contract or in any proceeds or benefits arising from the Agreement or HAP contract (e.g., consultants for the application, or in the planning, development or implementation of the project).
- (9) Information on qualifications and experience of the principal participants identified in paragraph (8).
- (10) Disclosure of possible conflict of interest by any of the parties identified in paragraph (8) that would be a violation of the Agreement or HAP contract (e.g., parties who are PHA members, local officials, congressmen).
- (11) Previous Participation Certifications. For projects (developments) in which 20% or more of the units will be subsidized, Form HUD-2530, completed in accordance with instructions for the principals such as the owner; developer; prime contractor; management agent; consultants; and architects and attorneys who have any interest other than arms length fee arrangement for professional services.
- (12) Project management plan. The owner's plan for managing and maintaining the units.
- (13) Proposed HAP contract term.
- (14) Evidence of financing or lender interest and the proposed terms of financing.
- (15) Disclosure of other government assistance including tax credits.

Because all of the above required submissions are covered therein, the Regional Housing Authority will accept a copy of the completed application for Low Income Housing Tax Credits as submitted to the North Carolina Housing Finance Agency as an appropriate format for owner applications for PBA.

Selection by the Regional Housing Authority: The Northwestern Regional Housing Authority will receive and rank acceptable applications in accordance with the advertisement and this PBA Unit Selection Policy. Applications will be selected based on ranking and on full compliance with PBA regulations including compliance with Federal Register Notice by HUD as published on October 13, 2005 which implemented changes to PBA regulations effective November 14, 2005 adopted by the U.S. Congress in 1998 and 2000.

Submission of Owner Applications and Related Information to HUD: The top ranked application which has been selected by the Regional Housing Authority will be submitted to HUD along with necessary attachments and certifications for subsidy layering review.

Tracking, Monitoring and Reporting: The Regional Housing Authority will comply with all tracking, monitoring and reporting requirements for its PBA program as identified in the applicable law and regulation.

## Attachment I

### Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015

#### VAWA AMENDMENTS

Attachment – 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.

- The Northwestern Regional Housing Authority will assist and provide support to families that are victims of domestic violence, dating violence 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.
- 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.

Attachment I

Northwestern Regional Housing Authority  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015

**HOMEOWNERSHIP INITIATIVES**

NRHA teaches first time homeownership to groups and individuals at no charge as the only HUD certified Comprehensive Housing Counseling Agency in our seven county service area. NRHA's teaching certificates are honored by all area lenders as a consideration in making available affordable mortgage loan products.

NRHA will continue its successful sponsorship of the Housing Choice Voucher Homeownership Program for eligible clients with approvable transactions at a pace of approximately five 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.

**Attachment K**

**Northwestern Regional Housing Authority  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015**

**PROJECT-BASED VOUCHERS**

NRHA will continue its successful HUD-approved contracting for Project-Based Vouchers in support of high quality affordable rental housing at the following developments:

- WOODLAND HILLS/Burnsville, NC/Seniors/32 dwelling units
- WHITE LAUREL/Boone, NC/Families/42 dwelling units
- OAK GROVE VILLAGE/Jefferson, NC/Families/30 dwelling units
- HIGHLAND VILLAGE/Sparta, NC/Families/30 dwelling units
- CANE CREEK VILLAGE/Bakersville, NC/Families/24 dwelling units
- HISTORIC ELK PARK SCHOOL/Elk Park, NC/Seniors/40 dwelling units
- LINVILLE COVE/Newland, NC/Seniors/32 dwelling units

NRHA is planning to “project-base” additional Section 8 tenant-based Vouchers in the coming year to facilitate development of up to 50 dwelling units affordable to very low income seniors and those with disabilities in Jefferson, Ashe County, North Carolina. Advertising, project selection criteria and subsidy layering documentation will be submitted to HUD in accordance with 24 CFR Part 983 for these purposes.

## Attachment L

### Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015

#### **HOUSING NEEDS**

National Low Income Housing Coalitions "Out of Reach" report and Bureau of Labor Statistics along with NC Consolidated Plan for Housing released on May 19, 2015 compares each county with statewide housing need side-by-side.

NRHA's service area: Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes and Yancey Counties

90% of low-income renters pay more than 30% of income for sheltered utilities

45% of all renter households have this cost problem or have inadequate kitchen or plumbing facilities or are living in over-crowded conditions

\$4.58 SSI income as an hourly wage 2015

\$9.51 average hourly wage of renters in 2015

\$12.15 hourly wage needed to afford a two bedroom apartment at Fair Market Rent

Renters with incomes below 30% Area Median Income are most likely of all groups to have a housing problem

Supply:

Privately held rental housing in the service area has an average year built of 1975 with much of that rental housing stock experiencing some level of deferred maintenance. Rental occupancy rates hover between 94% and 97% in most local markets within the region leaving a limited number of units available and in standard repair for housing voucher holders to choose from. Public and private partnerships sponsored by NRHA are making efforts to provide new affordable rental housing opportunities.

Accessibility:

Rental dwellings with accessible features for households with disabled members are in short supply in the private market. NRHA sponsored tax credit rental and supportive housing developments are provided as universally accessible and "visitable" where possible and are outfitted with more than double the regulatory requirement as to the number of dwelling units with accessible features for persons with mobility, hearing and visual impairments.



## Attachment M

### Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015

#### **STRATEGY FOR ADDRESSING HOUSING NEEDS**

Affordable Rentals – NRHA is maintaining full leasing to qualified households up to its regional baseline of 1,945 Housing Choice Vouchers with a 100% high performer SEMAP score on HUD's latest assessment. NRHA is continuing successful property management contracting for eight (8) tax-credit affordable rental developments and three (3) supportive housing rental developments for persons with special needs. NRHA is serving on the development team as proposed property manager for a new fifty (50) unit tax credit development for the elderly and disabled.

Affordable Homeownership – NRHA continues its practice of providing free first time homebuyer training for individuals and groups. NRHA's training certificates are recognized by all area commercial banks mortgage lenders and Habitat chapters. NRHA also continues its successful Housing Choice Voucher homeownership initiative targeting five (5) new closings per year.

Housing Counseling – NRHA is the only HUD approved Comprehensive Housing Counseling Agency in northwestern North Carolina. Because of a three hundred percent (300%) increase in housing counseling requests, NRHA has hired and trained three new counselors in recent months and is deploying its counseling team to address the need in the coming year. NRHA is certified and is an active provider in pre-rental, pre-mortgage, post purchase, default, foreclosure prevention, money management, credit repair and reverse mortgage counseling.

**Attachment N**

**Northwestern Regional Housing Authority  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015**

**RESIDENT ADVISORY BOARD COMMENTS**

NRHA made timely submission of a draft of its Annual Plan FY Beginning 07/2014 in March 2014 to each President of each Resident Council and to its Resident Advisory Board soliciting comments and suggestions to strengthen and improve the plan. No comments nor suggestions were received from the Resident Councils nor from the Resident Advisory Board on the proposed Annual Plan.

Attachment O

Northwestern Regional Housing Authority  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015

**CHALLENGED ELEMENTS**

NRHA has provided its Five Year and annual Plan to its Resident Councils and Resident Advisory Board through direct mailing and by posting on its website inviting comment for a 45 day period ended on May 15, 2015. No comments were received and no challenged elements were identified.

## Attachment P

### Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015

Affirmatively Furthering Fair Housing – particularly with Category 1 Section 8 Housing Choice Vouchers (HCV) providing Rental Assistance for Non-Elderly Persons with Disabilities (NED).

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.

During 2010, NRHA is making application to HUD for 100 units of HCV NED 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 NED 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.

In addition, the NRHA Board of Trustees met in regular sessions on June 30, 2010 and adopted this Attachment P to the PHA Annual Plan for Fiscal Year Beginning July 1, 2010 to reflect the following policy changes for the HCV NED 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.

The above adopted by the NRHA Board of Trustees on 6/30/2010 and submitted to HUD as Revision #3 to PHA Plan for Fiscal Year Beginning July 1, 2010 on 7/1/2010.

## Attachment Q

### **Northwestern Regional Housing Authority FIVE YEAR AND ANNUAL PLAN FY Beginning 07/2015**

#### **Flat Rent Significant Amendment**

Northwestern Regional Housing Authority (NRHA) Board of Trustees in its Regular Meeting of July 23, 2014 at 6:00 pm in Boone, North Carolina held a duly publicized Public Hearing on its intention to adopt Conventional Public Housing (CPH) Flat Rents in accordance with HUD Notice PIH 2014-12 issued on May 19, 2014. NRHA announced during the public hearing that this change in CPH Flat Rents is required by law and will constitute an amendment to its Admission and Continued Occupancy Policy (ACOP) as well as substantial amendment to its Five Year and Annual PHA Plan. No comments were received from the public during the hearing - the NRHA board Chairman declared the Public Hearing closed.

The NRHA hereby amends its flat rent policies to comply with statutory changes contained within, Public Law 113-76, the Fiscal Year 2014 Appropriation Act.

The NRHA will set the flat rental amount for each public housing unit that complies with the requirement that all flat rents be set at not less than 80 percent of the applicable Fair Market Rent (FMR) adjusted, if necessary, to account for reasonable utilities costs. The new flat rental amount will apply to all new program admissions effective January 1, 2015. For current program participants that pay the flat rental amount, the new flat rental amount will be offered, as well as the income-based rental amount, at the next annual rental option.

The NRHA will place a cap on any increase in a family's rental payment that exceeds 35 percent, and is a result of changes to the flat rental amount as follows:

- Multiply the existing flat rental payment by 1.35 and compare that to the updated flat rental amount;
- The PHA will present two rent options to the family as follows:
  - The lower of the product of the calculation and the updated flat rental amount; and
  - The income-based rent.

**Attachment R**

**Northwestern Regional Housing Authority  
HUD's EQUAL ACCESS RULE  
FIVE YEAR AND ANNUAL PLAN  
FY Beginning 07/2015**

In accordance with HUD Notice PIH 2014-20 "Program Eligibility regardless of Sexual Orientation, Gender Identity or Marital Status as Required by HUD's Equal Access Rule", NRHA has revised Section 3-1.B. of its Administrative Plan for the Housing Choice Voucher Program (HCV) and the Tenant Selection and Assignment section of its Admission and Continued Occupancy Plan for the Conventional Public Housing Program (CPH) by adding the definition of "family" and "household" found therein the following statement:

"NRHA will provide equal access to federal housing assistance benefits regardless of sexual orientation, gender identity or marital status."

Unanimously adopted by NRHA's Board of Trustees during its regular meeting of April 22, 2015.