

Streamlined Annual PHA Plan (HCV Only PHAs)	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-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 of 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, or at risk of being designated as troubled, 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 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.				
A.1	PHA Name: _____ PHA Code: _____ PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____ PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) _____ PHA Plan Submission Type: <input type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission				
<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.</p>					
<input type="checkbox"/> PHA Consortia: (Check box if submitting a joint 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
	Lead HA:				

B. Annual Plan.	
B.1	<p>Revision of PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission? Y N</p> <p> <input type="checkbox"/> <input type="checkbox"/> Housing Needs and Strategy for Addressing Housing Needs. <input type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input type="checkbox"/> <input type="checkbox"/> Financial Resources. <input type="checkbox"/> <input type="checkbox"/> Rent Determination. <input type="checkbox"/> <input type="checkbox"/> Operation and Management. <input type="checkbox"/> <input type="checkbox"/> Informal Review and Hearing Procedures. <input type="checkbox"/> <input type="checkbox"/> Homeownership Programs. <input type="checkbox"/> <input type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. <input type="checkbox"/> <input type="checkbox"/> Substantial Deviation. <input type="checkbox"/> <input 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	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year? Y N Project Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If this activity is planned for the current Fiscal Year, describe the activities. 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.3	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit? Y N N/A</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
B.4	<p>Civil Rights Certification</p> <p>Form HUD-50077 PHA Certifications of Compliance with the PHA Plans and Related Regulations, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
B.5	<p>Certification by State or Local Officials.</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.</p>
B.6	<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.</p>
B.7	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan? Y N</p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p>(a) 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>

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 §903.23\(4\)\(e\)](#))

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. Annual Plan. All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

B.1 Revision of 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.”

Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income families who reside in the PHA’s jurisdiction and other families who are on the Section 8 tenant-based waiting list. 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 and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. ([24 CFR §903.7\(a\)\(1\)](#) and [24 CFR §903.7\(a\)\(2\)\(i\)](#)). Provide a description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. ([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\(e\)\(3\)\(4\)](#)).

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 under section 3 of the Housing and Community Development Act of 1968 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. Should the PHA fail to define ‘significant amendment/modification’, HUD will consider the following to be ‘significant amendments or modifications’: a) changes to rent or admissions policies or organization of the waiting list; or b) any change with regard to homeownership programs. See guidance on HUD’s website at: [Notice PIH 1999-51](#). ([24 CFR §903.7\(r\)\(2\)\(ii\)](#))

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

B.2 New Activity. If the PHA intends to undertake new activity using Housing Choice Vouchers (HCVs) for new Project-Based Vouchers (PBVs) in the current Fiscal Year, mark “yes” for this element, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake this activity, mark “no.” ([24 CFR §983.57\(b\)\(1\)](#) and Section 8(13)(C) of the United States Housing Act of 1937.

Project-Based Vouchers (PBV). Describe any plans to use HCVs for new project-based vouchers. If using PBVs, provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan.

- B.3 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 §903.11\(c\)\(3\)](#), [24 CFR §903.7\(p\)](#))
- B.4 Civil Rights Certification.** Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulation*, 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 AFFH Certification if: it can document that it examines its programs and proposed programs to identify any 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\(o\)](#))
- B.5 Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, including the manner in which the applicable plan contents are consistent with the Consolidated Plans, must be submitted by the PHA as an electronic attachment to the PHA Plan. ([24 CFR §903.15](#))
- B.6 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.7 Resident Advisory Board (RAB) comments.** If the RAB provided comments to 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](#))

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 4.5 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



7/1/2020-6/30/2021 Annual Plan Update

ATTACHMENT TO HUD 50075

B.1 Revision of PHA Plan Elements

Statement of Housing Needs and Strategy for Addressing Housing Needs

Nevada Rural Housing Authority (NRHA) continues to seek additional funding sources to meet the demands of low-income families in rural Nevada. In addition to additional rental assistance resources, NRHA is expanding its emergency assistance program, which provides one-time assistance to families to help avoid homelessness, by doubling the amount of available funding to families in need. NRHA continues to work to develop a self-sufficiency model that will provide information and skill building for those on the HCV program to assist them to increase their income so that they will no longer need rental assistance. NRHA continues to operate a successful Homeownership program and may apply for the Moving to Work program when applications are being accepted if the program remains as it was originally designed.

Additionally, NRHA will work to increase the number of Project Based Voucher programs available to participants.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

NRHA has created a transitional housing set-aside program by partnering with transitional housing programs designed for the homeless. NRHA has set aside vouchers to open up transitional housing slots for new homeless families fleeing domestic violence or transitioning out of mental health/substance abuse disorder programs. NRHA will continue to seek additional partners in an effort to expand this initiative and is planning to set aside vouchers for youth transitioning out of foster care.

NRHA has implemented a software feature which allows for online applications and intake. This allows for a streamlined application process by which most applicants can apply and provide eligibility documentation from any computer or smart phone. Assistance is provided by centralized intake workers throughout the State as well as NRHA staff as needed. For the Housing Choice Voucher Program, applicants are selected via random lottery.

The NRHA Project Based Voucher Program continues to organize separate waiting lists, by program as follows:

NRHA provides a selection preference when required by the regulation (e.g., eligible in-place families, qualifying families for “excepted units,” mobility impaired persons for accessible units).

Larios Arms II PBV Program (8 units)

Preference is given for US Veterans.

Richards Crossing PBV Program

Waiting list is organized by preference with date/time as a tie breaker for applicants with the same number of points. The point scale is as follows:

- | | |
|-----------|--|
| 20 Points | Head or Co-head is a United States Veteran |
| 10 Points | Head or Co-head is successfully participating in a program provided by a Homeless Shelter or a Transitional Housing Program for the homeless |
| 5 Points | Head or Co-Head lives and or works within the NRHA jurisdiction |

Deconcentration Policy

NRHA is committed to ensuring that participant families have access to all types and ranges of affordable housing in NRHA’s jurisdiction, particularly housing outside of poverty or minority concentration. NRHA conducts owner outreach to ensure that owners are familiar with the HCV program and the advantages to owner participation in the program. NRHA actively recruits property owners with property located outside areas of poverty and minority concentration. Additionally, NRHA informs voucher holders of the full range of areas where they may lease units both inside and outside NRHA’s jurisdiction, and of the advantages of living in areas that do not have a high concentration of low-income families.

NRHA continues to seek Project Based Voucher (PBV) opportunities and rates and ranks proposals for the PBV Program on various criteria including the extent to which the proposed PBV project furthers NRHA’s goal of deconcentrating poverty and expanding housing and economic opportunities.

B.2 New Activities

Project Based Vouchers

NRHA plans to continue to explore options for furthering its mission of increasing and maintaining affordable and workforce housing as well as ending homelessness through the use of the project based voucher program.

NRHA is actively seeking additional PBV opportunities and will enter into AHAP if opportunities are presented which are consistent with HUD and NRHA goals and regulations.

B.6 Progress Report

Expand the supply of assisted housing

Apply for additional rental vouchers.

NRHA has applied for several grant opportunities to secure additional rental assistance and has approached HUD and Congress to award additional Housing Choice Vouchers to NRHA.

Leverage private or other public funds to create additional housing opportunities.

NRHA is attempting to preserve affordable and workforce housing programs throughout rural Nevada by seeking to purchase affordable and workforce housing properties that are aging out of their affordability period. NRHA is currently reviewing a number of properties throughout the State and hopes to save several hundred units of affordable and workforce housing in the upcoming years.

Previously, NRHA partnered with USDA to acquire several affordable housing apartment complexes in rural Nevada to ensure affordable and workforce housing was maintained in Elko, Nye and White Pine counties. NRHA also updated a housing study that is being used to partner with private organizations and builders to meet the affordable and workforce housing demand in rural Nevada. NRHA has also partnered with the State of Nevada Housing Division and the Division of Public and Behavioral Health to increase utilization of rental assistance grants thereby increasing the number of homeless that are housed.

Develop Multi-Family Housing Solutions.

NRHA created a Multifamily Housing Solutions Team with members from each of NRHA's departments. The team's direction includes the following:

- Help communities understand and meet their affordable and workforce housing needs
- Continue to assist seniors so that they can age in place and remain in their community
- Develop new strategic partners to assist with project development

Acquire or build units or developments.

NRHA is actively participating in the Low-Income Housing Tax Credit (LIHTC) program and has completed numerous projects including a senior housing development in Winnemucca Nevada and a Permanent Supportive Housing project for the homeless in Carson City, Nevada. NRHA also used LIHTC to rehabilitate a family complex in Yerington, Nevada. In addition, NRHA continues to work with various entities to purchase subsidized housing properties within the state to ensure maintained affordability for the residents. Additional properties are currently under consideration.

Improve the quality of assisted housing

Increase customer satisfaction.

Over the past years, NRHA has taken significant steps to increase customer satisfaction by providing better customer service. Staff has been provided training in customer service, learning how to de-escalate situations and identify other issues or barriers that are present in addressing concerns. Effort has also been put forth in reviewing and modifying the Administrative Plan to include more opportunities to find solutions for customers instead of creating barriers.

In an effort to further increase customer service, NRHA developed an Organizational Excellence team which consisted of members from each of NRHA's departments. The Team's direction included the following:

- Promote NRHA's core values
 - Respect-We treat everyone with dignity and respect
 - Quality-We are committed to excellence in all we do
 - Integrity-We are honest and fair in everything we do
 - Professionalism-We conduct our business professionally in a friendly atmosphere
 - Teamwork-We work together and embrace open communication
 - Accountability-We are responsible for our actions and resources
 - Innovation-We are open to new and creative ideas
- Attract and retain top talent
- Automate best practices with technology systems that facilitate higher efficiency and productivity
- Enhance internal communication through both technology and personal interaction
- Foster a learning and sharing organization
- Provide clear and consistent processes and policies

Additionally all NRHA housing staff, from receptionist, to inspector and management are certified as Eligibility/Occupancy specialists. Staff are provided weekly training sessions to ensure skills and knowledge is kept at top notch.

Concentrate efforts to improve specific management functions.

The Rental Services department has focused its efforts over the past year on improving voucher utilization so there is more consistency in the number of vouchers leased up and regular processing of names off the waiting list. These efforts have been hampered by the housing shortage throughout Nevada. NRHA has completed an operating system upgrade which allows for improved efficiencies and compliance. NRHA has upgraded the operating system used to ensure compliance and manage the waiting list. The upgraded system provides participants with an interactive data base that allows program participants easier access to documents and simplifies recertification efforts as well as allowing applicants a streamlined process and faster access to available vouchers.

The Housing Authority will continue to collaborate with local service providers to serve the needs of families.

This objective has been met by the relationships that have been strengthened or maintained with the Division of Child and Families Services (FUP), the Reno VA Medical Center (VASH), Nevada Housing Division (TBRA vouchers), the Division of Public and Behavioral Health (Shelter Plus Care and Supportive Living Assistance programs), USDA (HCV Homeownership Program) and local social service offices to provide referrals for the homeless. NRHA's Director of Rental Services is the co-chair of the Rural Nevada Continuum of Care (CoC) and NRHA serves as the "matchmaker" for all CoC funded programs managed through the HMIS system waiting list queue.

NRHA has devised a streamlined intake program for homeless veterans in collaboration with Veterans Resource Centers and the VA Medical centers to ensure homeless veterans are moved quickly into a rapid rehousing program. Additionally, NRHA has created a Family Self Sufficiency program for its State funded TBRA program.

Increase assisted housing choices

Provide voucher mobility counseling.

The Rental Services department has incorporated voucher mobility information during the initial briefing for each new voucher holder. This counseling is also provided on a one-on-one basis as program participants express an interest in relocating to areas inside or outside NRHA's jurisdiction.

Conduct outreach efforts to potential voucher landlords.

Staff in the Rental Services Programs department will hold landlord meetings to reach out to new landlords as well as provide program information to current landlords. Over the past year the Rental Services Department partnered with Carson City to hold a landlord forum to provide information on the benefits of renting to voucher participants.

Promote and Support Successful Homeownership

NRHA created a Homeownership Team which consisted of members from all NRHA's departments. The team's direction included the following:

- Continue to grow and effectively deliver Home at Last (HAL) products and services in a rapidly changing housing market, real estate finance system, and regulatory environment
- Continue to develop, deploy and promote financial literacy and educational programs to Housing Choice Voucher Participants
- Increase access to low-interest mortgages with enhancements
- Pursue industry standards to improve affordable and workforce housing solutions

NRHA continues to operate a successful voucher homeownership program. Families that are interested in the program are invited to an orientation meeting to learn more about home buying as well as eligibility criteria. The orientation is a partnership with the Rental Services department and the Home at Last Program at NRHA. USDA programs are also available

and often provide a substantial down payment and very low interest rate for the families that choose to participate in the HCV Homeownership program.

Nevada Rural Housing Authority will continue to respond to HUD Notices of Funding Availability for HUD's Housing Choice Voucher programs.

The Rental Services department has applied for all NOFA's for which the agency qualified. For example, the following NOFA's have been applied for over in recent years: VA Grant and Per Diem, Multi-Family Service Coordinator grant, approval of the Family Self Sufficiency Action Plan in order to apply for the FSS NOFA when available, and partnership with the State Division of Public and Behavioral Health to administer the Shelter Plus Care grant in rural Nevada. NRHA has successfully obtained funding for TBRA vouchers through the Nevada Housing Division, a security deposit program, an emergency assistance program, and two additional CoC programs for the homeless.

Promote self-sufficiency and asset development of assisted households

Provide or attract supportive services to improve assistance recipients' employability.

NRHA has worked with the Circles of Leadership in Carson City and JOIN offices in other rural locations to assist in referrals to these agencies to help increase the skill level of voucher participants in rural Nevada. These partnerships and efforts to work together have proven successful for some households and will continue to build stronger relationships as well as a more solid future for the participants. In 2018, NRHA assisted 57 participants to increase their income and move off the HCV program.

Provide or attract supportive services to increase independence for the elderly or families with disabilities.

NRHA has been a successful administrator for the Shelter Plus Care grant in rural Nevada as well as the Supportive Living Assistance fund provided by the State of Nevada. This partnership has allowed for NRHA to coordinate supportive services for people with disabilities. NRHA also provides a service coordinator at a senior apartment complex providing supportive services to the elderly in Carson City as well as Yerington, Nevada.

Ensure equal opportunity and affirmatively further fair housing

NRHA continues to undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability.

NRHA consistently requires fair housing for all agency customers. Staff is trained annually regarding fair housing laws and helps clients navigate the fair housing rules if they feel their rights have been violated. NRHA enjoys a positive partnership with the Silver State Fair Housing office, including that office in its landlord training sessions.

Additionally NRHA continues to undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability.

NRHA staffs a full time 504 coordinator available to applicants and participants.

NRHA continues to undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

NRHA continues to assist customers to locate accessible housing as the need arises. New construction by NRHA is built to accessibility standards.

Participate in the drafting of Rural Nevada's Fair Housing Impediments Analysis, Carson City/County Consolidated Plan, State of Nevada Consolidated and Western Nevada HOME Consortium Consolidated Plan.

NRHA continues to actively participate in the above listed plans to ensure there is unity among the programs as well as providing support to the process.

Other PHA Goals and Objectives: (list below)

Develop Capital Resource Solutions.

NRHA created a Capital Resources Team consisting of members from each of NRHA's Departments. The team's directive included:

- Explore, develop and leverage a portfolio of funding and investment solution partnerships with Public, Private and Social Sector partners to expand on capital resources available to further the NRHA mission
- Continue to develop and refine a comprehensive plan to utilize internal resources for funding projects and to diversify internal asset investment
- Establish a clear plan for prudent management of our internal financial resources and capital assets including implementation strategies for investment of NRHA's cash resources and maximization of return on those resources. Primary efforts will be to preserve and maintain assets to serve our clientele as intended.

Bridge the Gap between Assistance and Independence

NRHA's Assistance to Independence Team consists of members from each of NRHA's Departments. The team's directive includes:

- Develop a plan to assist HCV recipients to become self-sufficient
- Continue to explore and develop methods to address the needs of the homeless in rural Nevada

This year NRHA was able to assist 57 families to grow from assisted on the Housing Choice Voucher program, to self-sufficiency.

B.7 Resident Advisory Board Comments

Comments pending

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: 02/29/2016
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Applicability. 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: _____ PHA Code: _____</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____</p> <p>PHA Plan Submission Type: <input 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>The final draft of the plan was placed on public display on February 20, 2020 coinciding with the first advertisement of Public Hearing. A copy of the PHA Plan and supporting documents are available on our website at www.nvrural.org via a link on the landing page entitled: <i>NRHA Annual and 5 Year Plan (2021-2025)</i>.</p> <p>The PHA plan and plan elements are also available at the main office of Nevada Rural Housing Authority located at:</p> <p>3695 Desatoya Drive, Carson City, NV 89701</p> <p>The comment period ended with a Public Hearing held at the Nevada Rural Housing Authority office at 3695 Desatoya Drive, Carson City, NV on April 6, 2020 at 11:00 a.m. Any written comments that were received either prior to or at the Public Hearing are included in Attachment C</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1"> <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>HCV</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	HCV	Lead PHA:																							
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B.	5-Year Plan. Required for all 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.
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.
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.
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.
B.5	Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.
B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input 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>
B.7	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL <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.</p>

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

A. PHA Information [24 CFR §903.23\(4\)\(e\)](#)

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **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. 5-Year Plan.

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\(b\)\(1\)](#)) For Qualified PHAs only, if at any time a PHA proposes to take units offline for modernization, then that action requires a significant amendment to the PHA's 5-Year Plan.

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\(a\)\(3\)](#))

B.5 Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.

B.6 Resident Advisory Board (RAB) comments.

(a) Did the public or RAB provide 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\(a\)](#), [24 CFR §903.19](#))

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 .76 hours 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.



Attachment A

NEVADA RURAL HOUSING AUTHORITY 5 YEAR PHA PLAN GOALS AND OBJECTIVES FY2021-2025

Goal 1: Increase client awareness, value, & satisfaction

Objectives:

- Develop tools to assess client satisfaction with NRHA processes for Housing Choice Vouchers; use this data to develop customer service training for front-line and supervisory staff, ultimately improving client experience.
- Develop tools to assess landlord satisfaction with NRHA service through the Housing Choice Voucher Program; utilize this data to bring additional landlords and properties into the voucher program to better serve our clients.
- Develop tools to understand the strengths and experiences of those who have “graduated” from the voucher program in order to develop more of those experiences in current voucher holders.
- Utilize data and measurement techniques for online experiences to assess the usefulness and utility of NRHA’s online products and interface. Use this data to enhance client experience.
- Refresh NRHA’s website to enhance user experience and make it customer focused
- Take our HCV program paperless and assure that our clients have the appropriate tools to interface as needed with NRHA.

Goal 2: Ensure a balanced Leadership Team exists within NRHA

Objectives:

- Provide opportunities for current directors of NRHA departments to serve in leadership roles for the entire organization by rotating assignments as Acting Deputy Director and assignments to liaison for NRHA with NRHA’s partner organizations.
- Develop a workable plan to assure that key positions have a succession plan should one of those positions become vacant. These key positions include each Director position as well as some other key positions, such as IT Specialist.
- Prepare NRHA staff through opportunities to gain experience and formal learning to be ready to step into greater leadership opportunities as they arise.



Goal 3: Increase NRHA's financial health

Objectives:

- Continue to strengthen and expand NRHA's current lines of revenue and financial reserves.
- Maximize voucher utilization with robust support programs, such as security deposit assistance.
- Add additional sources of revenue through new business opportunities, such as a property management function.
- Maintain a consistent pipeline of acquisition/rehab and new construction projects to increase revenue and housing opportunities for our client base.
- Work with HUD officials and political leaders to assure appropriate funding for the HCV program.
- Develop adequate financial strength to support rental development in difficult to develop areas such as Lovelock or Carlin.

Goal 4: Nurture and support employee development within NRHA

Objectives:

- Build a Learning and Development program for current NRHA staff.
- Develop an assessment tool to ascertain current employee strengths and opportunities to improve; utilize this information to customize training opportunities for each employee, and to better utilize their strengths to enhance our organization.
- Over the next three years, provide opportunities for each of our department Directors to attend University of Nevada's Leadership Academy.
- Through a constant process of assessment and enhancement, assure that our employees are receiving the best remuneration and benefit package that we can reasonably provide to encourage employee retention.

Goal 5: Develop a technology enhanced learning platform for HCV participants to bridge the gap between assistance and independence

Objectives:

- Develop and deploy a technology enhanced learning platform that provides skill, building, financial literacy, and other educational training resources to Housing Choice Voucher clients to promote self-sufficiency.





Attachment B

**NEVADA RURAL HOUSING AUTHORITY PROGRESS REPORT
5 YEAR GOALS AND OBJECTIVES
FY2016-2020**

GOAL 1: PROMOTE AND SUPPORT SUCCESSFUL HOMEOWNERSHIP

OBJECTIVES:

- Continue to grow and effectively deliver Home at Last (HAL) products and services in a rapidly changing housing market, real estate finance system, and regulatory environment.
- Continue to develop, deploy and promote financial literacy and educational programs to Housing Choice Voucher clients.
- Increase access to low-interest mortgages with enhancements.
- Expand the HAL program throughout the state of Nevada by partnering with the Nevada Housing Division (NHD).
- Continue to explore additional products and services by collaborating with lenders, realtors, community leadership and internal NRHA departments.

ACHIEVEMENTS:

NRHA operates a successful voucher homeownership program. Families that are interested in the program are invited to an orientation meeting to learn more about home buying as well as eligibility criteria. The orientation is a partnership with the Rental Services department and the Home at Last Program at NRHA. USDA programs are also available and often provide substantial down payment and very low interest rates for the families that choose to participate in the HCV Homeownership program. NRHA continues to grow and develop a self-sufficiency model that will promote financial literacy, information and skill building for those on the Housing Choice Voucher (HCV) program. The Agency is exploring technology enhanced learning platforms as a resource to HCV program participants in the future.

Our Home At Last (HAL) program has continued to grow over the past five years with dedicated staff and continuous outreach to potential borrowers, lenders and Realtors. A redesigned webpage and some limited paid advertising has assisted in the effort. NRHA has developed and implemented a homeowner education program and delivered it to literally hundreds of potential homebuyers over the past five years. As of July 1, 2019, NRHA launched its HAL University program online, which provides homebuyer education online, and receives 200-300 visits per month. HAL's loan products have expanded from a single-choice 4% down payment assistance program to a wide array of products, including down-payment assistance ranging from 0% to 5% through FHA, VA, and USDA loan products, as well as Fannie Mae and Freddie Mac products with very advantageous mortgage insurance rates.

NRHA's homebuyer assistance program, HAL, is available throughout Nevada, excluding communities with populations of 150,000 or more (by statute). The Nevada Housing Division has modeled their own homebuyer assistance program after NRHA's and offers it statewide as well. NRHA is the only entity to offer Mortgage Credit Certificates to low-income home buyers.



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NRHA continues to explore additional products and services wherever they may be beneficial to Nevada home buyers. Within the past year, NRHA has partnered with a group called TRIO which assists would-be homebuyers who are almost (but not quite) ready to buy due to credit issues or time on the job. This is done by purchasing the home they desire and leasing it to them while they work out their home buying issues. Typically, within one to three years through regular monitoring and education, they are ready to purchase their home at the original sale price, having accumulated equity in the home during the lease period.

GOAL 2: PROVIDE PROJECT DEVELOPMENT THAT MEETS RURAL COMMUNITY DEMAND

OBJECTIVES:

- Conduct conversations with individual communities about their housing and development needs – specifically, their low-income and very low-income housing needs.
- Implement 2014 Housing Study outcome initiatives.
- Continue to assist seniors so that they can age in place and remain in their community.
- Develop and implement preservation criterion in selecting rental developments for funding, which will make it more objective, transparent, systematic, and data driven.
- Develop and implement funding solutions that align with both NRHA and community goals.
- Develop and new strategic partners to assist with project development.

ACHIEVEMENTS:

NRHA continues to preserve affordable and workforce housing programs throughout rural Nevada by seeking to purchase affordable and workforce housing properties that are aging out of their affordability period. NRHA partnered with USDA to acquire several affordable housing apartment complexes in rural Nevada to ensure affordable and workforce housing was maintained in Elko, Nye and White Pine counties. NRHA has grown its affordable housing portfolio from 302 units five years ago to 600 units today. NRHA also updated a housing study that is being used to partner with private organizations and builders to meet the affordable and workforce housing demand in rural Nevada. Additionally, it has partnered with the State of Nevada to increase utilization of rental assistance grants thereby increasing the number of low-income and homeless households that are housed.

NRHA is actively participating in the Low-Income Housing Tax Credit (LIHTC) program and has completed numerous projects including a senior housing development in Winnemucca, Nevada and a permanent supportive housing project for the homeless in Carson City, Nevada. It has also used LIHTC to rehabilitate a family complex in Yerington, Nevada. NRHA also worked with the Rural Nevada Development Corporation to purchase various subsidized housing properties within the state to ensure maintained affordability for the residents. Additional properties are currently under consideration.

NRHA created a multi-family housing solutions team in an effort to develop new strategic partners to assist with project development, to help communities understand and meet their affordable and workforce housing needs and to continue to assist seniors so that they can age in place and remain in their community.

NRHA continues to explore options for furthering its mission by considering project-based voucher opportunities that are consistent with HUD and NRHA goals and regulations and that would further NRHA's goal of deconcentrating poverty and expanding housing and economic opportunities.



GOAL 3: DEVELOP AND DEPLOY MODERNIZATION AND MANAGEMENT SOLUTIONS

OBJECTIVES:

- Launch Energy Savings Performance Contracts (ESPCs) on NRHA project portfolio to provide low-income clients and families with lower utility bills and/or improve living conditions.
- Extend the weatherization and modernization services to Housing Choice Voucher client-landlord properties.
- Leverage Energy Services Corporation-like strategies throughout NRHA project portfolio.
- Improve project modernization through the “Building Better Buildings Challenge” sponsored by DOE and HUD.
- Partner with industry experts, energy leadership and NRHA inter-departmental programs to expand modernization efforts.

ACHIEVEMENTS:

As NRHA has opportunities to rehabilitate existing affordable housing unit or to build new units, it brings those units into compliance with Home Energy Rating System (HERS) standards through increased insulation in walls, floors, and ceilings, appliances with increased efficiency, new windows, and even the addition of solar power. This effort has substantially reduced the energy load for NRHA-owned properties and lowered utility costs for tenants or subsidy providers. Each of these properties has an energy audit performed by NHD.

NRHA has worked with officials from the Department of Energy, Nevada Housing Division, Southwest Gas, NV Energy and others to capture industry-leading methodology and apply it in our rehabilitation programs. This effort will continue into the foreseeable future.

GOAL 4: DEVELOP SOLUTIONS FOR CAPITAL RESOURCES

OBJECTIVES:

- Explore and develop nonlinear funding solutions such as Public-Private Partnerships with Public, Private, and Social Sectors to provide more capital resources to further the NRHA mission.
- Investigate, collaborate with internal/external partners, and implement the various funding solutions available to NRHA programs and projects.
- Develop a more comprehensive internal project funding process.

ACHIEVEMENTS:

NRHA developed a Capital Resources Team consisting of members from each of NRHA’s departments. The directives included exploring, developing and leveraging a portfolio of funding and investment solution partnerships with public, private and social sector partners to expand on capital resources available to further the NRHA mission. NRHA continues to develop and refine a comprehensive plan to utilize internal resources for funding projects and to diversify internal asset investment. NRHA continually assesses its plan for management of its internal financial resources and capital assets including implementation strategies for investment of NRHA’s cash resources and maximization of return on those resources. The Agency continues to focus its efforts on preserving and maintaining assets to serve its clientele as intended. NRHA works with investor groups, banks, lenders, and government resources to maximize production of affordable units while keeping costs as low as possible. These lower costs translate into lower rents for our tenants. As an example, our Richards Crossing project, a 39-unit transitional housing project in Carson City was built without any debt, thus



allowing for rents that are very affordable. This project utilized funding from the sale of Low-Income Housing Tax Credits, HOME Partnership funds, State Trust Funds, CDBG, Affordable Housing Program funds from the Federal Home Loan Bank, and even a grant from Home Depot.

GOAL 5: BRIDGE THE GAP BETWEEN ASSISTANCE AND INDEPENDENCE

OBJECTIVES:

- This Performance Initiative is unique in that it will require the development of a pilot project. The specific areas of focus are the veteran and homeless population.
- Partner with local/regional service organizations to realize this goal.

ACHIEVEMENTS:

NRHA created an Assistance to Independence Team. The team's directives included developing a plan to assist HCV recipients in becoming self-sufficient and to explore and develop new methods to addressing the needs of the homeless in rural Nevada. In the past 5 years, NRHA has helped approximately 300 families to grow from assisted on the HCV program to self-sufficiency. NRHA has worked with organizations such as Circles of Leadership and JOIN to assist in referrals to these agencies to help increase the skill level of voucher participants in rural Nevada. Community partnerships are an integral component of success to bridge the gap between assistance and independence. NRHA will continue to build strong relationships within the community to assist in promoting a more solid future for program participants. NRHA continues to develop a self-sufficiency model that will provide information and skill building for those on the HCV program.



ATTACHMENT C

RAB Comments - PENDING