

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 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																																			
A.1	<p> PHA Name: <u>Nevada Rural Housing Authority</u> PHA Code: <u>NV905</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2022</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>1,490</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. NRHA Annual PHA plan is available online at www.nvrural.org or at 3695 Desatoya Drive, Carson City, NV 89701 </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below) </p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Participating PHAs</th> <th style="width: 10%;">PHA Code</th> <th style="width: 25%;">Program(s) in the Consortia</th> <th style="width: 20%;">Program(s) not in the Consortia</th> <th style="width: 20%;">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <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	Lead HA:																													
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B.	Plan Elements.
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p> <p>See B.1 attached</p>
B.2	New Activities. – Not Applicable
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in its 5-Year PHA Plan.</p>
B.4	Capital Improvements. – Not Applicable
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p>Certification by State or Local Officials.</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>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing (AFFH).

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

<p>Fair Housing Goal: Operate fair and accessible HCV program</p> <p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <p>NRHA is committed to affirmatively furthering fair housing and operating our programs under the highest standard. Through formal trainings, employee education, and community partners, NRHA will advocate fair housing practices for all applicants and participants. NRHA also evaluates processes to ensure the application and program processes are accessible to everyone.</p>
<p>Fair Housing Goal:</p> <p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p>
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Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV-Only PHAs

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

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. ([24 CFR §943.128\(a\)](#))

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

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”

Statement of Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. ([24 CFR §903.7\(a\)\(2\)\(i\)](#)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA’s reasons for choosing its strategy. ([24 CFR §903.7\(a\)\(2\)\(ii\)](#))

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. A statement of the PHA’s policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. ([24 CFR §903.7\(b\)](#))

Financial Resources. A statement of financial resources, including a listing by general categories, of the PHA’s anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. ([24 CFR §903.7\(c\)](#))

Rent Determination. A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. ([24 CFR §903.7\(d\)](#))

Operation and Management. A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. ([24 CFR §903.7\(e\)](#)).

Informal Review and Hearing Procedures. A description of the informal hearing and review procedures that the PHA makes available to its applicants. ([24 CFR §903.7\(f\)](#))

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

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

Substantial Deviation. PHA must provide its criteria for determining a “substantial deviation” to its 5-Year Plan. ([24 CFR §903.7\(r\)\(2\)\(i\)](#))

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

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

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

C. Other Document and/or Certification Requirements.

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

D. Affirmatively Furthering Fair Housing (AFFH).

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

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

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality



07/01/2022 – 06/30/2023 Annual Plan Update

ATTACHEMNT TO HUD 50075

B.1 Revision of PHA Plan Elements

Statement of Housing Needs and Strategy for Addressing Housing Needs:

The housing market across the state of Nevada continues to shift, like most of the country, and thus the strategy to meet the need must also change. Nevada Rural Housing Authority (NRHA) recognizes this challenge and takes a proactive approach in identifying and addressing the local housing needs across all communities located within our jurisdiction. The landscape of our 110,000 square miles of jurisdiction is diverse and reflective of the Nevadans we serve. Our state is comprised of five types of communities: metropolitan, urban, rural hub, rural and frontier as defined below:

1. Metropolitan – population above 150,000 with all services available
2. Urban Rural – population between 50,000 – 150,000 with all services available
3. Rural Hub – population between 5,000 and 50,000 with most services available
4. Rural – population below 5,000 with services located within 30 miles
5. Frontier – population below 5,000 with services more than 30 miles away

The diversity of our communities comes with a multiplicity of challenges and opportunities. Geographical limitations, varying levels of infrastructure, local regulations and community buy-in affect the success of NRHA's mission to promote, provide, and finance affordable housing for all rural Nevadans. NRHA recognizes Nevada not only suffers a lack of affordable housing in general, but more specifically, a shortage of available rental units. With these deficits comes a strong housing market that is pushing homeownership opportunities further away from many. Strategies to address these issues requires resources and innovation. Through the utilization of the housing choice voucher program (HCV), the assignment of project-based vouchers (PBV), NRHA's Home at Last (HAL) program, development of new units, and our leadership position in the housing community, NRHA aims to address the local housing needs.

NRHA serves a wide range of Nevadans using a variety of programs. In FY 2021, NRHA's HAL program assisted 1,125 households achieve homeownership with down payment assistance and



3695 Desatoya Drive Carson City, NV 89701

NVRural.org • help@nvrural.org

Phone: (775) 887-1795 • Fax: (775) 887-1798 • TTY: (800) 545-1833 ext. 545

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our Mortgage Credit Certificate (MCC). HAL is the only provider in the state of Nevada to offer the MCC program, which provides a direct tax credit to homebuyers for the life of the loan.

NRHA was awarded two rounds of CARES funding to provide emergency assistance. Through these unique and temporary funding sources, NRHA was able to provide direct assistance to 2,423 households. Utilizing HUD's HVC, VASH, and Mainstream Voucher funding, NRHA is providing rental assistance to 1,302 households as of December 31, 2021. Through special programs and voucher set-asides, an additional 129 households were leased as of December 31, 2021. In addition to rental assistance and homeownership programs, NRHA administers a weatherization program providing much needed home repairs to low-income households to help ensure safety and energy efficiency, which can result in lowering energy bills. A total of 111 households were provided energy saving repairs in 2021.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admission:

HCV participants utilizing NRHA's programs have an expansive geographic area with a variety of communities to establish their roots. NRHA adopted small area fair market rents (FMR) and has been approved to set voucher limits using 110% of the FMRs. The size of our jurisdiction coupled with these two policies offer participants a larger pool of units in different areas that meet their individual needs. NRHA is considering requesting HUD approval to increase FMRs to 120% to meet the demand of the local housing market. Nevada has seen rents consistently increase over the last three years. Increased rents decrease HCV participant success in locating affordable housing.

NRHA continues to use project-based vouchers (PBV) and local set aside programs to diversify voucher assistance. PBV assignments have been done through a competitive process and ensure deconcentration of poverty. Local set aside programs offer housing assistance layered with supportive services provided by a partner agency. In FY 2023, landlord outreach and engagement will be a top priority. NRHA intends to conduct landlord surveys, landlord briefings, and targeted outreach campaigns to increase program participation across rural Nevada.

In December 2021, NRHA updated the Administrative Plan to include a local landlord participation preference. In January 2022, NRHA opened the HCV waiting list for new applications using the updated preference. With the new and strategic preference inclusion, NRHA aims to significantly increase lease-up and utilization of vouchers and maintain lease-up for FY 2023.

B.6 Progress Report

Increase Client Awareness, Value, and Satisfaction:

Develop tools to assess client satisfaction with NRHA processes for HCV program

NRHA remains committed to providing superior and consistent customer service to those seeking assistance from our agency. All rental services staff receive a well-rounded training plan including certification as eligibility/occupancy specialists, annual fair housing, de-escalation, and



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conflict resolution techniques. Employees have unlimited online access to hundreds of industry-specific and professional development trainings including focused topics on customer service.

Develop tools to assess landlord satisfaction with NRHA services through HCV program

NRHA acknowledges landlord participation is crucial to the success of the HCV program. In FY 2023, NRHA plans to conduct targeted landlord outreach, initiate landlord briefings to disseminate valuable program information, and gauge landlord satisfaction. Survey results will deepen NRHA's understanding of the local landlord landscape and aid in adjusting processes where needed.

Develop tools to understand the strengths and experiences of those who have graduated from the HCV program

NRHA collects generic HUD data from clients on why they exit the program. The non-specific data does not help NRHA glean information that would aid in program design. NRHA plans to deploy an exit survey for HCV participants who voluntarily move off the program. Although the survey will be voluntary, NRHA anticipates collecting measurable data.

Utilize data and measurement techniques for online experiences to assess usefulness

While we understand not all clients and communities are deeply connected via the internet, we do know that many of those we serve get their information online, namely search engines and social media. NRHA utilizes and measures the success of these platforms on a regular basis to ensure messaging, channel and approach are resonating with our audiences. We are also able to utilize digital targeting to ensure we're strategically reaching the jurisdictions we serve. These digital outreach approaches use the NVRural.org website as the destination for information; the website is used not only as a messaging tool but also a navigation tool for those we serve, guiding them from resource to resource, depending upon their circumstance. Our in-house communications team makes website updates quickly and thoughtfully as program changes and opportunities arise. Website analytics are also used to understand traffic and use of the website. For example, from Sept. 1-Nov. 30, 2021, the website saw an increase in overall sessions – 96,708, representing a 58.8% year-over-year increase. The top four sections of the website that continue to see the largest amount of traffic are the CHAP (Cares Housing Assistance Program) section, the Section 8 sections and the Home At Last section of the website.

More non-traditional means have also been employed; a text messaging campaign launched in October 2021 reached 40,000+ rural Nevadans pushed information about the CHAP program to renters whose incomes may have been impacted by COVID. The campaign delivered awareness of rental and utility assistance available to them, and generated 1,145 unique clicks, which guided them to the online application information. A direct phone number was also provided to those who preferred one-on-one assistance offline. Website metrics aligned with the campaign push, showing a dramatic increase in web traffic the days after the text messaged was sent. NRHA was able to not only see the overall uptick, but identify which geographic areas saw the most uptick, helping ensure the geographic coverage of the campaign.



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Refresh NRHA's website to enhance user experience

NRHA has made improvements over the years to its website platform. On a continuous basis, NRHA adjusts the website as needed and as feedback is provided.

Take HCV program paperless

Being cost effective in program management is important to NRHA. The process to go paperless in the HCV department has concluded. Staff continues to look at more efficient ways of accomplishing tasks and increase efficiency.

Ensure a balanced leadership team exists within NRHA:

Provide opportunities for current directors of NRHA departments to serve in leadership roles

All leaders of NRHA are encouraged to participate in housing industry groups, attend conferences, and engage with the board of commissioners. Many department directors have been selected to sit on panel discussions at local and national conferences including the Nevada Housing Coalition (NHC) and National Association of Local Housing Finance Agencies (NALHFA). Department directors engage with local professionals through memberships in groups such as Nevada Association of Counties (NACO) and League of Cities. NRHA's board of commissioners receive quarterly reports from each of the department directors and interact with them on a regular basis through the acting deputy executive director assignments each month.

Develop a workable plan to assure key positions have succession plan

Succession plans were thoughtfully developed in early 2020; however, the pandemic and changes in personnel have highlighted the need for these plans to be updated. NRHA leadership identified succession plans as an agency goal for FY 2022 and will continue to cultivate them.

Prepare NRHA staff through opportunities to gain experience and formal learning

NRHA is invested in supporting staff through development. All NRHA staff has access to an online learning platform hosting hundreds of industry and professional development trainings. Department directors have approved budget amounts for their training and training for their staff. Knowledge and experience are shared among department directors in weekly leadership meetings.

Increase NRHA's financial health:

Strengthen and expand NRHA's current lines of revenue and financial reserves

Financial stability is at the forefront of NRHA's annual goals. NRHA's revenue-generating departments enable HCV to operate despite being underfunded. The HAL program generated unrestricted net income of \$2,147,906 as of December 31, 2021. The Community Development department accumulated an additional \$394,996 towards NRHA's bottom line. Staff continues to



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monitor and grow the success of these programs. The volatility of the housing market and challenges in developing new construction pose risk to the amount of money each of these departments generate. The changing housing market is expected to reduce the amount of loans provided by HAL in the future. NRHA works with local jurisdictions to identify potential sites for future development to maintain the pipeline of units and funding.

Maximize voucher utilization and robust support programs

Using a variety of strategies and non-traditional means to connect rural Nevadans to our services, NRHA will maximize voucher utilization. Our partnerships in the communities increase the support programs NRHA offers. NRHA aims to end FY 2022 with increased voucher lease up and has committed to maintaining strong utilization through FY 2023. The initiatives detailed in this plan support those objectives.

Maintain consistent pipeline of acquisition/rehab and new construction projects

During FY 2022, NRHA completed rehabilitating 100 units split between two complexes in Elko, Nevada. NRHA acquired one 42-unit property and began rehabilitation on 62 units between two properties in Winnemucca, Nevada. Phase one of a new construction project of 60 units located in Mesquite, Nevada will commence in spring 2022 and construction is expected to finish in 2023. NRHA is in the process of applying for Low Income Housing Tax Credit (LIHTC) funding for phase two which will add an additional 36 units in 2024. Staff is evaluating the capital needs of a property located in Yerington, Nevada for rehab in 2024. NRHA continues to seek properties to acquire, rehab, and develop to further our mission.

Work with HUD officials/political leaders to assure appropriate funding for HCV program

Historically, HUD has not increased funding for the operation of the HCV program; however, NRHA values open dialogue with HUD officials and elected leaders. NRHA engages in legislative forums and one-on-one discussions with officials to describe the importance of not only the HCV program, but also for funding for development and rehab of affordable housing. Although the administrative costs to operate a high-performing HCV program far exceed the funding provided, NRHA is committed to delivering a quality HCV program to all rural Nevadans. NRHA is engaged with industry advocates including Nevada Housing Coalition, the National Low Income Housing Coalition and Public Housing Authorities Directors Association (PHADA). Involvement with these leading groups enables NRHA to have a seat at the table to advocate for the housing needs of Nevadans.

Develop adequate financial strength to support rental development in difficult to develop areas

Development of affordable housing can be accomplished using a number of resources; however, the proposed project must be able to meet funding and investor requirements. Often, small projects are not funded because they do not generate enough revenue to cover the development costs. NRHA's executive leadership and Director of Community Development have solicited the expertise of consultants specializing in financing these projects. We continue to look at different building systems, materials, and structure type to reduce costs. The objective to develop adequate



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financial strength to support development of any kind is ongoing. The increase in material costs, labor shortages, and supply chain issues pose risk and challenges to meeting this objective. NRHA is dedicated to using innovation and being flexible in the changing market.

Nurture and support employee development within NRHA

Building a learning and development program

NRHA leadership has established a Learning and Development (L&D) program focused on providing all employees a meaningful pathway to professional development. In 2021, the L&D deployed a DiSC Workplace survey and follow-up training across the organization. This survey provided employees insight into their individual work styles and how they best communicate with other styles. The L&D program brought in speakers such as Dave Mitchel to address leaders and all staff on varying topics. Future sessions are planned with development professionals. A targeted goal in 2022 for L&D will be upscaling employees and offering more opportunities for leadership training.

Development an assessment tool to ascertain current employee strengths and opportunities

A skills assessment was developed and deployed to all NRHA employees in 2020. In the upcoming year, the L&D program will deploy focused trainings, mentoring, and coaching based on the direct feedback received from the skills assessment.

Provide opportunities for department directors to attend leadership academy

Many of NRHA's leadership team have completed the leadership academy training through the University of Nevada, Reno. With any future changes in leadership, new leaders will also attend the training to provide all leadership with a consistent and strong foundation.

Assure employees are receiving best remuneration and benefit package NRHA can reasonably provide to encourage retention

In early 2022, NRHA developed and delivered a total compensation statement individualized for each employee employed for more than 12 months. The statements outlined the benefits the employee received including paid leave, health/dental/vision insurance, life insurance, and Public Employees Retirement System (PERS). The Human Resources team continues to evaluate all benefits offered to our employees.

Develop technology enhanced learning platform for HCV participants

Home At Last University (HAL U for short) provides an important service to potential homebuyers throughout Nevada. HAL U is a proprietary education platform that was borne from a desire to have more control and flexibility with an online education platform – in fact, the platform has extended beyond its original purpose to serve potential homebuyers, and now also educates and trains lending and real estate partners, and voucher clients for their briefing requirement. The platform has served a very important role during the pandemic, especially, as the agency needed to maintain its ability to educate its audiences, but now from the safety of their own homes. HAL U for homebuyers walks the enrollee through a 10-step, “Homebuyer



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101” course, which is designed to not only educate potential users of the NRHA homeownership program (which includes down payment assistance, mortgage tax credits and access to affordable credit), but to provide a baseline education about the entire homebuying process starting with “What is credit?”. Since its launch in 2019, HAL U has served more than 3,000 enrollees, many of whom moved on to further discussions with lending and real estate partners as they begin their journey to homeownership. HAL U is offered to not only HCV participants, but statewide to ensure all rural Nevadans understand the opportunity and have access to this no-cost education tool. Enrollees come from Las Vegas to Lovelock, Mesquite to Mound House, Nevada.

B.7 Resident Advisory Board Comments

No comments received at public hearing



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**Certification by State or Local
 Official of PHA Plans Consistency
 with the Consolidated Plan or
 State Consolidated Plan
 (All PHAs)**

U. S Department of Housing and Urban Development
 Office of Public and Indian Housing
 OMB No. 2577-0226
 Expires 2/29/2016

**Certification by State or Local Official of PHA Plans
 Consistency with the Consolidated Plan or State Consolidated Plan**

I, Steve Aichroth, the Administrator for Nevada Housing Division
Official's Name *Official's Title*

certify that the 5-Year PHA Plan and/or Annual PHA Plan of the

Nevada Rural Housing Authority
PHA Name

is consistent with the Consolidated Plan or State Consolidated Plan and the Analysis of
 Impediments (AI) to Fair Housing Choice of the

State of Nevada
Local Jurisdiction Name

pursuant to 24 CFR Part 91.

Provide a description of how the PHA Plan is consistent with the Consolidated Plan or State
 Consolidated Plan and the AI.

The PHA Plan is consistent with the State Consolidated Plan as the PHA Plan addressees the
 housing and homeless priorities established in the Consolidated Plan.

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)

Name of Authorized Official	Title
Steve Aichroth	Administrator
Steve Aichroth <small>Digitally signed by: Steve Aichroth DN: CN = Steve Aichroth, email = saichroth@housing.nv.gov C = AD O = Housing Division OU = Administrator Date: 2022.02.15 14:55:31 -08'00'</small>	2/15/2022
Signature	Date



RESOLUTION NO. 2022-03-01

RESOLUTION TO REVIEW AND APPROVE THE
2022-2023 ANNUAL PHA PLAN

WHEREAS, the Nevada Rural Housing Authority is required to submit on an annual basis an Annual PHA Plan to the U.S. Department of Housing and Urban Development (HUD);

WHEREAS, the Annual PHA Plan has been updated according to the regulations set by HUD;

WHEREAS, staff seeks Board approval for the Annual PHA Plan and accompanying certifications and attachments;

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Nevada Rural Housing Authority to approve the Annual PHA Plan and accompanying certifications and Attachments.

ADOPTED THE 17th day of MARCH 2022

Rose Cook, Chair

Roger Mancebo, Vice Chair



**Certifications of Compliance with
PHA Plan and Related Regulations
(Standard, Troubled, HCV-Only, and
High Performer PHAs)**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson 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, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning _____, 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 (24 CFR § 91.2).
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 (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
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 Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (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 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 public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include 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 2011-65);

- 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 a site-based waiting list 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 a waiting list is consistent with affirmatively furthering fair housing; and
 - 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 903.7(o)(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. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
 11. 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.
 12. 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.
 13. 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.
 14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
 15. 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.
 16. 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.
 17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
 18. 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.
 19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
 20. 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.
 21. 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.
 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Nevada Rural Housing Authority
PHA Name

NV905
PHA Number/IA Code

Annual PHA Plan for Fiscal Year 2023
 5-Year PHA Plan for Fiscal Years 20__ - 20__

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).

Name of Executive Director William Brewer	Name Board Chairman Rose Cook
--	--------------------------------------

Signature

William R. Brown

Date

3-17-22

Signature

Lois Cook

Date

3/17/22

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. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year 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.