

## NRHA 5-Year Annual Plan (FY 2025–2029)

### Goal 1: Expand Affordable Housing Development

- Acquire additional properties to preserve existing affordable housing, and expand affordable housing inventory.
- Develop units for attainable homeownership opportunities.
- Prioritize construction and rehabilitation projects in underserved rural and frontier areas, including Winnemucca, Lovelock, and Yerington.
- Submit at least two applications per year for Low-Income Housing Tax Credits (LIHTC) and other funding to maintain a robust development pipeline.

### Goal 2: Strengthen Homeownership Opportunities

- Expand homeownership opportunities through the use of Private Activity Bond Cap.
- Collaborate with lending institutions to introduce innovative refinancing options and permanent rate reduction programs for rural homebuyers.
- Create partnerships to extend homebuyer assistance through employer sponsorship.
- Expand educational outreach through "Home at Last University" to provide free, accessible homebuying education for all Nevadans.

### Goal 3: Enhance the Housing Choice Voucher (HCV) Program

- Maximize Utilization:
  - Proactively maximize the use of vouchers within the funding provided to serve as many families as possible
  - Ensure sufficient vouchers are issued and ready to help families secure housing as soon as units become available
  - Focus on engaging new landlords through outreach campaigns to expand housing options
- Implement real-time reporting for grants and streamline digital tools for landlords and clients.
- Expand access to supportive services, such as transportation, childcare assistance, and case management, to improve client self-sufficiency.
- Pilot increased payment standards and small-area fair market rents (FMRs) to provide tenants with broader housing choices.
- Enhance customer service by providing the appropriate training to staff to help de-escalate situations and identify other issues or barriers that are present in addressing

concerns. Through this, staff will be able to help provide better customer service and will help answer calls and questions in a timely and effective manner.

#### Goal 4: Boost Financial Sustainability

- Strengthen financial reserves by pursuing new revenue sources.
- Secure additional funding from HUD and state initiatives to support programs, operations and new developments.
- Fully utilize Home Means Nevada Initiative (HMNI) funds for housing repair and weatherization programs by December 31, 2026.
- Maintain fiscal discipline, keeping expenditures at or below budget while exploring cost-saving measures in construction and maintenance.

#### Goal 5: Foster Innovation and Technology

- Enhance IT infrastructure to support digital marketing and operational efficiency.
- Deploy data-driven strategies to optimize service delivery and measure client satisfaction.

#### Goal 6: Nurture Organizational Growth

- Expand employee learning and development programs, including leadership academies and diversity training.
- Create a structured succession plan to ensure continuity across all key positions.
- Offer competitive compensation packages, transparent benefits, and growth opportunities to retain and attract top talent.

## **NEVADA RURAL HOUSING AUTHORITY PROGRESS REPORT 5 YEAR 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.

#### **Achievement:**

Nevada Rural Housing Authority (NRHA) remains committed to delivering exceptional service to clients and landlords participating in the Housing Choice Voucher (HCV) and other rental assistance programs. NRHA continues to engage with program participants, landlords, and community partners through informal feedback and formal outreach. In the last five years, NRHA has launched several comprehensive community surveys to gauge public awareness of NRHA’s services and better understand stakeholder needs. NRHA continues to utilize this data to shape its outreach and program strategies.

To strengthen landlord partnerships, NRHA has actively maintained relationships with landlords across rural Nevada. Many landlords now notify NRHA in advance of upcoming vacancies, allowing for timely referrals of eligible voucher holders. NRHA’s damage

mitigation fund has continued to support landlord retention; to date, three landlords have accessed \$6,000 in total to address tenant-related damages. All landlords who have accessed the fund remain active partners, further affirming the program's value.

NRHA recognizes the growing importance of digital engagement. The agency continues to refine its online presence using analytics from NVRural.org and social media platforms. FY 2024 website analytics were instrumental in enhancing client navigation and informing operational improvements. NRHA employs digital targeting strategies to ensure outreach efforts are reaching all jurisdictions served, with a focus on streamlining access to program information and resources. These efforts allow NRHA to connect more effectively with rural Nevadans seeking assistance, despite limited broadband access in some frontier areas. NRHA launched a new, solutions-driven website in FY 2023, featuring improved usability, streamlined information access, and mobile-friendly interfaces. Ongoing enhancements in FY 2024, based on user feedback and analytics, continue to improve user experience and accessibility for all stakeholders.

## **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.

### **Achievement:**

NRHA continues to cultivate leadership from within. Directors of each department participate in national and local housing forums and professional groups such as Public Housing Authorities Directors Association (PHADA), National Association of Local Housing Finance Agencies (NALHFA), Nevada Housing Coalition (NHC), and the Nevada League of Cities.

They routinely contribute to panel discussions and work collaboratively with the NRHA Board of Commissioners, providing quarterly department updates and participating in executive functions through rotating deputy executive director roles.

In FY 2024, NRHA launched a new initiative to co-create a formal leadership curriculum with input from current managers. The curriculum has helped support internal consistency and excellence in management practices, covering essential topics such as effective performance reviews, conducting 1:1 meetings, implementing corrective actions, and aligning leadership behaviors with NRHA's mission and values.

### **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.

#### **Achievement:**

NRHA continues to emphasize financial stability to support all program operations, particularly in the face of reduced administrative fees for federal programs. As of December 31, 2024, Homeownership Programs generated \$67,561 in unrestricted net income. The Community Development department added \$1,089,680 to NRHA's reserves. NRHA also received charitable land donations in FY 2024, generating \$537,425 through sales funds that have been reinvested in mission-focused activities.

NRHA is the sole provider in Nevada of the Mortgage Credit Certificate (MCC), a direct tax credit program for homeowners. Over the years, many families have benefited from this program. In FY 2024, 265 households achieved homeownership through down payment assistance and/or MCC. Under the State's Home Means Nevada Initiative (HMNI), funded through SLFRF (ARPA), NRHA helped 87 additional households purchase homes and generated \$63.5 million in affordable mortgages, \$22.6 million in tax credits, and over \$3.2 million in down payment assistance.

#### **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.

##### **Achievement:**

Over the past five years, NRHA has taken intentional steps to invest in its most valuable asset, its employees. Through the launch of tailored training opportunities, staff have gained access to professional development that aligns with both organizational needs and individual strengths. A newly developed assessment tool was introduced to help identify areas of growth, which has guided more personalized learning and ensured staff are being leveraged in ways that support both personal and agency success.

In line with our objective to strengthen leadership capacity, several department Directors have been given the opportunity to attend the University of Nevada's Leadership Academy, equipping them with advanced leadership skills to better guide their teams. NRHA has also remained committed to offering competitive compensation and benefits, conducting periodic reviews to ensure our remuneration package supports employee satisfaction and retention.

By fostering a culture of continuous improvement and professional growth, NRHA continues to build a resilient, high-performing team that is prepared to meet the evolving needs of Nevada's communities.

**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.

**Achievement:**

NRHA has made strides in expanding access to educational tools that support Housing Choice Voucher (HCV) participants on their path to self-sufficiency. Recognizing that stable housing is only one piece of long-term success, NRHA focused on developing a technology-enhanced learning platform that delivers practical, accessible resources tailored to the needs of low-income households.

In addition to this online platform, NRHA has established a Resource Center within our lobby area, equipped with computers that are readily available for client use. These computers serve as a valuable tool for clients to access online resources, including those for recertification, job searches, and educational training, at any time during office hours. By creating this accessible space, NRHA helps bridge the digital divide for those who may not have reliable internet access at home.

Together, the learning platform and Resource Center create a robust support system that encourages self-sufficiency while offering clients the flexibility to access essential resources and complete important tasks. As we continue to assess the effectiveness of these tools, NRHA remains dedicated to enhancing the platform and resources to better meet the evolving needs of our clients.

<b>Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan (All PHAs)</b>	<b>U.S. Department of Housing and Urban Development</b> Office of Public and Indian Housing OMB No. 2577-0226 <b>Expires 09/30/2027</b>
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**Certification by State or Local Official of PHA Plans  
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Steve G. Aichroth, the Administrator for NHD certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the NV905 - NEVADA RURAL HSG AUTH is consistent with the Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the State of Nevada pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The PHA Plan is consistent with the State Consolidated Plan as it directly addresses the housing and homeless priorities outlined in the plan. NRHA's goals and objectives, including the expansion of affordable housing opportunities, improvement of program access, and partnerships with local service providers, contribute to the state's efforts to reduce homelessness, enhance economic opportunities, and ensure that low-income, very low-income, and extremely low-income families have access to safe and affordable housing. NRH's activities align with the priorities in the Consolidated Plan, reinforcing the state's commitment to meeting the housing needs of underserved populations.

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:	<b>Steve G. Aichroth</b>	Title:	<b>Administrator for NHD</b>
Signature:		Date:	

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 consistency with the consolidated plan or state consolidated plan.

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.



**Form identification:** *NV905-NEVADA RURAL HSG AUTH form HUD-50077-SL (Form ID - 3655) printed by Lourdes Zuniga Perez in HUD Secure Systems/Public Housing Portal at 04/01/2025 06:39PM EST*

**Certification 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 03/31/2024

**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 X 5-Year and/or X 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 07/2025, 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 HSG AUTH****NV905**

PHA Name

PHA Number/HA Code

**X** Annual PHA Plan for Fiscal Year **2025****X** 5-Year PHA Plan for Fiscal Years **2025 - 2029**

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 <b>MR William Brewer</b>	Name Board Chairman <b>Rose Cook</b>
Signature <i>William L Brewer</i> Date <i>4-17-25</i>	Signature <i>Rose Cook</i> Date <i>4/17/25</i>

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RESOLUTION NO. 2025-04-01

RESOLUTION TO REVIEW AND APPROVE THE  
FYE 2024-2025 ANNUAL PHA PLAN  
AND  
FYE 2026-2030 5-YEAR PLAN

WHEREAS, Nevada Rural Housing is required to submit on an annual basis either a 5-Year or an Annual PHA Plan to the U.S. Department of Housing and Urban Development (HUD);

WHEREAS, the Annual and 5-Year PHA Plan has been updated according to the regulations set by HUD;

WHEREAS, staff seeks Board approval for the Annual and 5-Year PHA Plan and accompanying certifications and attachments;

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of Nevada Rural Housing to approve the Annual and 5-YEAR PHA Plan and accompanying certifications and attachments.

ADOPTED THE 17 day of APRIL 2025

A handwritten signature in blue ink, reading "Rose Cook", written over a horizontal line.

Rose Cook, Chair

A handwritten signature in blue ink, reading "Roger Mancebo", written over a horizontal line.

Roger Mancebo, Vice-Chair

