PHA Plans

Streamlined 5-Year/Annual Version

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB No. 2577-0226
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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 that introduced 5-year and annual PHA Plans. The full 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 of the PHA's mission and strategies for serving the needs of low-income and very low-income families. This form allows eligible PHAs to make a streamlined annual Plan submission to HUD consistent with HUD's efforts to provide regulatory relief to certain PHAs. Public reporting burden for this information collection is estimated to average 11.7 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, Federal Housing Administration, 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. Information in PHA plans is publicly available.

Streamlined 5-Year Plan for Fiscal Years 2005 - 2009
Streamlined Annual Plan for Fiscal Year 2005

NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue. Full reporting for each component listed in the streamlined Annual Plan submitted with the 5-year plan is required.

Streamlined Five-Year PHA Plan
Agency Identification

PHA Name: Northwestern Regional Housing Authority **PHA Number:** NC167

PHA Fiscal Year Beginning: (mm/yyyy) 07/2005

PHA Programs Administered:

☒ **Public Housing and Section 8** ☐ **Section 8 Only** ☐ **Public Housing Only**

Number of public housing units: 101 Number of S8 units: Number of public housing units:
Number of S8 units: 1,945

☐ PHA Consortia: (check box if submitting a joint PHA Plan and complete table)

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting: (select all that apply)

☒ Main administrative office of the PHA
☐ PHA development management offices
☐ PHA local offices

Display Locations For PHA Plans and Supporting Documents

The PHA Plans and attachments (if any) are available for public inspection at: (select all that apply)

☒ Main administrative office of the PHA
☐ PHA development management offices
☐ PHA local offices
☐ Main administrative office of the local government
☐ Main administrative office of the County government
☐ Main administrative office of the State government
☐ Public library
☐ PHA website
☐ Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

☒ Main business office of the PHA
☐ PHA development management offices

☐ Other (list below)

Streamlined Five-Year PHA Plan

PHA FISCAL YEARS 2005 - 2009

[24 CFR Part 903.12]

A. 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. (select one of the choices below)

☒ The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

☐ The PHA's mission is: (state mission here)

B. Goals

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAs ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS**. (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

☒ PHA Goal: Expand the supply of assisted housing
Objectives:
- ☒ Apply for additional rental vouchers: @ 50 incremental units/year
- ☐ Reduce public housing vacancies:
- ☒ Leverage private or other public funds to create additional housing opportunities: grants, competitive loans and strategic banking relationships
- ☒ Acquire or build units or developments: @ one rental and one homeownership development every two years
- ☐ Other (list below)

☒ PHA Goal: Improve the quality of assisted housing
Objectives:
- ☐ Improve public housing management: (PHAS score)
- ☐ Improve voucher management: (SEMAP score)
- ☐ Increase customer satisfaction:
- ☒ Concentrate on efforts to improve specific management functions: (list; e.g., public housing finance; voucher unit inspections) additional property management training and increased maintenance oversight
- ☐ Renovate or modernize public housing units:
- ☐ Demolish or dispose of obsolete public housing:

- ☐ Provide replacement public housing:
- ☐ Provide replacement vouchers:
- ☐ Other: (list below)

☒ PHA Goal: Increase assisted housing choices
Objectives:
- ☐ Provide voucher mobility counseling:
- ☒ Conduct outreach efforts to potential voucher landlords
- ☐ Increase voucher payment standards
- ☒ Implement voucher homeownership program: continuing at 5 closings per year
- ☐ Implement public housing or other homeownership programs:
- ☐ Implement public housing site-based waiting lists:
- ☐ Convert public housing to vouchers:
- ☐ Other: (list below)

HUD Strategic Goal: Improve community quality of life and economic vitality

☒ PHA Goal: Provide an improved living environment
Objectives:
- ☐ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
- ☒ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments: by offering increased homeownership opportunity
- ☐ Implement public housing security improvements:
- ☐ Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- ☒ Other: (list below)
  improved playground and security measures

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

☒ PHA Goal: Promote self-sufficiency and asset development of assisted households
Objectives:
- ☒ Increase the number and percentage of employed persons in assisted families: tracked via existing FSS reporting system
- ☒ Provide or attract supportive services to improve assistance recipients' employability: through local human services network
- ☒ Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- ☐ Other: (list below)

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

☒ PHA Goal: Ensure equal opportunity and affirmatively further fair housing
Objectives:

- ☒ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability: via affirmative fair housing marketing
- ☒ 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: via property management training
- ☒ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required: via private rental landlord network
- ☐ Other: (list below)

Other PHA Goals and Objectives: (list below)

Improve strategic banking relationships to effectively integrate:

- enhanced commercial banking services
- online and automated account reviews and transfers
- competitive short and long term lending
- investments management
- investor partnerships at preferred rates and terms

Streamlined Annual PHA Plan
PHA Fiscal Year 2005
[24 CFR Part 903.12(b)]

Table of Contents
Provide the following table of contents for the streamlined Annual Plan submitted with the Five-Year Plan, including all streamlined plan components, and additional requirements, together with the list of supporting documents available for public inspection.

A. ANNUAL STREAMLINED PHA PLAN COMPONENTS

☒ 1. Housing Needs
☒ 2. Financial Resources
☒ 3. Policies on Eligibility, Selection and Admissions
☒ 4. Rent Determination Policies
☒ 5. Capital Improvements Needs
☐ 6. Demolition and Disposition
☒ 7. Homeownership
☒ 8. Civil Rights Certifications (included with PHA Certifications of Compliance)
☒ 9. Additional Information
  a. PHA Progress on Meeting 5-Year Mission and Goals
  b. Criteria for Substantial Deviations and Significant Amendments
  c. Other Information Requested by HUD
    i. Resident Advisory Board Membership and Consultation Process
    ii. Resident Membership on the PHA Governing Board
    iii. PHA Statement of Consistency with Consolidated Plan
    iv. (Reserved)
☒ 10. Project-Based Voucher Program
☒ 11. Supporting Documents Available for Review
☒ 12. FY 2005 Capital Fund Program and Capital Fund Program Replacement Housing Factor, Annual Statement/Performance and Evaluation Report
☒ 13. Capital Fund Program 5-Year Action Plan
☒ 14. Other (List below, providing name for each item)

List of Attachments
Northwestern Regional Housing Authority – NC167
5 Year Plan for Fiscal Years 2005-2009 and Annual Plan for FY 2005
Attachment A – resident advisory board
Attachment B – progress in meeting goals for 2000-2004 five year plan
Attachment C – community service in public housing
Attachment D – resident membership on HA governing board
Attachment E – substantial deviation and significant amendment
Attachment F – information on deconcentration
Attachment G – voluntary conversion of public housing to tenant based assistance
Attachment H – unit selection and invitation for voucher project based assistance

B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;*
Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.
For PHAs APPLYING FOR CAPITAL FUND PROGRAM (CFP) GRANTS:
Form HUD-50070, *Certification for a Drug-Free Workplace*;
Form HUD-50071, *Certification of Payments to Influence Federal Transactions*;
Form SF-LLL & SF-LLLa, *Disclosure of Lobbying Activities.*

Executive Summary (optional)

[903.7(r)]. If desired, provide a brief overview of the contents of the streamlined 5-Year/Annual Plan.

The Northwestern Regional Housing Authority (NRHA) is a public, non-profit corporation providing affordable housing development and services in seven counties of northwestern North Carolina. Its Board of Trustees is made up of local community leaders appointed to five-year terms by the County Commissioners of Alleghany, Ashe, Avery, Mitchell, Watauga, Wilkes and Yancey Counties. NRHA enjoys a strong financial condition and a sustained record of high and successful performance from its prime contractor, the U. S. Department of Housing and Urban Development.

Over the past five years, NRHA has sponsored six (6) new affordable housing developments in addition to its consistent operation of core housing programs. These new developments representing homeownership/rental and family/elderly are of the highest quality and are funded on a mixed finance model. Private investments constitute the primary funding and supportive service programming enhances the local effectiveness of this new approach.

NRHA has, since its inception in 1979, employed a five-year planning and implementation strategy involving residents, the Board and local community officials. The attached annual plan codifies the findings, recommendations and directive decisions of the latest five-year planning process completed in April 2005 as it relates to anticipated corporate performance for FYE 6/30/2006.

1. Statement of Housing Needs [24 CFR Part 903.12 (b), 903.7(a)]

A. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists

State the housing needs of the families on the PHA's waiting list/s**. Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

Housing Needs of Families on the PHA's Waiting Lists			
Waiting list type: (select one) ☒ Section 8 tenant-based assistance ☐ Public Housing ☐ Combined Section 8 and Public Housing ☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	851		306

Housing Needs of Families on the PHA's Waiting Lists			
Extremely low income <=30% AMI	635	76%	
Very low income (>30% but <=50% AMI)	216	24%	
Low income (>50% but <80% AMI)	0		
Families with children	522	61%	
Elderly families	53	6%	
Families with Disabilities	53	6%	
Race/ethnicity – White	806	94%	
Race/ethnicity – Black	140	16%	
Race/ethnicity - Other	43	5%	
Race/ethnicity	2	0.2%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	200	24%	
2 BR	346	41%	
3 BR	255	30%	
4 BR	50	5%	
5 BR			
5+ BR			

Is the waiting list closed (select one)? ☒ No ☐ Yes
If yes:
How long has it been closed (# of months)?
Does the PHA expect to reopen the list in the PHA Plan year? ☐ No ☐ Yes
Does the PHA permit specific categories of families onto the waiting list, even if generally closed?
☐ No ☐ Yes

Housing Needs of Families on the PHA's Waiting Lists			
Waiting list type: (select one) ☐ Section 8 tenant-based assistance ☒ Public Housing ☐ Combined Section 8 and Public Housing ☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	35		35
Extremely low income <=30% AMI	30	86%	
Very low income (>30% but <=50% AMI)	5	14%	
Low income (>50% but <80% AMI)	0		
Families with children	28	80%	
Elderly families	3	9%	
Families with Disabilities	3	9%	
Race/ethnicity – White	25	71%	
Race/ethnicity – Black	10	29%	

Housing Needs of Families on the PHA's Waiting Lists			
Race/ethnicity - Other	1	3%	
Race/ethnicity			
Characteristics by Bedroom Size (Public Housing Only)			
1BR			
2 BR	18	51%	18
3 BR	12	34%	12
4 BR	5	14%	5
5 BR			
5+ BR			

Is the waiting list closed (select one)? ☒ No ☐ Yes
If yes:
How long has it been closed (# of months)?
Does the PHA expect to reopen the list in the PHA Plan year? ☐ No ☐ Yes
Does the PHA permit specific categories of families onto the waiting list, even if generally closed?
☐ No ☐ Yes

B. Strategy for Addressing Needs

Provide a brief description of the PHA's strategy for addressing the housing needs of families on the PHA's public housing and Section 8 waiting lists **IN THE UPCOMING YEAR**, and the Agency's reasons for choosing this strategy.

Northwestern Regional Housing Authority has prioritized elderly and disabled for preferred admission from its waiting list because they are often most in need and because Congressional funding reductions allow serving fewer households.

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

☒ Employ effective maintenance and management policies to minimize the number of public housing units off-line
☒ Reduce turnover time for vacated public housing units
☒ Reduce time to renovate public housing units
☐ Seek replacement of public housing units lost to the inventory through mixed finance development
☐ Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
☒ Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
☐ Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
☒ Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
☐ Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants

to increase owner acceptance of program
☒ Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
☐ Other (list below)

Strategy 2: Increase the number of affordable housing units by:
Select all that apply

☒ Apply for additional section 8 units should they become available
☒ Leverage affordable housing resources in the community through the creation of mixed - finance housing
☒ Pursue housing resources other than public housing or Section 8 tenant-based assistance.
☐ Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI
Select all that apply

☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
☐ Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
☒ Employ admissions preferences aimed at families with economic hardships
☐ Adopt rent policies to support and encourage work
☐ Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI
Select all that apply

☐ Employ admissions preferences aimed at families who are working
☒ Adopt rent policies to support and encourage work
☐ Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:
Select all that apply

☐ Seek designation of public housing for the elderly
☒ Apply for special-purpose vouchers targeted to the elderly, should they become available
☒ Other: (list below)
Prioritize selection of elderly from waiting list

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:
Select all that apply

☐ Seek designation of public housing for families with disabilities
☐ Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
☒ Apply for special-purpose vouchers targeted to families with disabilities, should they become available
☒ Affirmatively market to local non-profit agencies that assist families with disabilities
☒ Other: (list below)
Prioritize selection of families with disabilities from waiting list

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:
Select if applicable

☒ Affirmatively market to races/ethnicities shown to have disproportionate housing needs
☐ Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing
Select all that apply

☒ Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
☒ Market the section 8 program to owners outside of areas of poverty /minority concentrations
☐ Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies
Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

☒ Funding constraints
☒ Staffing constraints
☒ Limited availability of sites for assisted housing
☐ Extent to which particular housing needs are met by other organizations in the community

- ☒ Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- ☒ Influence of the housing market on PHA programs
- ☐ Community priorities regarding housing assistance
- ☒ Results of consultation with local or state government
- ☒ Results of consultation with residents and the Resident Advisory Board
- ☐ Results of consultation with advocacy groups
- ☐ Other: (list below)

2. Statement of Financial Resources

[24 CFR Part 903.12 (b), 903.7 (c)]

List on the following table the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

Financial Resources: Planned Sources and Uses

Sources	Planned $	Planned Uses
1. **Federal Grants (FY 2005 grants)**		
a) Public Housing Operating Fund	307,687	
b) Public Housing Capital Fund	171,000	
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance	7,288,394	
f) Resident Opportunity and Self-Sufficiency Grants	100,000	
g) Community Development Block Grant		
h) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
3. Public Housing Dwelling Rental Income	29,945	staff and operations
4. Other income (list below)		
4. Non-federal sources (list below)		
Private Property Management	298,282	staff and operations
Deferred Developer Fees	40,000	staff and operations
Total resources	8,235,308	

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.12 (b), 903.7 (b)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

(1) Eligibility

a. When does the PHA verify eligibility for admission to public housing? (select all that apply)

☐ When families are within a certain number of being offered a unit: (state number)
☒ When families are within a certain time of being offered a unit: (state time) 30 days
☐ Other: (describe)

b. Which non-income (screening) factors does the PHA use to establish eligibility for admission to public housing (select all that apply)?

☒ Criminal or Drug-related activity

☒ Rental history
☐ Housekeeping
☐ Other (describe)

c. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?
d. ☒ Yes ☐ No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
e. ☐ Yes ☒ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

(2)Waiting List Organization

a. Which methods does the PHA plan to use to organize its public housing waiting list (select all that apply)
☐ Community-wide list
☐ Sub-jurisdictional lists
☒ Site-based waiting lists
☐ Other (describe)

b. Where may interested persons apply for admission to public housing?
☐ PHA main administrative office
☒ PHA development site management office
☐ Other (list below)

c. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? If yes, complete the following table; if not skip to d. Yes

Site-Based Waiting Lists				
Development Information: (Name, number, location)	**Date Initiated**	**Initial mix of Racial, Ethnic or Disability Demographics**	**Current mix of Racial, Ethnic or Disability Demographics since Initiation of SBWL**	**Percent change between initial and current mix of Racial, Ethnic, or Disability demographics**
Woodland Apts. NC19P167001 Burnsville, NC	1980	2% minorities 10%disabilities	2% minorities 10% disabilities	no change no change

Cub Creek Apts. NC19P167003 Wilkesboro, NC	1985	20% minorities 5% disabilities	31% minorities 6% disabilities	+ 11% minorities + 1% disabilities

2. What is the number of site based waiting list developments to which families may apply at one time? two

3. How many unit offers may an applicant turn down before being removed from the site-based waiting list? three

4. ☐ Yes ☒ No: Is the PHA the subject of any pending fair housing complaint by HUD or any court order or settlement agreement? If yes, describe the order, agreement or complaint and describe how use of a site-based waiting list will not violate or be inconsistent with the order, agreement or complaint below:

d. Site-Based Waiting Lists – Coming Year

If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to subsection **(3) Assignment**

1. How many site-based waiting lists will the PHA operate in the coming year? Two

2. ☐ Yes ☒ No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?
If yes, how many lists?

3. ☒ Yes ☐ No: May families be on more than one list simultaneously
If yes, how many lists? Two

4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
☐ PHA main administrative office
☒ All PHA development management offices
☒ Management offices at developments with site-based waiting lists
☒ At the development to which they would like to apply
☐ Other (list below)

(3) Assignment

a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)
☐ One
☐ Two

☒ Three or More

b. ☒ Yes ☐ No: Is this policy consistent across all waiting list types?

c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

(4) Admissions Preferences

a. Income targeting:
☐ Yes ☒ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?

b. Transfer policies:
In what circumstances will transfers take precedence over new admissions? (list below)
☒ Emergencies
☒ Over-housed
☒ Under-housed
☒ Medical justification
☒ Administrative reasons determined by the PHA (e.g., to permit modernization work)
☐ Resident choice: (state circumstances below)
☐ Other: (list below)

c. Preferences
1. ☐ Yes ☒ No: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If "no" is selected, skip to subsection **(5) Occupancy**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:
☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
☐ Victims of domestic violence
☐ Substandard housing
☐ Homelessness
☐ High rent burden (rent is > 50 percent of income)

Other preferences: (select below)
☐ Working families and those unable to work because of age or disability
☐ Veterans and veterans' families
☐ Residents who live and/or work in the jurisdiction
☐ Those enrolled currently in educational, training, or upward mobility programs

☐ Households that contribute to meeting income goals (broad range of incomes)
☐ Households that contribute to meeting income requirements (targeting)
☐ Those previously enrolled in educational, training, or upward mobility programs
☐ Victims of reprisals or hate crimes
☐ Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

☐ Date and Time

Former Federal preferences:
☐ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
☐ Victims of domestic violence
☐ Substandard housing
☐ Homelessness
☐ High rent burden

Other preferences (select all that apply)
☐ Working families and those unable to work because of age or disability
☐ Veterans and veterans' families
☐ Residents who live and/or work in the jurisdiction
☐ Those enrolled currently in educational, training, or upward mobility programs
☐ Households that contribute to meeting income goals (broad range of incomes)
☐ Households that contribute to meeting income requirements (targeting)
☐ Those previously enrolled in educational, training, or upward mobility programs
☐ Victims of reprisals or hate crimes
☐ Other preference(s) (list below)

4. Relationship of preferences to income targeting requirements:
☐ The PHA applies preferences within income tiers
☐ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Occupancy

a. What reference materials can applicants and residents use to obtain information about the rules of occupancy of public housing (select all that apply)
☒ The PHA-resident lease
☒ The PHA's Admissions and (Continued) Occupancy policy

☒ PHA briefing seminars or written materials
☐ Other source (list)

b. How often must residents notify the PHA of changes in family composition? (select all that apply)
☐ At an annual reexamination and lease renewal
☒ Any time family composition changes
☐ At family request for revision
☐ Other (list)

(6) Deconcentration and Income Mixing

a. ☐ Yes ☒ No: Does the PHA have any general occupancy (family) public housing developments covered by the deconcentration rule? If no, this section is complete. If yes, continue to the next question.

b. ☐ Yes ☐ No: Do any of these covered developments have average incomes above or below 85% to 115% of the average incomes of all such developments? If no, this section is complete. If yes, list these developments on the following table:

Deconcentration Policy for Covered Developments			
Development Name	**Number of Units**	**Explanation (if any) [see step 4 at §903.2(c)(1)(iv)]**	**Deconcentration policy (if no explanation) [see step 5 at §903.2(c)(1)(v)]**

B. Section 8

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.
Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).

(1) Eligibility

a. What is the extent of screening conducted by the PHA? (select all that apply)
☒ Criminal or drug-related activity only to the extent required by law or regulation
☐ Criminal and drug-related activity, more extensively than required by law or regulation
☐ More general screening than criminal and drug-related activity (list factors):
☐ Other (list below)

b. ☒ Yes ☐ No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c. ☒ Yes ☐ No: Does the PHA request criminal records from State law enforcement agencies

for screening purposes?

d. ☐ Yes ☒ No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

☒ Criminal or drug-related activity
☒ Other (describe below)

other information of which we become aware about previous tenancies – but only upon request by prospective landlord

(2) Waiting List Organization

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

☒ None
☐ Federal public housing
☐ Federal moderate rehabilitation
☐ Federal project-based certificate program
☐ Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)

☐ PHA main administrative office
☒ Other (list below)

Alleghany County Field Office
Ashe County Field Office
Avery County Field Office
Mitchell County Field Office
Watauga County Field Office
Wilkes County Field Office
Yancey County Field Office

(3) Search Time

a. ☐ Yes ☒ No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:

(4) Admissions Preferences

a. Income targeting

☐ Yes ☒ No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences

1. ☒ Yes ☐ No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

☒ Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
☒ Victims of domestic violence
☒ Substandard housing
☒ Homelessness
☒ High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

☐ Working families and those unable to work because of age or disability
☐ Veterans and veterans' families
☐ Residents who live and/or work in your jurisdiction
☐ Those enrolled currently in educational, training, or upward mobility programs
☐ Households that contribute to meeting income goals (broad range of incomes)
☐ Households that contribute to meeting income requirements (targeting)
☐ Those previously enrolled in educational, training, or upward mobility programs
☐ Victims of reprisals or hate crimes
☒ Other preference(s) (list below)
Elderly/Disabled
Dire Emergency Local

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

☒ 3 Date and Time

Former Federal preferences:

☒ 2 Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
☒ 2 Victims of domestic violence
☒ 2 Substandard housing

☒ 2 Homelessness
☒ 2 High rent burden

Other preferences (select all that apply)
☐ Working families and those unable to work because of age or disability
☐ Veterans and veterans' families
☐ Residents who live and/or work in your jurisdiction
☐ Those enrolled currently in educational, training, or upward mobility programs
☐ Households that contribute to meeting income goals (broad range of incomes)
☐ Households that contribute to meeting income requirements (targeting)
☐ Those previously enrolled in educational, training, or upward mobility programs
☐ Victims of reprisals or hate crimes
☒ 1 Other preference(s) (list below)
Elderly/Disabled
Dire Emergency Local

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)
☒ Date and time of application
☐ Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for "residents who live and/or work in the jurisdiction" (select one) N/A
☐ This preference has previously been reviewed and approved by HUD
☐ The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)
☐ The PHA applies preferences within income tiers
☒ Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Special Purpose Section 8 Assistance Programs

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)
☒ The Section 8 Administrative Plan
☒ Briefing sessions and written materials
☐ Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?
☒ Through published notices
☐ Other (list below)

4. PHA Rent Determination Policies

[24 CFR Part 903.12(b), 903.7(d)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

(1) Income Based Rent Policies

Describe the PHA's income based rent setting policy/ies for public housing using, including discretionary (that is, not required by statute or regulation) income disregards and exclusions, in the appropriate spaces below.

a. Use of discretionary policies: (select one of the following two)

☒ The PHA will not employ any discretionary rent-setting policies for income-based rent in public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))

☐ The PHA employs discretionary policies for determining income-based rent (If selected, continue to question b.)

b. Minimum Rent

1. What amount best reflects the PHA's minimum rent? (select one)

☐ $0
☐ $1-$25
☐ $26-$50

2. ☐ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies?

3. If yes to question 2, list these policies below**:**

c. Rents set at less than 30% of adjusted income

1. ☐ Yes ☐ No: Does the PHA plan to charge rents at a fixed amount or percentage less than 30% of adjusted income?

2. If yes to above, list the amounts or percentages charged and the circumstances under which these will be used below:

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)

☐ For the earned income of a previously unemployed household member
☐ For increases in earned income

☐ Fixed amount (other than general rent-setting policy)
If yes, state amount/s and circumstances below:

☐ Fixed percentage (other than general rent-setting policy)
If yes, state percentage/s and circumstances below:

☐ For household heads
☐ For other family members
☐ For transportation expenses
☐ For the non-reimbursed medical expenses of non-disabled or non-elderly families
☐ Other (describe below)

e. Ceiling rents

1. Do you have ceiling rents? (rents set at a level lower than 30% of adjusted income) (select one)

☐ Yes for all developments
☐ Yes but only for some developments
☐ No

2. For which kinds of developments are ceiling rents in place? (select all that apply)

☐ For all developments
☐ For all general occupancy developments (not elderly or disabled or elderly only)
☐ For specified general occupancy developments
☐ For certain parts of developments; e.g., the high-rise portion
☐ For certain size units; e.g., larger bedroom sizes
☐ Other (list below)

3. Select the space or spaces that best describe how you arrive at ceiling rents (select all that apply)

☐ Market comparability study
☐ Fair market rents (FMR)
☐ 95th percentile rents
☐ 75 percent of operating costs
☐ 100 percent of operating costs for general occupancy (family) developments
☐ Operating costs plus debt service
☐ The “rental value” of the unit
☐ Other (list below)

f. Rent re-determinations:

1. Between income reexaminations, how often must tenants report changes in income or family

composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

☐ Never
☐ At family option
☐ Any time the family experiences an income increase
☐ Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)_____
☐ Other (list below)

g. ☐ Yes ☐ No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year?

(2) Flat Rents

a. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)
☒ The section 8 rent reasonableness study of comparable housing
☐ Survey of rents listed in local newspaper
☐ Survey of similar unassisted units in the neighborhood
☐ Other (list/describe below)

B. Section 8 Tenant-Based Assistance

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

(1) Payment Standards

Describe the voucher payment standards and policies**.**

a. What is the PHA's payment standard? (select the category that best describes your standard)
☐ At or above 90% but below100% of FMR
☐ 100% of FMR
☒ Above 100% but at or below 110% of FMR
☐ Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply) N/A
☐ FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
☐ The PHA has chosen to serve additional families by lowering the payment standard
☐ Reflects market or submarket
☐ Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

☒ FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
☒ Reflects market or submarket
☒ To increase housing options for families
☐ Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

☒ Annually
☐ Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

☒ Success rates of assisted families
☒ Rent burdens of assisted families
☐ Other (list below)

(2) Minimum Rent

a. What amount best reflects the PHA's minimum rent? (select one)

☐ $0
☐ $1-$25
☒ $26-$50

b. ☒ Yes ☐ No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)

Minimum rent can be waived by PHA upon assisted family request accompanied with written documentation of severe financial burden.

5. Capital Improvement Needs

[24 CFR Part 903.12(b), 903.7 (g)]

Exemptions from Component 5: Section 8 only PHAs are not required to complete this component and may skip to Component 6.

A. Capital Fund Activities

Exemptions from sub-component 5A: PHAs that will not participate in the Capital Fund Program may skip to component 5B. All other PHAs must complete 5A as instructed.

(1) Capital Fund Program

a. ☒ Yes ☐ No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 12 and 13 of this template (Capital Fund Program tables). If no, skip to B.

b. ☐ Yes ☒ No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)

Applicability of sub-component 5B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

(1) Hope VI Revitalization

a. ☐ Yes ☒ No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to next component; if yes, provide responses to questions on chart below for each grant, copying and completing as many times as necessary)

b. Status of HOPE VI revitalization grant (complete one set of questions for each grant)
Development name:
Development (project) number:
Status of grant: (select the statement that best describes the current status)
☐ Revitalization Plan under development
☐ Revitalization Plan submitted, pending approval
☐ Revitalization Plan approved
☐ Activities pursuant to an approved Revitalization Plan underway

c. ☐ Yes ☒ No: Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year? If yes, list development name/s below:

d. ☐ Yes ☒ No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:

e. ☐ Yes ☒ No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:

6. Demolition and Disposition

[24 CFR Part 903.12(b), 903.7 (h)]
Applicability of component 6: Section 8 only PHAs are not required to complete this section.

a. ☐ Yes ☒ No: Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 or 24 (Hope VI)of the U.S. Housing Act of 1937 (42 U.S.C. 1437p) or Section 202/Section 33 (Mandatory Conversion) in the plan Fiscal Year? (If "No", skip to component 7; if "yes", complete one activity description for each development on the following chart.)

Demolition/Disposition Activity Description
1a. Development name: 1b. Development (project) number:
2. Activity type: Demolition ☐ Disposition ☐
3. Application status (select one) Approved ☐ Submitted, pending approval ☐ Planned application ☐
4. Date application approved, submitted, or planned for submission: (DD/MM/YY)
5. Number of units affected: 6. Coverage of action (select one) ☐ Part of the development ☐ Total development
7. Timeline for activity: a. Actual or projected start date of activity: b. Projected end date of activity:

7. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program

[24 CFR Part 903.12(b), 903.7(k)(1)(i)]

(1) ☒ Yes ☐ No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If "No", skip to the next component; if "yes", complete each program description below (copy and complete questions for each program identified.)

(2) Program Description

a. Size of Program
☐ Yes ☒ No: Will the PHA limit the number of families participating in the Section 8 homeownership option?

If the answer to the question above was yes, what is the maximum number of participants this fiscal year?___

b. PHA established eligibility criteria
☐ Yes ☒ No: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria? If yes, list criteria below:

c. What actions will the PHA undertake to implement the program this year (list)?
- marketing to interested assisted households and to those on the waiting list
- first time homebuyer training

(3) Capacity of the PHA to Administer a Section 8 Homeownership Program

The PHA has demonstrated its capacity to administer the program by (select all that apply):
a. ☒ Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
b. ☒ Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
c. ☐ Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below).
d. ☒ Demonstrating that it has other relevant experience (list experience below).
- NRHA is the only comprehensive Housing Counseling Agency in the service area
- NRHA has closed 37 first time homebuyer purchases in the past 4 years, ten of which were Voucher homebuyers

8. Civil Rights Certifications

[24 CFR Part 903.12 (b), 903.7 (o)]

Civil rights certifications are included in the *PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations*: *Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans*, which is submitted to the Field Office in hard copy—see Table of Contents.

9. Additional Information

[24 CFR Part 903.12 (b), 903.7 (r)]

A. PHA Progress in Meeting the Mission and Goals Described in the 5-Year Plan

(*Provide a statement of the PHA's progress against the goals and objectives established in the previous 5-Year Plan for the period FY 2000 - 2004.*

See Attachment B

B. Criteria for Substantial Deviations and Significant Amendments

(1) Amendment and Deviation Definitions

24 CFR Part 903.7(r)

PHAs are required to define and adopt their own standards of substantial deviation from the 5-year Plan and Significant Amendment to the Annual Plan. The definition of significant amendment is important because it defines when the PHA will subject a change to the policies or activities described in the Annual Plan to full public hearing and HUD review before implementation.

a. Substantial Deviation from the 5-Year Plan

b. Significant Amendment or Modification to the Annual Plan
See Attachment E

C. Other Information

[24 CFR Part 903.13, 903.15]

(1) Resident Advisory Board Recommendations

a. ☐ Yes ☒ No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

If yes, provide the comments below:

b. In what manner did the PHA address those comments? (select all that apply)

☐ Considered comments, but determined that no changes to the PHA Plan were necessary.

☐ The PHA changed portions of the PHA Plan in response to comments
List changes below:

☐ Other: (list below)

(2) Resident Membership on PHA Governing Board

The governing board of each PHA is required to have at least one member who is directly assisted by the PHA, unless the PHA meets certain exemption criteria. Regulations governing the resident board member are found at 24 CFR Part 964, Subpart E.

a. Does the PHA governing board include at least one member who is directly assisted by the PHA this year?

☐ Yes ☒ No:

If yes, complete the following:

Name of Resident Member of the PHA Governing Board:

Method of Selection:

☐ Appointment
The term of appointment is (include the date term expires):

☐ Election by Residents (if checked, complete next section--Description of Resident Election Process)

Description of Resident Election Process
Nomination of candidates for place on the ballot: (select all that apply)
☐ Candidates were nominated by resident and assisted family organizations
☐ Candidates could be nominated by any adult recipient of PHA assistance
☐ Self-nomination: Candidates registered with the PHA and requested a place on ballot
☐ Other: (describe)

Eligible candidates: (select one)
☐ Any recipient of PHA assistance
☐ Any head of household receiving PHA assistance
☐ Any adult recipient of PHA assistance
☐ Any adult member of a resident or assisted family organization
☐ Other (list)

Eligible voters: (select all that apply)
☐ All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
☐ Representatives of all PHA resident and assisted family organizations
☐ Other (list)

b. If the PHA governing board does not have at least one member who is directly assisted by the PHA, why not?

☐ The PHA is located in a State that requires the members of a governing board to be salaried and serve on a full time basis
☒ The PHA has less than 300 public housing units, has provided reasonable notice to the resident advisory board of the opportunity to serve on the governing board, and has not been notified by any resident of their interest to participate in the Board.
☐ Other (explain):

Date of next term expiration of a governing board member: December 12, 2009

Name and title of appointing official(s) for governing board (indicate appointing official for the next available position): County Commissions in Each County

(3) PHA Statement of Consistency with the Consolidated Plan
[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

Consolidated Plan jurisdiction: State of North Carolina

a. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply):

☒ The PHA has based its statement of needs of families on its waiting list on the needs expressed in the Consolidated Plan/s.

☒ The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.

☒ The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.

☒ Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)

The North Carolina Consolidated Plan Five-Year Plan 2001-2005 defined housing needs which would take most priority. Northwestern Regional Housing Authority actions proposed for its fiscal year beginning 7/1/2005 address each of the state's priorities ranked "High" as follows:

- producing new affordable rentals for households <50% AMI
- counseling existing homeowners <50% AMI
- assisting homeless families and individuals <50% AMI
- assisting non-homeless persons with special needs <50% AMI

☒ Other: (list below)

- production of new affordable rental housing
- provision of homeownership assistance

b. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

NRHA operates in a seven county rural area which is covered by the State of North Carolina's Consolidated Plan. The Analysis of Impediments to Fair Housing in the 2001-2005 N.C. Consolidated Plan identifies 13 impediments to fair housing. NRHA's programs directly address seven of these impediments, as follows:

i. Impediment: African Americans have a higher percentage of sub prime loans and manufactured home loans than the Nation as a whole. NRHA Action: Increasing the supply of high quality affordable houses for first time homebuyers, arranging high quality financing opportunities for buyers and actively marketing them to minority communities.

ii. Impediment: Homeownership rates for black households are consistently 20% lower than the homeownership rates for white households throughout the state. NRHA Action: Increasing the supply of high quality affordable houses for first time homebuyers, arranging high quality financing opportunities for buyers and actively marketing them to minority

communities.

iii. Impediment: Women experience a high level of discrimination in the lending market, especially single women. NRHA Action: NRHA does not discriminate against women headed households, single women, or two women headed households. NRHA provides child care at marketing meetings and provides housing counseling outside regular working hours to facilitate attendance at these meetings by single mothers.

iv. Impediment: Familial status discrimination (against families with children) is overt in the North Carolina rental market. NRHA Action: NRHA does not discriminate against children, except in its elderly housing complexes. Five of seven complexes are designed for families with children and 3 and 4 bedroom units are included in all developments to allow for the housing of large families.

v. Impediment: 92.5% of rental units tested were out of compliance with ADA law, posing a major impediment to housing persons with mobility impairments. NRHA Action: At least five percent of all NRHA developed units are fully handicapped accessible. In NRHA's newest planned developments, all 24 units are fully accessible and are targeted to persons with disabilities. A project still in the funding stage (40 units for elderly and disabled persons) would have 25% of the units fully accessible to persons with mobility impairments.

vi. Impediment: 25% of all complaints received by the Fair Housing Center involve requests for reasonable accommodations for a disability. NRHA Action: In addition to the large number of units available for mobility impaired person, mentioned in Paragraph v) above, NRHA works with the local mental health providers to assist persons with mental handicaps to access NRHA housing and readily accedes to requests for reasonable accommodation.

vii. Impediment: Persons with cognitive disabilities face difficulty in finding affordable housing choices and often end up bouncing between homelessness and incarceration, further limiting their housing choices. NRHA Action: NRHA provides priority housing to persons who are homeless and works with the local mental health agency to provide reasonable accommodation to persons who may have been incarcerated due to untreated mental illness.

(4) (Reserved)

Use this section to provide any additional information requested by HUD.

10. Project-Based Voucher Program

a. ☒ Yes ☐ No: Does the PHA plan to "project-base" any tenant-based Section 8 vouchers in the coming year? If yes, answer the following questions.

b. ☒ Yes ☐ No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option?

If yes, check which circumstances apply:
☐ Low utilization rate for vouchers due to lack of suitable rental units
☒ Access to neighborhoods outside of high poverty areas
☒ Other (describe below:)
Need for new affordable housing development utilizing tax credits and gap financing.

c. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):
40 units affordable new construction rental
Burnsville, North Carolina
Census Tract 9602

11. List of Supporting Documents Available for Review for Streamlined Five-Year/ Annual PHA Plans

PHAs are to indicate which documents are available for public review by placing a mark in the "Applicable & On Display" column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Related Plan Component**
X	*PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans.*	Standard 5 Year and Annual Plans; streamlined 5 Year Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan.	5 Year Plans

List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Related Plan Component**
X	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA's public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. ☒ Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the method for setting public housing flat rents. ☒ Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Schedule of flat rents offered at each public housing development. ☒ Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. ☒ Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
X	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
X	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
X	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
X	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
X	Any policies governing any Section 8 special housing types ☒ check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Consortium agreement(s).	Annual Plan: Agency Identification and Operations/ Management
X	Public housing grievance procedures ☒ Check here if included in the public housing A & O Policy.	Annual Plan: Grievance Procedures
X	Section 8 informal review and hearing procedures. ☒ Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE	Annual Plan: Capital

List of Supporting Documents Available for Review		
Applicable & On Display	**Supporting Document**	**Related Plan Component**
	VI Revitalization Plans, or any other approved proposal for development of public housing.	Needs
X	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the 1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	Annual Plan: Conversion of Public Housing
X	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
X	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
X	Policies governing any Section 8 Homeownership program (Section 20-G of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs ☒ Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
X	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). ☒ Check here if included in the public housing A & O Policy.	Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Consortium agreement(s), if a consortium administers PHA programs.	Joint PHA Plan for Consortia
	Consortia Joint PHA Plans ONLY: Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection	Joint PHA Plan for Consortia
	Other supporting documents (optional). List individually.	(Specify as needed)

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary

PHA Name: Northwestern Regional Housing Authority	**Grant Type and Number** Capital Fund Program Grant No: NC19P16750105 Replacement Housing Factor Grant No:	**Federal FY of Grant: 2005**

☒ **Original Annual Statement** ☐ **Reserve for Disasters/ Emergencies** ☐ **Revised Annual Statement (revision no:)**
☐ **Performance and Evaluation Report for Period Ending:** ☐ **Final Performance and Evaluation Report**

Line No.	**Summary by Development Account**	**Total Estimated Cost**		**Total Actual Cost**	
		Original	**Revised**	**Obligated**	**Expended**
1	Total non-CFP Funds				
2	1406 Operations	65,000			
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	6,000			
8	1440 Site Acquisition				
9	1450 Site Improvement	20,000			
10	1460 Dwelling Structures	40,000			
11	1465.1 Dwelling Equipment—Nonexpendable	12,600			
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment	27,400			
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collaterization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	171,000			
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Northwestern Regional Housing Authority		**Grant Type and Number** Capital Fund Program Grant No: NC19P16750105 Replacement Housing Factor Grant No:				**Federal FY of Grant:** 2005		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
001 Woodland	cabinetry, floors & repainting	1460		10,000				
	replacement of appliances	1465.1	10 pieces	3,800				
	planting, trimming, mulching and erosion control	1450		10,000				
003 Cub Creek	cabinetry, floors & repainting	1460		30,000				
	replacement of appliances	1465.1	22 pieces	8,800				
	fencing, planting, mulching & erosion control	1450		10,000				
HA – wide activities	replacement of vehicle	1475		27,400				
	operations	1406		65,000				
	A&E fees and permits	1430		6,000				
TOTAL				**$171,000**				

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part III: Implementation Schedule							
PHA Name: Northwestern Regional Housing Authority			**Grant Type and Number** Capital Fund Program No: NC19P16750105 Replacement Housing Factor No:				**Federal FY of Grant:** 2005
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
001 Woodland	2/13/06			2/13/08			
003 Cub Creek	2/13/06			2/13/08			
HA wide	2/13/06			2/13/08			

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Capital Fund Program Five-Year Action Plan Part I: Summary					
PHA Name: Northwestern Regional Housing Authority				☒**Original 5-Year Plan** ☐**Revision No:**	
Development Number/Name/ HA-Wide	Year 1	Work Statement for Year 2 FFY Grant: 2006 PHA FYE: 6/30/2007	Work Statement for Year 3 FFY Grant: 2007 PHA FYE: 6/30/2008	Work Statement for Year 4 FFY Grant: 2008 PHA FYE: 6/30/2009	Work Statement for Year 5 FFY Grant: 2009 PHA FYE: 6/30/2010
	Annual Statement				
001 Woodland		$28,800	$24,000	$37,000	$15,800
003 Cub Creek		$48,800	$34,296	$37,896	$57,732
HA - wide		$98,400	$122,000	$104,051	$107,797
CFP Funds Listed for 5-year planning		$176,000	$180,296	$178,947	$181,329
Replacement Housing Factor Funds					

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Capital Fund Program Five-Year Action Plan Part II: Supporting Pages—Work Activities						
Activities for Year 1	Activities for Year :____ FFY Grant: 2006 PHA FYE: 6/30/2007			Activities for Year: ___ FFY Grant: 2007 PHA FYE: 6/30/2008		
	Development Name/Number	**Major Work Categories**	**Estimated Cost**	**Development Name/Number**	**Major Work Categories**	**Estimated Cost**
See						
Annual	001 Woodland	replacement appliances	$3,800	001 Woodland	floor replacement & repainting	$19,000
Statement	001 Woodland	cabinets, floors & painting	$15,000	001 Woodland	replacement appliances	$5,000
	001 Woodland	plants, mulch & erosion control	$10,000	003 Cub Creek	replacement appliances	$4,296
	003 Cub Creek	replacement appliances	$8,800	003 Cub Creek	floor replacement & repainting	$20,000
	003 Cub Creek	cabinets, floors & painting	$30,000	003 Cub Creek	stabilize banks, walkway repairs, area lighting	$10,000
	003 Cub Creek	plants, mulch & erosion control	$10,000			
	HA - wide	operations	$65,000	HA - wide	operations	$87,000
		fees and costs	$6,000		fees and costs	$19,000
		vehicle replacement	$27,400		computer replacement	$16,000
Total CFP Estimated Cost			**$176,000**			**$180,296**

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Capital Fund Program Five-Year Action Plan Part II: Supporting Pages—Work Activities					
Activities for Year :____ FFY Grant: 2008 PHA FYE: 6/30/2009			Activities for Year: ___ FFY Grant: 2009 PHA FYE: 6/30/2010		
Development Name/Number	**Major Work Categories**	**Estimated Cost**	**Development Name/Number**	**Major Work Categories**	**Estimated Cost**
001 Woodland	replacement appliances	$5,000	001 Woodland	floors and repainting	$10,000
001 Woodland	cabinetry, floors and repainting	$32,000	001 Woodland	mulch and tree trimming	$2,000
			001 Woodland	replacement of appliances	$3,800
003 Cub Creek	appliances	$4,296	003 Cub Creek	cabinets, floors, repainting & siding	$38,932
003 Cub Creek	cabinetry, floors & repainting	$25,600	003 Cub Creek	fencing, planting, mulching & erosion control	$10,000
003 Cub Creek	embankments & walkways	$8,000	003 Cub Creek	replacement of appliances	$8,800

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Capital Fund Program Five-Year Action Plan
Part II: Supporting Pages—Work Activities

Activities for Year :____ FFY Grant: 2008 PHA FYE: 6/30/2009			Activities for Year: ___ FFY Grant: 2009 PHA FYE: 6/30/2010		
Development Name/Number	**Major Work Categories**	**Estimated Cost**	**Development Name/Number**	**Major Work Categories**	**Estimated Cost**
HA - wide	operations	$61,702	HA - wide	operations	$74,397
	fees and costs	$12,605		fees and costs	$6,000
	vehicle replacement	$29,744		vehicle replacement	$27,400
Total CFP Estimated Cost		**$178,947**			**$181,329**

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary

PHA Name: Northwestern Regional Housing Authority	**Grant Type and Number** Capital Fund Program Grant No: NC19P16750104 Replacement Housing Factor Grant No:	**Federal FY of Grant: 2004**

☐ **Original Annual Statement** ☐ **Reserve for Disasters/ Emergencies** ☐ **Revised Annual Statement (revision no:)**
☒ **Performance and Evaluation Report for Period Ending: 12/31/2004** ☐ **Final Performance and Evaluation Report**

Line No.	**Summary by Development Account**	**Total Estimated Cost**		**Total Actual Cost**	
		Original	**Revised**	**Obligated**	**Expended**
1	Total non-CFP Funds				
2	1406 Operations				
3	1408 Management Improvements	36,265		6,044	6,044
4	1410 Administration	18,132		3,519	3,519
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs	6,000			
8	1440 Site Acquisition				
9	1450 Site Improvement	12,000		1,397	1,397
10	1460 Dwelling Structures	68,932		16,967	16,967
11	1465.1 Dwelling Equipment—Nonexpendable	12,600			
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment	27,400			
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collaterization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)	181,329		27,927	27,927
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report **Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary**					
PHA Name: Northwestern Regional Housing Authority		**Grant Type and Number** Capital Fund Program Grant No: NC19P16750104 Replacement Housing Factor Grant No:			**Federal FY of Grant: 2004**
☐**Original Annual Statement** ☐**Reserve for Disasters/ Emergencies** ☐**Revised Annual Statement (revision no:)** ☒**Performance and Evaluation Report for Period Ending: 12/31/2004** ☐**Final Performance and Evaluation Report**					
Line No.	**Summary by Development Account**	**Total Estimated Cost**		**Total Actual Cost**	
		Original	**Revised**	**Obligated**	**Expended**
26	Amount of line 21 Related to Energy Conservation Measures				

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Northwestern Regional Housing Authority		**Grant Type and Number** Capital Fund Program Grant No: NC19P16750104 Replacement Housing Factor Grant No:				**Federal FY of Grant:** 2004		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
001 Woodland	cabinetry, floors & repainting	1460		10,000				
	replacement of appliances	1465.1	10 pieces	3,800				
	mulching and tree trimming	1450		2,000				
003 Cub Creek	cabinetry, floors, repainting & siding	1460		58,932		16,967	16,967	28% complete
	replacement of appliances	1465.1	22 pieces	8,800				
	fencing, planting, mulching & erosion control	1450		10,000		1,397	1,397	13% complete
HA – wide activities	replacement of vehicle	1475		27,400				

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part II: Supporting Pages

PHA Name: Northwestern Regional Housing Authority		**Grant Type and Number** Capital Fund Program Grant No: NC19P16750104 Replacement Housing Factor Grant No:				**Federal FY of Grant:** 2004		
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
	management improvements	1408		36,265		6,044	6,044	16% complete
	A&E fees and permits	1430		6,000				
	Administration	1410		18,132		3,519	3,519	19% complete
TOTAL				**181,329**				

7. Capital Fund Program Annual Statement/Performance and Evaluation Report and Replacement Housing Factor

Annual Statement/Performance and Evaluation Report
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part III: Implementation Schedule

PHA Name: Northwestern Regional Housing Authority	**Grant Type and Number** Capital Fund Program No: NC19P16750104 Replacement Housing Factor No:	**Federal FY of Grant:** 2004

Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
001 Woodland	9/13/06			9/13/08			
003 Cub Creek	9/13/06			9/13/08			
HA wide	9/13/06			9/13/08			

Attachment A

Northwestern Regional Housing Authority
Resident Advisory Board
ANNUAL PLAN
FYE 06/30/2005

Tomica Horton – President
Cub Creek Rental Council
1201 Industrial Park Road
Wilkesboro, NC 28679
Public Housing Resident

Pauline B. Hughes – President
Woodland Resident Council
25 Woodland Drive
Burnsville, NC 28714
Public Housing Resident

Lori Cavanaugh – President
White Laurel Resident Council
124-A Quail Ridge Lane
Boone, NC 28607
Section 8 Resident

Vanessa Church – Staff Liaison
632 Hunter Road
N. Wilkesboro, NC 28659

Attachment B

NORTHWESTERN REGIONAL HOUSING AUTHORITY
FIVE YEAR PLAN
2000-2004

Progress FYE 6/30/2005

Strategic Goal: Increase the availability and supply of quality affordable housing

- Apply for additional rental vouchers @50 incremental units per year – *been awarded 80*
- Leverage public and private competitive grants and loans – *closed $½ million loan at 2% Federal Home Loan Bank of Atlanta – arranged advantaged financing for first-time homebuyers*
- Acquire and/or build one or two rental and/or homeownership developments per year – *completing two 8 dwelling unit special needs affordable rental facilities and two 16 to 18 dwelling unit subdivisions affordable homeownership – building through affiliate rentals of 40 unit elderly, 7 unit for disability and for homeownership, a new 18 unit subdivision*

Strategic Goal: Increase affordable housing choices

- Expand homeownership efforts region wide and assist at least 12 first time homebuyers per year – *closed 10, counseled 200+*
- Hold at least one private rental landlord briefing each year – *held in June 2004*
- Implement public housing homeownership program with initial 18 dwellings – *Sold 18 of 18*
- Provide replacement housing with long term affordability for all public housing dwellings sold – *40 affordable rental development completed*

Strategic Goal: Improve quality of life, economic vitality and self sufficiency

- Promote mixed income communities – *through self-sufficiency*
- Improve playgrounds, security and other school programming – *improved playgrounds for safety*
- Increase the number and percentage of gainfully employed clients and track progress through FSS system – *FSS enrollment increased from 202 to 240 – gainful employment increased from 92 to 131*
- Coordinate provision of supportive services as needed – *good human service agency participation*

Strategic Goal: Improve financial performance and establish strategic banking relationships

- Enhanced commercial banking services – *strategic alliance with Bank of America and local commercial banks*
- On-line and automated account reviews and transfers – *in affect for principle disbursement accounts*
- Competitive short and long-term financing – *State Housing Finance Agency and Federal Home Loan Bank of Atlanta participations*
- Timely and accurate development cost indicators and controls – *improving timeliness and accuracy through modular construction and private contractor quotations*
- Investor partnerships at preferred rates and terms – *National Equity Fund is providing excellent rates and terms*

Attachment C

Northwestern Regional Housing Authority
ANNUAL PLAN
FYE 06/30/2005

Required Attachment: **Community Service**

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

Attachment D

Northwestern Regional Housing Authority
ANNUAL PLAN
FYE 06/30/2005

Required Attachments: Resident Membership of HA Governing Board

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

- having only 83 public housing units;
- having given reasonable notice to both of its public housing resident advisory board on August 15, 2004 of the opportunity to one resident receiving assistance from the Regional Housing Authority to serve on its governing body; and
- having not received by December 14, 2000 from its resident councils nor from its duly established resident advisory board notification of the intention of any resident to participate in service on the Regional Housing Authority's governing board.

Attachment E

Northwestern Regional Housing Authority
ANNUAL PLAN
FYE 6/30/2005

Required Attachment: Substantial Deviation and Significant Amendment

The Northwestern Regional Housing Authority (NRHA) has identified the basic criteria that it will use for determining a substantial deviation from its 5 Year Plan and a significant amendment or modification to its 5 Year Plan and its Annual Plan. They are as follows:

- "substantial deviation" from the 5 Year Plan will be any action by NRHA or by its affiliates, contractors or subcontractors which will affect more than 330 client households in a manner other than those indicated in the approved 5 Year Plan; and,
- "significant amendment or modification" to the 5 Year Plan and/or the Annual Plan will be any addition, deletion or transfer of NRHA resources which can be reasonably expected to result in actions affecting more than 330 client households in any annual period or more than 1,000 client households in any 5 year period.

Attachment F

Northwestern Regional Housing Authority
Annual Plan
FYE 6/30/2005

Required Attachment: Information on Deconcentration Policy

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

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

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

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

Attachment G

Northwestern Regional Housing Authority
Annual Plan
FYE 6/30/2005

Required Attachment: Voluntary Conversion of Public Housing to Tenant Based Assistance

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

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

None of NRHA's public housing developments were found to meet the necessary conditions for voluntary conversion.

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

Attachment H

NORTHWESTERN REGIONAL HOUSING AUTHORITY

Section 8 Housing Assistance Payments Program
Project-Based Assistance

UNIT SELECTION POLICY
2004
Second New Increment

Purpose: The Northwestern Regional Housing Authority has determined to implement a new incremental program of Project-Based Assistance (PBA) forforty (40) dwelling units. This commitment will be made available to encourage private for profit and/or non-profit investment in the new construction of affordable housing.

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

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

Advertisements will be in the format attached and will:

1) be run in The Yancey Journal, the only newspaper of general circulation in the Regional Housing Authority's target area; and

2) be run once a week for three consecutive weeks, specify the number of PBA units, and specify the requirements for submission of owner applications; and

3) the deadline for acceptance of owner applications has been established as thirty days after the date the advertisement is last published.

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

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

100 points Total maximum score

All applications must meet the requirements of Section 8 Project Based Voucher Assistance published in 24 CFR 983.
Owner applications which do not meet basic requirements will be disapproved and not ranked or selected. Owner applications for ineligible units as defined by HUD will be disapproved and not ranked or selected.

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

(1) Project description. Description of the units to be rehabilitated or constructed including:

(a) Number of units by size (squarefootage), bedroom count and bathroom count,
(b) Unit plans,
(c) For rehabilitation, a description of the property as is, and a description of the proposed rehabilitation clearly specifying work items,
(d) Sketches of the rehabilitation or construction;
(e) Listing of amenities and services, and
(f) Estimateddate of completion.

(2) Evidence of site control (e.g., deed, purchase contract, option).

(3) New construction site description. For new construction only, description of the proposed site, site plan and neighborhood.

(4) Evidence of zoning compliance, or evidence that needed rezoning is likely and will not delay the project.

(5) Proposed contract rent per unit, including an indication of which utilities, services and equipment are included in the rent and which are not included.

(6) Projected utility costs. For each utility that is not included in therent, an estimate of the average monthly cost for each unit type for the first year of occupancy.

(7) Certification that there will be no displacement of residential tenants from units to be assisted, and information concerning any expected temporary relocation of site occupants.

(8) Participant identification. Identification of the following, including the names of officers, principal members, shareholders and investors of each:

(a) Owner,
(b) Developer,
(c) Builder,
(d) Architect,
(e) Management agent,
(f) Other participants, and
(g) Other parties having a substantial financial interest in theAgreement or HAP

contract or in any proceeds or benefits arising from the Agreement or HAP contract (e.g., consultants for the application, or in the planning, development or implementation of the project).

(9) Information on qualifications and experience of the principal participants identified in paragraph (8).

(10) Disclosure of possible conflict of interest by any of the parties identified in paragraph (8) that would be a violation of the Agreement or HAP contract (e.g., parties who are PHA members, local officials, congressmen).

(11) Previous Participation Certifications. For projects (developments) in which 20% or more of the units will be subsidized, Form HUD-2530 or equivalent information, completed in accordance with instructions for the principals such as theowner; developer; prime contractor; management agent; consultants; and architects and attorneys who have any interest other than arms length fee arrangement for professional services.

(12) Project management plan. The owner's plan for managing and maintaining theunits.

(13) Proposed HAP contract term.

(14) Evidence of financing or lender interest and the proposed terms of financing.

(15) Disclosure of other government assistance including tax credits.

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

Selection by the Regional Housing Authority: TheNorthwestern Regional Housing Authority will receive and rank acceptable applications inaccordance with thea dvertisement and this PBA Unit Selection Policy. Applications will be selected based on ranking and on full compliance with PBA regulations including compliance with Federal Register Notice by HUD as published on January 16, 2001 which implemented changes to PBA regulations adopted by the U.S. Congress as HR 5482 Section 232.

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

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

INVITATION FOR APPLICATIONS

The Northwestern Regional Housing Authority is hereby inviting owner applications for the HUD Section 8 Housing Project Based Voucher Program (PBV). The purpose of the program is to encourage private for profit and/or non-profit investment in the new construction of affordable rental housing in Yancey County, North Carolina. Only applications received in response to the advertisement will be considered. The Regional Housing Authority reasonably estimates that it has sufficient funding to award 40 dwelling units of PBV to the owner to the owner/applicant selected for a single site, high quality, affordable housing development.

All applications must be in full compliance with PBV regulations published at 24 CFR part 983 and must contain the required components listed therein. Compliance with Federal Register Notice by HUD as published on January 16, 2001 which implemented new changes to PBV regulations adopted by the U. S. Congress as HR 5482 Section 232 is applicable. Full compliance with Equal Housing Opportunity law and regulations is also required. Ranking and selection will be made by the Northwestern Regional Housing Authority Board of Trustees in accordance with the approved Unit Selection Policy. Copies of the above-referenced regulations and policies are available for public inspection during normal working hours at the Regional Housing Authority's central administrative office at 869 Highway 105 Extension, Boone, North Carolina 28607.

Owner applications in three complete copies will be accepted at the Boone, North Carolina office listed above or at P. O. Box 2510, Boone, North Carolina 28607 through 12:00 Noon _____, _____. Incomplete or unresponsive application will not be ranked or selected.

Questions may be addressed to Mr. E. G. "Ned" Fowler, Executive Director, Northwestern Regional Housing Authority at (828)264-6683. The Northwestern Regional Housing Authority is an equal housing opportunity agency.