

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
---	---	--

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

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<p>PHA Name: <u>Isothermal Planning & Development Commission dba Foothills Regional Commission (FRC)</u> PHA Code: <u>NC 161</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2025</u></p> <p>The Five-Year Period of the Plan (i.e. 2019-2023): <u>2025-2029</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. A copy of the Annual and 5 Year Plans will be placed in the following locations: The FRC Library and the FRC PHA office, both located at 111 West Court Stret, Rutherfordton, NC 28139. It will also be located on the FRC Housing web page at www.frcnc.gov</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table border="1" data-bbox="212 1037 1471 1671"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program																									
		PH	HCV																														
Lead PHA:																																	
B.	Plan Elements. Required for <u>all</u> PHAs completing this form.																																
B.1	<p>Mission. State the PHA’s mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA’s jurisdiction for the next five years.</p> <p>Our mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.</p>																																

B.2

Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.

GOAL 1: Align PHA Activities with HUD Strategic Goals

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

PHA Goals & Objectives:

1. Expand the supply of assisted housing
 - a. Develop partnerships with public and private entities to increase the housing opportunity for the people we serve (+5 over 5 years)
 - b. Conduct business in a manner that respects the diversity of our clients and staff
 - c. Work to build communication and alliances among the neighborhoods within our region
2. Improve the quality of assisted housing
 - a. Monitor voucher management to maintain SEMAP score of 95% or greater
 - b. Increase client and landlord satisfaction
 - c. Concentrate on efforts to improve voucher unit inspections
 - d. Reduce marginal units (15% or less over 5 years)
 - e. Maximize voucher turnover within funding constraints
3. Increase assisted housing choices
 - a. Provide voucher mobility counseling
 - b. Conduct outreach efforts to potential voucher landlords
 - c. Ensure that voucher payment standards are relative to the real market
 - d. Provide homeownership counseling and assistance

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

PHA Goal and Objectives:

1. Provide an improved living environment
 - a. Implement measures to de-concentrate poverty by bringing higher income assisted housing households into lower income developments
 - b. Implement measures to promote income mixing of program participants by assuring access for lower income families into higher income developments
 - c. Partner with private and non-profit agencies to promote development of housing for all populations (i.e., family, elderly, disabled)

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

PHA Goal and Objectives:

1. Promote self-sufficiency and asset development of assisted households
 - a. Increase the number and percentage of employed persons in assisted families
 - b. Provide or attract supportive services to improve employability of assisted families
 - c. Promote participation in the HCV Family-Self Sufficiency and Homeownership programs
 - d. Provide or attract supportive services to increase independence for elderly or families with disabilities

HUD Strategic Goal: Ensure equal opportunity in housing for all Americans

PHA Goal and Objectives:

1. Ensure equal opportunity and affirmatively further fair housing
 - a. Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, natural origin, sex, familial status, and disability
 - b. 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
 - c. Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size requirements
 - d. Undertake affirmative measures to ensure accessible housing to persons who are victims of acts of domestic violence, dating violence, and/or stalking

GOAL 2: Align PHA Activities with North Carolina State Consolidated Housing Plan

NC Consolidated Plan Goal: Promote Homeownership

PHA Goal: Promote and encourage utilization of the North Carolina Housing Finance Agency's Homeownership programs, as well as the Community Partners Loan Pool, Self Help Loan Pool and Community Endeavour Solutions.

NC Consolidated Plan Goal: Assist Those At-Risk for Homelessness and Literally Homeless

PHA Goal: Promote and apply for programs and funding opportunities that would assist homeless and those at risk of becoming homeless across the Isothermal Region. *We received 32 EH Vouchers and utilized all 32 vouchers. Currently there are 25 active EH Vouchers and 1 voucher on the street.*

NC Consolidated Plan Goal: Enhance Tenant-based Rental Assistance

PHA Goal: Utilizing the recommendations from the Nan-McKay 2019 PHA analysis to improve effectiveness and efficiency of PHA rental assistance projects and programs

GOAL 4: Partner with Isothermal Regional Housing Task Force and Regional Partners to Develop and Implement a Regional Isothermal Housing Strategy

GOAL 5: Work with HUD to Become a Recognized HOME Consortium

Goal 6: Expand Landlord Recruitment and Retention Program

B.3

Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

B.3

In accordance with Foothills Regional Commission's (FRC) mission to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination, an average of 1,039 families per month were served by the Housing Choice Voucher Program during fiscal year ending 6/30/2024:

A summary of the accomplishments is as follows:

- Achieved 98% utilization of funding and a 72% lease-up.
- 12 vouchers in providing quality affordable housing through HUD's project-based assistance program.
- Issued 92 vouchers to qualifying families from the WaitingList.
- Initiated housing assistance contracts for 69 first-time Voucher holders.
- Continued partnerships and collaboration with private and/or public agencies (North Carolina Housing Partnership, Habitat for Humanity, Cleveland County Community Development Corporation, McDowell Ministries, Thermal Belt Outreach Ministries) in support of development of affordable housing thus increasing options for HCV participants.
- Implementation of biennial inspections has improved the turn-around time for re-inspections.
- Continued collaborative efforts with health departments and the North Carolina Attorney General's office in a proactive effort to identify pre-1978 housing units occupied by a child (children) ages six or under that have been diagnosed with an elevated blood level have enabled the PHA to identify families with children at risk and to access and eliminate risk factors if determined to be associated with units contracted through the program.
- The Family Self-Sufficiency Program (FSS) promotes self-sufficiency, asset development and opportunities to pursue homeownership. Counseling services and progress monitoring activities were provided to an average of 17 participants. No participants graduated from the FSS program and no longer needed assistance. An average of 11 participants obtained escrow balances for the year.
- In an effort to ensure equal opportunity in housing for all Americans, additional information obtained from the North Carolina Low-Income Housing Coalition pertaining to housing discrimination and specific examples of housing discrimination was provided to all participants. The PHA, through coordination and collaboration with legal aid providers (Pisgah Legal Services and North Carolina Legal Aid) and program participants, advocated for provision of non-discriminatory housing.
- The PHA continues to provide a local preference for an elderly and/or disabled head of household or spouse. Justification for this local preference was in a collaborative effort to increase housing choices for seniors and individuals with disabilities.
- Through the Employment Income Verification (EIV) procedures, the program recovered \$820 resulting from tenant fraud.
- Utilized six (6) Vouchers through the HUD-VASH program to support homeless veterans in finding and maintaining permanent housing.

<p>B.4</p>	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The FRC Housing Department, in the submission of this Five Year (2025-2029) Plan has not deviated or significantly amended the goals and objectives established through the most recently submitted FY 2025 Annual Plan.</p> <p>The VAWA goals specifically provide protection for certain victims of domestic violence, dating violence, sexual assault or stalking, as well as members of the victims’ immediate families. The protections apply to Housing Choice Voucher Program participants, and housing authorities must notify participants of their rights under VAWA. These protections apply to men and children as well as women.</p> <p>VAWA Protections Against Eviction or Termination of Assistance:</p> <p>Under VAWA, victims of domestic violence, dating violence, sexual assault or stalking are protected as follows:</p> <ul style="list-style-type: none"> •You cannot be denied housing or housing assistance only because you are a victim: If you are otherwise eligible for the housing or housing assistance, the housing authority or landlord cannot deny you only because you are or have been a victim of domestic violence, dating violence, or stalking •You cannot be evicted or terminated for “good cause” or “lease violations” if you are the victim: You cannot be evicted based on an incident of actual or threatened domestic violence, dating violence, sexual assault or stalking if you are the victim of the incident. •You cannot be evicted or terminated for criminal activity if the criminal activity was directly related to the domestic violence, dating violence, sexual assault or stalking: If the criminal activity was committed by a member of your household or any guest or other person under your control, and you (or an immediate family member) are the victim, and the criminal activity was directly related to domestic violence, dating violence, sexual assault or stalking, you cannot be evicted or terminated. •Your lease or voucher can be changed to evict only the perpetrator(s). This action is known as “bifurcation” and allows the victimized tenants to remain in the unit while removing only the tenant who committed the act of domestic violence, dating violence, sexual assault or stalking.
<p>C.</p>	<p>Other Document and/or Certification Requirements.</p>

<p>C.1</p>	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>The FRC Housing Department, in the submission of this Five Year (2025-2029) Plan has not deviated or significantly amended the goals and objectives established through the most recently submitted FY 2025 Annual Plan. The strategies and overall goals and objectives are a continuation of resources and efforts. FRC will consider the following to be changes in the Agency Plan necessary and sufficient to require a full review by the RAD Resident Advisory Board and by the FRC Board for a public hearing before a corresponding change in the Agency Plan can be adopted. A significant deviation or alteration would have to include the following:</p> <ul style="list-style-type: none"> • Any alteration of the Authority’s Mission Statement. • Any significant change or amendment to a stated Strategic Goal. • Any significant change or amendment to a stated Strategic Objective except in a case where the change results from the objective having been met. • Any introduction of a new Strategic Goal. • Changes to rent or admissions policies or organization of the waiting list. • Any change with regard to demolition or disposition, designation, homeownership programs or conversion activities. <p>In setting the above criteria, FRC intends by “Strategic Goal” specifically those items under those headings in its 5-Year Plan. Because the Five-Year Plan already requires review by the Resident Advisory Board and by Public Hearing, the HADC believes this process sufficient to meet the spirit of the Quality Housing and Work Responsibility Act of 1998. It expects that any changes to the Five-Year Plan will be primarily administrative in nature. FRC has also reviewed the requirements set out in HUD Notice PIH 99-51. It here incorporates the several additional criteria established by HUD for “substantial deviation” or “significant amendment or modification” to its Agency Plan. FRC will also consider the following events to require a public process before amending such changes to its Agency Plan. FRC acknowledges that an exception will be made by HUD to compliance with the above criteria for any of the above changes that are adopted to reflect changes in HUD regulatory requirements; such changes will not be considered significant amendments by HUD</p>
<p>C.2</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>C.3</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>

C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N <input type="checkbox"/> <input type="checkbox"/> (b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH). The PHA provides federal/state/local information to Voucher holders regarding discrimination and any recourse available to them should they feel they have been the victim of discrimination. The HUD pamphlet, "Are you a Victim of Housing Discrimination" is made available at all Briefing Sessions to assist Voucher holders in determining if their housing rights have been denied or if they have experienced housing discrimination. Upon request, staff will assist the tenant and/or applicant on how to fill out the discrimination complaint.

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

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

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

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

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

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA’s mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA’s jurisdiction for the next five years. ([24 CFR § 903.6\(a\)\(1\)](#))
- B.2 Goals and Objectives.** Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. ([24 CFR § 903.6\(b\)\(1\)](#))
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. ([24 CFR § 903.6\(b\)\(2\)](#))
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. ([24 CFR § 903.6\(a\)\(3\)](#)).

C. Other Document and/or Certification Requirements.

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the ‘Sample PHA Plan Amendment’ found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA’s decision made on these recommendations. ([24 CFR § 903.17\(b\)](#), [24 CFR § 903.19](#))

C.3 Certification by State or Local Officials.

[Form HUD-50077-SL](#), *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.

D. Affirmatively Furthering Fair Housing.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

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

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

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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