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.

Α.	PHA Information.
A.1	PHA Name: Mohave County Housing Authority PHA Code: AZ043
	PHA Plan for Fiscal Year Beginning: (MM/YYYY): 07/2025
	The Five-Year Period of the Plan (i.e. 2019-2023): 2025 - 2030
	PHA Plan Submission Type: ☐ 5-Year Plan Submission ☐ Revised 5-Year Plan Submission
	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.
	Mohave County Housing Authority will make the 5-Year PHA Plan, in addition to our annual Agency Plan, available online at https://www.mohave.gov/departments/community-services and physically at our main office located at 700 West Beale Street, Kingman, Az. 86401
	☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)
В.	Plan Elements. Required for <u>all</u> PHAs completing this form.
B.1	Mission. State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years.
	The mission of Mohave County Housing Authority is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination for low income, vulnerable and underserved populations.
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.
	 Facilitate self-sufficiency of program participants and promote asset development of assisted households. Objective:
	MCHA, as part of the Mohave County Community Services Department, continues to partner with its Workforce Development Division, Workforce Investment Opportunities Act (WIOA) programs and other Arizona@Work providers in referring clients for services. MCHA facilitates the Family Self-Sufficiency (FSS) Program to increase opportunities, complete education, or employment training, provide financial literacy courses, improve employability and transition eligible Section 8 participants to Homeownership.
	2. Promote quality workforce housing Objective:
	• Actively pursue all financially viable opportunities to enhance MCHA's capacity to provide assistance, with the ultimate
	 goal of fostering self-sufficiency. Pursue all possible housing considerations MCHA can achieve as identified in the 2023 Housing Needs Assessment, Exhibit 25, Housing Policy Considerations (P.35) to include identifying incentives to encourage developers, monitor housing stock supply and make educated recommendations for opportunity, continue to cultivate and nurture relationships with project developers, facilitate engagement with other County Departments to further community opportunities.
	 Continue to maintain high performer status for the Housing Choice Voucher program based on Section Eight Management Assessment Program (SEMAP).

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B.2 3. Maintain National Standards for the Physical Inspection of Real Estate (NSPIRE) requirements.

Objective: MCHA will ensure quality housing is maintained in our assisted units through performing inspections by trained and certified staff in accordance with NSPIRE standards. In addition to ensuring quality living conditions, enforcing the new inspection standards will help MCHA reduce health and safety hazards in the assisted homes.

4. Create online applicant portal for applicants/participants in HCV and CDBG/HOME programs

Objective: To ensure MCHA is serving our community in the most practical, efficient way possible, MCHA will work with the County I.T. Department to create an online portal for applicants and program participants. The intent is to give them access to an account they create to apply for, check application status, seek assistance and outreach, and to update their application information electronically. This applies to HCV (Section 8) and CDBG/HOME programs.

- **B.3 Progress Report.** Mohave County Housing Authority (MCHA) met the following goals and objectives in the previous 5-Year Plan for 2020-2025:
 - **1.** Expand the supply of assisted housing.

Objective: Apply for additional Section 8 Vouchers.

- MCHA applied for additional Mainstream Vouchers when they were offered and was awarded 50 Non-Elderly Disabled Mainstream vouchers, effective July 1, 2020.
- MCHA was awarded 109 additional VASH vouchers in 2019, for a total of 200 VASH vouchers. Mohave County is currently utilizing 198 of the 200 vouchers, with the 2 remaining pending lease.
- Mohave County continues to successfully administer vouchers at a 94% utilization rate, one of the highest rates in the state.
- MCHA met its objective to explore project-based VASH vouchers and has since conducted and successfully awarded a
 Request for Proposal to an experienced general contractor/property manager of tax credit properties for the construction of
 a Project Based complex in Kingman, Az. The project-based community was fully constructed by 2021 and rents 48
 project-based VASH vouchers to homeless Veterans in Mohave County.
- 2. Improve the quality of assisted housing;

Objective: Maintain high performer voucher management status (SEMAP score).

MCHA continues to maintain our High Performer status with our SEMAP score. By providing regular training opportunities for staff, ensuring effective communication amongst our tenants, landlords, community partners, etc. and improving procedures and reviewing processes, has aided MCHA in maintaining this performance level. MCHA staff have all gone through the NSPIRE Training with Nan McKay to become certified in NSPIRE. MCHA also has a certified Housing Inspector in house to perform NSPIRE inspections to meet NSPIRE inspection standards, as well as Building Performance Institute (BPI) Certified staff to conduct home energy audits for our Owner-Occupied Rehabilitation Programs (OOHR). Additionally, our Grants Coordination Specialist who facilitates our OOHR programs is BPI Certified to ensure consistency and continuity of business.

3. Increase assisted housing choices;

Objective: Expand voucher homeownership program.

Since 2015, Mohave County Housing Authority has been able to transfer seven tenants from the Section 8 rental assistance program onto the Homeownership program, as they successfully met their goal through the FSS program to prepare for and purchase a home. In total, since 2005, MCHA has moved 43 rental assistance tenants onto the Homeownership program. MCHA has developed partnerships with several financial and lending institutions to enable our tenants to find the best loan opportunities, arranges Credit Counseling classes our FSS clients and partners with WACOG for HUD certified Housing Counseling as well. In fall 2024, MCHA celebrated a participant who graduated our homeownership program that first entered our homeless program years ago.

B.3 4. Promote self-sufficiency and asset development of assisted households;

Objective: Provide or attract supportive services to improve assisted recipients' employability.

MCHA, a Division in the Mohave County Community Services Department (CSD), continues to partner and closely collaborate with its Workforce Development Division, Workforce Investment Opportunities Act (WIOA) programs and other Arizona@Work providers in referring clients for services. MCHA utilizes the Family Self-Sufficiency (FSS) Program to increase opportunities, complete education, or employment training, provide financial literacy courses, improve employability and transition eligible Section 8 participants to Homeownership. MCHA will continue to refer clients to WIOA programs for job training and other support services and will also refer clients to WACOG for help with deposits and, for Veterans, to the Northern Arizona Veterans Resource Center for rental assistance and deposits.

MCHA obtained 10 Foster Youth Initiative (FYI) vouchers in 2023 in partnership with Arizona State Department of Child Safety to address foster youth aging out of the system. As part of this program, MCHA partners closely with Mohave County CSD's Workforce Development Department to provide case management and support services to assist with employment or training and education to move the youth towards self-sufficiency. The three-year rental assistance limitation would be able to provide housing stability to allow the youth to focus on becoming educated/trained and employable.

5. Ensure equal opportunity and affirmatively further fair housing;

Objective: Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities and regardless of race, color, religion, sex, familial status, disability and national origin.

MCHA facilitates the Mohave County Community Development Block Grant (CDBG) and HOME Programs in our Owner-Occupied Housing Rehabilitation (OOHR) Division in providing fair housing activities annually to landlords and tenants in the community, which further affirms fair housing opportunities in Mohave County. MCHA also facilitates a Fair Housing Proclamation annually with our Mohave County Board of Supervisors, in support of our housing programs, to adopt fair housing in April of every year, highlighting the continuing need for housing assistance in Mohave County.

6. Ensure compliance with the Violence Against Women Act and serve the needs of Victims of Domestic Violence Objective: Mohave County Community Services Department (MCCSD) and Mohave County Housing Authority (MCHA) refer clients to local domestic violence shelters for counseling and placement if necessary in its programs.

Local providers of domestic violence counseling include Bullhead City Safe House, Kingman Aid to Abused People, Faith House in Lake Havasu City and Sarah's House in Kingman. MCHA has adopted a preference for victims of domestic violence in its Section 8 HCV program. The VAWA notice is posted in our offices in Kingman, Bullhead City and Lake Havasu City and is provided to participants at admission, annual re-exam and is available to the public in our Arizona@Work Job Centers. MCCSD also has staff in its Job Centers that are knowledgeable about the services provided in the community for victims of domestic violence. MCHA provides a VAWA notice for landlords and property managers with HAP contracts, inspections and at owner briefings.

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.

Mohave County Housing Authority follows CFR Part 5, Subpart L, Protection for Victims of Domestic Violence, Dating Violence, Sexual Assault or Stalking, as well as various subparts of 24 CFR Parts 905, 960, 966 and 983, to ensure protections for victims of domestic violence, dating violence, sexual assault or stalking for applicants and tenants and their household members.

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.

MCHA defines a significant amendment or modification to the 5-Year Plan to mean any changes to the overall mission and any changes to the goals that affect residents. A significant amendment refers to the PHA's annual plan, which MCHA is no longer required to produce under HERA. Title VII Small Public Housing Authorities Paperwork Reduction Act. However, MCHA is required under the above title to consult with and consider the recommendations of the Resident Advisory Board at its annual public hearing regarding any changes to the goals and objectives and policies of the agency to invite public comment on the changes.

The criteria used was administering new programs outside the scope of the type of programs that MCHA has administered in the past or any change that requires the amendment of the 5 Year Plan per HUD regulations.

C.2	Resident Advisory Board (RAB) Comments.
	(a) Did the RAB(s) have comments to the 5-Year PHA Plan?
	Y N □ ⊠
	(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.
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.
	(a) Did the public challenge any elements of the Plan?
	Y N □ ⊠
	(b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).
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.
	MCHA is a Standard (non-qualified) PHA. Please see FY 07/2025 Annual Plan Section D.1 for details.
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