

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
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, 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	PHA Name: Housing Authority of the County of Santa Cruz PHA Code: CA072 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. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) <table><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><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><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></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:																																			
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B.	Plan Elements. Required for all 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 Housing Authority of the County of Santa Cruz is committed to advancing access to affordable housing and a thriving community free from discrimination by providing affordable housing and delivering inclusive services to our diverse community with compassion and kindness. Our mission extends beyond shelter, utilizing housing as a catalyst to promote equity, economic mobility, dignity, stability, improved quality of life, and a place to call home.”																																												

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. 1. <u>Goal: Expand Housing Choice Voucher Program</u> Objectives: a. Achieve and Maintain a Housing Choice Voucher (HCV) utilization rate of 99% for the entire HCV program group b. Increase size of rental assistance programs by at least new 250 vouchers c. Increase total number of households assisted by at least 350 households d. Increase number of landlords participating in the HCV program by at least 100 2. <u>Goal: Expand supply of affordable housing</u> Objectives: a. Increase the size of project-based voucher program by at least 500 units under HAP contract, with at least 400 of those units provided to new affordable housing developments b. Establish an affordable housing pipeline, with a minimum of 100 new affordable units constructed and/or entitled, through Housing Authority nonprofit or affiliated entity c. Enter into one or more co-development partnerships with existing affordable housing developers to develop new affordable housing and to obtain Low Income Housing Tax Credit (LIHTC) experience required to apply for future tax credits for Housing Authority projects 3. <u>Goal: Improve quality of affordable housing</u> Objectives: a. Install solar photovoltaic panels to provide clean renewable energy at the 6 properties identified through the Solar on Multifamily Affordable Housing Program assessment. b. At applicable properties, convert existing natural gas appliances which includes hot water boilers and cooking ranges to an electric or other green energy source system. 4. <u>Goal: Increase housing choices for assisted families:</u> Objectives: a. Conduct FMR study bi-annually to ensure FMRs keep pace with market rents, and to maximize funding b. Offer voucher mobility counseling services to voucher holders, such as workshops on how to search for rental housing, preparation of rental resumes, etc. 5. <u>Goal: Improve agency and program management</u> Objectives: a. Survey key stakeholders periodically, including but not limited to landlords and assisted families to identify areas for improvement in programs, services, and operations 6. <u>Goal: Utilize housing as a catalyst to promote equity, economic mobility, and improved quality of life</u> Objectives: a) Promote asset development through implementation and evaluation of HUD MTW Asset Building Savings for YOU Program b) Identify strategies and best practices for extending or expanding the Savings for YOU Program beyond the initial cohort c) Implement Board-Approved Resident Services Plan, with multi-generational services available to all tenants of Housing Authority owned or managed properties to improve quality of life. i. Youth – Services targeted primarily to school age children and young adults, including scholarships, summer enrichment activities and tutoring ii. Families – Services including workforce development and financial workshops and coaching iii. Seniors – Services including senior support case management and assistance in access to public benefits d) Evaluate Resident Services periodically to measure efficiency and impact of existing services offered, to identify emerging needs, and to update Resident Services Plan
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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. 1. Goal: Expand supply of assisted housing a. <u>Apply for maximum award of additional rental assistance vouchers when available</u> – The Housing Authority continues to apply for all voucher funding opportunities. The Housing Authority recently applied for an additional 15 HUD VASH vouchers and an additional 60 FUP vouchers; applications are pending HUD approval. b. <u>Increase ACC of tenant-based voucher program by 200 new vouchers</u> – The number of vouchers in our ACC has increased nearly 14% and exceeded our goal by 75%. From July 2020 to December 2024, the number of vouchers grew from 5,095 to 5,893 a net increase of 798. This includes 234 vouchers acquired through the Streamlined Voluntary Conversion, 280 Emergency Housing Vouchers (which are not permanent and will expire as families' attrition out of the program over time), 90 Mainstream Vouchers, 111 VASH vouchers, 41 Stability Vouchers, and 19 Foster Youth Independence (FYI) vouchers. c. <u>Increase the size of project-based voucher program by 300 vouchers, with at least 150 of those vouchers provided to new affordable housing developments</u> – The Housing Authority has exceeded this stated goal by over 35%. The number of vouchers under contract in our PBV Program has increased from 321 units in July 2020 to 728 units in December 2024, a significant increase of 407 units. , With an additional 825 units conditionally approved in the pipeline the Housing Authority is poised to continue this expansion. With the exception of 36 existing units, these represent new developments. d. <u>Complete the development of a minimum of 6 new affordable units on Natural Bridges Drive</u> – The Housing Authority has completed construction of 20 studio units at the site. Units are expected to be ready for occupancy in January 2025 e. <u>For new site based affordable housing, take measures to deconcentrate poverty and expand housing opportunity</u> – The Housing Authority successfully transitioned all public housing to tenant protection vouchers and project-based vouchers, enabling enhanced mobility to high-opportunity areas. The Housing Authority project-based voucher Request for Proposals prioritizes equitable housing development by awarding additional points to projects located in low-poverty census tracts or highest-/high-opportunity areas. f. <u>If Section 22 SVC is completed: Consider utilizing revenue from non-profit affiliate to:</u> i. <u>Fund at least one full or part time housing development position, either among HA staff or through a consultant.</u> The Housing Authority hired a fulltime development director that was filled in October 2024. The Housing Authority has contracted with an external construction project manager and will continue to build capacity within staff as well as working with external consultants as needed. ii. <u>Expand into affordable housing development and/or partner with developers.</u> The Housing Authority has secured administrative and funding flexibility through the MTW demonstration program to support the development of affordable housing and issued a Request for Qualifications for co-development partners in August 2024. Staff continue to pursue opportunities to engage in real estate activities including the acquisition, development, disposition, and financing of affordable housing, consistent with strategies approved by the Board of Commissioners. 2. Goal: Improve quality of assisted housing a. <u>Renovate or modernize existing housing units and complexes as needed</u> – The Housing Authority has overseen 53 complete unit modernizations since 2020, including painting, fixture replacements, and various upgrades. 3. Goal: Increase assisted housing choices a. <u>Conduct FMR study bi-annually to continually increase voucher payment standards</u> – The Housing Authority conducts FMR studies at least bi-annually. The FMR study conducted in June 2023 increased FMRs by more than 20% over the previous year's rates and the Housing Authority increased payment standards effective January 1, 2024. A new FMR study is planned for early 2025. b. <u>Continue or expand Landlord Incentive Program by allocating up to \$200,000 to the program</u> – The Landlord Incentive Program budget has decreased over time, with approximately \$62,000 available from the jurisdictions, and \$50,000 available from New Horizons Affordable Housing and Development. Although we anticipated a need of up to \$200,000 in funding when the program was initially developed, the programs have been scaled down to match the funding need, based on historical data regarding consumption of funds. c. <u>Increase number of landlords participating in Section 8 voucher program by 10%</u> – The Housing Authority does not have data on the number of landlords at the beginning of the 5-year plan period, due to a software conversion and change in reporting. However, the Housing Choice Voucher Program has seen a 5.8% rise in participating landlords during the 2023-2024 calendar years alone, starting 2023 with 1,852 landlords and concluding 2024 with 1,964 landlords participating. 4. Goal: Improve agency and program management a. <u>Maintain high performer status with a SEMAP score of at least 95%</u> – The Housing Authority has maintained high performer status for SEMAP. However, with MTW designation, SEMAP is no longer applicable. b. <u>Achieve and maintain high voucher and funding utilization rates of at least 95%</u> – Voucher utilization rate is 97.1% as of the end of FY 2023-2024. c. <u>Implement landlord portal with features including document uploading and electronic signature on contracts</u> – the Housing Authority has implemented the landlord portal through YARDI Rent Café and has implemented DocuSign for executing contracts. d. <u>Implement resident portal with features including online annual re-examination forms, document uploading, and online maintenance requests</u> – the Housing Authority has implemented the resident portal through YARDI Rent Café. e. <u>Implement applicant portal with features including online access to application status, online application updates</u> – The Housing Authority has implemented the applicant portal through YARDI Rent Café. f. The Housing Authority plans to utilize pre-MTW designated former Low-Income Public Housing (LIPH) reserves to address long-term financial obligations by transferring funds into an irrevocable Section 115 pension trust. This strategic use of reserves will help mitigate the agency's unfunded pension liability, ensuring future financial sustainability and the continued delivery of housing services.
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	<u>If Section 22 SVC is completed:</u> g. <u>Conduct a survey of residents and program participants to determine which programs and services are most needed</u> – The Housing Authority conducted a stakeholder survey of 1) HCV/PBV families; 2) Residents of HA owned or controlled properties, and 3) Landlords, and is in the process of using the data to inform service delivery and program development. 5. Goal: Promote self-sufficiency and asset development of families and individuals. a. <u>If Section 22 SVC is completed: Consider utilizing revenue from non-profit affiliate to:</u> i. <u>Provide or attract at least two new supportive services to improve tenant employability</u> – 1. The Housing Authority's collaboration with a local Internet provider has successfully secured free high-speed internet for seven of our properties. This initiative aims to provide digital access to numerous households, aligning with our commitment to bridging the digital divide and supporting families through the Equal Access Santa Cruz program, furthering our goal of promoting self-sufficiency and asset development. 2. The Housing Authority's ongoing partnership with the Santa Cruz Metropolitan Transit District (METRO) provides free bus passes for residents living in any of the Housing Authority's owned and controlled properties. This initiative removes barriers to mobility, empowering tenants and expanding their employability prospects. ii. <u>Provide or attract at least two new supportive services to improve financial literacy</u> – The Housing Authority launched the Saving for YOU Program, a financial empowerment initiative focused on asset building. In collaboration with Ventures, an organization specializing in financial health education and personalized coaching, the program aims to equip participants with tools for long-term financial success. To date, we have conducted multiple workshops, both in-person and online, covering topics such as budgeting, credit, and savings strategies. Additionally, a number of households have chosen to participate in one-on-one coaching sessions, further enhancing their financial skills and knowledge. 6. Goal: Ensure equal opportunity and affirmatively furthering fair housing a. <u>Take affirmative measures to ensure access to assisted housing for all protected classes or persons least likely to access assistance</u> – The Housing Authority monitors to ensure all protected classes and persons least likely to apply have adequate representation in Housing Authority programs and waiting lists. b. <u>Implement measures to deconcentrate poverty and expand housing opportunity, such as regional payment standards, policies that do not limit frequency of transfer, and consideration of poverty rates in assignment of project-based vouchers</u> – The Housing Authority has taken many measures to expand housing opportunity, including bi-annual FMR studies that result in increased payment standards, regional payment standards that allow greater subsidy in more expensive neighborhoods, lengthy voucher search times of 270 days, and unlimited moves and transfers.
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. a. Goals and Objectives: The Housing Authority goal is all applicants, tenants and participants understand their rights to protection through the Violence Against Women Act (VAWA). The objective is for the Housing Authority to provide the educational material to all applicants, tenants and participants. The Housing Authority serves the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking through education on VAWA protections. b. Activities and Services: The Housing Authority activity that enables the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking is to provide all applicants, participants and tenants with the HUD Notice of Occupancy Under VAWA (HUD-5380) and Certification of VAWA (HUD-5382) forms which includes local and national resources for victims. Additional activities include transferring victims through the Housing Authority Emergency Transfer procedure and referring victims to social service and law enforcement agencies with expertise in domestic violence and other VAWA crimes. Housing Authority activities ensure that victims are not denied assistance, evicted, terminated from housing assistance, or retaliated against in any way for being a victim or being affiliated with a victim of domestic violence, dating violence, sexual assault or stalking. c. Policies and Programs: The Housing Authority has established policies and procedures to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking. These policies and procedures implement VAWA protections. These include Violence Against Women Act (VAWA) Procedures, Violence Against Women Act (VAWA) Emergency Transfer Plan, and Termination and Non-Compliance Policy. The Housing Authority has developed a prevention program, the Emergency Transfer Plan that complies with VAWA. For families renting units owned or managed by the Housing Authority, agency staff also work closely with local law enforcement to address any and all crime-related problems in a proactive manner. Police officers live at several public housing locations and can assist with crime prevention and reporting.
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. <u>Significant Amendment</u> – The Housing Authority defines significant amendment as any change in policy which significantly and substantially alters the Authority's stated mission and the people the Authority serves. This would include admissions preferences, demolition or disposition activities and conversion programs. Discretionary or administrative amendments consonant with the Authority's stated overall mission and basic objectives will not be considered significant amendments. <u>Substantial Deviation / Modification</u> –The Housing Authority defines substantial deviation/modification as any change in policy which significantly and substantially alters the Authority's stated mission and the persons the Authority serves. This would include admissions preferences, demolition or disposition activities and conversion programs. Discretionary or administrative amendments consonant with the Authority's stated overall mission and basic objectives will not be considered substantial deviations or modifications.
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. Members of the Resident Advisory Board (RAB) raised no questions or concerns other than those related to support regarding the proposed changes to the Annual Agency Plan, 5-Year Agency Plan, Administrative Plan, and the MTW Supplement.
C.3	Certification by State or Local Officials. 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.
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.

Fair Housing Goal:

Not applicable. Per HUD instructions: "Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D."

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