

Streamlined Annual PHA Plan <i>(High Performer PHAs)</i>	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, including changes to these policies, 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-HP is to be completed annually by **High Performing PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																										
A.1	PHA Name: HOUSING AUTHORITY OF THE COUNTY OF SANTA CRUZ PHA Code: CA072 PHA Type: ☒ High Performer PHA Plan for Fiscal Year Beginning: (MM/YYYY): 07/2025 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>0</u> Number of Housing Choice Vouchers (HCVs) <u>5893</u> Total Combined <u>5893</u> PHA Plan Submission Type: ☒ Annual Submission ☐ Revised Annual 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 of 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 website. 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 border="1" style="width: 100%; border-collapse: collapse;"> <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> </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:																	
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B.	Plan Elements
B.1	Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA since its last Annual PHA Plan submission? Y N ☐ ☒ Statement of Housing Needs and Strategy for Addressing Housing Needs. ☐ ☒ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. ☐ ☒ Financial Resources. ☐ ☒ Rent Determination. ☐ ☒ Homeownership Programs. ☐ ☒ Safety and Crime Prevention. ☐ ☒ Pet Policy. ☐ ☒ Substantial Deviation. ☐ ☒ Significant Amendment/Modification (b) If the PHA answered yes for any element, describe the revisions for each element below: (c) The PHA must submit its Deconcentration Policy for Field Office Review. Not applicable.
B.2	New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year? Y N ☐ ☒ Hope VI or Choice Neighborhoods. ☐ ☒ Mixed Finance Modernization or Development. ☐ ☒ Demolition and/or Disposition. ☐ ☒ Conversion of Public Housing to Tenant Based Assistance. ☐ ☒ Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. ☒ ☐ Project Based Vouchers. ☐ ☒ Units with Approved Vacancies for Modernization. ☐ ☒ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan. The Housing Authority may continually maintain an open and continuous Request for Proposals (RFP) for project based vouchers or may offer an RFP that opens and closes at defined times and will continue to project base units up to the HUD permitted Program Cap, in order to stimulate new affordable housing construction and/or support preservation of existing affordable housing units. HACSC intends to flexibly utilize its funds in accordance with the MTW Operations Notice. Such uses may include, but are not limited to, issuing additional vouchers and leasing units above its MTW-eligible ACC authorized units.
B.3	Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 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> <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. <u>Expand into affordable housing development and/or partnerships 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 <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 <u>Conduct FMR study bi-annually to continually increase voucher payment standards</u> – The Housing Authority conducts FMR studies at least biennially. 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. <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. <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 <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. <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. <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. <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. <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. - 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. <u>If Section 22 SVC is completed:</u> <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. <u>If Section 22 SVC is completed: Consider utilizing revenue from non-profit affiliate to:</u> <u>Provide or attract at least two new supportive services to improve tenant employability</u> – - 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. - 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. <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.
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	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.	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. Not Applicable
B.5	Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y N ☐ ☒ (b) If yes, please describe: The Agency’s auditor, Novogradac & Company LLP, conducted an audit in accordance with Government Auditing Standards. The audit for the fiscal year ending 6/30/24 resulted in no findings.
C.	Other Document and/or Certification Requirements.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y N ☐ ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the 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.2	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.3	Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form 50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public. (a) Did the public challenge any elements of the Plan? Y N ☐ ☒ If yes, include Challenged Elements.

D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	Affirmatively Furthering Fair Housing. 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: <u><i>Describe fair housing strategies and actions to achieve the goal</i></u> 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." Fair Housing Goal: <u><i>Describe fair housing strategies and actions to achieve the goal</i></u> 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." Fair Housing Goal: <u><i>Describe fair housing strategies and actions to achieve the goal</i></u> 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."