

Streamlined Annual PHA Plan (High Performer PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 09/30/2027
--	---	--

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. They also inform 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-, very low-, 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. PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) 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 if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (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 HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	<p>PHA Name: <u>Housing Authority of the County of Santa Cruz</u> PHA Code: <u>CA072</u> PHA Plan for Fiscal Year Beginning: <u>(MM/YYYY): 07/01/2026</u> 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>5965</u> Total Combined <u>5965</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Public 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 and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.</p> <p>The Housing Authority of the County of Santa Cruz (HACSC) makes its Annual Plan, MTW Supplement to the Annual Plan, Section 8 Administrative Plan, and all required Plan Elements available for public review and inspection. These documents may be accessed electronically at https://hacosantacruz.org/general-information/agency-plans/ or reviewed in person at HACSC's public lobby, located at 2160 41st Avenue, Capitola, California. The public lobby is open Monday through Thursday, from 8:00 a.m. to 4:30 p.m., excluding published holidays. Information related to the public hearing and proposed PHA Plan is available at the same locations. Copies may be provided upon reasonable request.</p>

<input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)					
Lead PHA: 	Participating PHAs 	PHA Code 	Program(s) in the Consortia 	No. of Units in Each Program PH HCV	
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					
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs. <input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input checked="" type="checkbox"/> <input type="checkbox"/> Financial Resources. <input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination. <input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Program. <input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention. <input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy. <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation. <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment. 					
(b) If the PHA answered yes for any element, describe the revisions for each element below:					
<u>Statement of Housing Needs and Strategy for Addressing Housing Needs.</u> - Updated to include most recent data					
<u>Financial Resources.</u> - Updated to include most recent information					
(c) The PHA must submit its Deconcentration Policy for Field Office Review. Not applicable per 24 CFR 903.7(b)(1) - the Housing Authority has no public housing units.					

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y N

<input type="checkbox"/>	<input checked="" type="checkbox"/>	Choice Neighborhoods Grants.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Modernization or Development.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Demolition and/or Disposition.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Conversion of Public Housing to Tenant Based Assistance.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeownership Program under Section 32, 9 or 8(Y)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Project Based Vouchers.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Units with Approved Vacancies for Modernization.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	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 applicable 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.

Modernization or Development / Conversion of Public Housing to Project-Based Vouchers under RAD – The Housing Authority intends to construct a new affordable housing building project using the Restore-Rebuild Program at 2021 Chanticleer Avenue, Santa Cruz, CA 95062. The Housing Authority intends to initiate the Restore-Rebuild process in early 2026.

Given that the Restore-Rebuild Program constructs public housing and immediately converts to PBV or PBRA through RAD, the agency also intends to convert public housing. The agency does not have any existing public housing units in its portfolio, and therefore the RAD Program is only applicable to this new construction project.

The project is planned to be approximately 60 units and is intended to be general purpose housing with no specific set asides. It is estimated that 25% of units will be 2BRs, 25% of units will be 3BRs, and the remaining 50% of units will be distributed between 1BRs and studios.

The agency plans to convert to PBVs. Families will be selected in accordance with waiting list policies as established in the HCV Administrative Plan.

The agency is not currently under a voluntary compliance agreement, consent order, consent decree, or final judicial ruling or administrative ruling or decision.

The agency will comply with Section 5.2 of PIH Notice 2016-17.

Project-Based Vouchers – The Housing Authority may issue a Request for Proposals (RFP) for PBVs that opens or closes at a defined time or may issue a rolling RFP. The Housing Authority may also issue awards of PBVs non-competitively to projects that it owns or manages through MTW authority under waiver 9.c.

The agency may award PBVs up to the Program Cap anywhere in its jurisdiction, to support the construction of new affordable housing and/or to preserve existing affordable housing.

Any RFP or noncompetitive award will comply with PBV goals, civil rights requirements, HQS, and deconcentration standards.

<p>B.3</p>	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p>The information below reflects progress for year one of the 5-Year Plan (July 1, 2025 – June 30, 2030). For each goal and objective, baseline data reflects conditions as of July 1, 2025 (the start of the 5-Year Plan period), and progress is measured by comparing current year one data to that baseline.</p> <p>1. <u>Goal: Expand Housing Choice Voucher Program</u></p> <ul style="list-style-type: none"> a. <u>Achieve and Maintain a Housing Choice Voucher (HCV) utilization rate of 99% for the entire HCV program group.</u> – The Housing Authority's HCV program utilization was 99.04% at the beginning of the 5 Year Plan. During year one, the utilization rate decreased to 98.29%. This decrease is attributable to an increase in the total number of vouchers effective July 1, 2025, following the award of 52 additional Family Unification Program (FUP) vouchers, as well as efforts to decrease utilization due to funding limitations. b. <u>Increase size of rental assistance programs by at least 250 new vouchers</u> – The Housing Authority's ACC was 5,913 at the beginning of the 5 Year Plan. During year one, we increased the total ACC to 5,965 (an increase of 52 vouchers). This increase is attributable to the award of 52 Family Unification Program vouchers effective July 1, 2025. The Housing Authority will continue to seek out and apply for new vouchers when available. c. <u>Increase total number of households assisted by at least 350 households</u> – The Housing Authority was assisting 5,877 households at the beginning of the 5 Year Plan. During year one, we decreased the number of participating households to 5,863 (a decrease of 14 households). Progress toward increasing the total number of households assisted during the reporting period has been affected by ongoing uncertainty regarding HUD funding levels, resulting in a need to deviate from our original goal by reducing voucher utilization to a level supported by current funding. d. <u>Increase number of landlords participating in the HCV program by at least 100</u> – The Housing Authority Housing Choice Voucher (HCV) program had 1,948 participating landlords at the beginning of the 5 Year Plan. During year one, the number of participating landlords decreased to 1,926, representing a net decrease of 22 landlords. While the Housing Authority continues ongoing outreach and engagement efforts to support landlord participation, the decrease in participating landlords is a result of the increase in the number and percentage of vouchers being concentrated into Project Based Voucher (PBV) projects. <p>2. <u>Goal: Expand supply of affordable housing</u></p> <ul style="list-style-type: none"> a. <u>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</u> – The Housing Authority administered 873 Project-Based Voucher (PBV) units under Housing Assistance Payments (HAP) contracts at the beginning of the 5 Year Plan. During year one, two PBV projects executed HAP contracts adding 56 PBV units (31 units to existing housing and 25 units in new affordable developments), thereby increasing the total number of PBV units under HAP to 929 units. In addition, the Housing Authority has a pipeline of nine (9) PBV new affordable housing projects totaling 345 PBV units that have been awarded and are expected to execute HAP contracts and come online during the Five-Year Plan period subject to project readiness, funding availability, and HUD approval.
-------------------	--

- 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 – The Housing Authority through its nonprofit affiliate, New Horizons Affordable Housing and Development Inc. has acquired 2021 Chanticleer Avenue, in the unincorporated area of Santa Cruz County. New Horizons is actively working on predevelopment activities which includes preparing architectural drawings, and the project is estimated to provide between 55 to 62 units. The Housing Authority continues to search for additional acquisition and development opportunities.
- 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 – During year one, the Housing Authority and its nonprofit affiliate, New Horizons Affordable Housing and Development Inc. identified a co-development opportunity for the development of 2021 Chanticleer. New Horizons selected MidPen Housing as the development partner for the project. The Housing Authority is currently working with MidPen Housing to define the terms and conditions of a joint development agreement in advance of execution. The Co-Development RFQ remains open, and the Housing Authority will continue to pursue additional LIHTC projects to obtain the experience needed for future tax credit applications.

3. Goal: Improve quality of affordable housing

- a. Install solar photovoltaic panels to provide clean renewable energy at the 6 properties identified through the Solar on Multifamily Affordable Housing Program assessment – In February 2025, New Horizons entered into a contract with GRID Alternatives for the design and installation of solar photovoltaic systems at six New Horizons properties, with a total project cost of \$1,212,622. As of December 2025, solar panels have been installed at two of the six sites, and the remaining four sites are currently in plan review and permitting with local jurisdictions. All installations are anticipated to be completed by the fourth quarter of FY 2025/26. The project is funded through the Solar on Multifamily Affordable Housing (SOMAH) program, with reimbursement of \$927,627.77, approximately 76% of total project costs, expected in Q2 of FY 2026/27 following project completion. The remaining \$284,944.42 will be funded by New Horizons.
- 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 – The Housing Authority plans to release a Request for Proposals (RFP) for Energy Efficiency and Electrification Services in Q3 of FY 2025/26 for the six sites receiving solar photovoltaic (PV) systems through the SOMAH program. Staff are working with consultants from the Association for Energy Affordability to develop the project scope and identify funding sources, including opportunities through the Low-Income Weatherization Program (LIWP), the Multifamily Energy Savings Program (MFES), and PG&E. All solar PV systems have been upsized to accommodate the increased electrical loads associated with full electrification of existing gas systems. In addition to gas system electrification, the scope of work includes energy-efficient lighting upgrades and water-saving measures. Construction on these upgrades is anticipated to begin in Q4 of FY 2025/26, concurrent with the completion of the solar PV installations.

4. Goal: Increase housing choices for assisted families:

- a. Conduct FMR study bi-annually to ensure FMRs keep pace with market rents, and to maximize funding – The Housing Authority conducts FMR studies at least biennially. A new FMR study is planned for early 2026 to inform the October 2026 FMRs.
- b. Offer voucher mobility counseling services to voucher holders, such as workshops on how to search for rental housing, preparation of rental resumes, etc. – The Housing Authority continues to support increased housing choice for assisted families through the Family Self-Sufficiency (FSS) program. FSS Coordinators provide individualized voucher mobility counseling to FSS participants, including guidance on how to search for rental housing, preparation of rental resumes, and related housing navigation topics. Agency-wide, these topics are discussed in the online Briefing Video and Briefing Packet materials provided to all new voucher recipients.

5. Goal: Improve agency and program management

- a. Survey key stakeholders periodically, including but not limited to landlords and assisted families to identify areas for improvement in programs, services, and operations – The Housing Authority issued a Request for Proposals for Survey Research Services in December 2025. The selected consultant will design, administer, and analyze a biennial stakeholder survey assessing program needs, client satisfaction, and program administration. The survey will target Housing Choice Voucher participants, residents of Housing Authority-owned or controlled properties, and participating property owners and managers. Survey results are expected in 2026 and will inform program, service, and operational improvements.

6. Goal: Utilize housing as a catalyst to promote equity, economic mobility, and improved quality of life

- a. Promote asset development through implementation and evaluation of HUD MTW Asset Building Savings for YOU Program – The Housing Authority launched a two-year MTW pilot program, Savings for YOU, in Spring 2024 to promote asset building among extremely low-income households. The program was structured as an opt-out demonstration and provided monthly savings contributions paired with financial coaching and workshops. A total of 53 households participated in the pilot. Through the end of 2025, \$117,660 has been distributed to participants, with total direct-deposited payments at program completion estimated at \$128,260.
- b. Identify strategies and best practices for extending or expanding the Savings for YOU Program beyond the initial cohort – The Housing Authority is partnering with ABT Global to analyze program outcomes and develop recommendations on best practices, scalability, and potential pathways for extending or expanding the Savings for YOU model 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 – During the reporting period, the Housing Authority delivered and advanced a range of resident services serving youth, families, and seniors, including educational enrichment and academic support, workforce development and financial education, and senior-focused activities connecting residents to community resources and public benefits. Key programs include:

Youth – Services targeted primarily to school age children and young adults, including scholarships, summer enrichment activities and tutoring

Scholarship Program – The Housing Authority awards annual scholarships of at least \$1,000 to current participants pursuing higher education.

Summer Enrichment Activities – Recreational and enrichment grants of up to \$500 are offered to children ages 5–17 through a collaborative partnership with County Park Friends and Santa Cruz County Parks.

Tutoring Program – The Tutoring Program provides free academic support for K–12 students across core subject areas in both English and Spanish, offered through online and limited in-person formats.

Backpacks and School Supplies Program – This initiative will provide K–12 students with backpacks and essential school supplies to support a strong start to the academic year and reduce financial barriers for families.

Families – Services including workforce development and financial workshops and coaching
Workforce Development Program – Workshops and one-on-one career counseling to support career exploration, job readiness, and employment placement are being provided under contract with Advanced Employment Group, a regional workforce development organization.

Seniors – Services including senior support case management and assistance in access to public benefits

Project Silver Bells – This seasonal initiative provides holiday care packages and greeting cards to senior residents living in Housing Authority owner and managed properties.

Senior Services Fairs – Events connecting senior residents with local service providers offering benefits and senior-focused resources are being implemented on a countywide basis.

d. **Evaluate Resident Services periodically to measure efficiency and impact of existing services offered, to identify emerging needs, and to update Resident Services Plan** – The Housing Authority issued a Request for Proposals for Survey Research Services in December 2025, to support the periodic collection of feedback related to Resident Services. The selected consultant will design, administer, and analyze a biennial stakeholder survey to assess resident needs, satisfaction with services, and the effectiveness of service delivery and program administration. Results are anticipated in 2026 and will be used to inform improvements to Resident Services programs and operations.

B.4	<p>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.</p> <p>n/a</p>
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C.	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 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 PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>

C.2	<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.3	<p>Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>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.</p>
C.4	<p>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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p style="text-align: center;">Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>