

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 09/30/2027
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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-HCV is to be completed annually by HCV-Only PHAs. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

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 if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, 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	<p>PHA Name: <u>County Commissioners Charles County</u> PHA Code: <u>MD024</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2025</u></p> <p>PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>934</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual 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 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 the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p>How the public can access this PHA Plan: The Plan is available at the Housing Authority Office at 8190 Port Tobacco Road, Port Tobacco, MD 20677 and online at https://www.charlescountymd.gov/services/health-and-human-services/housing-services/housing-choice-voucher-program.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p>				
		Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia
					PH HCV

B. Plan Elements.	
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <ul style="list-style-type: none"> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs. <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input type="checkbox"/> Financial Resources. <input type="checkbox"/> Rent Determination. <input checked="" type="checkbox"/> Operation and Management. <input type="checkbox"/> Informal Review and Hearing Procedures. <input type="checkbox"/> Homeownership Programs. <input type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. <input type="checkbox"/> Substantial Deviation. <input type="checkbox"/> Significant Amendment/Modification. <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p>Operation and Management.</p> <p>Voucher Issuance - Vouchers are issued for an initial 90 days and one 30-day extension is available for persons with disabilities as a reasonable accommodation. For Ports, only the additional 30 day extension to the sending HA's original voucher will be given. Tolling language has been updated to more clearly explain the tolling process. EID - Earned Income Disallowance has been discontinued per the recent Housing Opportunities Through Modernization Act (HOTMA) guidance. Payment Standards - The process of updating and implementing Payment Standards has been updated to provide more details. Inspections - When an inspection fails at the 30-day recheck, a HAP termination notice will be sent to the participant and landlord. Inspections - Annual Inspections will be conducted on a biennial schedule.</p>
B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <ul style="list-style-type: none"> <input type="checkbox"/> Project-Based Vouchers <p>(b) If Project-Based Voucher (PBV) activities are planned for the current Fiscal Year, provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>
B.3	<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 and Annual Plan.</p> <p>The HA processed over 100 new applications and enrolled 59 new families onto the program over the past year. Targeted vouchers for the chronically homeless were handled on a referral basis from local homeless shelter providers. The targeted vouchers are for those transitioning from homeless shelters to permanent housing. The Charles County Commissioners support numerous initiatives to assist those experiencing homelessness including by providing financial support, transitional housing facilities, and access to grant funds for local non-profits to purchase homes to provide housing for victims of domestic violence. The county leases one home for a nominal fee to a local non-profit and this home is for women and children in need of transitional housing. The home has provided housing for 74 households since its inception. The non-profit provides transportation, skills development, job search assistance, and other case management services to those residing in the home to help them move towards more permanent housing. Additionally, the County owns a 20-bed men's transitional housing facility that is leased to a local non-profit for a nominal fee to operate the facility and provide case management to residents. This transition housing facility has been providing services to homeless men in the community for nearly three decades.</p>
B.4	<p>Capital Improvements. - Not Applicable</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 <input type="checkbox"/> N <input checked="" type="checkbox"/> N/A <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p> </p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y <input type="checkbox"/> N <input type="checkbox"/></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.

C.2	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.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed , 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 <input type="checkbox"/> N <input type="checkbox"/> If yes, include Challenged Elements.

D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	Affirmatively Furthering Fair Housing (AFFH). 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: The County is employing strategies and updating policies to increase the availability of affordable housing in the community.

Describe fair housing strategies and actions to achieve the goal

The County has a school allocation policy to incentivize affordable housing development. Projects with at least 25 percent of units set aside for households earning at or below 80% of Area Median Income (AMI) will receive priority designation for school seat allocations. The County has executed Payment in Lieu of Taxes (P.I.L.O.T.) agreements with affordable housing developers to increase the affordable housing stock. The most recent project was for a \$14.5M renovation of a 200+ apartment unit complex that was built in the 1970s and was in need of upgrades and improvements. Due in part to the P.I.L.O.T. with the County that provided significant financial support, the developer was able to set aside 20% of the units for those earning 60% or less AMI. Currently there are 31 affordable units under construction county-wide. An Affordable Housing Workgroup is reviewing affordable housing incentives and policies with plans to present recommendations to address the need for affordable housing. They have conducted community outreach and completed surveys in order to inform recommendations that will be presented to the Planning Commission at a later date and eventually to the Board of County Commissioners.

Fair Housing Goal: Increase Homeownership for Lower-Income Households

Describe fair housing strategies and actions to achieve the goal

The Housing Authority administers the Housing Choice Voucher (HCV) Homeownership Program that helps program participants transition from the rental program to owning their own home using the HCV subsidy to assist with mortgage payments. All HCV participants are informed of the Homeownership option and in the last year over two dozen households have requested more information about the program. The County administers a Settlement Expense Loan Program (SELP) for low-income and moderate-income first-time homebuyers. Funds are provided by the County and the loan is not required to be repaid while the unit remains the buyer's principal residence. Funds of up to \$6,000 per applicant are available to be used towards settlement expenses. Additionally, within the past year, the County began providing additional funding per applicant of \$14,000 that is a grant that does not have to be repaid. Eligible applicants are now able to receive up to \$20,000 in total funding towards their home purchase costs. The Housing Authority also administers a USDA Rural Housing Preservation Grant Program and the Maryland Department of Housing and Community Development State Special Loans Program for low-income and moderate-income homeowners needing home repairs.

Fair Housing Goal: Promote Fair Housing Zoning Policies

Describe fair housing strategies and actions to achieve the goal

The County's Comprehensive Plan identifies affordable housing as a priority for the community. The plan contains goals and actions to increase the amount of affordable housing such as increasing housing diversity and developing

more housing for special populations such as the elderly and homeless populations. The County has a Moderately Priced Dwelling Unit (MPDU) Program and Accessory Dwelling Unit Program to support the creation of affordable housing. In the County's Transit Oriented Development (TOD) Zone affordable housing projects are eligible for a density bonus under the MPDU Program. Multiple building zones allow for right multi-family buildings on smaller parcels normally reserved for fewer units. The County is currently reviewing policies that would increase affordable housing production such as inclusionary zoning, the introduction of new residential types, the relaxation of Accessory Dwelling requirements, and tax incentives. The County has the MD-PACE Program and Rehabilitation Tax Credit for affordable multifamily housing to rehabilitate and retrofit existing housing. The County's Purchasing policies help increase opportunities for minority and women-owned businesses.

Form identification: MD024-County Commissioners Charles County Form HUD-50075-HCV (Form ID - 3421)