

**NOTICE OF PUBLIC MEETING OF THE  
MOHAVE COUNTY HOUSING AUTHORITY BOARD OF DIRECTORS  
March 17, 2025 at 8:30 A.M.  
MOHAVE COUNTY BOARD OF SUPERVISORS MEETING ROOM  
700 W. BEALE STREET KINGMAN, ARIZONA  
AGENDA**

*Pursuant to A.R.S. 38-431, notice is hereby given to the members of the Mohave County Housing Authority (MCHA) Board of Directors and the general public that the Mohave County Housing Authority Board of Directors will hold a meeting as stated above. The Mohave County Housing Authority Board of Directors may vote to go into executive session, which will not be open to the public, to discuss certain matters.*

- I. Call to Order/Roll Call
- II. Appoint new BOD Directors Borrelli, Lettman, Martin
- III. Discussion and Possible Action: Approval of April 1, 2024, June 3, 2024, and September 3, 2024, meeting minutes
- IV. Report from the Director
  - MCHA Overview
  - Housing Program Updates
    - a. Housing Choice Vouchers
      - Section 8
      - VASH
      - Mainstream
      - Foster Youth Initiative
      - Emergency Housing Vouchers
    - b. Kingman Veteran Villas
    - c. Supportive Housing Programs
    - d. FSS Program
    - e. CDBG/HOME Programs
- V. Financial Report for the Period April 2024, through March 2025
- VI. 2024 housing accomplishments by MCHA based on 2023 [Housing Needs Assessment](#)
- VII. Open Public Hearing: Requesting Comments from the public pertaining to MCHA
- VIII. Discussion and Possible Action:  
Approval of the Mohave County Housing Authority:
  - a. Revisions to Chapter 4 of MCHA's Administrative Plan – see attached tracked changes document and Exhibit A
  - b. Annual PHA Plan
  - c. 5-year PHA Plan
  - d. Revisions to the Owner-Occupied Housing Rehabilitation (OOHR) Housing Rehab. Guidelines
- IX. Discussion and Possible Action:  
Adoption of Resolution 2025-009 Authorizing submission of MCHA's Annual PHA Plan, 5-year PHA Plan, PHA Certification of Compliance, and Certification by State Office of PHA Consistency with the Consolidated Plan for FY 2025.
- X. Call to the Public

XI. Announcements

XII. Adjournment

*Pursuant to the Americans with Disabilities Act (ADA), Mohave County endeavors to ensure the accessibility of all its programs, facilities and services to all persons with disabilities. If you need an accommodation for this meeting, please contact the Board of Supervisors at (928) 753-0731.*

*MCHA BOD Meeting Agenda  
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Mohave County Housing Authority (MCHA) Board of Directors  
Requested Actions for Agenda Items  
3.17.2025 Meeting

II. Discussion and Possible Action: Appoint new BOD Directors

- a. Sonny Borrelli
- b. Rich Lettman
- c. Don Martin

**Recommended Motion:**

Approval of appointments for Sonny Borrelli, Rich Lettman, and Don Martin.

III. Discussion and Possible Action: Approval of April 1, 2024, June 3, 2024, and September 3, 2024, Meeting Minutes

**Recommended Motion:**

Approval of April 1, 2024, June 3, 2024, and September 3, 2024 Meeting Minutes

IV. Report from the Director

Housing Program Updates:

a. Housing Choice Vouchers:

Total Allocated	Section 8	247
	Veterans (VASH)	200
	Mainstream:	<u>115</u>
		<b>562 Total</b>

b. Kingman Veteran Villas

Allocated:	<b>48</b>
Housed	46
Pending move in	2

\* KVV counts are portioned out of the 200 total VASH vouchers

- c. Emergency Housing Voucher 18 active
- d. Family Self Sufficiency (FSS) program 40 active
- e. CDBG/Home Programs (OOHR): 5 active contracts

V. Financial Report for the period of April 1, 2023, through March 31, 2024

Attached is a report outlining the Housing Assistance Payment expense and number of families assisted during this period.

VI. Housing Needs Assessment; 2024 housing accomplishments by MCHA based on [September 2023](#) Housing Needs Assessment. See Exhibit 25; Housing Policy Considerations

VII. Open Public Hearing - Discussion and Possible Action:

Comments from the public pertaining to the Mohave County Housing Authority

- On January 8, 2025, MCHA published a public notice in the Kingman Daily Miner notifying the public of the Resident Advisory Board (RAB) meeting date as well as the regular Board of Directors meeting and requesting comments on revisions to MCHA's Administrative Plan, 5-year Plan, and Annual Plan.
- On March 3, 2025, the Resident Advisory Board (RAB) met to discuss the proposed changes to the MCHA Administrative Plan, 5-year Plan, and Annual Plan. No written comments were received by MCHA from the RAB or the public regarding the revisions to the aforementioned documents.

**Recommended Motion:**

1. Open the Public Hearing on Public Comments pertaining the Mohave County Housing Authority.
2. Close Public Hearing

VIII. Discussion and Possible Action: Approval of the Mohave County Housing Authority revisions to:

1. Revisions to Chapter 4 of MCHA's Administrative Plan – see attached document with tracked changes as identified in Exhibit A; Admin Plan summary of changes 2025
2. Annual PHA Plan
3. 5-year PHA Plan
4. Revisions to the Owner-Occupied Housing Rehabilitation (OOHR) Housing Rehab. Guidelines

**Recommended Motion:**

Approval of the revisions to the MCHA Administrative Plan Chapter 4 as outlined in Exhibit A, the 5-year plan, Annual Plan, and OOHR Housing Rehab. Guidelines as recommended by staff and required by the Code of Federal Regulations.

- IV. Discussion and Possible Action: Adoption of Resolution 2025-009 authorizing the ifsubmission of the Mohave County Housing Authority's 2025 Annual PHA Plan, 2025 5-year PHA Plan, PHA Certification of Compliance, Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan for FY 2025 and authorizes the Chairman of the Board of Directors to sign the attached aforementioned Certifications. Copies of each document are included in the packet.

**Recommended Motion:**

Adoption of Resolution 2025-009 authorizing the submission of the Mohave County Housing Authority's 2025 Annual PHA Plan, 2025 5-year PHA Plan, PHA Certification of Compliance, Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan for FY 2025 and authorizes the Chairman of the Board of Directors to sign the attached aforementioned Certifications.

**MOHAVE COUNTY HOUSING AUTHORITY  
MOHAVE COUNTY, KINGMAN, ARIZONA**

The Board of Directors of the Mohave County Housing Authority met this 1st day of April, 2024, at 8:30 A.M. In attendance were: Hildy Angius, Chairman; Buster Johnson, Director; Jean Bishop, Director; Ron Gould, Director; Sally Diel, Director; Laura Skubal, Clerk.

I. Call to Order/Roll Call

II. Discussion and Possible Action: Approval of April 3, 2023, Meeting Minutes.

Motion was made by Supervisor Gould and seconded by Supervisor Bishop to approve; motion carried unanimously.

III. Report from the Director a. Housing Program Updates 1) Housing Choice Vouchers a. Section 8 b. VASH c. Mainstream d. Emergency Housing Vouchers e. Foster Youth Initiative 2) Kingman Veteran Villas 3) Supportive Housing Programs 4) Emergency Housing Voucher Program 5) CDBG/HOME Programs.

Director Smith gave a report of the Housing Program Updates as outlined in the backup materials.

IV. Financial Report for the Period April 1, 2023, through March 31, 2024.

Director Smith gave a report on the Financials for the period April 1, 2023, to March 31, 2024.

V. Housing Needs Assessment: Review September, 2023 results

Director Smith stated that several developers contacted him and used the Housing Needs Assessment as a positive tool in building affordable housing throughout Mohave County.

Supervisor Bishop asked Director Smith what the County's housing needs were.

Director Smith stated that affordability in housing across the nation has changed dramatically. He stated that the increase in interest rates, the lack of homes on the market, and developers' inability to keep up with housing needs have all contributed to the affordable housing shortages in Mohave County. He stated that inflation also exacerbated the affordable housing problems.

Supervisor Bishop stated that as you build more homes, availability will assist in bringing down housing prices.

Director Smith affirmed the Supervisor's statement.

Supervisor Bishop asked Director Smith to speak about how Veteran's Villas is successful in providing affordable housing.

Director Smith stated that Veterans qualify through the Veteran’s Administration and that Veteran’s Villas goes a step further and provides counseling, support, and services to those who live within the area.

Supervisor Bishop asked if this type of program can be offered through Section Eight (8) housing or to people who are not veterans and cannot afford a home. Could the Housing Board assist in these areas?

Director Smith stated that the projects exist within the county. He cited the LIHTC program as a similar program, as it provides on-site resources for people in the local community. He also mentioned the Katherine Heights development in Bullhead City, where Adam’s Construction built a well-maintained community.

Following the discussion, Chairman Angius closed the public hearing.

**VI. Open Public Hearing: Requesting Comments from the public pertaining to MCHA.**

Chairman Angius opened the Public Hearing. Since no one signed up to speak, she closed it.

**VII. Discussion and Possible Action: Approval of the Mohave County Housing Authority revisions to the following sections of MCHA’s Administrative Plan: as outlined in the backup Exhibit A – Admin Plan Changes for 20204.**

Director Smith highlighted some of the changes in the Administrative Plan for 2024.

Motion was made by Supervisor Bishop and seconded by Supervisor Gould to approve; motion carried unanimously.

**VIII. Discussion and Possible Action: Adoption of Resolution 2024-077 Authorizing submission of MCHA’s Civil Rights Certification.**

Motion to approve the Resolution was made by Director Bishop, seconded by Director Gould and unanimously carried.

**IX. Call to the Public**

There was no one signed up to speak at Call to the Public.

X. Announcements

None.

XI: Adjournment – There being no further business to come before the Mohave County Housing Authority this 1st day of April 2024, **the meeting was adjourned by Chairman Angius at 8:58 A.M.**

**MOHAVE COUNTY HOUSING AUTHORITY**

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Hildy Angius, Chairman

ATTEST:

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Laura Skubal, Secretary

**MOHAVE COUNTY HOUSING AUTHORITY  
MOHAVE COUNTY, KINGMAN, ARIZONA**

The Board of Directors of the Mohave County Housing Authority met this 3<sup>rd</sup> day of June 2024, at 8:30 A.M. In attendance were: Hildy Angius, Chairman; Travis Lingenfelter, Director; Buster Johnson, Director; Jean Bishop, Director; Ron Gould, Director; Sally Diel, Director; Linda Saddler, Director and Laura Skubal, Clerk.

I. Call to Order/Roll Call

II. Discussion: Review the purpose of the Special Meeting

Director Smith explained the need for the special meeting as HUD had recalculated some of their voucher calculations and the County now fell under a standard PHA plan.

III. Report from the Director: Annual PHA Plan documents and Certifications

Director Smith gave a report on the annual PHA Plan and certifications. No action was taken.

IV. Discussion and Possible Action:

1. Approval of the Mohave County Housing Authority FY 2024 Annual PHA Plan and Certifications.

Motion to approve was made by Director Lingenfelter, seconded by Director Bishop and carried unanimously.

2. Adoption of Resolution 2024-116 Authorizing submission of MCHA's Civil Rights Certification, PHA Certification of Compliance, and Certification by State Office of PHA Consistency with the Consolidated Plan of FY2024.

Motion to approve was made by Director Bishop, seconded by Director Lingenfelter and carried unanimously.

X: Adjournment – There being no further business to come before the Mohave County Housing Authority this 3<sup>rd</sup> day of June, 2024, **the meeting was adjourned by Chairman Angius at 8:35 A.M.**

**MOHAVE COUNTY HOUSING AUTHORITY**

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Hildy Angius, Chairman

ATTEST:

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Laura Skubal, Secretary



**MOHAVE COUNTY HOUSING AUTHORITY  
MOHAVE COUNTY, KINGMAN, ARIZONA**

The Board of Directors of the Mohave County Housing Authority met this 3<sup>rd</sup> day of September 2024, at 8:30 A.M. In attendance were Hildy Angius, Chairman; Travis Lingenfelter, Director; Buster Johnson, Director; Jean Bishop, Director; Ron Gould, Director; Linda Saddler, Director; and Laura Skubal, Clerk. Sally Diel, Director, was not present.

**I. Call to Order/Roll Call**

A quorum was present.

**II. Discussion: Review the purpose of the Special Meeting**

Director Smith explained the need for the special meeting. The department received an update from HUD asking for updates on the local area submission. He stated the annual plan needed minor verbiage changes, such as “FY2024” going to “July 2024.” The department also changed the number of house choice vouchers from 558 to 562 as they had leased the housing.

**III. Report from the Director: Annual PHA Plan documents and Certifications**

Director Smith gave a report on the annual PHA Plan and certifications. No action was taken.

**IV. Discussion and Possible Action:**

**1. Approval of the Mohave County Housing Authority FY2024 Revised Annual PHA Plan.**

Motion to approve was made by Director Johnson, seconded by Director Bishop and carried unanimously.

**2. Adoption of Resolution 2024-168 Authorizing submission of MCHA’s 2024 Annual PHA Plan, PHA Certification of Compliance, and Certification by State Office of PHA Consistency with the Consolidated Plan for FY 2024.**

Motion to approve was made by Director Johnson, seconded by Director Bishop and carried unanimously.

**3. Discussion: ratification of February 6, 2023, the appointment of tenant BOD Members Sally Diehl and Linda Saddler to the MCHA BOD for a 4-year term through January 2027 going in front of the Board of Supervisors today.**

Motion to approve was made by Director Bishop, seconded by Director Johnson and carried unanimously.

X: Adjournment – There being no further business to come before the Mohave County Housing Authority this 3<sup>rd</sup> day of September, 2024, **the meeting was adjourned by Chairman Angius at 8:39 A.M.**

**MOHAVE COUNTY HOUSING AUTHORITY**

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Hildy Angius, Chairman

ATTEST:

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Laura Skubal, Secretary

## Exhibit 25: Housing Policy Considerations

Approved by the Board of Supervisors on 09/18/2023

Action Number	Description	Category	Actions Taken
<b>A-1: Develop Criteria &amp; Process for Identifying Land to Upzone</b>	Develop criteria and a process for identifying land to up-zone (or rezone) to meet the deficit of land for multifamily development. The criteria may include considerations of location, transportation access, access to and capacity of infrastructure, site size, development constraints, and other relevant criteria.	Category A: Zoning and Code Changes	N/A for MCHA
<b>A-2: Limits on Short Term Rentals (STRs)</b>	Identify and implement STR regulations allowable by the State of Arizona.	Category A: Zoning and Code Changes	MCHA does not own public housing, therefore this is not a viable option for us.
<b>A-3: Remove Lot Coverage Standard</b>	Remove the lot coverage standard.	Category A: Zoning and Code Changes	N/A for MCHA
<b>B-1: Reduce Minimum Setbacks and Lot Coverage in Residential Zones</b>	Amend lot characteristic standards, such as 15' front and 5' side and rear setback requirements, maximum lot coverage of 40%. to remove barriers to the development of a wider range of housing.	Category B: Reduce Regulatory Impediments	N/A for MCHA
<b>B-2: Lower Off- street Parking Requirements for multifamily development</b>	Evaluate reductions to off-street parking requirements for multifamily housing, including housing serving seniors and other populations that may have lower car ownership.	Category B: Reduce Regulatory Impediments	N/A for MCHA
<b>B-3: ADU Development Standards</b>	Simplify development standards for accessory dwelling units. Provide a set of pre-approved ADU building plans or pre-fab units that can be permitted by right.	Category B: Reduce Regulatory Impediments	N/A for MCHA
<b>B-4: Transferable Development Density on a Parcel with Constraints</b>	Allow housing clusters on a parcel with constraints that prohibit or limit development, such as floodplains or slopes. This would allow the transfer of density to unconstrained portion of the parcel to be developed at a higher density than the underlying zone, leaving the constrained portion of the parcel undeveloped.	Category B: Reduce Regulatory Impediments	N/A for MCHA
<b>C-1: Incentives to Encourage Developers</b>	Research incentives and funding opportunities which are available to private and non-profit developers and create FAQ sheets to inform developers on how to apply for those incentive programs.	Category C: Financial Incentives	MCHA has taken the initiative to sign up for notification alerts on all Grant platforms. As funding opportunities are forecasted and disseminated, MCHA staff engages in information sharing efforts by forwarding that information to community partners, developers, contractors, and other non-profits and on occasion, meets with those parties to assist in grant writing or supplies supporting data.
<b>C-2: Incentives for Deed Restricted Housing</b>	Provide incentives to encourage developers to build a variety of housing types, including incentives to support income-restricted housing. Examples include reduction of fees for funding off-site infrastructure, bonus density allowances, and impact fee reductions.	Category C: Financial Incentives	Incentives come from the Federal government through tax credits. When MCHA is made aware of LIHTC funding opportunities, we share that information with a network of community partners, developers, contractors, and other non-profits. Developer credits at the local level would be at the discretion of Developmental Services

## Exhibit 25: Housing Policy Considerations

Action Number	Description	Category	Actions Taken
<b>C-3: Identify High- Priority Infrastructure Projects</b>	Identify areas of high priority for improving infrastructure to support new residential development, focusing on opportunities for new development.	Category C: Financial Incentives	N/A for MCHA
<b>D-1: Ensure CIP Includes Funding for Infrastructure that serves future housing developments</b>	Ensure that local Capital Improvement Plans include funding for infrastructure necessary to support residential development.	Category D: Financial Resources	N/A for MCHA
<b>D-2: Create an Affordable Housing Fund</b>	Create affordable housing fund, by identifying a funding source such as a retail sales tax, short term rental tax, transient room tax or other source.	Category D: Financial Resources	The current political climate in Mohave County does not support increasing or creating any new taxes
<b>F-1: Monitor Residential Land Supply &amp; Housing Inventory</b>	Develop and implement a system to monitor the supply of residential land every two years. This includes monitoring residential development (through permits) as well as land consumption (e.g., development on vacant or re-developable lands).	Category F: Land Acquisition, Lease, and Partnerships	N/A for MCHA
<b>F-2: Expand Role of Mohave County Housing Authority</b>	Continue to monitor supply of LIHTC developments and "naturally occurring" affordable housing (such as mobile home parks). Identify state and federal grant funding sources and serve as a conduit for expediting agreements to preserve existing and new deed- restricted affordable housing.	Category F: Land Acquisition, Lease, and Partnerships	MCHA continues to monitor housing stock, LIHTC builds, and maintains involved with developers. MCHA has taken the initiative to sign up for notification alerts on all Grant platforms. As funding opportunities are forecasted and disseminated, MCHA staff engages in information sharing efforts by forwarding that information on to community partners, developers, contractors, and other non-profits and on occasion, meets with those parties to assist in grant writing or supplies supporting data.
<b>F-3: Land Banking &amp; Site Assembly</b>	Public purchase of vacant/under-utilized sites or properties in foreclosure. As site assembly occurs over time new housing development opportunities can be created.	Category F: Land Acquisition, Lease, and Partnerships	N/A for MCHA
<b>F-4: Public/Private Partnerships (P3)</b>	Partnerships between government and private developers and/or nonprofits have the potential to leverage financial resources with limited public investment in infrastructure or conveyance of land or development rights.	Category F: Land Acquisition, Lease, and Partnerships	MCHA has established relationships with Developers such as Haahn Developments to stay involved in actively pursuing business partnerships when the opportunity presents itself through grant opportunities.
<b>F-5: Housing on City/County Surplus Land</b>	Local agencies may designate surplus property for housing development that includes income restrictions.	Category F: Land Acquisition, Lease, and Partnerships	N/A for MCHA

<b>Z-1: Education for Property Owners/Developers</b>	Provide information and FAQs to local developers and property owners to help them understand how to navigate the land use permitting process.	<b>Category Z: Custom Options</b>	<ol style="list-style-type: none"><li>1. MCHA holds landlord (LL) townhalls held quarterly to canvass for new landlords and educate/update existing LL's with Regulatory expectations/changes</li><li>2. Ongoing interactions with Developers, facilitate engagement with Development Services staff</li></ol>
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Mohave County Housing Authority  
 Expended Funds and Number of Families Assisted by Area  
 April 1, 2024 through March 31, 2025

	Lake Havasu City		Kingman		Bullhead City		Colorado City		Total for Mohave County	
Program Name	Actual Program Expense	Number of Families Assisted	Actual Program Expense	Number of Families Assisted	Actual Program Expense	Number of Families Assisted	Actual Program Expense	Number of Families Assisted	Actual Program Expense	Number of Families Assisted
Vouchers	\$ 626,160	81	\$ 1,057,931	139	\$ 1,205,170	157	56,548	7	\$ 2,945,809	384
Portable Vouchers	\$ 2,900	1	\$ 5,926	2	\$ 1,939	1	0	0	\$ 10,765	4
Supportive Housing	\$ -	0	\$ 316,193	40	\$ 63,687	7	0	0	\$ 379,880	47
Bridge Subsidy Program	\$ -	0	\$ -	0	\$ 13,357	2	0	0	\$ 13,357	2
Emergency Housing Vouchers	\$ 49,990	6	\$ 67,762	7	\$ 75,332	7	0	0	\$ 193,084	20
Foster Youth	\$ -	0	\$ 16,071	3	\$ 11,985	2	0	0	\$ 28,056	5
VASH	\$ 70,775	12	\$ 921,426	126	\$ 386,570	67	0	0	\$ 1,378,771	205
HOPWA	\$ 16,047	3	\$ 67,827	7	\$ 61,169	8	0	0	\$ 145,043	18
Total Federal Funds	\$ 765,872	103	\$ 2,453,136	324	\$ 1,819,209	251	56,548	7	\$ 5,094,765	685
Average Annual HAP per Assisted Family	\$ 7,435.65		\$ 7,571.41		\$ 7,247.84		\$ 8,078.29			

**Exhibit A**  
MCHA Admin Plan Summary of Changes - 2025

Chapter	Section	Section Title	Page(s)	Changes
4	4-I.B	Applying for Assistance	4-2	Hyperlinked PIH 2009-36
4	4-I.C	Accessibility of the Application Process	4-2	Hyperlinked 24 CFR 8
4	4-I.D	Placement on the Waiting List	4-3	Hyperlinked 24 CFRs 982.206, 201, and 202
4	4-II.B	Organization of the Listing List	4-3	Hyperlinked 24 CFRs 982.204, 205
4	4-II.C	Opening and Closing the Waiting List	4-4	Hyperlinked 24 CFR 982.206
4	4-II.D	Family Outreach	4-5	Removed extra space between MCHA and Policy
4	4-II.F	Updating the Waiting List, Purging	4-6	Hyperlinked 24 CFRs 982.201 & 204, updated verbiage, added additional steps to outreach
4	4-III.A	Overview	4-7	Hyperlinked 24 CFRs 982.204 & 207, updated verbiage
4	4-III.B	Selection and HCV Funding Sources	4-7 to 4-8	Hyperlinked 24 CFRs 982.203, 204, and PIH 2024-30, added process verbiage
4	4-III.C	Selection Method	4-9 to 4-11	Hyperlinked 24 CFRs 982.201, 202, 204 & 207, updated verbiage, grammatical updates
4	4-III.D	Notification of Selection	4-11	Grammatical updates

## Chapter 4

### APPLICATIONS, WAITING LIST AND TENANT SELECTION

#### INTRODUCTION

When a family wishes to receive Section 8 HCV assistance, the family must submit an application that provides the PHA with the information needed to determine the family's eligibility. HUD requires the PHA to place all families that apply for assistance on a waiting list. When HCV assistance becomes available, the PHA must select families from the waiting list in accordance with HUD requirements and PHA policies as stated in the administrative plan and the annual plan.

The PHA is required to adopt a clear approach to accepting applications, placing families on the waiting list, selecting families from the waiting list and must follow this approach consistently. The actual order in which families are selected from the waiting list can be affected if a family has certain characteristics designated by HUD or the PHA to receive preferential treatment. Funding earmarked exclusively for families with particular characteristics may also alter the order in which families are served.

HUD regulations require that all families have an equal opportunity to apply for and receive housing assistance, and that the PHA affirmatively further fair housing goals in the administration of the program [24 CFR 982.53, HCV GB p. 4-1]. Adherence to the selection policies described in this chapter ensures that the PHA will be in compliance with all relevant fair housing requirements, as described in Chapter 2.

This chapter describes HUD and PHA policies for taking applications, managing the waiting list and selecting families for HCV assistance. The policies outlined in this chapter are organized into three sections, as follows:

Part I: The Application Process. This part provides an overview of the application process, and discusses how applicants can obtain and submit applications. It also specifies how the PHA will handle the applications it receives.

Part II: Managing the Waiting List. This part presents the policies that govern how the PHA's waiting list is structured, when it is opened and closed, and how the public is notified of the opportunity to apply for assistance. It also discusses the process the PHA will use to keep the waiting list current.

Part III: Selection for HCV Assistance. This part describes the policies that guide the PHA in selecting families for HCV assistance as such assistance becomes available. It also specifies how in-person interviews will be used to ensure that the PHA has the information needed to make a final eligibility determination.

#### PART I: THE APPLICATION PROCESS

##### 4-I.A. OVERVIEW

This part describes the policies that guide the PHA's efforts to distribute and accept applications, and to make preliminary determinations of applicant family eligibility that affect placement of the family on the waiting list. This part also describes the PHA's obligation to ensure the accessibility of the application process to elderly persons, people with disabilities, and people with limited English proficiency (LEP).



#### **4-I.B. APPLYING FOR ASSISTANCE [HCV GB, pp. 4-11 – 4-16, Notice [PHI-PIH 2009-36](#)]**

Any family that wishes to receive HCV assistance must apply for admission to the program. HUD permits the PHA to determine the format and content of HCV applications, as well how such applications will be made available to interested families and how applications will be accepted by the PHA. However, the PHA must include Form HUD-92006, supplement to Application for Federally Assisted Housing, as part of the PHA's application.

##### MCHA Policy

Depending upon the length of time that applicants may need to wait to receive assistance, MCHA may use a one- or two-step application process.

A one-step process will be used when it is expected that a family will be selected from the waiting list within 60 days of the date of application. At application, the family must provide all of the information necessary to establish family eligibility and level of assistance.

A two-step process will be used when it is expected that a family will not be selected from the waiting list for at least 60 days from the date of application. Under the two-step application process, MCHA initially will require families to provide only the information needed to make an initial assessment of the family's eligibility, and to determine the family's placement on the waiting list. The family will be required to provide all of the information necessary to establish family eligibility and level of assistance when the family is selected from the waiting list.

Families may obtain application forms from the MCHA's office during normal business hours. Families may also request – by telephone or by mail – that a form be sent to the family via first class mail as a reasonable accommodation only.

Completed applications must be returned to the MCHA in person during normal business hours. Applications must be complete in order to be accepted by the MCHA for processing. If an application is incomplete, the MCHA will notify the family of the additional information required.

#### **4-I.C. ACCESSIBILITY OF THE APPLICATION PROCESS**

##### **Elderly and Disabled Populations [[24 CFR 8](#) and HCV GB, pp. 4-11 – 4-13]**

The PHA must take a variety of steps to ensure that the application process is accessible to those people who might have difficulty complying with the normal, standard PHA application process. This could include people with disabilities, certain elderly individuals, as well as persons with limited English proficiency (LEP). The PHA must provide reasonable accommodation to the needs of individuals with disabilities. The application-taking facility and the application process must be fully accessible, or the PHA must provide an alternate approach that provides full access to the application process. Chapter 2 provides a full discussion of the PHA's policies related to providing reasonable accommodations for people with disabilities.

##### **Limited English Proficiency**

PHAs are required to take reasonable steps to ensure meaningful access to their programs and activities by persons with limited English proficiency [24 CFR 1]. Chapter 2 provides a full discussion on the PHA's policies related to ensuring access to people with limited English proficiency (LEP).

#### **4-I.D. PLACEMENT ON THE WAITING LIST**

The PHA must review each complete application received and make a preliminary assessment of the family's eligibility. The PHA must accept applications from families for whom the list is open unless there is good cause for not accepting the application (such as denial of assistance) for the grounds stated in the regulations [[24 CFR 982.206\(b\)\(2\)](#)]. Where the family is determined to be ineligible, the PHA must notify the family in writing [[24 CFR 982.201\(f\)](#)]. Where the family is not determined to be ineligible, the family will be placed on a waiting list of applicants.

No applicant has a right or entitlement to be listed on the waiting list, or to any particular position on the waiting list [[24 CFR 982.202\(c\)](#)].

##### **Ineligible for Placement on the Waiting List**

###### MCHA Policy

If MCHA can determine from the information provided that a family is ineligible, the family will not be placed on the waiting list. Where a family is determined to be ineligible, the MCHA will send written notification of the ineligibility determination. The notice will specify the reasons for ineligibility, and will inform the family of its right to request an informal review and explain the process for doing so (see Chapter 16).

##### **Eligible for Placement on the Waiting List**

###### MCHA Policy

The MCHA will send written notification of the preliminary eligibility determination and the family's relative position on the waiting list.

Placement on the waiting list does not indicate that the family is, in fact, eligible for assistance. A final determination of eligibility will be made when the family is selected from the waiting list.

Applicants will be placed on the waiting list according to any preference(s) for which they qualify, and the date and time their complete application is received by the PHA.

## **PART II: MANAGING THE WAITING LIST**

### **4-II.A. OVERVIEW**

The PHA must have policies regarding various aspects of organizing and managing the waiting list of applicant families. This includes opening the list to new applicants, closing the list to new applicants, notifying the public of waiting list openings and closings, updating waiting list information, purging the list of families that are no longer interested in or eligible for assistance, as well as conducting outreach to ensure a sufficient number of applicants.

In addition, HUD imposes requirements on how a PHA may structure its waiting list and how families must be treated if they apply for assistance from a PHA that administers more than one assisted housing program.

### **4-II.B. ORGANIZATION OF THE WAITING LIST [[24 CFR 982.204](#) and [205](#)]**

The PHA's HCV waiting list must be organized in such a manner to allow the PHA to accurately identify and select families for assistance in the proper order, according to the admissions policies described in this plan.

The waiting list must contain the following information for each applicant listed:

- Applicant name;
- Family unit size;
- Date and time of application;
- Qualification for any local preference;
- Racial or ethnic designation of the head of household.

HUD requires the PHA to maintain a single waiting list for the HCV program unless it serves more than one county or municipality. Such PHAs are permitted, but not required, to maintain a separate waiting list for each county or municipality served.

#### MCHA Policy

MCHA will maintain separate waiting lists for cities of Kingman, Lake Havasu City, and Bullhead City and their surrounding areas. Applicants will remain on the waiting list of the city in which they originally applied despite intra-county moves. Applications from outside Mohave County will be placed on the Kingman waiting list as central office of MCHA is located in Kingman.

HUD directs that a family that applies for assistance from the HCV program must be offered the opportunity to be placed on the waiting list for any public housing, project-based voucher or moderate rehabilitation program the PHA operates if 1) the other programs' waiting lists are open, and 2) the family is qualified for the other programs.

HUD permits, but does not require, that PHAs maintain a single merged waiting list for their public housing, Section 8, and other subsidized housing programs.

A family's decision to apply for, receive, or refuse other housing assistance must not affect the family's placement on the HCV waiting list, or any preferences for which the family may qualify.

#### MCHA Policy

MCHA will not merge the HCV waiting list with the waiting list for any other program the MCHA operates.

### **4-II.C. OPENING AND CLOSING THE WAITING LIST [[24 CFR 982.206](#)]**

#### **Closing the Waiting List**

A PHA is permitted to close the waiting list if it has an adequate pool of families to use its available HCV assistance. Alternatively, the PHA may elect to continue to accept applications only from certain categories of families that meet particular preferences or funding criteria.

#### MCHA Policy

Based on precedence MCHA receives over 1000 applications within 2 months of opening the waiting list. MCHA will close the waiting list within 1-2 months of opening. The public notice announcing the opening of the waiting list will contain the closing date. Where the MCHA has particular preferences or funding criteria that require a specific category of family, the MCHA may elect to continue to accept applications from these applicants while closing the waiting list to others.

#### **Reopening the Waiting List**

If the waiting list has been closed, it cannot be reopened until the PHA publishes a notice in local newspapers of general circulation, minority media, and other suitable media outlets. The notice must

comply with HUD fair housing requirements and must specify who may apply, and where and when applications will be received.

#### MCHA Policy

The MCHA will announce the reopening of the waiting list at least 10 business days prior to the date applications will first be accepted. If the list is only being reopened for certain categories of families, this information will be contained in the notice.

The MCHA will give public notice by publishing the relevant information in suitable media outlets including, but not limited to:

**At least one newspaper in the cities of Kingman, Bullhead City and Lake Havasu City.**

#### **4-II.D. FAMILY OUTREACH [HCV GB, pp. 4-2 to 4-4]**

The PHA must conduct outreach as necessary to ensure that the PHA has a sufficient number of applicants on the waiting list to use the HCV resources it has been allotted.

Because HUD requires the PHA to serve a specified percentage of extremely low income families (see Chapter 4, Part III), the PHA may need to conduct special outreach to ensure that an adequate number of such families apply for assistance [HCV GB, p. 4-20 to 4-21].

PHA outreach efforts must comply with fair housing requirements. This includes:

- Analyzing the housing market area and the populations currently being served to identify underserved populations
- Ensuring that outreach efforts are targeted to media outlets that reach eligible populations that are underrepresented in the program
- Avoiding outreach efforts that prefer or exclude people who are members of a protected class

PHA outreach efforts must be designed to inform qualified families about the availability of assistance under the program. These efforts may include, as needed, any of the following activities:

- Submitting press releases to local newspapers, including minority newspapers
- Developing informational materials and flyers to distribute to other agencies
- Providing application forms to other public and private agencies that serve the low income population
- Developing partnerships with other organizations that serve similar populations, including agencies that provide services for persons with disabilities

#### ~~MCHA Policy~~MCHA Policy

The MCHA will monitor the characteristics of the population being served and the characteristics of the population as a whole in the MCHA's jurisdiction. Targeted outreach efforts will be undertaken if a comparison suggests that certain populations are being underserved.

#### 4-II.E. REPORTING CHANGES IN FAMILY CIRCUMSTANCES

##### MCHA Policy

While the family is on the waiting list, the family must immediately inform the MCHA of changes in contact information, including current residence, mailing address, and phone number. The changes must be submitted in writing.

#### 4-II.F. UPDATING THE WAITING LIST [24 CFR 982.204]

HUD requires the PHA to establish policies to use when removing applicant names from the waiting list.

##### **Purging the Waiting List**

The decision to withdraw an applicant family that includes a person with disabilities from the waiting list is subject to reasonable accommodation. If the applicant did not respond to a PHA request for information or updates because of the family member's disability, the PHA must reinstate the applicant family to their former position on the waiting list [24 CFR 982.204 ~~24 CFR 982.204~~(c)(2)].

##### MCHA Policy

The waiting list will be updated annually to ensure that all applicants and applicant information is current and timely.

To update the waiting list, the MCHA will send ~~an update request~~ continued interest letter via first class mail to each family on the waiting list to determine whether the family continues to be interested in, and to qualify for, the program.

- This update request will be sent to the last address that the MCHA has on record for the family.
- The update request will provide a deadline by which the family must respond and will state that failure to respond will result in the applicant's name being removed from the waiting list.

The family's response must be in writing and may be delivered to MCHA in person, by mail, or by fax, or by email. Responses should be postmarked or received by the MCHA not later than 15 ~~business days~~ business days from the date of the MCHA letter.

If the family fails to respond within 15 business days, the MCHA will make one documented attempt to reach the family using the phone number on file. If the contact attempt is unsuccessful, or there is no response to the contact made within 3 calendar days, the applicant family will be removed from the waiting list without further notice.

If the notice is returned by the post office with no forwarding address, MCHA will make one documented attempt to reach the family using the phone number on file. If the contact attempt is unsuccessful, or there is no response to the contact made within 3 calendar days, the applicant will be removed from the waiting list without further notice.

If the notice is returned by the post office with a forwarding address, the notice will be re-sent to the address indicated. The ~~family applicant~~ will have 15 business days to respond from the date the letter was re-sent. This will be done one time. -If the letter comes back again with a different address indicated, they will be removed from the waiting list without further notice.

If a family is removed from the waiting list for failure to respond, the Housing & Community Revitalization Manager may reinstate the family if s/he determines the lack of response was due to MCHA error, or due to good cause circumstances beyond the ~~family's applicants~~ control.

## Removal from the Waiting List

### MCHA Policy

If at any time an applicant family is on the waiting list, the MCHA determines that the family is not eligible for assistance (see Chapter 3), the family will be removed from the waiting list.

If a family is removed from the waiting list because the MCHA has determined the family is not eligible for assistance, a notice will be sent to the family's address of record as well as to any alternate address provided on the initial application. The notice will state the reasons the family was removed from the waiting list and will inform the family how to request an informal review regarding the MCHA's decision (see Chapter 16) [[24 CFR 982.201\(f\)](#)].

## PART III: SELECTION FOR HCV ASSISTANCE

### 4-III.A. OVERVIEW

As vouchers become available, families on the waiting list must be selected for assistance in accordance with the policies described in this part.

The order in which families receive assistance from the waiting list depends on the selection method chosen by the PHA and is impacted in part by any selection preferences that the family qualifies for. The source of HCV funding also may affect the order in which families are selected from the waiting list.

The PHA must maintain a clear record of all information required to verify that the family is selected from the waiting list according to the PHA's selection policies [[24 CFR 982.204\(b\)](#) and [982.207\(e\)](#)].

### 4-III.B. SELECTION AND HCV FUNDING SOURCES

#### Special Admissions [[24 CFR 982.203](#)]

HUD may award funding for families living in specified types of units (e.g., a family that is displaced by demolition of public housing; a non-purchasing family residing in a HOPE 1 or 2 projects). In these cases, the PHA may admit families that are not on the waiting list, or without considering the family's position on the waiting list. The PHA must maintain records showing that such families were admitted with special program funding.

#### Targeted Funding Assistance - [[24 CFR 982.204203 \(a\)\(2\)\(e\)](#)], [PIH 2024-30](#)

~~HUD may award a PHA funding for a specified category of families on the waiting list.~~ The PHA must use this funding only to assist the families within the specified category identified below. MCHA may admit a family with consideration of the families wait list preference on the Mainstream waitlist regardless of their position on the HCV waitlist in certain circumstances prescribed by HUD. MCHA will maintain records showing the family was admitted with HUD targeted assistance.

Within this category of families, the order in which such families are assisted is determined according to the policies provided in Section 4-III.C.

### MCHA Policy

The MCHA administers the following types of targeted funding:

**1. Mainstream Vouchers for the Disabled**

**2. Mainstream Vouchers for the Non-Elderly Disabled**

- The initial voucher term for the Mainstream program is 120 days plus an automatic 90-day extension. This includes applicants and movers.
- In accordance with PIH 2024-30 Section 6.b, MCHA will, on at least one occasion after voucher issuance, notify the family prior to the initial term expiration to remind them of the term expiration date, the process for requesting an extension, and to inquire if the family is in need of assistance with their housing search.

**Regular HCV Funding**

Regular HCV funding may be used to assist any eligible family on the waiting list. Families are selected from the waiting list according to the policies provided in Section 4-III.C.

### 4-III.C. SELECTION METHOD

PHAs must describe the method for selecting applicant families from the waiting list, including the system of admission preferences that the PHA will use [24 CFR 982.202(d)].

#### Local Preferences [24 CFR 982.207; HCV p. 4-16]

PHAs are permitted to establish local preferences, and to give priority to serving families that meet those criteria. HUD specifically authorizes and places restrictions on certain types of local preferences. HUD also permits the PHA to establish other local preferences, at its discretion. Any local preferences established must be consistent with the PHA plan and the consolidated plan, and must be based on local housing needs and priorities that can be documented by generally accepted data sources.

Preferences establish the order of applicants on the waiting list. An admission preference does not guarantee admission; applicants must meet eligibility selection criteria before being offered a voucher.

#### MCHA Policy

MCHA operates several programs which serve special populations, special needs or which were designed for special purposes. For these populations and programs, preference will be given to applicants that are referred from various community organizations or divisions of local government which are under a Memorandum of Understanding (MOU), Memorandum of Agreement, or a Contract with MCHA in accordance with program regulations.

MCHA will assign points based on the below defined preferences that will determine priority for assistance. The following point structure will be utilized:-

1. Homeless Non-Elderly Disabled	40 pts
2. Formerly Homeless Non-Elderly Disabled Currently in Permanent Supportive Housing or Rapid Rehousing Project	40 pts
3. Elderly or Disabled Families	35 pts
4. Working Families or Families in School	35 pts
5. Homeless or Victims of Domestic Violence that are working or going to school	35 pts
6. Family not working or going to school	30 pts
7. Homeless or Victims of Domestic Violence not working or going to school	<del>30 pts</del> 30 pts
8. All families not residing in Mohave County	25 pts

Those families with the highest number of points will be given priority for assistance. The maximum number of points a family can receive is 40.

Given that the families have equal points, the date and time of application will be utilized to determine the sequence of assistance.

#### Income Targeting Requirement [24 CFR 982.201(b)(2)]

HUD requires that extremely low-income (ELI) families make up at least 75% of the families admitted to the HCV program during the PHA's fiscal year. ELI families are those with annual incomes at or below 30% of the area median income or federal poverty level, whichever is higher (Federal Register



Notice 79 FR 35940 and PIH 2016-05). To ensure this requirement is met, a PHA may skip non-ELI families on the waiting list in order to select an ELI family.

~~Low income~~Low-income families admitted to the program that are “continuously assisted” under the 1937 Housing Act [24 CFR 982.4(b)], as well as low-income or moderate-income families admitted to the program that are displaced as a result of the prepayment of the mortgage or voluntary termination of an insurance contract on eligible low-income housing, are not counted for income targeting purposes [24 CFR 982.201(b)(2)(v)].

#### MCHA PHA Policy

MCHA will monitor progress in meeting the ELI requirement throughout the fiscal year. Extremely low-income families will be selected ahead of other eligible families on an as-needed basis to ensure the income targeting requirement is met.

### **Order of Selection**

The PHA system of preferences may select families either according to the date and time of application, or by a random selection process [24 CFR 982.207(c)]. When selecting families from the waiting list PHAs are required to use targeted funding to assist only those families who meet the specified criteria, and PHAs are not permitted to skip down the waiting list to a family that it can afford to subsidize when there are not sufficient funds to subsidize the family at the top of the waiting list [24 CFR 982.204(d) and (e)].

#### MCHA Policy

Families will be selected from the waiting list based on the targeted funding or selection preference(s) for which they qualify, and in accordance with the MCHA’s hierarchy of preferences, if applicable. Within each targeted funding or preference category, families will be selected on a first-come, first-served basis according to the date and time their complete application is received by the MCHA. MCHA will pull applicants from the city-based waiting lists and will rotate filling available vouchers between the city based lists. Documentation will be maintained by the PHA as to whether families on the list qualify for and are interested in targeted funding. If a higher placed family on the waiting list is not qualified or not interested in targeted funding, there will be a notation maintained so that the MCHA does not have to ask higher placed families each time targeted selections are made.

## **Order of Selection**

The PHA system of preferences may select families either according to the date and time of application, or by a random selection process [[24 CFR 982.207\(c\)](#)]. When selecting families from the waiting list PHAs are required to use targeted funding to assist only those families who meet the specified criteria, and PHAs are not permitted to skip down the waiting list to a family that it can afford to subsidize when there are not sufficient funds to subsidize the family at the top of the waiting list [[24 CFR 982.204\(d\) and \(e\)](#)].

### MCHA Policy

Families will be selected from the waiting list based on the targeted funding or selection preference(s) for which they qualify, and in accordance with the MCHA's hierarchy of preferences, if applicable. Within each targeted funding or preference category, families will be selected on a first-come, first-served basis according to the date and time their complete application is received by the MCHA. MCHA will pull applicants from the ~~city-based~~city-based waiting lists and will rotate filling available vouchers between the city based lists. Documentation will be maintained by the PHA as to whether families on the list qualify for and are interested in targeted funding. If a higher placed family on the waiting list is not qualified or not interested in targeted funding, there will be a notation maintained so that the MCHA does not have to ask higher placed families each time targeted selections are made.

## **4-III.D. NOTIFICATION OF SELECTION**

When a family has been selected from the waiting list, the PHA must notify the family.

### MCHA Policy

The MCHA will notify the family by first class mail when it is selected from the waiting list. The notice will inform the family of the following:

- Date, time, and location of the scheduled application interview, including any procedures for rescheduling the interview
- Who is required to attend the interview
- Documents that must be provided at the interview to document the legal identity of household members, including information about what constitutes acceptable documentation
- Other documents and information that should be brought to the interview

If a notification letter is returned to the MCHA with no forwarding address, the family will be removed from the waiting list. A notice of denial (see Chapter 3) will be sent to the family's address of record, as well as to any known alternate address.

## **4-III.E. THE APPLICATION INTERVIEW**

HUD recommends that the PHA obtain the information and documentation needed to make an eligibility determination through a private interview [HCV GB, pg. 4-16]. Being invited to attend an interview does not constitute admission to the program.

Assistance cannot be provided to the family until all SSN documentation requirements are met. However, if the PHA determines that an applicant family is otherwise eligible to participate in the program, the family may retain its place on the waiting list for a period of time determined by the PHA [Notice PIH 2010-3].

Reasonable accommodation must be made for persons with disabilities who are unable to attend an interview due to their disability.

### MCHA Policy

Families selected from the waiting list are required to participate in an eligibility interview.

The head of household and the spouse/cohead will be strongly encouraged to attend the interview together. However, either the head of household or the spouse/cohead may attend the interview on behalf of the family if there is good cause reason for the other adult to absent. Verification of information pertaining to adult members of the household not present at the interview will not begin until signed release forms are returned to the MCHA.

The interview will be conducted only if the head of household or spouse/cohead provides appropriate documentation of legal identity. (Chapter 7 provides a discussion of proper documentation of legal identity). If the family representative does not provide the required documentation, the appointment may be rescheduled when the proper documents have been obtained.

Pending disclosure and documentation of social security numbers, the PHA will allow the family to retain its place on the waiting list for **(30) thirty days**. If not all household members have documented their SSNs at the next time the PHA is issuing vouchers, the PHA will issue a voucher to the next eligible applicant family on the waiting list.

The family must provide the information necessary to establish the family's eligibility and determine the appropriate level of assistance, as well as completing required forms, providing required signatures, and submitting required documentation. If any materials are missing, the MCHA will provide the family with a written list of items that must be submitted.

Any required documents or information that the family is unable to provide at the interview must be provided within 10 calendar days of the interview or as directed by the Housing Specialist for a longer term(Chapter 7 provides details about longer submission deadlines for particular items, including documentation of Social Security numbers and eligible noncitizen status). If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. If the required documents and information are not provided within the required time frame (plus any extensions), the family will be sent a notice of denial (See Chapter 3).

An advocate, interpreter, or other assistant may assist the family with the application and the interview process.

Interviews will be conducted in English. For limited English proficient (LEP) applicants, the PHA will provide translation services in accordance with Chapter 2, Section 2-III.

If the family is unable to attend a scheduled interview, the family should contact the PHA in advance of the interview to schedule a new appointment. In all circumstances, if a family does not attend a scheduled interview, the PHA will send another notification letter with a new interview appointment time. Applicants who fail to attend two scheduled interviews without PHA approval will be denied assistance based on the family's failure to supply information needed to determine eligibility. A notice of denial will be issued in accordance with policies contained in Chapter 3.

#### **4-III.F. COMPLETING THE APPLICATION PROCESS**

The PHA must verify all information provided by the family (see Chapter 7). Based on verified information, the PHA must make a final determination of eligibility (see Chapter 3) and must confirm that the family qualified for any special admission, targeted admission, or selection preference that affected the order in which the family was selected from the waiting list.

##### MCHA Policy

If MCHA determines that the family is ineligible, the PHA will send written notification of the ineligibility determination within 10 business days of the determination. The notice will specify the reasons for ineligibility, and will inform the family of its right to request an informal review (Chapter 16).

If a family fails to qualify for any criteria that affected the order in which it was selected from the waiting list (e.g. targeted funding, extremely low-income), the family will be returned to its original position on the waiting list. The PHA will notify the family in writing that it has been returned to the waiting list, and will specify the reasons for it.

If the PHA determines that the family is eligible to receive assistance, the PHA will invite the family to attend a briefing in accordance with the policies in Chapter 5.

<b>Streamlined Annual PHA Plan</b> (HCV Only 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, 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 and 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

<b>A.</b>	<b>PHA Information</b>				
A.1	<p><b>PHA Name:</b> <u>Mohave County Housing Authority</u>      <b>PHA Code:</b> <u>AZ043</u>  <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): <u>07/2025</u>  <b>PHA Inventory</b> (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)  <b>Number of Housing Choice Vouchers (HCVs):</b> <u>562</u>  <b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> Annual Submission      <input type="checkbox"/> Revised Annual Submission</p> <p><b>Availability of Information.</b> 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>MCHA has made the 5-year PHA Plan Available online at <a href="https://www.mohave.gov/departments/community-services">https://www.mohave.gov/departments/community-services</a> and a physical copy is available at our main office located at 700 West Beale St. Kingman, Az. 86401</p> <p><input type="checkbox"/> <b>PHA Consortia:</b> (Check box if submitting a joint Plan and complete table below)</p>				
	<b>Participating PHAs</b>	<b>PHA Code</b>	<b>Program(s) in the Consortia</b>	<b>Program(s) not in the Consortia</b>	<b>No. of Units in Each Program</b>
	Lead HA:				
<b>B.</b>	<b>Plan Elements</b>				

<p><b>B.1</b></p>	<p><b>Revision of Existing PHA Plan Elements.</b></p> <p>a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y    N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p>
<p><b>B.2</b></p>	<p><b>New Activities.</b> – Not Applicable</p>
<p><b>B.3</b></p>	<p><b>Progress Report.</b> Mohave County Housing Authority (MCHA) met the following goals and objectives in the previous 5-Year Plan for 2020-2025:</p> <p>1. Expand the supply of assisted housing.  <b>Objective:</b> Apply for additional Section 8 Vouchers.</p> <ul style="list-style-type: none"> <li>• MCHA applied for additional Mainstream Vouchers when they were offered and was awarded 50 Non-Elderly Disabled Mainstream vouchers, effective July 1, 2020.</li> <li>• 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.</li> <li>• Mohave County continues to successfully administer vouchers at a 94% utilization rate, one of the highest rates in the state.</li> <li>• 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.</li> </ul> <p>2. Improve the quality of assisted housing;  <b>Objective:</b> Maintain high performer voucher management status (SEMAP score).</p> <p>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.</p> <p>3. Increase assisted housing choices;  <b>Objective:</b> Expand voucher homeownership program.</p> <p>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.</p>

B.3	<p>4. Promote self-sufficiency and asset development of assisted households;  <b>Objective:</b> Provide or attract supportive services to improve assisted recipients' employability.</p> <p>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.</p> <p>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.</p> <p>5. Ensure equal opportunity and affirmatively further fair housing;  <b>Objective:</b> 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.</p> <p>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.</p> <p>6. Ensure compliance with the Violence Against Women Act and serve the needs of Victims of Domestic Violence  <b>Objective:</b> 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.</p> <p>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.</p>
B.4	<b>Capital Improvements.</b> – Not Applicable
B.5	<p><b>Most Recent Fiscal Year Audit.</b>  Were there any findings in the most recent FY Audit? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> N/A <input type="checkbox"/> If yes, please describe: N/A</p>
C.	<b>Other Document and/or Certification Requirements.</b>
C.1	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan? Y <input type="checkbox"/> N <input checked="" 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><b>Certification by State or Local Officials.</b></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> <p>See attached HUD 50077-SL signed by MCHA Local Official BOD Chairman Lingenfelter on March 17, 2025.</p>

C.3	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has revised since submission of its last Annual Plan.</b></p> <p>Form HUD-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><b>Challenged Elements.</b> 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?    Y <input type="checkbox"/>    N <input checked="" type="checkbox"/>    If yes, include Challenged Elements.</p>				
<p><b>D. Affirmatively Furthering Fair Housing (AFFH)</b></p>					
D.1	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p> <p>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.</p> <table border="1" data-bbox="181 779 1451 1178"> <tr> <td data-bbox="181 779 1451 821"> <p><b>Fair Housing Goal:</b></p> </td> </tr> <tr> <td data-bbox="181 821 1451 856"> <p><u><i>Describe fair housing strategies and actions to achieve the goal:</i></u></p> </td> </tr> <tr> <td data-bbox="181 856 1451 1056"> <ol style="list-style-type: none"> <li>1. MCHA provides Fair Housing training to landlords and tenants by partnering with Community Legal Services and Southwest Fair Housing. The most recent Landlord Town Hall took place on February 26, 2025.</li> <li>2. MCHA staff participates in Fair Housing Training with Southwest Fair Housing annually in April, during Fair Housing Month.</li> <li>3. MCHA will continue to implement the annual Fair Housing training to the public with Community Legal Services in the coming year if all agencies are equipped to.</li> </ol> </td> </tr> <tr> <td data-bbox="181 1056 1451 1178"> <p>Additionally, MCHA has streamlined the process of making information, documents, forms, and applications available online in an effort to expand our reach and accommodate individuals with limited mobility or limited ability to physically acquire these forms in person.</p> </td> </tr> </table>	<p><b>Fair Housing Goal:</b></p>	<p><u><i>Describe fair housing strategies and actions to achieve the goal:</i></u></p>	<ol style="list-style-type: none"> <li>1. MCHA provides Fair Housing training to landlords and tenants by partnering with Community Legal Services and Southwest Fair Housing. The most recent Landlord Town Hall took place on February 26, 2025.</li> <li>2. MCHA staff participates in Fair Housing Training with Southwest Fair Housing annually in April, during Fair Housing Month.</li> <li>3. MCHA will continue to implement the annual Fair Housing training to the public with Community Legal Services in the coming year if all agencies are equipped to.</li> </ol>	<p>Additionally, MCHA has streamlined the process of making information, documents, forms, and applications available online in an effort to expand our reach and accommodate individuals with limited mobility or limited ability to physically acquire these forms in person.</p>
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# 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.

<b>A.</b>	<b>PHA Information.</b>
<b>A.1</b>	<p><b>PHA Name:</b> <u>Mohave County Housing Authority</u>    <b>PHA Code:</b> <u>AZ043</u></p> <p><b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): <u>07/2025</u></p> <p><b>The Five-Year Period of the Plan (i.e. 2019-2023):</b> <u>2025 - 2030</u></p> <p><b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> 5-Year Plan Submission    <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p><b>Availability of Information.</b> 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.</p> <p><b>Mohave County Housing Authority will make the 5-Year PHA Plan, in addition to our annual Agency Plan, available online at <a href="https://www.mohave.gov/departments/community-services">https://www.mohave.gov/departments/community-services</a> and physically at our main office located at 700 West Beale Street, Kingman, Az. 86401</b></p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p>
<b>B.</b>	<b>Plan Elements.</b> Required for <u>all</u> PHAs completing this form.
<b>B.1</b>	<p><b>Mission.</b> 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.</p> <p>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.</p>
<b>B.2</b>	<p><b>Goals and Objectives.</b> 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.</p> <ol style="list-style-type: none"> <li>Facilitate self-sufficiency of program participants and promote asset development of assisted households. <p><b>Objective:</b> 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.</p> </li> <li>Promote quality workforce housing <p><b>Objective:</b></p> <ul style="list-style-type: none"> <li>Actively pursue all financially viable opportunities to enhance MCHA’s capacity to provide assistance, with the ultimate goal of fostering self-sufficiency.</li> <li>Pursue all possible housing considerations MCHA can achieve as identified in the <a href="#">2023 Housing Needs Assessment</a>, 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.</li> <li>Continue to maintain high performer status for the Housing Choice Voucher program based on Section Eight Management Assessment Program (SEMAP).</li> </ul> </li> </ol>

<p><b>B.2</b></p>	<p>3. Maintain National Standards for the Physical Inspection of Real Estate (NSPIRE) requirements.  <b>Objective:</b> 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.</p> <p>4. Create online applicant portal for applicants/participants in HCV and CDBG/HOME programs  <b>Objective:</b> 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.</p>
<p><b>B.3</b></p>	<p><b>Progress Report.</b> Mohave County Housing Authority (MCHA) met the following goals and objectives in the previous 5-Year Plan for 2020-2025:</p> <p>1. Expand the supply of assisted housing.  <b>Objective:</b> Apply for additional Section 8 Vouchers.</p> <ul style="list-style-type: none"> <li>• MCHA applied for additional Mainstream Vouchers when they were offered and was awarded 50 Non-Elderly Disabled Mainstream vouchers, effective July 1, 2020.</li> <li>• 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.</li> <li>• Mohave County continues to successfully administer vouchers at a 94% utilization rate, one of the highest rates in the state.</li> <li>• 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.</li> </ul> <p>2. Improve the quality of assisted housing;  <b>Objective:</b> Maintain high performer voucher management status (SEMAP score).</p> <p>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.</p> <p>3. Increase assisted housing choices;  <b>Objective:</b> Expand voucher homeownership program.</p> <p>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.</p>

<p><b>B.3</b></p>	<p><b>4. Promote self-sufficiency and asset development of assisted households;</b>  <b>Objective:</b> Provide or attract supportive services to improve assisted recipients' employability.</p> <p>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.</p> <p>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.</p> <p><b>5. Ensure equal opportunity and affirmatively further fair housing;</b>  <b>Objective:</b> 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.</p> <p>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.</p> <p><b>6. Ensure compliance with the Violence Against Women Act and serve the needs of Victims of Domestic Violence</b>  <b>Objective:</b> 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.</p> <p>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.</p>
<p><b>B.4</b></p>	<p><b>Violence Against Women Act (VAWA) Goals.</b> 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.</p> <p>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.</p>
<p><b>C. Other Document and/or Certification Requirements.</b></p>	
<p><b>C.1</b></p>	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>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.</p> <p>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.</p>

<p><b>C.2</b></p>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(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.</p>
<p><b>C.3</b></p>	<p><b>Certification by State or Local Officials.</b></p> <p><a href="#">Form HUD-50077-SL</a>, <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>
<p><b>C.4</b></p>	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
<p><b>D. Affirmatively Furthering Fair Housing (AFFH).</b></p>	
<p><b>D.1</b></p>	<p>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.)</p> <p>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.</p> <p><b>MCHA is a Standard (non-qualified) PHA. Please see FY 07/2025 Annual Plan Section D.1 for details.</b></p>



## Mohave County Housing Rehabilitation Services Program Guidelines

### 1. Program Purpose

The purpose of the Mohave County Owner Occupied Housing Rehabilitation (OOHR) is to:

4.

- a. To ~~help assist~~ very low ~~to~~ low ~~and to~~ moderate-income ~~families homeowners~~ in Mohave County upgrade their housing ~~and living conditions to meet a minimum of Housing Quality Standards to decent living conditions, solve health and safety concerns, and address Americans with Disabilities Act (ADA) accommodations.~~
- b. To improve and preserve the quality and appearance of and expand the long-term supply of the housing stock in the County.
- c. To financially help stabilize low-income households through the reduction of constant home repair and decreased utility costs.

### 2. Target Area

All Mohave County Supervisorial Districts shall be eligible for rehabilitation services *except* for properties located in a Special Flood Hazard Area (designated whole or in part "A", excluded shaded areas of "X", or "V" Zones by FEMA) and/or on tribal land.

### 3. Levels of Rehabilitation Services may include:

- a. Emergency/Minor Rehabilitation Program- On occasion, Mohave County may be awarded funds for emergency home repairs. If an open contract is in place, Mohave County May provide grants up to \$15,000 (depending on funding source) to perform emergency repairs for low to very low-income homeowners that are faced with substandard housing conditions. These conditions include those posing a serious threat to the health, safety or welfare of the households or the immediately livability of the home, such as, but not limited to: heating/cooling, plumbing, septic, electricity, roofing and accessibility accommodations. Further, the emergency repair condition can be corrected without bringing the entire home up to Housing Quality S inspection standards and local code. ~~If needed, a greater scope of work can be completed at a later time under the Moderate Rehabilitation Program.~~ The goal under emergency/minor rehab is to correct substandard conditions within fourteen (14) days of the signed Notice to Proceed to the contractor.
- b. Moderate Rehabilitation Program- May provide forgivable loans up to \$50,000 (depending on funding source) to rehabilitate homes ~~with a more extensive scope of work necessary~~ in order for the entire home to meet the state's rehabilitation standards and local code. The assistance is in the form of a deferred forgivable loan at 0% interest with a 5/10/15 year recapture period. The maximum amount of assistance cannot exceed \$50,000, depending on funding source. Corrections to conditions will be completed within ninety (90) days of the signed Notice to Proceed to contractor unless unpreventable conditions surface preventing the project completion date from being finalized within that timeframe.
- c. Mohave County (Moderate) Code Clean-Up- ~~This~~ When funding is available, this program is exclusively for those homeowners who have serious code violations as well as needed health and safety repairs from either Planning and Zoning and/or Environmental Health and have been given a Corrective Action Letter. This letter must accompany the application and the application will be placed on a separate waiting list. The assistance is in the form of a deferred forgivable loan at 0% interest with a 5/10/15 year recapture period. The maximum amount of assistance cannot exceed \$40,000, depending on funding source.
- d. Exceptions to Maximum: If the need arises, on a case by case basis, the maximum dollar amount of allowable rehabilitation may be increased with the approval of the Community Services Department Director via the Grants Coordination Specialist.

### 4. Funding Sources

Funding sources can include the State of Arizona, The Department of Housing and Urban Development (HUD) Community Development Block Grant and HOME Investment Partnership funds, Housing Trust Funds (HTF)

REVISED August 2018-March 17, 2025



## Mohave County Housing Rehabilitation Services Program Guidelines

and or other grants or funds available to Mohave County for Federal, state, local, or private sources. Program eligibility including household income limits, and repairs identified, etc. is based upon source of funding and program availability.

### 5. Marketing and Advertising

Marketing will be undertaken on an on-going basis as needed. ~~The 2016 U.S. Census indicates 92% of Mohave County's population is "non-hispanic". However,~~ Mohave County is prepared to provide services and information in Spanish, should the need arise. Vehicles of marketing include the following, to not only reach the general public, but also to reach those families who typically would not apply:

- a. Press Releases (including but not limited to);
  - Radio announcements;
  - Advertisements in the area newspapers;
  - Social Media platforms
- b. Direct mailing of flyers and information sheets to those in the specific service areas.
- c. Flyers posted in the service areas at other social service agencies.
- d. Public meetings to be held in the service areas for community participation and information.

~~This program is an equal opportunity program and does not discriminate on the basis of disability, race, religion, sex, age, national origin or familial status. MCCS Department will make reasonable accommodations based upon disability.~~

This program is an equal opportunity program and does not discriminate based on race, color, religion, gender, national origin, marital status, age, physical or mental disability, medical condition, or veteran status. Mohave County will make reasonable accommodations based on disability.

### 6. Staff Structure/Responsibilities

#### a. Titles/Responsibilities

- ~~—~~ The Front Desk Receptionist will receive ~~and review the application,~~ and date ~~and~~ time stamp ~~it~~. The application will then be given to ~~the Office Assistant (OA) Housing Authority staff~~ to review and process prior to inputting the information onto the waiting list and ~~make up creating~~ an individual file.
- ~~—~~ The Grants Coordination Specialist (GCS) reviews the waiting list for accuracy and determines the next group to be interviewed based on program funding and criteria.
- ~~—~~ The ~~OA~~ GCS or designee will send out the interview letters.
- ~~—~~ The GCS will conduct the eligibility interview and make eligibility determinations for specific programs.
- ~~—~~ The GCS will coordinate with the Housing Rehab Inspector (HRI) to schedule initial inspections, work write ups and contractor walk thrus.
- ~~—~~ The GCS will be in charge of correspondences including phone contacts, preparation and sending out letters to homeowners and contractors for inspections.
- ~~—~~ The HRI will prepare the cost estimate and final scope of work (SOW) to go out to bid.
- ~~—~~ The GCS will schedule bid opening with Mohave County Procurement Department.
- ~~—~~ The Procurement Department is responsible for sending out bid invitations to qualified contractors as per Mohave County requirements.
- ~~—~~ The GCS will review bid openings and the GCS will give Procurement approval to award the bid to lowest, responsible bidder.
- ~~—~~ The HRI will prepare the Notice to Proceed for contractor to sign, along with the Contract prepared by Procurement.



## Mohave County Housing Rehabilitation Services Program Guidelines

- The homeowner will be scheduled to meet with the HRI, GCS and contractor to review the SOW, sign paperwork, and ask any questions to the contractor prior to commencement of work. The homeowner will also sign a Promissory Note and Deed of Trust if applicable.
- The HRI will make-facilitate interim and final inspections.
- The GCS will track the file to make sure that work is being completed within the timeframe allowed.
- The GCS will manage the file and ensure that all final paperwork, sign offs, and warranties are in the file.
- The HRI will prepare any change orders with contractor and final payments and submit to the GCS for approval.
- The GCS will file all liens/notes with the Mohave County Recorder's office upon work completion.
- The GCS will track liens for release.
- The GCS will counsel homeowners regarding any refinancing issues.

Any disputes during the work process will first be handled by the HRI, and then to the GCS for final resolution or decision. If the homeowner does not agree with the decision, they may request an Informal Hearing in writing with the Housing & Community Revitalization Manager (HCRM).

### b. Reporting Structure

The GCS develops and administers all Owner Occupied Housing Rehabilitation programs. The GCS oversees the ~~Office Assistant and~~ Housing Rehab Inspector to ensure ~~that~~ program guidelines and requirements are being carried out in an efficient and timely manner. The GCS is responsible for all reporting requirements to the State of Arizona, Dept. of Housing.

The Community Services Department (CSD) Director or designee will serve as the Hearing Officer during Informal Hearings if a dispute with the homeowner cannot be resolved. The (CSD) Director oversees the GCS to ensure all programs are running smoothly.

## 7. Eligibility Requirements

Mohave County determines household income, assets and preference according to Section 8 standards, policies and regulations.

- a. Applicants for all Housing Rehabilitation Programs will receive a preference if they are disabled or elderly (over 62 yrs), or families with children under 18, or individuals or families with extremely low income. Veteran preference may also apply under certain program funding.
- b. Depending on the funding source, families must have a verifiable gross income that does not exceed the following, based on the current HUD Income Limits established for Mohave County. However, Mohave County may use lower income standards based on grant application requirement.

<b>HOME Program:</b>	may not exceed 80% of the HUD Area Median Income.
<b>CDBG/CDBG SSP Program:</b>	may not exceed 80% of the HUD Area Median Income.
<b>HTF Program:</b>	may not exceed 50% of the HUD Area Median Income.

- c. The home must be located within Mohave County.
- d. The property must be the ~~if~~ applicant's principal residence; they must be be a resident of Mohave County and have resided in the home full time for a minimum period of at least one (1) year.
- e. The property to be rehabilitated must not be located within the 100-year floodplain ("A, E, or O" Zones), must not be in a 500 year floodplain (Zone X shaded) that is considered major rehabilitation per 24 CFR 55.2(b)(12), on tribal land, in airport zones, and-or other hazardous or inaccessible areas.
- f. The housing unit must be a single-family dwelling and the unit and underlying land must be owned and occupied by the applicant/homeowner.



## Mohave County Housing Rehabilitation Services Program Guidelines

- g. The home must be suitable for rehabilitation within the program contract period and within the program financial assistance limits. (See Section 3.a-d.)
- h. Manufactured homes are eligible for assistance if the housing unit is, or will be upon completion, permanently attached to a foundation, connected to permanent utilities, and an Affidavit of Affixture has been executed or is in place prior to the start of Rehab.
- i. The property must have either: 1) fee simple title OR 2) 99-year leasehold on the property.
- j. The home must be insured, and Mohave County must be named as lien holder following the completion of work.
- k. All mortgage payments, property taxes, and utilities must be current.
- l. Property must be free of liens that unduly restrict the marketable ownership interest, such as liens and non-occupants named on a deed.
- m. Applicants who have previously received ~~certain types of rehab services~~ Rehabilitation assistance from ~~any other~~ State/Federal funded agencies under the Community Development Block (CDBG) or HOME grants will not be eligible for further assistance. ~~services until one year after the completion of receiving said services.~~
- ~~n. Applicants who have received assistance under the Emergency/Minor Repair Program will need to reapply to be placed on the Moderate Rehabilitation Program with an application date no sooner than the date the emergency repairs were completed.~~

### 8. Application & Waiting List Policies

a. Applications can be mailed to any interested participant, or they can be downloaded off of Mohave County's website: [Government > Community Services > Housing and Community Revitalization Division > Owner-Occupied Housing Rehabilitation](#)

b. Application submission:

- Applications can be handed in at one of MCCS's three locations listed at the top of the application.
- Applications may be mailed to any MCCS location-

a-c.

d. All applications received will be screened by MCCS staff for placement on ~~either~~ the Emergency/~~Moderate~~ Rehabilitation Program, or the Mohave County Clean-up Program, depending on which program, if any, is open at the time of application.

e. Applicants whom are in need of rehabilitation beyond the scope of the Emergency Repair Program may also be placed on the Moderate Rehabilitation Program waiting list (see 7.n).

f. Applications already on the Moderate Rehabilitation Program waiting list, if one exists, will be screened to determine if the nature of their repairs qualifies for ~~—~~the Emergency Repair Program.

g. Applicants for the Mohave County Clean-Up Program must be referred by Mohave County Environmental Health and/or Planning and Zoning.

~~b.~~ Applicants on the waiting list will be served based on the date and time of receipt of their completed application and preference as indicated in Section 7.

h. Waiting lists have been developed for the above identified priority populations (See 7.a.) based upon date and time of receipt of the completed application.

i. Access to this program by any disabled applicants will be assured. All MCCS offices are accessible. Should any applicant be unable to access these offices, MCCS Department staff will make an appropriate reasonable accommodation.

~~e-j.~~ The GCS will send out continued interest letters every 6 12 months in order to ~~purge and~~ keep the waiting list current.

### 9. Method for Determining Eligibility

a. MCCS Department staff will notify applicant of date and time of interview to verify income, assets, ownership, family size, and to include, but not limited to all items in Section 7. Information will be given to applicant regarding privacy act issues, falsification penalties and timeline information.

a-b. Applicants will be notified of acceptance or denial of admittance to the program within ten (10) working days from the date of final eligibility determination.





## Mohave County Housing Rehabilitation Services Program Guidelines

- ~~b-c.~~ Applicant must be recertified if documentation is dated 6 months or more, prior to receiving services.
- ~~d.~~ Upon final eligibility determination, the homeowner will be provided with the required lead-based paint information, and Program Guidelines, which includes MCCS's Grievance and Appeal Policy.
- ~~e-e.~~ Homeowners will also read and sign the Statement of Affirmation, Certifications and Privacy Act Policy.

### 10. Housing Counseling/Education

- ~~a.~~ Each recipient will be ~~counseled as to educated on~~ the rehabilitation program's operation and all required forms.
- ~~b.~~ ~~Throughout the eligibility process, homeowners will be educated (as needed) about taxes, importance of timely mortgage payments, insurance, warranties, and available services in the community and the responsibility of being a homeowner.~~
- ~~a.~~ ~~Work~~
- ~~c.~~ ~~Scopes of Work (SOW)s write-up forms~~ will be acknowledged and signed by homeowner and by MCCS Department staff. In addition, it will be explained to the owner that if he/she is capable, they may be expected to provide assistance in the cleanup of their home and minor repairs. This is defined as general cleanup including removal of garbage, weeds, debris, inoperable vehicles and appliances, and could include repairs that are considered cosmetic such as painting, staining and yard maintenance.
- ~~d.~~ During the rehab process, recipients will be counseled on general housing maintenance and standard operation of all items that are being repaired/replaced.
- ~~b-e.~~ At final inspection all warranties will be given to the homeowner and any additional instructions or procedures be discussed. This will ensure that the homeowner has an understanding of their responsibilities to continue maintenance procedures. Warranties will be in accordance with Arizona State Contractor's Law.
- ~~e.~~ ~~Throughout the eligibility process, homeowners will be educated (as needed) about taxes, importance of timely mortgage payments, insurance, warranties, and available services in the community and the responsibility of being a homeowner.~~

### 11. Inspection Process/Property Standards

- a. The MCCS staff will conduct an initial inspection and make assessments to determine the actual repairs needed. MCCS staff will also determine to what extent, if any, emergency conditions exist. Staff will complete a Preliminary ~~Work Write-up SOW~~ that identifies these repairs and the estimated cost of repairs. Staff may consult with Mohave County Building Department/Engineering ~~or refer to RS Means Construction Cost Manual to determine reasonable cost estimates.~~
- b. Housing repairs will meet at a minimum, federal ~~Housing Quality Standards (HQS) National Standards for the Physical Inspection of Real Estate (NSPIRE) standards~~, the State's Rehabilitation Standards and local codes, zoning and ordinances, and the International Residential Code (IRC). In addition, Mohave County will meet the ~~2012 2021~~ International Energy Conservation Code (IECC), or most recently adopted code, Energy Star and Arizona Governors Office of ~~Resiliency Energy Policy Weatherization~~ Standards (issued 10/12/12, Rev. 11/18/13c), the State's Rehabilitation Standards, local code and IRC will be adhered to for Home Inspection and ~~Work Write-Up SOW~~ specifications.
- c. Upon initial inspection, any owner-caused health/safety hazards must be corrected prior to Contractor Walk-thru or ~~application the project~~ will be cancelled. See Checklist attached under Sect. 21, *Sample Attachment*.
- d. The MCCS Department will follow HUD Lead Based Paint Regulations used for identification and abatement.
- e. Mohave County will meet the handicapped accessibility requirements of the Fair Housing Act and the Uniform Federal Accessibility Standards (Section 504 of the 1973 Rehabilitation Act) and the Americans with Disabilities Act, as applicable and needed by homeowner.
- f. MCCS staff are BPI Certified Weatherization Professionals and will conduct the Pre-Energy Audit and the Post-Compliance Inspection. Deficiencies identified in the energy audit based on the ADOH Weatherization Standards (issued 10/12/12, Rev. 11/18/13) will be included in the ~~Scope of Work SOW~~ and corrected in the rehabilitation process. Items identified in the energy audit that are not related to the ADOH Weatherization Standards may be corrected at the discretion of the Housing Rehab Inspector.



## Mohave County Housing Rehabilitation Services Program Guidelines

### 12. Green Technology/Energy Efficiency/Energy Star/Weatherization

In addition to providing rehabilitation activities in the home, MCCS will incorporate activities to include green technologies and increase energy efficiencies thru Energy Star requirements in order to promote energy efficiency, green building technologies, and reduced emissions. The MCCS Department may incorporate the following technologies and efficiencies based on type and need of unit. In addition, the CDBG and Arizona State Housing Fund/HOME Programs must comply with The Arizona Governor's Office of [Resiliency Energy Policy](#) on Weatherization Standards (issued 10/12/12, Rev. 11/18/13) known as the ADOH Owner Occupied Housing Rehabilitation Weatherization Standards.

Examples below are inclusive of all the above measures and guidelines, but not necessarily limited to:

- Use of low or "no" VOC Paint, when applicable
- Replacement of water heaters to solar units, as appropriate for type of unit
- Replacement of HVAC systems to higher efficiency Energy Star 14 seer or higher
- Use of Energy Star rated ~~CFL~~ or LED light bulbs and fixtures.
- Replacement of windows to dual pane low E- Energy Star windows (*Will meet the minimum requirements for IECC ~~2012~~ 2021 codes*)
- Installation of low flow water saving devices
- All plumbing fixtures will be low flow 2.0 GPM or less
- Use of reclaimed water for landscaping
- Mitigation of leaks in air delivery system (Air Barrier/Thermal Barrier)
- Installation of additional building and/or roofing insulation
- Room Pressure Balancing
- HVAC Static Pressure (does not apply to mobile homes)
- Duct Leakage
- Air Conditioning
- Duct Replacement (does not apply to mobile home)
- Ventilation
- All Appliances will be Energy Star rated
- Hot water systems including aerators and shower heads
- CAZ Tests

### 13. Determining After-Rehab Value

To ensure after completion, that assisted units do not exceed 95% of the FHA 203(b)/area median purchase price for single-family housing, as required by Section 215(b) of the National Affordable Housing Act (NAHA) as part of the applicant eligibility process and prior to any work being performed, the GCS will establish the after-rehabilitation value according to the following method:

**Tax Assessments:** The GCS will pull the tax assessment from Mohave County Assessor's Dept. for a comparable property located in the same neighborhood to establish the after-rehabilitation value. This assessment will be current, and accurately reflect market value after rehabilitation. The GCS may also use Zillow ([www.zillow.com](http://www.zillow.com)), Trulia ([www.Trulia.com](http://www.Trulia.com)), or Realtor ([www.realtor.com](http://www.realtor.com)) to pull comparable properties in the area of the same type, age and square footage, to the best extent possible. Homes will not be allowed to exceed one hundred percent (100%) combined loan to value.

### 14. Rehabilitation Process

#### ~~a. Work Write Up Information~~ Initial Inspection and SOW



## Mohave County Housing Rehabilitation Services Program Guidelines

- MCCA Department staff, after determination of the first part of eligibility, will perform an initial walk-thru audit of inspection to identify allowable repairs to be done on the home to complete the final eligibility process. This walk-thru will determine which program the applicant will be assisted under. ~~Work write-up forms-SOW's will be drafted by the HRI then reviewed with and acknowledged and signed by reviewed with~~ the homeowner(s) ~~and by MCCA Department staff.~~
- Prior to solicitation of bids, MCCA Department staff will conduct a ~~second~~ mandatory contractor walk-thru of the home with contractors who are on the Pre-Qualified Mohave County Vendor's List and registered with the Central Contractor Registry (CCR).
- The HRI will prepare a final scope of work, identifying the repairs that are to be bid and a cost estimate.

### b.a. Bidding Process and Contractor Selection

- MCCA Department staff, in accordance with Mohave County's Purchasing Policy, will solicit bids, provide-facilitate a mandatory pre-bid contractor walk through, open bids, and select contractor(s).
- The walk-thru must be attended by the Contractor or a representative of the company. All bids will be competitively procured in accordance with Mohave County Purchasing-Procurement Department Policies.
- The GCS will make the final decision on which contractor will be hired based upon the lowest responsible bid, or if necessary, by timely performance. The homeowner will be notified of contractor selection. The contract for work will be between Mohave County and the selected contractor.
- Prior to the commencement of work, the homeowner will be given the awarded Scope of Work, Promissory Note and Deed of Trust to review, acknowledge and sign. A pre-construction meeting will be scheduled with the homeowner, contractor the GCS and HRI to review the SOW and answer any questions the homeowner may have. The homeowner will sign a Scope of Work Agreement.
- A minimum investment of \$1,000 to any one unit will be brought to IRC code or State Rehab standards.
- ~~The HRI may perform minor repair, adjustments, or weatherization up to a maximum cost of \$1,000.00.~~
- All contractors will carry the required bonding/insurance type and amount, and be licensed by the Arizona State Registrar's Office in good standing. All contractors are registered in the CCR and will provide Mohave County with their DUNS-Unique Entity Identifier (UEI) and CAGE numbers, and must not appear on the Federal Excluded Parties List. This includes subcontractors as well.
- Building permits, if required, are the responsibility of the contractor, unless otherwise stated in the SOW. No sweat equity or owner reimbursements are permitted.
- As a courtesy, Mohave County Building Inspectors (MCBI) may be asked to inspect any work, even when no permit is required. All permit items will be inspected together with the MCBI and the HRI.
- The GCS and/or the HRI will do periodic inspections during the course of construction to monitor progress and identify any issues that may need to be addressed, such as Change Orders.
- Upon completion, MCCA Department staff will inspect each completed home, along with the homeowner. During Final inspection the homeowner will approve and sign off that all work has been completed, as well an acknowledgement that they have received all necessary warranty information.
- Mohave County will retain 10% retention for each draw check per line item. Upon final completion of 100% of the work and submission of lien waiver from Contractor, final inspection from Rehab Inspector and final sign-off and acceptance from homeowner, the GCS will approve payment of the final draw plus retainers.
- All contractors are required to provide a two-year warranty on workmanship as set forth by the Arizona Registrar of Contractors. The homeowner is responsible to contact the contractor for any warranty-related problems. If the homeowner does not feel the contractor has lived up to warrantee obligations, they may contact MCCA staff to assist in resolution. If no resolution is available, or it is not to homeowner's satisfaction, homeowner may appeal to the Arizona Registrar of Contractors. A



## Mohave County Housing Rehabilitation Services Program Guidelines

Complaint & Grievance Process has been developed and copies are provided to homeowners at eligibility interview.

### ~~15. Temporary Relocation Assistance~~

- ~~a. If the completion of the identified repairs imposes a health and safety risk to the occupants, MCCS Department will make temporary housing arrangements for the period of time estimated by the contractor to complete the repairs. Arrangements will not be made for temporary relocation of homeowner's pets.~~
- ~~b. Temporary relocation with area relatives or friends will be the first alternative. If this is not available, the occupants will be temporarily relocated to an area hotel/motel that is equipped with a microwave and refrigerator, if available. The occupants will be responsible for their own meals.~~
- ~~c. If necessary, personal belongings of the occupants will be placed in temporary storage at either a commercial location or a Mohave County storage location, if available.~~
- ~~d. All temporary relocation costs will be included in the total rehabilitation cost.~~

### 16-15. Loan Program- Moderate Rehabilitation and Mohave County Clean Up

The loan program is applicable to all Mohave County Moderate/Minor Rehabilitation and Mohave County Clean Up Programs. These programs will be in the form of a deferred forgivable loan with a recapture period of 5/10/15 years:

Amount of Assistance	Recapture period of time	Forgiveness rate
\$0 - \$15,000	5 years	20%
\$15,001 - \$40,000	10 years	10%
More than \$40,000	15 years	7%

~~so long as the amount of the award does not exceed \$50,000 (inclusive of rehab service costs). Awards under \$15,000 have a recapture period of 5 years. Awards over \$15,000 will have a recapture period of 10 years; and awards over \$40,000 will have a recapture period of 15 years.~~

These loans shall be non-interest bearing and secured with a Deed of Trust and Promissory Note. The note shall be forgiven in accordance with the above schedule either at a rate of twenty percent (20%) per year over five (5) years; ten percent (10%) per year over a ten (10) year period OR seven percent (7%) per year over a fifteen (15) year period, so as long as the dwelling unit continues to be occupied by the owner or income-qualified immediate family member who has inherited the property. Liens will not be allowed to exceed 100% combined loan to value. The unforgiven balance of the loan shall become due and payable upon the sale, exchange, transfer of the property, or if the beneficiary fails to occupy the assisted unit as their primary residence. ~~There is no pro-rata on the amount due.~~ The lien balance due will be calculated by the GSC-GCS. The GCS will prepare and file all Deed of Trust/Promissory Notes with the Mohave County Recorder's office upon final work completion and sign-off. The GCS will track liens for the time period and prepare and file lien releases with the Recorder's office as they become full forgiven (time period over), or if paid off in full and will mail the homeowner a recorded copy. The GCS will counsel homeowners regarding any refinancing issues. Any program income will be reinvested into the housing rehabilitation program to be used for eligible activities in accordance with State requirements and approval, so long as the contract is still in effect. Based on the funding source, and direction from the ADOH, these funds will be either be returned to the Arizona Department of Housing or reinvested in housing rehab activities.



## Mohave County Housing Rehabilitation Services Program Guidelines

### 17.16. Beneficiary Refinancing and Home Equity Loan Policy- Moderate Rehabilitation and Mohave County Clean Up

If at any time during the recapture period of the forgivable loan, the home owner wishes to refinance their existing debt or apply for a home equity loan, any subordination request from a lender will not be considered until such time that complete documents describing loan amount, terms, interest and purpose of the loan are submitted to the GCS for review. A conference may be held with the homeowner to verify accuracy of the information and the homeowner's understanding and need. The GCS will approve subordination documents, only in cases where it will reduce the overall monthly housing costs to the family. Home Equity Loans will be reviewed on a case by case basis. Loan Subordination will not be allowed under any circumstances for a cash-out refinancing. In certain situations where a Home Equity Loan is approved by MCCA Department staff, the balance of the deferred loan will become due and payable and will be repaid to MCCA in one lump sum. Partial payments are not accepted. Based on the funding source and direction from the ADOH, these funds will be either be returned to the Arizona Department of Housing, or reinvested in housing rehab activities.

### 18.17. Sweat Equity/Self-Help

Self-Help or Sweat Equity by the homeowner will not be allowed due to liability and code considerations. The homeowner, however, may be asked to clean up their home or yard, and move items out of the way while contractors are working. This is outlined in the Applicant Responsibilities hand-out and is considered routine maintenance by the homeowner.

### 19.18. Lead Based Paint Procedures

The following is in accordance with the Final [Rule of HUD Regulation on Lead-Based Paint](#) published ~~September 16, 1999, Subpart J January 13, 2017, Rehabilitation for projects in which federal assistance is obligated on or after September 15, 2000.~~

- a. All families will be provided with the [most current EPA Pamphlet on Lead Based Paint. "Renovate Right: Important Lead Hazard Information for Families, Child Care Providers, and Schools"](#).
- b. If it is determined that rehabilitation work will disturb a painted surface MCCA Department will conduct paint testing or presume the presence of lead-based paint.
- c. In cases where evaluation or hazard reduction are undertaken as a part of the rehabilitation, MCCA Department will provide a notice to the family in accordance with 24 CFR 35.125.
- d. In cases where lead based paint is determined or anticipated to be present MCCA Department may either choose standard treatment methods followed by clearance as outlined in ~~Subpart J of~~ the Final Rule or perform a risk assessment in accordance with [24 CFR 1320\(b\)](#) and interim controls in accordance with [24 CFR 1330](#).

### 20.19. Asbestos Testing

Pursuant to applicable Environmental Protection Agency (EPA) regulations, Mohave County will comply with Federal and State requirements to protect affected public members from exposure to regulated asbestos-containing material during rehabilitation, demolition, removal, transport and disposal activities/materials.

### 21.20. Complaint/Grievance and QA Procedures

- a. MCCA Department staff will act as mediators between the housing rehabilitation program participant and the selected contractor, should any disputes arise during the completion of the rehabilitation work.
- b. MCCA Department staff will maintain regular communications with participants during the rehabilitation work until the completion and final sign-off of all work.



## Mohave County Housing Rehabilitation Services Program Guidelines

- c. MCCA Department staff have adopted the following Complaint & Grievance Procedure for the Housing Rehabilitation Program, to include timely response to written complaints and resolutions of such as described below:
- d. The GCS is responsible for receiving complaints regarding the CDBG Program application or activities. Complaints MUST BE IN WRITING.
- e. The GCS will respond in writing to the complaint within 15 days of receipt. If the applicant is not satisfied with decision of the GCS, they will have ten (10) days from the date of the written determination to request in writing an informal hearing.
- f. An informal hearing will be conducted by the MCCSD Community Services Director or designee serving as the Hearing Officer. The Hearing Officer will be the person responsible for reviewing an appeal and has the final authority for the disposition of the grievance and/or complaint. The hearing will be audio taped-recorded and copied onto a USB drive. A copy of the hearing will be available to the complainant at the County's prescribed cost.
- g. The complainant may bring any representative, witness or attorney that would be relevant to the matter.
- h. Twenty (20) working days is the anticipated length of time for an issuance of a final written decision.
- i. Persons with disabilities who require special accommodations, or special language needs may contact the GCS at the above location in writing upon requesting a hearing.



**Mohave County  
Housing Rehabilitation Services  
Program Guidelines**

**Sample Attachment**

**Unclean/Unsafe Home Environment**

The following health and/or safety hazards were observed in or around your home located at \_\_\_\_\_ during our contractor walk on \_\_\_\_\_ :

- Animal Feces/Urine inside the home/ around walkways outside home
- Unhealthy indoor air quality
- Excessive clutter in the home obstructing inspection
- Excessive debris on property
- Animals in excess of local code
- Pets running wild
- General cleaning needed inside the home:
  - a) Living room: \_\_\_\_\_
  - b) Bathroom: \_\_\_\_\_
  - c) Kitchen: \_\_\_\_\_
  - d) Bedroom(s): \_\_\_\_\_
  - e) Common Walkways: \_\_\_\_\_
- Other: \_\_\_\_\_

We are unable to proceed with anything further to your home until the above item(s) is/are corrected.

**The above item(s) must be corrected prior to (date) or your application will be denied and removed from the waiting list.**

Please contact ~~Jamie Bernier~~ [the Grants Coordination Specialist](#) at (928) 303-9419 if you have any questions on this instruction.

**Certifications of Compliance with  
PHA Plan and Related Regulations**  
*(Standard, Troubled, HCV-Only, and High Performer PHAs)*

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations  
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 07/2025, in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
  - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;



- Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
  10. In accordance with 24 CFR § 5.105(a)(2), HUD’s Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
  11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
  12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
  13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
  14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
  15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
  16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
  17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
  18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
  19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
  20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
  21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
  22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Mohave County Housing Authority  
PHA Name

AZ043  
PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2025

5-Year PHA Plan for Fiscal Years 2025 - 2030

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Name of Executive Director; <u>Michael Smith</u>		Name of Board Chairman; <u>Travis Lingenfelter</u>	
Signature	Date	Signature	Date

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan or  
State Consolidated Plan  
(All PHAs)**

U. S Department of Housing and Urban Development

Office of Public and Indian Housing

OMB No. 2577-0226

Expires 3/31/2024

**Certification by State or Local Official of PHA Plans  
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Travis Lingenfelter, the Chairman, Mohave County Housing Authority Board of Directors  
*Official's Name* *Official's Title*

certify that the 5-Year PHA Plan for fiscal years 2025-2030 and/or Annual PHA Plan for fiscal year 2025 of the Mohave County Housing Authority (MCHA) is consistent with the  
*PHA Name*

Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair Housing Choice or Assessment of Fair Housing (AFH) as applicable to the

Arizona Department of Housing  
*Local Jurisdiction Name*

pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

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Each goal and objective identified on MCHA's 5-year plan and annual reports identify goals outlined in the Arizona Department of Housing Consolidated plan to include affordable housing, maintain housing stability, fair housing activities, and other public services to LMI individuals

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I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

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Name of Authorized Official:  
Travis Lingenfelter

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Title:  
Chairman, MCHA Board of Directors

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Signature:

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Date:  
March 17, 2025

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The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**RESOLUTION NO # 2025-009**

WHEREAS, A.R.S. § 36-1404(A) authorizes Arizona counties to create as an agent of the county a public housing authority to act and exist under the authority of the county; and

WHEREAS, Mohave County Housing Authority is a Public Housing Agency (PHA) pursuant to the United States Housing Act of 1937, as amended and is authorized to engage in or assist in the development or operation of housing for low-income families within the County; and

WHEREAS, the Mohave County Housing Authority is required by Title VII of the United States Housing and Economic Recovery Act of 2008 (HERA) to submit to The Department of Housing and Urban Development (HUD) an Annual PHA Plan, 5-year PHA Plan, PHA Certification of Compliance, and Certification by State Office of PHA Consistency with the Consolidated Plan for FY 2025.

NOW, THEREFORE, BE IT RESOLVED that the Mohave County Housing Authority Board of Directors authorizes the submission of the Mohave County Housing Authority's 2025 Annual PHA Plan, 2025 5-year PHA Plan, PHA Certification of Compliance, Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan for FY 2025 and authorizes the Chairman of the Board of Directors to sign the attached aforementioned Certifications.

**PASSED, APPROVED AND ADOPTED** this 17<sup>th</sup> day of March, 2025

MOHAVE COUNTY HOUSING AUTHORITY  
BOARD OF DIRECTORS

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Travis Lingenfelter, Chairman

ATTEST:

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Laura Skubal, Secretary