

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.
A.1	PHA Name: Whitefish Housing Authority PHA Code: MT015 PHA Plan for Fiscal Year Beginning: (MM/YYYY): 07/25 The Five-Year Period of the Plan (i.e. 2019-2023): 2025 - 2029 PHA Plan Submission Type: ☐ 5-Year Plan Submission ☒ Revised 5-Year Plan Submission Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)
B.	Plan Elements. Required for <u>all</u> PHAs completing this form.
B.1	Mission. <i>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.</i> Whitefish Housing Authority (WHA) manages, builds, and provides subsidies for safe, decent, and affordable housing for low-and moderate-income households in and around Whitefish.

B.2

Goals and Objectives. *Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.*

Goal: Improve Compliance & Service Delivery

- Rebuild website for better information dissemination and streamlined user experience, including online applications process and coordination with other area affordable housing providers if feasible
- Explore the feasibility of working with area partners to bring in social workers and/or other service providers for PH residents & HCV clients in need of assistance beyond subsidized housing
- Work with area partners & use procurement procedures to determine where contracting out core compliance activities or service delivery might be more efficient and/or cost-effective than in-house service provision. Where feasible, efficient, and cost effective, outsource compliance and service delivery.

Goal: Invest in the Long-term Affordability and Housing Quality of Mountain View Manor

WHA intends to rehabilitate Mountain View Manor. To do so, Whitefish Housing Authority intends to pursue a RAD/Section 18 Small PHA Blend which will involve the disposition of 90% of units at Mountain View Manor (MT015000001) to receive TPVs under the Section 18 program.

The Whitefish Housing Authority is amending its 5-Year PHA Plan because it was a successful applicant in the Rental Assistance Demonstration (RAD). As a result, the Whitefish Housing Authority will be converting to Project Based Rental Assistance under the guidelines of H 2019-09/PIH 2019-23, REV-4 and any successor Notices. Upon conversion to Project Based Rental Assistance, the Authority will adopt the resident rights, participation, waiting list and grievance procedures listed in Section 1.7 of H 2019-09/PIH 2019-23, REV-4; and H-2016- 17/PIH-2016-17. These resident rights, participation, waiting list and grievance procedures are appended to this Attachment. Additionally, the Whitefish Housing Authority certifies that it is currently compliant with all fair housing and civil rights requirements, including those imposed by any remedial orders or agreements, namely WHA's Corrective Action Plan with HUD dated October 2024.

RAD was designed by HUD to assist in addressing the capital needs of public housing by providing Whitefish Housing Authority with access to private sources of capital to repair and preserve its affordable housing assets. Please be aware that upon conversion, the Authority's Capital Fund Budget will be reduced by the pro rata share of Public Housing Developments converted as part of the Demonstration, and that Whitefish Housing Authority may also borrow funds to address their capital needs. The Whitefish Housing Authority anticipates contributing their remaining Operating Reserves and Capital Funds to this conversion. The exact amounts to be contributed are unknown at this time, but are expected to be minimal.

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Below, please find specific information related to the Public Housing Development(s) selected for RAD:

Project Name Mountain View Manor	PIC Development ID MT015000001	Conversion Type PBRA	Transfer of Assistance No
Total units 50	Pre-RAD unit type: Elderly & Disabled (<i>not HUD officially designated</i>)	Post-RAD Unit type: Elderly/Disabled preference	Capital Fund allocation of Development \$138,031 as of 2025
Bedroom type	Number of units pre-conversion	Number of Units post-conversion	Change in number of units per bedroom type, and why
One bedroom	48	48	N/A
Two bedroom	2	2	N/A

See Attachment # [1]: PIH 2019-23, REV-4 Section 1.7.B & Section 1.7.C for provisions relating to PBRA administration; and

See Attachment # [2] PIH-2016-17 for civil rights and relocation requirements.)

Goal: Increase Number, Diversify Type, and Improve Quality of WHA Owned & Supported Affordable Homes

- If feasible, work with area partners to develop more rental housing targeted to extremely low-income, very low-income, and low-income households (80% AMI and lower)
- When appropriate, support local, regional, and state government efforts to change planning & building policy to encourage a diverse and affordable housing stock
- Continue to administer Legacy Homes Program in conjunction with the City of Whitefish; where appropriate and feasible, work with area stakeholders to increase number of units in the program

Goal: Improve County-Wide Systems Coordination & Role Specialization

- Regularly meet with Flathead Valley affordable housing partners to identify shared goals; work on county-wide housing plan
- Join and regularly participate in Whitefish Chamber of Commerce and MT Housing Coalition and any other local or housing advocacy group deemed appropriate by the board
- If feasible, coordinate with area partners for website / application process to create shared application system that connections applicants to best housing assistance
- Maintain representative seat on Whitefish Community Housing Committee; continue to coordinate with area partners on achieving the goals identified in 2022 Whitefish Community Housing Roadmap

B.3

Progress Report. *Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.*

Previous Goal: Maintain Mountain View Manor

- Many of the goals related to the maintenance of Mountain View Manor have not been accomplished over the past 5 years. Pursuing a RAD or Section 18 conversion during this next 5-year period will allow for a masterplan to rehabilitate the aging building. Rehabilitation and preventive maintenance for the building are an extremely high priority for WHA in this upcoming 5-year plan.
- Although a full-time maintenance staff position has been created at MVM, there has been significant turnover. Efforts are currently underway to work with area vendors separately to fill the maintenance position responsibilities rather than continue with a full-time maintenance staff.
- Computer systems and copiers have been replaced.
- Many residents at MVM use Mountain Climber services for transportation, although it is unclear the role that WHA administration played in this.

Previous Goal: Increase number of affordable rental units and/or rents for the very low to low-income households.

- WHA assisted in the development of Alpenglow Apartments, a LIHTC property of 18 units priced for low-income households.
- WHA also worked with Homeward to place 3 project-based vouchers at Alpenglow
- WHA donated land to Housing Whitefish for the development of further low-income units
- WHA works with City of Whitefish Legacy Homes program participants to place low-income workforce households in 11 units.

Previous Goal: Increase homeownership opportunities for low- and moderate-income households.

- WHA works to income qualify prospective buyers for Trailview homes; currently working in close relationship with NWMTCLT to transition homes to the land trust model whenever possible.

Previous Goal: Improve condition of existing housing stock (besides MVM)

- With major shifts in leadership over the past year, the home improvement loan program has been dormant. Current staff will explore program files and communicate with current participants to resume program activities.

B.4	<i>Violence Against Women Act (VAWA) Goals.</i> <i>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.</i> 1. WHA adheres to fair housing practices, providing fair housing referral services to clients and residents as appropriate. 2. WHA will abide by VAWA regulations in our admission, occupancy, and termination of assistance policies. 3. Applicants cannot be denied admission on the basis that the applicant is, or has been a victim of domestic violence, dating violence, sexual assault, or stalking, so long as the applicant otherwise qualifies for the program. 4. WHA uses screening procedures to establish eligibility for program participation. Screening factors are listed in the Public Housing Admissions and Continued Occupancy Policy and the HCV Administrative Plan and are used to prevent crime in housing and to protect the residents of the properties. These screening criteria include, but are not limited to, criminal or drug-related criminal activity, manufacture of methamphetamine, and/or sex offender registration requirement. 5. WHA informs property owners and managers in the Housing Choice Voucher program about their termination responsibilities as they relate to VAWA.
C.	Other Document and/or Certification Requirements.
C.1	Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. Whitefish Housing Authority hereby defines substantial deviation and significant amendment or modification as any change in policy, which significantly and substantially alters the Authority's stated mission and the persons the Authority serves. This would include admissions preferences, conversion programs, etc. Discretionary or administrative amendments consonant with the Authority's stated overall mission and basic objectives will not be considered substantial deviations or significant modifications. Any policy changes or funding priorities as a result of future actions by HUD will not be considered significant amendments and/or substantial deviations from the plan. As part of the Rental Assistance Demonstration (RAD), Whitefish Housing Authority is redefining the definition of a substantial deviation that may trigger a significant amendment/modification from the PHA Plan to exclude the following RAD-specific items: a. The decision to convert to either Project Based Rental Assistance or Project Based Voucher Assistance; b. Changes to the Capital Fund Budget produced as a result of each approved RAD Conversion, regardless of whether the proposed conversion will include use of additional Capital Funds; c. Changes to the construction and rehabilitation plan for each approved RAD conversion; and d. Changes to the financing structure for each approved RAD conversion.

C.2	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y N ☐ ☒ (b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
C.3	Certification by State or Local Officials. Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N ☐ ☒ (b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH). When required, Whitefish Housing Authority will produce Affirmative Fair Housing Marketing Plans and Tenant Selection Plans for the properties which are to be converted to project-based rental assistance through RAD. Additionally, for any house rules developed by Whitefish Housing Authority for these properties, the housing authority will ensure that the house rules are consistent with HUD’s requirements for HUD subsidized projects, will be reasonable, and will not infringe on tenants’ civil rights.

D.1	Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.) Provide a statement of the PHA’s strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.
	Fair Housing Goal:
	<u><i>Describe fair housing strategies and actions to achieve the goal</i></u> Whitefish Housing Authority is currently not required to submit an AFH.
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Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR § 903.4)

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))
- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. (24 CFR § 903.6(b)(2))
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

[Form HUD-50077-SL](#), *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. 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.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own 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 maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, 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.

Privacy Act Notice. 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.