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VIRGINIA HOUSING DEVELOPMENT AUTHORITY

ANNUAL PLAN

FY 2028 | COVER



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

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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-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 (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.

(2) ***Small PHA*** - A PHA that is not designated as PHAS or SEMAP troubled, 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 HCVs combined and is not PHAS or SEMAP troubled.

A.	**PHA Information.**
A.1	**PHA Name**: Virginia Housing Development Authority **PHA Code**: VA901 **PHA Plan for Fiscal Year Beginning**: (MM/YYYY): 07/2027 **PHA Inventory** (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) **Number of Housing Choice Vouchers (HCVs)** 10,161 **PHA Plan Submission Type:** ☑ Annual Submission ☐ Revised Annual Submission **Public Availability of Information.** In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.

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☐ **PHA Consortia**: (Check box if submitting a joint Plan and complete table below)

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
Lead HA: Not Applicable				

B. Plan Elements.

B.1 Revision of Existing PHA Plan Elements.

a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?

Y	N	
☐	☑	Statement of Housing Needs and Strategy for Addressing Housing Needs.
☑	☐	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
☑	☐	Financial Resources.
☑	☐	Rent Determination.
☑	☐	Operation and Management.
☑	☐	Informal Review and Hearing Procedures.
☐	☑	Homeownership Programs.
☐	☑	Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.
☐	☑	Substantial Deviation.
☐	☑	Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

Please see Appendix, Attachment 1: Revision of Existing PHA Plan Elements.

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B.2 **New Activities.**

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

Y N
☑ ☐ Project-Based Vouchers

(b) If Project-Based Voucher (PBV) activities are planned for the applicable Fiscal Year, provide the projected number of PBV units and general locations, and describe how project-basing would be consistent with the PHA Plan.

Please see Appendix, Attachment 1: Revision of Existing PHA Plan Elements, pages 8-9.

B.3 **Progress Report.**

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

Please see Appendix, Attachment 2: Five-Year Plan Progress Updates

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B.4	**Capital Improvements.** – Not Applicable
B.5	**Most Recent Fiscal Year Audit.** (a) Were there any findings in the most recent FY Audit? Y N N/A ☑ ☐ ☐ (b) If yes, please describe: The FY 2025 Single Audit (required under 2 CFR Part 200) identified five (5) findings related to the Housing Voucher Cluster. A corrective action plan was submitted to HUD on 4/29/2026 and has been implemented during the program year. Eligibility: Missing or incomplete tenant eligibility and recertification documentation, including required HUD forms and third-party verifications. Expanded quality control reviews and standardized documentation procedures are being developed. PIC Submissions: Late, missing, or inaccurate HUD-50058 submissions to the Public and Indian Housing Information Center (PIC). Third-party assistance has been engaged to improve data accuracy, reconciliation, and submission timeliness. HQS Annual & Failed Inspections: Untimely annual inspections, deficiencies in follow-up inspections, and inconsistent processing of required Housing Assistance Payment (HAP) abatements. A statewide third-party inspection vendor was implemented, with additional monitoring and oversight underway. Waiting List: Missing or incomplete documentation supporting applicant selection, eligibility verification, and waiting list records. Standardized procedures, additional training, and quality control reviews are being developed. Housing Assistance Payments (HAP): Incomplete supporting documentation and inconsistencies in HAP contracts, payment standards, and assistance payment calculations. Expanded quality control reviews and additional payment validation procedures are being evaluated.
C.	**Other Document and/or Certification Requirements.**
C.1	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the PHA Plan? Y N ☑ ☐ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations. Attachment C.1 will contain notes from Resident Advisory Board meetings held on Wednesday, December 30, 2026 and Wednesday, January 20, 2027.

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C.2	**Certification by State or Local Officials.** Form HUD 50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	**Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	**Challenged Elements.** If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y ☐ N ☑ (b) If yes, include Challenged Elements. A public hearing is scheduled to be held by Virginia Housing Development Authority on Thursday, January 7, 2027. No public comments or challenges to any elements of the Annual plan are anticipated. If public comments or challenges are received, they will be included here.

Instructions for Preparation of Form HUD-50075-HCVAnnual PHA Plan for HCV-Only PHAs

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

A.1 Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs), PHA Plan Submission Type**, and the **Public Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. Note: The number of HCV's should include all special purpose vouchers (e.g. Mainstream Vouchers, etc.) (24 CFR 903.23(e)).

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table (24 CFR 943.128(a)).

B. Plan Elements. All PHAs must complete this section (24 CFR 903.11(c)(3)).

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no."

☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR 903.7(a)(2)(i)). Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy (24 CFR 903.7(a)(2)(ii)).

☐ **Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV (24 CFR 903.7(b)).

☐ **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program and state the planned use for the resources (24 CFR 903.7(c)).

☐ **Rent Determination.** A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies (24 CFR 903.7(d)).

☐ **Operation and Management.** A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA (24 CFR 903.7(e)).

☐ **Informal Review and Hearing Procedures.** A description of the informal hearing and review procedures that the PHA makes available to its applicants (24 CFR 903.7(f)).

☐ **Homeownership Programs**. A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

☐ **Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.** A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR 903.7(l)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements (24 CFR 903.7(l)(iii)).

☐ **Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan (24 CFR 903.7(s)(2)(i)).

☐ **Significant Amendment/Modification**. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan (24 CFR 903.7(s)(2)(ii)).

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

B.2 New Activities. If the PHA intends to undertake any new activities related to these elements in the applicable Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

☐ **Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 24 CFR 983.55(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations (including if PBV units are planned on any former or current public housing units or sites), and describe how project-basing would be consistent with the PHA Plan (24 CFR 903.7(b)(3), 24 CFR 903.7(r).)

B.3 Progress Report. For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan (24 CFR 903.11(c)(3), 24 CFR 903.7(s)(1)).

B.4 Capital Improvements. This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs.

B.5 Most Recent Fiscal Year Audit. If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided (24 CFR 903.7(p)).

C. Other Document and/or Certification Requirements.

C.1 Resident Advisory Board (RAB) comments. If the RAB had comments on the annual plan, mark "yes," submit the 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 903.13(c), 24 CFR 903.19).

C.2 Certification by State of 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 (24 CFR 903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

C.3 **Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of 24 CFR 5.150 *et seq*., 24 CFR 903.7(o)(1), and 24 CFR 903.15.

C.4 Challenged Elements. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must 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 (24 CFR 903.23(b)).

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 Annual PHA Plan. The Annual PHA Plan provides 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 for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 4.52 hours 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. 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 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.

Virginia Housing's HCV Program Priorities

Virginia Housing has undertaken a strategic planning process to strengthen its Housing Choice Voucher (HCV) Program and improve the experience of families seeking and receiving assistance. Through leadership workshops, cross-team discussions, and assessments of program performance and emerging challenges, Virginia Housing evaluated its operating model, organizational capacity, partner coordination, and voucher utilization. This process identified opportunities to improve consistency, compliance, communication, and service delivery across the program.

These efforts established five HCV Program priorities: **Improve Household Experience; Improve Partner Relationships; Improve Operating Model; Improve HCV Performance; and Maximize Budget Authority/Voucher Use.** As Virginia Housing continues its work each year, these priorities will serve as its North Star, guiding annual work planning, resource decisions, and program improvements while allowing the agency to respond to changing needs and requirements. They also support the Five-Year Plan goals by strengthening program administration, expanding access to affordable housing, and promoting housing stability for participating families.



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Goal 1: Increase affordable housing opportunities for low, very low-, and extremely low-income families. 14

Goal 2: Ensure an ongoing inventory of decent, safe, and affordable housing that supports strong, viable communities. 17

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Attachment 1: Revision of Existing PHA Plan Elements

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

Virginia Housing remains committed to providing families with access to housing opportunities throughout its service area and promoting housing choice in neighborhoods with varied economic characteristics. The Housing Choice Voucher (HCV) Program supports deconcentration of assisted households by providing participants with the flexibility to lease units in a broad range of communities, subject to program requirements and unit availability.

Additionally, Virginia Housing also plans to monitor HUD's HCV deconcentration performance measures, including the Deconcentration Bonus Indicator under HUD's Section Eight Management Assessment Program (SEMAP). HUD awards bonus points to eligible public housing agencies operating in metropolitan fair market rent areas that submit required deconcentration data and demonstrate performance that meets HUD's criteria for expanding housing opportunities outside areas of concentrated poverty. Submission of this indicator is required for agencies utilizing certain payment standards above 100 percent of the applicable fair market rent, and eligible agencies may receive additional SEMAP points when HUD-established deconcentration benchmarks are achieved.

Virginia Housing will also continue to assess HUD's Deconcentration Bonus Indicator and related reporting requirements to determine whether additional opportunities exist to improve performance and maximize available SEMAP points associated with deconcentration activities. To complete the SEMAP Deconcentration Bonus Indicator, Virginia Housing would first review HUD requirements and establish the applicable reporting period, then identify each metropolitan area where the program assists at least 20 families with children. Next, Virginia Housing plans to collect and verify household and address data, identify the census tracts where participating families reside, and use Census poverty data to determine which tracts qualify as low-poverty areas. The following step would be to calculate the percentage of eligible families living in low-poverty neighborhoods, analyze changes in housing locations and mobility patterns, and apply HUD’s scoring and weighting requirements across qualifying metropolitan areas.

During FY 2028, Virginia Housing will continue to evaluate voucher utilization patterns, payment standard policies, landlord participation, and housing opportunities throughout its service area to support participant access to a wider range of neighborhoods and housing options.

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Viriginia Housing also established a cooperative partnership between Virginia Housing and various statewide Housing Partners, with the purpose of strengthening coordination between the Parties to support individuals and families who are experiencing homelessness and participating in Housing Partner's Continuum of Care ("CoC") funded housing programs. Through this Agreement, the Parties will work collaboratively to support pathways from Transitional Housing, Rapid Re-Housing, and Permanent Supportive Housing to U.S. Department of Housing and Urban Development ("HUD") assisted housing when appropriate and available.

Financial Resources and Planned Uses

Virginia Housing anticipates receiving federal funding from the U.S. Department of Housing and Urban Development (HUD) to support the administration of its Housing Choice Voucher and other applicable rental assistance programs. These resources include Housing Assistance Payments (HAP), administrative fees, available program reserves, and other applicable federal funding.

Virginia Housing will utilize these resources and align cost saving measures to provide rental assistance to eligible households, support program administration, and carry out activities consistent with HUD requirements and the agency's mission of expanding affordable housing opportunities. Anticipated funding sources, estimated amounts, and planned uses are identified in the accompanying financial resources summary.

Virginia Housing anticipates the following financial resources at their disposal for the FY 2028 HCV Program:

Financial resource / funding source	Estimated amount ($)	Planned use of funds
HCV Housing Assistance Payments (HAP)	$106,486,190	Rental assistance payments for eligible households
HUD-VASH funding	*$4,623,842*	Rental assistance and administration, as applicable
Mainstream Voucher funding	*$3,161,014*	Rental assistance and administration, as applicable
HCV administrative fees	$11,812,411	Administration and oversight of the HCV program
HAP reserves / available balances	$2,231,594	Eligible HAP expenditures, subject to HUD requirements* *(11/1/2026 TYT Data)*

Administrative fee reserves	$5,948,097	Eligible HCV administrative expenses
State and local resources	*0*	None reported
Other applicable federal funding	$240,178	Mod Rehab budget authority (2027)

Total anticipated resources: $134,503,326.00

Rent Determination

All rent determination updates are reflected in the below section referenced for HOTMA updates.

Operation and Management

Criminal Background Screening

In the coming fiscal year, Virginia Housing will review and consider updating its criminal background screening policies to ensure alignment with current federal requirements, HUD guidance, and applicable executive orders. This review will include HUD Notice PIH 2025-26 / H 2025-05, issued September 26, 2025, which rescinded Joint Notice PIH 2015-19 / H 2015-10 concerning the use of arrest records in housing decisions. Virginia Housing will also review HUD's withdrawal of its April 4, 2016, Office of General Counsel guidance on criminal records and Fair Housing Act standards, the rescission of related 2022 fair housing guidance, and HUD's November 25, 2025, communication emphasizing criminal screening responsibilities and resident safety.

Virginia Housing will continue to conduct criminal background screenings consistent with applicable federal regulations, including 24 CFR 5.851 and 24 CFR Part 982, as well as applicable state and local laws. Screening policies and procedures will balance program integrity, resident safety, fair housing obligations, and due process considerations while supporting access to stable housing for eligible households. Virginia Housing will continue to evaluate its policies and procedures to ensure consistency with current federal requirements and HUD directives.

Portability Initiatives

Portability Billing and Collections Project

In FY 2027, Virginia Housing implemented a multi-phase Accounts Receivable (AR) and Portability initiative, focused on reducing outstanding ARs, managing ports, and increasing program utilization. . Since August 2026, the Virginia Housing HCV team has coordinated

with Public Housing Authorities to resolve approximately $537,280 in outstanding portability receivables. As of November 5, 2026, payments received and agency commitments totaled approximately $350,242, representing 65.2% of the original balance, with approximately $187,038 (34.8%) remaining outstanding. As of November 10, 2026, itemized collections totaled $164,475, with approximately 94% received from Alexandria Housing Authority and Richmond Redevelopment and Housing Authority. The HCV team continues to monitor outstanding balances, coordinate with participating agencies, and work internally to reconcile payments.

Portability Absorption Project

As of November 1, 2026, the HCV Data & Systems team, in collaboration with HCV leadership, successfully processed approximately 257 port-in voucher absorptions achieving a 98.1% completion rate of absorbing all current ports. All required HUD-50058 submissions were completed and transmitted to HUD data systems, and notifications to initiating housing authorities were issued and documented. Through ongoing cross-departmental coordination and monthly leadership meetings, the team continues to address remaining action items and finalize the absorption and reconciliation process.

Data and System Improvements

Virginia Housing continued to modernize its Housing Choice Voucher (HCV) program technology infrastructure through data clean efficiencies, system upgrades, expanded online portal capabilities, and enhanced data management and reporting tools. The agency upgraded its Emphasys Elite software platform to version 2.6.2 to support compliance with HOTMA requirements and is currently testing an additional system update (version 2.6.3) to further enhance functionality.

Virginia Housing continues to document within a data guide and internally an enhanced

Virginia Housing purchased the full suite of Emphasys online portals to improve accessibility, streamline communications, and expand self-service options for applicants, participants, and landlords. The Web App, which allows prospective applicants to apply for open waiting lists, is ready for use. The Applicant Portal has completed testing and is awaiting the transfer of existing waiting list data, while the Resident Portal remains in development as the agency works with Emphasys to resolve data transfer issues. Implementation of the Landlord Portal is also planned.

To strengthen performance monitoring and data-driven decision-making, Virginia Housing purchased Emphasys Insight Analytics, a reporting and dashboard solution that will provide visibility into program performance at both the statewide and individual LHA levels. The agency is coordinating with its Information Technology department to prepare for

implementation and develop customized reporting capabilities to track key performance indicators and operational metrics.

Additionally in FY 2027, Virginia Housing launched additional enhancement to Jira, a centralized ticketing system designed to improve the tracking, management, and resolution of requests for information and technical assistance. The agency will continue expanding Jira workflows for workflows and advancing technology enhancements to improve operational efficiency, strengthen program oversight, and support consistent service delivery across its network of LHAs.

Lastly, the HCV Data and Systems team continues to enhance its data submission process for HUD reporting. Within FY 2027, the team has engaged in training, new enhanced PIC submission reporting and clean-up protocols. For FY 2028, the team's focus is to create a procedural internal manual for HUD reporting and system protocols.

Administrative Procedure(s) Updates

During the current program year, Virginia Housing developed and refined standardized training resources and procedures for key chapters of its Administrative Plan to promote consistency, strengthen regulatory compliance, enhance staff and LHA understanding and application of program requirements, reinforce documentation standards, and reduce administrative errors. Chapters 3 (Eligibility), 4 (Waiting List), 5 (Briefing and Voucher Issuance), 6 (Assets and Income), 7 (Verifications), 8 (Inspections and Rent Reasonableness), 9 (General Leasing Policies), 10 (Moves with Continued Assistance and Portability), 11 (Reexaminations), and 12 (Terminations of Assistance and Tenancy) have received full management approval. These efforts support consistent program administration, improved operational efficiency, and continued compliance with HUD requirements.

HOTMA

HUD issued Notice PIH 2026-15 on May 14, 2026, establishing the compliance deadline for Public Housing Agencies (PHAs) implementing Sections 102 and 104 of the Housing Opportunity Through Modernization Act (HOTMA). Effective January 1, 2027, Virginia Housing incorporated into is Administrative policies and implemented a series of policy revisions to align the HCV Program with the HOTMA Sections 102 and 104 as required by HUD.

Household Composition and Eligibility

Virginia Housing updated its definitions of family, household, dependents, foster children, and foster adults to align with HOTMA requirements and HUD guidance. These revisions

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provide greater clarity regarding who may be included in an assisted household and how household members are treated for eligibility and subsidy determination purposes.

Income and Asset Determinations

The HOTMA revisions include updates to annual income inclusions and exclusions, ensuring program calculations reflect current federal requirements. In addition, Virginia Housing adopted new policies governing net family assets and restrictions on assistance for households exceeding HUD-established asset limits. Under these rules, households may be ineligible for assistance if their net family assets exceed the HUD-established threshold or if they own and have the legal right to occupy and sell a suitable residential property. HUD-VASH households remain exempt from these asset restrictions.

The revised policies also establish detailed guidance for evaluating personal property, distinguishing between necessary and non-necessary assets, and determining how those assets are treated for eligibility purposes. Procedures were added for self-certification of assets and for periodic third-party verification of household assets in accordance with HOTMA requirements.

Rent Calculations and Deductions

Several HOTMA revisions affect how tenant rent is calculated. Effective January 1, 2027, Virginia Housing reduced its minimum rent from $50 to $0. The agency also updated the elderly and disabled family deduction to be in line with the 2027 HUD Inflation Adjusted Values and will do so each subsequent year. These updates clarify eligible deductions, identify which household members may qualify, and establish required phase-in relief provisions for existing participants affected by HOTMA deduction changes.

Hardship Relief Policies

The revised policy establishes updated hardship relief provisions related to unreimbursed medical expenses, disability assistance expenses, and childcare costs. The policy describes both phased relief and general relief options for eligible households and outlines eligibility criteria and documentation requirements. In addition, a childcare hardship provision was added for families in which a caregiver must stop working to care for a sick family member, with the option for a 90-day extension when applicable.

Verification and Reexaminations

Virginia Housing revised its verification procedures to incorporate several HOTMA flexibilities. The new Safe Harbor policy allows the agency to use qualifying income determinations from other means-tested federal assistance programs for annual reexaminations in lieu of completing full third-party income verification. Policies governing

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third-party verification, Social Security number verification, self-certification, and documentation standards were also updated.

The HOTMA revisions also further modify interim reexamination procedures. Income changes are generally processed only when they meet the applicable 10 percent threshold, and the agency will not process interim reexaminations for earned income increases only unearned income. Families are required to report changes in income, household composition, deductions, hardship status, and citizenship or Social Security information within 15 calendar days. The revised policies also establish updated procedures for correcting income discrepancies and agency calculation errors. Certain nuances exist for interims with families with zero income under HOTMA. Those changes have been incorporated to agency policies.

Landlord Engagement Activities

Virginia Housing continues to support landlord engagement efforts through outreach, education, and collaboration with Local Housing Authorities LHAs and PCOs. While Virginia Housing previously considered a landlord repair grant program to assist landlords with minor repairs needed to meet HQS, implementation of the program has been deferred as most landlords have made repairs as needed without any financial assistance. Virginia Housing will continue to monitor landlord needs and may reconsider this approach in the future, particularly as NSPIRE requirements are fully implemented.

During the year, Virginia Housing partnered with LHAs and PCOs to support landlord forums and educational events, including a regional landlord forum hosted in collaboration with Campbell County. Virginia Housing intends to expand these collaborative outreach efforts by working with additional LHAs and PCOs to provide landlord education and engagement opportunities across the Commonwealth.

In addition to group outreach activities, Virginia Housing continues to engage landlords on an individual basis, providing technical assistance and support to address property-specific concerns, program questions, and other issues that may affect participation in the HCV program. Often this engagement occurs on-site at units.

Project-Based Vouchers

During the fiscal year, the Housing Choice Voucher (HCV) Program may evaluate opportunities to expand and strengthen affordable housing options through the Project-Based Voucher (PBV) Program, consistent with HUD regulations, available funding, and agency priorities. Potential activities may include assessing opportunities to project-base existing tenant-based voucher assistance, collaborating with housing developers and community partners, evaluating eligible properties for PBV assistance, and supporting the

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preservation and development of affordable housing for eligible low-income households. The program may also review opportunities to support special populations and advance housing stability through strategic PBV partnerships. Any proposed PBV activities will be subject to applicable HUD requirements, program capacity, funding availability, and agency approval.

Additionally, the HCV Program may review opportunities to streamline the conversion of existing Moderate Rehabilitation (Mod Rehab) properties and assistance arrangements to determine their eligibility and feasibility for PBV assistance. This review may include an assessment of property eligibility, applicable HUD guidance, administrative requirements, and opportunities to preserve existing affordable housing resources. The evaluation will also consider potential conversion pathways under HUD programs, including Rental Assistance Demonstration (RAD), as applicable and consistent with federal requirements.

The Housing Authority's Annual Plan aligns with Virginia Housing's strategic priorities by supporting the following key goals for its PBV strategy:

- **New Inventory:** Expand access to affordable housing opportunities throughout the Commonwealth by promoting the development and availability of new housing options.
- **Preservation:** Preserve and maintain the quality, affordability, and long-term sustainability of existing affordable and attainable housing stock.
- **Statewide Targeted Investment:** Support the strategic allocation of resources and implementation of targeted initiatives to address unmet housing needs and expand housing opportunities in underserved communities across the Commonwealth.

Through these efforts, the Housing Choice Voucher program remains committed to advancing housing stability, increasing access to quality affordable housing, and supporting the broader housing needs of the communities it serves.

The agency will continue evaluating PBV initiatives that align with its housing priorities, support efficient program administration, and expand access to affordable housing within its jurisdiction.

Emergency Housing Vouchers

Effective November 1, 2026, approximately 226 Emergency Housing Vouchers (EHVs) were successfully converted into tenant-based vouchers as part of a broader effort to integrate temporary EHV subsidy into the standard Housing Choice Voucher program. This transition allows eligible households, including individuals and families who have experienced homelessness or housing instability, to maintain rental assistance and avoid returning to

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homelessness. Additionally, transitioning EHV participants to the traditional HCV Program supported continuity of assistance, strengthened housing retention efforts, and promote efficient utilization of available voucher resources.

Inspections

Virginia Housing continued to modernize its inspection program through implementation of new inspection procedures, adoption of HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE), and operational changes designed to improve consistency, efficiency, and regulatory compliance.

Transition to NSPIRE Standards

Effective January 1, 2027, Virginia Housing updated its Administrative Plan to replace references to Housing Quality Standards (HQS) with NSPIRE standards throughout the inspection chapter. These revisions align agency inspection policies with HUD's updated inspection framework and support a more standardized approach to evaluating the physical condition of assisted housing units.

Biennial Inspection Implementation

As part of ongoing inspection modernization efforts, Virginia Housing implemented biennial inspections beginning July 1, 2026. This change supports a more risk-based inspection approach while allowing agency resources to be focused on maintaining housing quality and addressing higher-priority inspection needs. Implementing biennial inspections supports Virginia Housing's commitment to streamlining program operations, maximizing available resources, and maintaining safe, decent, and sanitary housing in accordance with HUD's NSPIRE standards. The HCV program will continue conducting required inspections, including complaints and other special inspections, as applicable, to ensure ongoing compliance with federal housing standards.

Please note, HUD permits biennial inspections for the HCV Program under 24 CFR § 982.405, with the caveat that required inspection standards and timelines are maintained.

Inspection Scheduling and Administration

To promote consistency across inspection operations, Virginia Housing revised inspection timeframes to use business days instead of calendar days for most inspection activities. This change applies to initial inspections, biennial inspections, and special inspections. Follow-up inspections that are specifically required within 30 calendar days continue to use calendar-day timeframes consistent with HUD requirements. Virginia Housing will review its policies to enhance the documentation process for approved extensions for failed inspections.

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Self-Certification Procedures

In conjunction with NSPIRE implementation, Virginia Housing formalized self-certification procedures for eligible inspection deficiencies. The agency developed standardized documentation requirements and established eligibility criteria for when self-certification may be used in lieu of a follow-up inspection.

Self-certification is not permitted for:

- Project-Based Voucher units;
- Initial move-in inspections;
- Deficiencies involving 24-hour emergency items;
- Units requiring lead-based paint assessments; or
- Units that fail inspection because inspectors are unable to access an inspectable area.

These procedures provide a consistent process for addressing eligible deficiencies while maintaining compliance with inspection requirements and preserving housing quality standards.

Informal Review and Hearing Procedures

During FY 2027, Virginia Housing is in the process of formalizing and revising its informal review and hearing policies and procedures in compliance with HUD requirements under 24 CFR 982.554 and 24 CFR 982.555. The revised procedures clarify the distinction between informal reviews for applicants and informal hearings for program participants, establish standardized timelines for requesting and scheduling hearings, and reinforce participants' rights to present evidence, review documentation, and receive an impartial determination.

Virginia Housing also enhanced coordination in the informal hearing process with LHAs, PCOs, and Hearing Officers by clarifying roles and responsibilities throughout the grievance process. Improvements include standardized notices, checklists, documentation requirements for proposed termination violations, and decision templates, as well as enhanced pre-hearing case reviews and coordination. The agency also continued to enhance its virtual hearing coordination through Webex, an online platform and strengthened requirements for written decisions and record retention.

In June 2026, Virginia Housing conducted internal training to review the updated procedures, clarify responsibilities, and identify opportunities for additional process improvements. Virginia Housing will continue refining hearing packet standards, strengthening pre-hearing coordination, and providing training and technical assistance to promote consistent

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implementation across LHAs while ensuring applicants and participants receive fair and timely consideration of the grievance process.

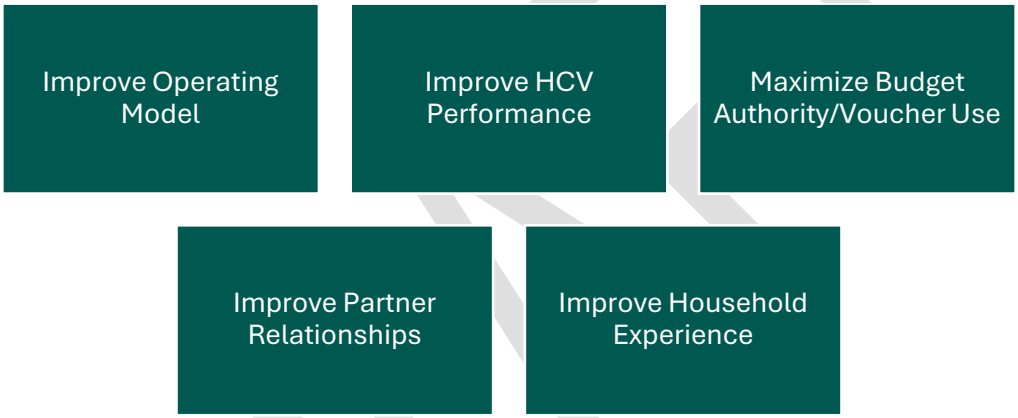
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Attachment 2: Five-Year Plan Progress Updates

Virginia Housing's strategic planning efforts have established five (5) priorities for its HCV Program, shown below. These priorities guide ongoing efforts to strengthen program administration, improve service delivery, and expand access to housing assistance.

Virginia Housing's Five-Year Plan goals align with these priorities by expanding affordable housing opportunities, maintaining safe and affordable housing, strengthening program capacity, and promoting family stability and self-sufficiency. The following progress update highlights actions taken to advance these goals and support the program's strategic priorities.

Virginia Housing's five program priorities:



Goal 1: Increase affordable housing opportunities for low, very low-, and extremely low- income families.

HCV Priorities Addressed: Maximize Budget Authority/Voucher Use; Improve HCV Performance; Improve Household Experience; Improve Partner Relationships

HCV Priority	Objectives	Progress
Maximize Budget Authority/Voucher Use Improve Household Experience	Apply for additional rental vouchers if funding is available, with particular emphasis on special purpose vouchers for families experiencing homelessness, veterans, youth aging out of	In this fiscal year, Virginia Housing applied for 25 vouchers and secured 8 new HUD-VASH vouchers to serve homeless veterans in FY 2027. Virginia Housing updated its statewide Foster Youth to

	foster care, families with special needs (disabled/elderly), and those at greatest risk of homelessness or experiencing homelessness.	Independence (FYI) Memorandum of Understanding with the Virginia Department of Social Services to align with HUD Notice PIH 2026-19. The revised agreement expanded referral eligibility timelines from 90 to 180 days prior to foster care exit and strengthened statewide coordination supporting youth transitioning from foster care to stable housing. Virginia Housing currently administers 25 FYI vouchers and remains eligible to request additional vouchers through HUD's non-competitive allocation process. Virginia Housing also established a Public Housing Partnership Agreement framework for Continuums of Care (CoCs) operating in areas served by Virginia Housing vouchers. The agreement formalizes coordination and communication between Virginia Housing and CoC partners to support housing pathways for individuals and families experiencing homelessness.
Maximize Budget Authority/Voucher Use Improve HCV Performance	Maintain a leasing rate as high as funding and HUD parameters will allow to maximize voucher utilization by low-, very low-, and	Using the Two-Year Tool as of July 6, 2026, Virginia Housing was at 97.2% of allocated budget authority expended. To receive full points, the PHA must have

	extremely low-income families.	98% of allocated budget authority expended.
Improve Household Experience Improve Partner Relationships	Continue to provide voucher assistance to those identified as part of the DOJ Olmstead Settlement Agreement.	Virginia Housing continues to provide voucher assistance to specially targeted households under the DOJ Olmstead Settlement Agreement. There are 127 vouchers allocated for Virginia Housing.
Maximize Budget Authority/Voucher Use Improve Partner Relationships Improve Household Experience	Implement a Project-based Voucher (PBV) program, which will include an additional set aside for special populations.	In FY 2027, Virginia Housing successfully implemented its Project-Based Voucher (PBV) program, executing Housing Assistance Payment (HAP) contracts for 43 PBV units. The PBV program expands housing opportunities for voucher households by increasing access to affordable units in the community, supporting special populations, and advancing efforts to deconcentrate poverty. Virginia Housing will continue to evaluate opportunities to expand the PBV program and make additional units available in future years based on program needs and available resources.

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Goal 2: Ensure an ongoing inventory of decent, safe, and affordable housing that supports strong, viable communities.

HCV Priorities: Improve Household Experience; Improve Partner Relationships; Improve HCV Performance

HCV Priority	Objectives	Progress
Improve Partner Relationships Improve Operating Model Improve HCV Performance	Ensure compliance with Housing Quality Standards and NSPIRE and maintain the highest possible SEMAP score ("high performer").	Virginia Housing's most recent self-assessment SEMAP score was "Standard Performer" for FYE 6/30/26. The program received all SEMAP indicator points for HQS Enforcement and HQS QC inspections.
Improve Operating Model Improve HCV Performance Improve Partner Relationships	Ensure all necessary staff, including those at local housing agencies, are trained on NSPIRE prior to implementation.	NSPIRE standards are planned to be implemented effective January 1, 2027. During FY 2027, Virginia Housing continued preparing for implementation by updating policies and procedures, coordinating with its third-party inspection vendor, and providing training and technical assistance to staff involved in inspection activities. HCV management has attending HUD NSPIRE readiness trainings and implemented suggestions in current rollout processes. Virgina Housing's 3rd party inspection group will host a NSPIRE webinar with training made available to LHAs. Virginia Housing previously implemented carbon monoxide and smoke detector requirements consistent with HOTMA requirements and incorporated necessary NSPIRE-related changes

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		into its Administrative Plan. In July 2025, Virginia Housing fully transitioned inspection responsibilities to a third-party vendor and continued efforts to align inspection operations with forthcoming NSPIRE requirements. Virginia Housing will continue training staff and partners to ensure readiness for full implementation in 2027.
Improve HCV Performance	Maintain and encourage landlord use of a statewide online rental listing service.	Virginia Housing continues to use the website VirginiaHousingSearch.com, which allows property owners to list their available rental units.
Improve Partner Relationships	Increase the number of landlords participating in the Housing Choice Voucher program.	During the program year, Virginia Housing partnered with LHAs and program staff to conduct landlord outreach activities, including participation in a landlord forum hosted in collaboration with the Campbell County LHA. Virginia Housing also continued to provide individualized assistance to landlords to address program questions and property-related concerns. The landlord repair grant program was not utilized during the year, as participating landlords were generally able to complete needed repairs without financial assistance. Virginia Housing plans to continue expanding landlord outreach efforts

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		in partnership with LHAs and PCOs in future years.

Goal 3: Strengthen Virginia Housing's ability to provide affordable housing.

HCV Priorities Addressed: Improve Operating Model; Improve HCV Performance; Improve Partner Relationships; Improve Household Experience

HCV Priority	Objectives	Progress
Improve HCV Performance Improve Partner Relationships	Develop and facilitate training programs on administration of the HCV Program for the local housing agencies.	Virginia Housing continued to expand training efforts by providing a partner training portal, hosting regular virtual and in-person training sessions, serving as a Nan McKay national training center, and maintaining an HCVP Learning Management System (LMS) that provides on-demand access to training resources for LHA staff. The LMS includes program-specific training modules, specialist development opportunities, and mandatory compliance trainings, including annual cybersecurity training required to maintain Enterprise Income Verification (EIV) system certification. During FY 2027, Virginia Housing has offered the following trainings: • *Fair Housing & Reasonable Accommodation (Feb 17-18, August 4-5)* • *HCV Specialist w/ HOTMA (March 16-20, July 6-10)* • *SEMAP (April 7)*

		• *HCV & PH Combo Rent Calculation (May 18-20)* • *NMA HOTMA Update (July 6, August 20)* • *Fundamentals of PBV's Management (June 9-11)* • *Customer Service Specialist (August 17-18)* • *Effective Interviewing for Program Integrity (September 8-10)* Virginia Housing provides monthly Lunch and Learn opportunities for LHAs. Virginia Housing also hosted a two-day HOTMA training conference for LHA Managers and Supervisors onsite in July. Virginia Housing is also continuing to develop training processes for key chapters of the Administrative Plan, to help all LHAs promote consistency and enhance compliance. These resources are designed to improve staff understanding of proper procedures, reinforce documentation requirements, and reduce errors. Most recently, Chapters 3 (Eligibility), 4 (Waiting List), 5 (Briefing and Voucher Issuance), 6 (Assets and Income), 7 (Verifications), 8 (Inspections and Rent Reasonableness), 9 (General Leasing Policies), 10 (Moves with Continued Assistance and Portability), 11 (Reexaminations),

		and 12 (Terminations of Assistance and Tenancy) have received full management approval. A coordinated rollout schedule will be established to align the approved Admin Plan Chapters processes and the forms standardization initiative. In addition, preparation is also underway to support future revisions required to incorporate new HOTMA program changes.
Improve HCV Performance Improve Partner Relationships	Ensure all necessary staff, including those at local housing agencies, are trained on changes brought about by the Housing Opportunity Through Modernization Act of 2016 (HOTMA) prior to implementation.	The deadline for PHA compliance with HOTMA policy changes has been required under HUD issued Notice PIH 2026-15 on May 14, 2026. Virginia Housing has continued preparing for implementation effective January 1, 2027, by updating policies, procedures, and training materials to align with HOTMA requirements. During the program year, Virginia Housing provided HOTMA-focused training opportunities for LHAs and HCV staff. This included a two-day, in-person HOTMA training conducted in July 2026, as well as additional agency-wide training and technical assistance on HOTMA implementation requirements. Virginia Housing also continued incorporating HOTMA updates into its regular training curriculum and communications with LHAs to ensure staff are prepared for full implementation. For example,

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		Virginia Housing offered the following HOTMA-related trainings to LHAs this year: • *HCV Specialist w/ HOTMA (March 16-20, July 6-10)* • *NMA HOTMA Update (July 6, August 20)* Ongoing training and technical assistance will continue as HUD finalizes implementation requirements and timelines.
Improve Operating Model Improve HCV Performance	Update policies and procedures to ensure compliance with HUD regulations.	Virginia Housing's administrative plan has been updated to reflect changes as part of the Emergency Housing Voucher conversion process, NSPIRE, biennial inspections and inspection procedural updates, and Section 102 and 104 HOTMA changes. In addition, Virginia Housing's Process Excellence team completed a comprehensive review of program procedures to improve consistency, streamline operations, and ensure alignment between program policies, procedures, and administrative plan requirements.
Improve Operating Model Improve HCV Performance	Research and implement an operating model that ensures consistency, flexibility and effective operations of the HCV Program.	Virginia Housing continued to evaluate and refine its Housing Choice Voucher (HCV) operating model to promote consistency, flexibility, and effective program administration across its network of 26 Local Housing Authorities (LHAs). During the program year,

		Virginia Housing supported standardized program administration through updated policies and procedures, enhanced training opportunities for LHA staff, and regular communication regarding program requirements and administrative plan updates. Virginia Housing also continued to assess operational practices, staffing structures, and service delivery approaches to identify opportunities for improved efficiency, consistency, and customer service. These efforts will inform future program enhancements and support the long-term effectiveness of HCV program operations.
Improve Partner Relationships Improve Household Experience	Engage in opportunities that improve the experience of households participating in Virginia Housing's HCV Program.	Virginia Housing continued efforts to improve the experience of households participating in the HCV Program through technology enhancements, expanded self-service capabilities, and resident engagement activities. During the program year, Virginia Housing upgraded its Emphasys Elite software platform and continued implementation of online portals designed to improve access to program information and streamline communication with applicants and participants. The Web App is ready for use, allowing prospective applicants to apply for open waiting lists. The Applicant

		Portal has completed testing and is awaiting the transfer of existing waiting list data, while development of the Resident Portal continues as the agency works to resolve data transfer issues. Once implemented, these portals will provide households with greater flexibility to update information and access program services. Additionally, the agency implemented Jira, a centralized request-tracking system designed to improve responsiveness to requests for information and assistance. In this fiscal year, the HCV implemented updated policies and procedures for the Resident Advisory board (RAB). Including but not limited to streamlined application process and policy guide for RAB membership. The agency also advertised recruitment for the RAB board to expand engagement. Virginia Housing will continue to engage residents and seek feedback through its Resident Advisory Board (RAB) to better understand participant needs and identify opportunities to improve service delivery and policy feedback and the overall experience of households participating in the HCV Program.

Goal 4: Promote self-sufficiency and stabilize families.

HCV Priorities Addressed: Improve Partner Relationships; Improve Household Experience

HCV Priorities	Objectives	Progress
Improve Household Experience	Research and explore services to encourage residents to achieve economic self-sufficiency.	Virginia Housing has not yet started on this objective.
Improve Partner Relationships Improve Household Experience	Research and explore a Moving On program to assist formally homeless households move on from Permanent Supportive Housing (PSH) programs.	HCVP Staff continued to be members of the Supportive Housing Solutions Council. Its mission is to: advise Virginia Housing on supportive housing policy, program design, and service delivery; provide feedback on initiatives, including Permanent Supportive Housing (PSH) and other housing assistance models; and help identify industry needs, best practices, and potential barriers to effective housing solutions. In September 2026, Virginia Housing entered into a public housing partnership agreement with CoCs within Virginia Housing's geographic area, to coordinate between the CoCs and Virginia Housing's HCV program. This partnership will improve pathways from homeless programs to stable housing and support community-wide efforts to reduce homelessness.

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Attachment 3: RAB Comments

This section will summarize feedback from the Resident Advisory Board meetings held on Wednesday, December 30, 2026 and Wednesday, January 20, 2027.

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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: 09/30/2027

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

I, Dr. Tamarah Holmes, the Director, Department of Housing and Community Development
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years N/A and/(or) Annual PHA Plan for fiscal year 2028 of the Virginia Housing Development Authority is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including any applicable fair housing goals or strategies to:

Commonwealth of Virginia
Local Jurisdiction Name

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

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

Both the PHA Plan and VH Consolidated Plan (FYs 2026-2027) have as their main goals to expand the supply of affordable housing and address the needs of individuals andfamilies experiencing housing instability and both agencies commit to using their respective agency resources to address these goals, as noted on page 2 of the Consolidated Plan. The Analysis of Impediments to Fair Housing (2023) lists the availability and access to quality affordable housing as an impediment. The PHA planaddresses this impediment in its annual goals by working to ensure anongoing inventory of decent, safe and affordable housing.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

Name of Authorized Official:	Title:
Dr. Tamarah Holmes	Director, Department of Housing and Community Development
Signature:	Date:

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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. 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 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.

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: 09/30/2027**

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 ___ 5-Year and/or ✔ 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 7/1/2027, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g 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 signed certification by the appropriate State or local official (form HUD-50077-SL) that the Plan is consistent with the applicable Consolidated Plan, which includes any applicable fair housing goals or strategies, for the PHA's jurisdiction and a description of the way 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 Resident Advisory Board (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 way 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. Where possible, PHAs should make documents available electronically, for public inspection upon request.
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. The PHA ensured all notices and meetings provided effective communication with persons with disabilities and further provided meaningful language access for persons with Limited English Proficiency (LEP).
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.), the Violence Against Women Act (34 U.S.C. § 12291 et seq.), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs.
7. The PHA will affirmatively further fair housing, in compliance with the Fair Housing Act, 24 CFR § 5.150 et seq., 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering

fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies should be designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies should include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

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 and/or its successor system: the Housing Information Portal (HIP) 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 based on age pursuant to the Age Discrimination Act of 1975.
10. In accordance with the Fair Housing Act, the PHA will not base a determination of eligibility for housing on actual or perceived sexual orientation, or marital status and will not otherwise discriminate because of sex (including sexual orientation).
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' for people with physical disabilities.
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 the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implement the 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 200.302 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 always be available at 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 and, where possible, should be made available for public inspection in an electronic format.
22. The PHA certifies that it is following all applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Virginia Housing Development Authority	VA901
PHA Name	PHA Number/HA Code

☐ Annual PHA Plan for Fiscal Year 20 28

☑ 5-Year PHA Plan for Fiscal Years 20____ - 20____

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director: Tammy Neale		Name Board Chairman: Sarah B. Stedfast	
Signature:	Date:	Signature:	Date:

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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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