Status: Submitted

Streamlined Annual PHA Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 9/30/2027
(High Performer PHAs)		

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

Applicability. The Form HUD-50075-HP is to be completed annually by High Performing PHAs. PHAs that meet the definition of a Standard PHA, Troubled PHA, HCV-Only PHA, Small PHA, or Qualified PHA do not need to submit this form. PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) High-Performer PHA A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public
- housing.
 (2) Small PHA A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
 (3) Housing Choice Voucher (HCV) Only PHA A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
 (4) Standard PHA A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP
- assessments.

 (5) Troubled PHA A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.

 (6) Qualified PHA A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.						
A.1	PHA Inventory (Based on Annual Contril Number of Public Housing (PH) Units Total Combined 749 PHA Plan Submission Type: Annual Public Availability of Information. In adlocation(s) where the proposed PHA Plan, Additionally, the PHA must provide inform from their streamlined submissions. At a m and should make documents available elect each resident council with a copy of their Information.	HA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2026 HA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) [umber of Public Housing (PH) Units 0 Number of Housing Choice Vouchers (HCVs) 749					
	How the public can access this PHA Plan	n: The public may a	access this plan at either its main office at 116	Center Ave E, Dilworth, MN, or at its	website at www.claycohra.com		
	☐ PHA Consortia: (Check box if submitt	ing a Joint PHA Pla	an 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 PH HCV		
				Consortia	III IICV		
В.	Plan Elements						
B.1	Revision of Existing PHA Plan Elements	i.					
B.1	(a) Have the following PHA Plan elements been revised by the PHA since its last Annual PHA Plan submission? Y N DECONCENTRATION AND STREET S						
	Y N ☐ ✓ Choice Neighborhoods Grants. ☐ ✓ Modernization or Development. ☐ ✓ Demolition and/or Disposition. ☐ ✓ Conversion of Public Housing to To	enant Based Assista roject-Based Rental	d to the following in the PHA's applicable Fis nce. Assistance or Project-Based Vouchers under				

10/1	6/25, 2:18 PM HUD-50075-HP-Annual-Plan
	Units with Approved Vacancies for Modernization. Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).
	(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.
В.3	Progress Report.
	Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.
	Please see attached.
B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
	The HRA does not operate any public housing.
B.5	Most Recent Fiscal Year Audit.
	(a) Were there any findings in the most recent FY Audit?
	Y☑ N□
	(b) If yes, please describe:
	There was one incident of a rent reasonableness determination potentially being made after the move-in. This was an administrative error, and the HRA will more thoroughly monitor this topic.
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.
C.2	Certification by State or Local Officials.
0.2	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 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?
	$\nabla \Pi = \Pi $
	(b) If yes, include Challenged Elements.

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 and Annual PHA Plan. 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.

Public reporting burden for this information collection is estimated to average 5.26 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 his 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.

Below are the goals in the Clay County HRA's 2025-2029 Plan and the progress to date:

Goal 1: Improve Organizational Sustainability by stabilizing and increasing resources to provide needed services.

- Objective to decrease damages and evictions and increase revenues in units owned or managed by the Clay County HRA and the Moorhead Public Housing Agency. Progress to date: The HRA has taken significant actions in evicting residents who are failing to meet their lease requirements. Annual inspections are conducted, and damages are declining. Property managers have revamped the unpaid receivables activities. Examples include increasing the use of repayment plans as well as revenue recapture claims through the Minnesota Department of Revenue.
- Objective to continue to increase efficiencies through the management of the Moorhead Public Housing Agencies.

Progress to date: the agencies have streamlined the management of the agency properties, and the HRA will assume most financial record keeping duties by the end of 2025.

- Objective to seek all available resources to assist in meeting the affordable housing demands within the community that are cost-effective and sustainable over the long term as well as within the existing capacity of the agency.

Progress to date: the HRA has secured a \$300,000 HRA Tax Levy for both 2025 and 2026. In addition, the HRA was awarded State Affordable Housing Aid by both Clay County and the City of Moorhead. The HRA will begin operating the Bring It Home Rental Assistance program, a Minnesota-funded rental assistance program, to serve approximately 60 households.

Goal 2: Preserve existing supply of quality housing that is affordable to those earning 80% of AMI or less.

- Objective to preserve naturally occurring affordable housing (multi-family and single family). 10 per year.

Progress to date: The HRA has rehabilitated 8 homes to date and has 4 homes under construction. The HRA worked with the City of Barnesville and Barnesville was awarded a \$1.2 million CDBG grant to assist homeowners and commercial property owners with needed rehabilitation work.

- Objective to maintain and rehabilitate units owned and managed by the Clay County HRA and Moorhead Public Housing Agency. Maintain all 391 units and rehabilitate an average of 20 of these units per year, and obtain an A or B rating on properties inspected under the NSPIRE standard by 2025.

Progress to date: Due to the large number of evictions and other damages to buildings, a number of units have been completely renovated. In addition, there is currently a \$1.4 million renovation under way on a public housing development owned by the Moorhead PHA; a \$400,000 door replacement project is complete at a different public housing development; Moorhead awarded the MPHA \$150,000 for windows and a new roof at the public housing development; and the State of Minnesota awarded an additional \$1.4 million for renovations at the development. 151 units are impacted by these improvements.

All HRA-owned developments that receive a REAC inspection received an A.

Goal 3: Increase supply of quality housing that is affordable to those earning 80% of AMI or less.

- Objective to consider project-basing HCV units as appropriate.

Progress to date: No HCV units have been project-based.

- Objective to increase availability of rental assistance. Average increase of 20 units per year. Fully implement the State Rental Assistance Program (Bring it Home Minnesota). Progress to date: The HRA has been awarded \$1,751,289.00 to operate the Bring It Home Minnesota program over the next two years. It is anticipated that approximately 60 households will be served. In 2025, the HRA has increased its Housing Supports program from an allowable 150 units to 225 units. This results in a total increase of approximately 135 units. The 5-Year goal has been met in year 1.
- Objective to providing Homeownership opportunities for low-income people. Maintain Housing Choice Voucher Homeownership units and explore first-time homeowner opportunities.

Progress to date: The HRA has maintained its HCV Homeownership program and has had participants purchase homes in 2025.

Goal 4: Combine with Moorhead Public Housing Agency by 2030.

- Objective to align fiscal years by 2026.

Progress to date: Waiting for HUD to respond to our request.

- Objective to transfer ownership of Moorhead Affordable Housing to the Clay County Affordable Housing LLC by 2027.

Progress to date: N/A at this time.

- Objective to transfer the Maple Court Townhomes to the Clay County HRA by 2028.

Progress to date: N/A at this time.

- Objective to obtain necessary approvals for combination of agencies by 2029.

Progress to date: N/A at this time.