

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

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

A.	PHA Information.																																
A.1	<div> <div> PHA Name: <u>Corpus Christi Housing Authority</u> PHA Code: <u>TX008</u> </div> <div> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>2025</u> </div> <div> The Five-Year Period of the Plan (i.e. 2019-2023): <u>2025-2029</u> </div> <div> PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission </div> </div> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>Availability of Information: A 45-Day Public Comment Period for the proposed 2025 PHA Annual Plan and the 2025-2029 Five-year Plan will commence on Friday, April 18, 2025, and concluded on Monday, June 2, 2025. A Public Hearing to invite additional public comments on the plan (s) will be held on June 25, 2025, at 12:30 pm. at CCHA Board room located 3701 Ayers St, Corpus Christ, TX 78415.</p> <p>Copies of the proposed 2025 Annual Plan and 2025-2029 Five Year Plan are available on the CCHA website, https://hacc.org and available for review at the Corpus Christi Housing Authority located at 3701 Ayers St, Corpus Christ, TX 78415.</p> <div> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) </div> <table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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B.1	<p>Mission. State the PHA’s mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA’s jurisdiction for the next five years.</p> <p>The Corpus Christi Housing Authority is committed to building and maintaining affordable housing for low to mixed income residents of our community. This will be done fairly and for all qualified individuals and families without discrimination. In addition, we will promote safe neighborhoods by partnering with individuals and organizations to provide housing, employment opportunities, and educational benefits for eligible individuals to improve their quality of life.</p>
B.2	<p>Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.</p> <p>Goal 1: Expand housing supply and choices for low-moderate income families</p> <ul style="list-style-type: none"> • CCHA will work to increase the quantity and quality of housing by seeking additional vouchers through HCVP and other special programs that may be available. • Explore ways to transition families from subsidized housing to other affordable housing opportunities. • Continue to review options for expanding the Authority’s portfolio of a diverse range of housing options. <p>Goal 2: Preserve existing assets and determine ways to ensure long-term sustainability of CCHA</p> <ul style="list-style-type: none"> • Explore investment opportunities to create additional revenue streams to meet CCHA’s current and future operational needs. • CCHA will apply for a waiver to receive an exception of the rent adjustments by OCAF as described in Notice PIH 2025-03 to sustain the BBG RAD converted properties and allow for potential future renovations or enhancements. <p>Goal 3: Improve the quality of assisted housing</p> <ul style="list-style-type: none"> • Maintain voucher management excellence by continuing to score as a “High Performing PHA” on our SEMAP report. • Improve resident engagement and program sustainability across all programs by exploring technological options to assist with accuracy and ease of use for both employees and customers. <p>Goal 4: Foster exceptional customer service and enhance service delivery through technology</p> <ul style="list-style-type: none"> • Redesign CCHA’s website to streamline information and improve the user experience for residents and employees. • Review our existing communication plan and determine ways to enhance the communications approach to broaden customer and landlord engagement and increase awareness of CCHA and our community partner’s programs. • Analyze, research, integrate, and implement new technology and software applications to improve business process efficiency, to include Artificial Intelligence (AI) applications. <p>Goal 5: Promote and Resident Self-Sufficiency and a better quality of life</p> <ul style="list-style-type: none"> • Explore ways to expand community partnerships focused on workforce development, wellness, safety and education. • Promote and expand participation in the STAR program, a five-week training program designed to educate clients on how to be a good renter and teach financial literacy. <p>Goal 6: Attract, develop, support, and retain a talented and diverse workforce</p> <ul style="list-style-type: none"> • Design and implement a strategic recruitment plan to proactively attract top talent from diverse backgrounds. • Establish a structured onboarding program for new hires and provide targeted training for new supervisors to ensure effective integration and leadership development. • Evaluate salaries, benefits, and workplace culture to ensure competitiveness and employee satisfaction. • Develop and execute a comprehensive succession and continuity plan to build internal capacity, strengthen institutional knowledge, and support long-term career growth.

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.

1. Acquire or Build Units or Developments: The Corpus Christi Housing Authority (CCHA) continues to review options for expanding the Authority's portfolio of affordable housing units. In 2024, the Board approved two innovative solutions to create new housing opportunities in the Corpus Christi area. The Workforce Housing Opportunities (W.H.O.) Program and the Community Land Enhancement and Redevelopment (CLEAR) Program.

Workforce Housing Opportunities (W.H.O.) Program

CCHA created a new solution for much-needed rental options for low-moderate income families through the Workforce Housing Opportunities (W.H.O.) Program. Many local families are paying more than 30% of their income on rent, making them "rent burdened" and limiting their ability to afford other necessities or save. The W.H.O. Program addresses this by partnering with market-rate rental properties to create mixed-income developments. These properties offer reduced rent for qualifying individuals and families earning 80% or less than the Average Median Family Income (AMFI).

Community Land Enhancement and Redevelopment (CLEAR) Program

The Corpus Christi Housing Authority recognizes the importance of providing innovative solutions to challenges faced by communities. To address unsanitary or unsafe housing that adversely impacts neighborhoods, the CLEAR Program seeks to transform distressed properties into productive neighborhood assets, promoting community redevelopment and revitalization. CCHA will utilize funds from the Workforce Housing Opportunities Program (WHO) to operate the CLEAR program to acquire distressed properties, abate or demolish the properties and make the lot ready to build a new home, sell the land through a transparent and competitive process, and require the purchaser of the land to rebuild a new home within one year of acquisition to help revitalize neighborhoods.

Thanksgiving Homes

- CCHA has implemented an Affordable Infill Housing demonstration program to develop new affordable rental homes for the community, promote the development of existing neighborhoods, promote home-ownership opportunities, and meet the need for more affordable single-family housing. Through Thanksgiving Homes, families can rent homes through the HCV program or qualify to purchase a Thanksgiving home.
- Thanksgiving Homes provide opportunities for both families and small builders to prosper. CCHA has built 150 new homes for purchase and/or rent and currently has several vacant lots with plans to build 40-50 new homes in this next year. Additionally, CCHA has partnered with Habitat for Humanity to share our approach and resources to further enhance their ability to build homes for families. These important initiatives further enhance our mission to bring affordable housing opportunities to all parts of the city.

2. Continue to Maintain a High Level of Customer Satisfaction:

- CCHA continues to work on the best methods to connect with residents in ways they prefer to get information (text/mail) and maximize the use of technology to accomplish this. CCHA sends out resident survey texts through Notifii and uses feedback to identify areas of strengths and areas of improvement. Additionally, future Notifii support will help with CCHA staff communication and critical, urgent situations such as hurricanes.
- CCHA has utilized RentCafe to provide online certification for all HCV clients. CCHA has also created a more streamlined process for applying for assistance, creating a universal application to apply to both Project-based and Tenant-based waiting lists, all from one online portal. CCHA has found that the use of electronic signature software makes the completion and execution of required program forms easier for both clients and caseworkers.

3. Improve the Quality of Assisted Housing and Continue to Renovate and Modernize Units:

- One of Corpus Christi Housing Authority's (CCHA) goals is to ensure seamless interaction between residents and CCHA. Therefore, CCHA will utilize HCV administrative fee unrestricted reserves and provide a grant to Blue Bonnet Garden (BBG) RAD-converted properties to provide Wi-Fi access to BBG project-based voucher (PBV) residents. This enhancement will enable BBG residents to communicate more effectively with CCHA to obtain, secure, and maintain their housing. Additionally, access to Wi-Fi will allow residents to search for employment, apply for and attend school, and advance personally and professionally to achieve greater self-sufficiency.
- La Armada II electrical upgrade was completed at a cost of \$1,243,400.00 to prepare for installation of electrical infrastructure for HVAC for 400 units.
- CCHA modernized and renovated the kitchens at Sea Breeze Senior Apartments. This has improved the quality of the apartments for residents at Sea Breeze, so they now enjoy a modern, more efficient kitchen.

4. Expand Choices and Opportunities for Residents to Improve their Quality of Life, Achieve Self-sufficiency, and Reach Their Full Potential.

- CCHA has a local preference system to provide vouchers to applicants with the greatest need. Additionally, points are provided through the local preference system to encourage people to work or pursue activities to improve personally and professionally. CCHA offers 5 points for working families. CCHA also has a STAR Program, a five-week training program designed to educate clients on how to be a good renter and teach financial literacy. Graduates of the STAR program receive 20 points, improving their chances of being selected from the HCV wait lists.
- In October 2023, CCHA created a Shopper website portal, which allows project-based eligible applicants to refer to the Shopper website and select from all available units for which they qualify. The interactive website has significantly enhanced the housing process by providing greater choice and satisfaction in choosing a home that best accommodates the family's unique needs and lifestyle.

5. Increase Owner Outreach and Affordable Housing Choices for Low-Income Families:

- CCHA has a practice of maintaining an open HCV waitlist with a preference system. We currently have over 35,000 applicants on the project-based and tenant-based voucher wait lists. In the past five years, the percentage rate of people applying for affordable housing has increased by 365%; however, the federal funds for the Housing Choice Voucher program have only increased by approximately 2%, not keeping up with the inflation rate of 5-10 %. CCHA's HUD-allocated baseline is 3,390, and the HUD funds we receive allow us to serve 3,340 households monthly. In summary, these issues combined have resulted in an ever-expanding waiting list and a reduction in the number of families we can serve, as the funding levels are not keeping up with the rising rental rates and inflation.
- Considering the limitations in federal funds to support the HCV program, CCHA has pursued and will continue to pursue additional funding sources to provide rental assistance opportunities to families. In 2025, CCHA received a \$1,160,454 grant from the City of Corpus Christi for tenant-based vouchers for clients that are at risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking. These funds will provide rental assistance to 50 vulnerable households each month. CCHA plans to develop a step-up local preference to ensure that eligible households that receive a short-term city rental voucher, have an opportunity for a long-term voucher option if they meet certain requirements and still have a need for affordable housing.
- To increase housing opportunities, CCHA continues to conduct monthly landlord orientations, providing valuable information and relevant landlord material about the Housing Choice Voucher Program that may combat perceived barriers to landlord participation.

B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>CCHA has adopted multiple policies to assist residents experiencing these situations:</p> <ul style="list-style-type: none"> • CCHA assists VAWA in its point preferences by housing those in most need of housing. • CCHA continues to work closely with our community partners at the Purple Door and the Women's Shelter of the Coastal Bend and the Corpus Christ Police Department to ensure services are available to victims of domestic violence. • Trains new staff on best practices to interact with victims of domestic violence.
C.	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>CCHA defines a significant amendment or modification to the 5-year plan as a major change or addition from any activity, proposed activity, policy or procedure that would have an impact on the services or programs that are provided to the residents and outlined in our Administration Plan.</p>
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> X</p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> X</p> <p>(b) If yes, include Challenged Elements.</p>

D.	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>
D.1	<p>Fair Housing Goals:</p> <p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <ul style="list-style-type: none"> • CCHA continues to educate prospective landlords in the HCV program regarding the benefits of participating in our voucher program. The HCV department employs a dedicated Landlord Liaison to enroll landlords of properties in census tracts with limited affordable housing to provide our clients with more and better options. HCV utilizes the U.S. Census report to determine areas in our jurisdiction that have little affordable housing and low minority and socioeconomic status and focuses on appealing to landlords in those areas. • CCHA is increasing the number of affordable units throughout the city through the Workforce Housing Opportunities (W.H.O.) initiative. This initiative will help to expand opportunities for people who are struggling to pay rising rental rates. The W.H.O. program will provide broad access to quality homes throughout Corpus Christi, TX – expanding housing opportunities in areas with better schools and job opportunities. • Thanksgiving Homes provide opportunities for both families and small builders to prosper. CCHA has built 150 new homes for purchase and/or rent thought Corpus Christi. There are several vacant lots, with plans to build 40-50 new homes in the next year. Additionally, CCHA has partnered with Habitat for Humanity to share our approach and resources to further advance their ability to build homes for families. These important initiatives further enhance our mission to bring affordable housing opportunities to all areas of the city. • CCHA provides initial and ongoing training on Fair Housing topics to CCHA employees. Hence, they are well-informed and can pass on their knowledge to assist residents in securing and maintaining a quality home.

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

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

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

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

B. Plan Elements.

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

C. Other Document and/or Certification Requirements.

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

C.2 Resident Advisory Board (RAB) comments.

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

C.3 Certification by State or Local Officials.

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

C.4 Required Submission for HUD FO Review.

Challenged Elements.

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

D. Affirmatively Furthering Fair Housing.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

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

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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