CORPUS CHRISTI HOUSING AUTHORITY



Public Notice Inviting Public Comment on

Corpus Christi Housing Authority's (CCHA)

Proposed 2025 CCHA Annual Plan and 2025-2029 Five-Year Plan

The Corpus Christi Housing Authority (CCHA) is announcing a public comment period for the proposed CCHA's 2025 PHA Annual Plan and the 2025-2029 Five-Year Plan.

CCHA will receive written comments regarding the proposed plan(s) during a 45-day public comment period that will commence on Friday, April 18, 2025, and conclude on Monday, June 2, 2025.

All written comments are to be emailed to info@hacc.org or mailed to the following address:

Corpus Christi Housing Authority 3701 Ayers St Corpus Christ, TX 78415

Copies of the proposed 2025 Annual Plan and 2025-2029 Five-Year Plan are available on the CCHA website at https://hacc.org and available for review at the Corpus Christi Housing Authority office located at 3701 Ayers St, Corpus Christ, TX 78415.

A Public Hearing to invite additional public comments on the proposed plan (s) will be held on June 25, 2025, at 12:30 p.m.in the CCHA Board room, located at 3701 Ayers St, Corpus Christ, TX 78415.





Streamlined Annual PHA Plan (HCV Only PHAs) U.S. Department of Housing and Urban Development Office of Public and Indian Housing U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 03/31/2024

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

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) *High-Performer PHA* A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on <u>both</u> the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) Small PHA A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) Housing Choice Voucher (HCV) Only PHA A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) Standard PHA A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) Troubled PHA A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) Qualified PHA A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.				
A.1	PHA Name:Corpus Christi Housing Authority PHA Code:TX008 PHA Plan for Fiscal Year Beginning: (MM/YYYY):10/2025 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) HCV - 3390 PHA Plan Submission Type: X Annual Submission				
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program
	Lead HA:				
В.	Plan Elements.				

Revision of Existing PHA Plan Elements. **B.1** a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission? ☐ X Statement of Housing Needs and Strategy for Addressing Housing Needs. Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. Financial Resources. ☐ X Rent Determination. X Operation and Management. X Informal Review and Hearing Informal Review and Hearing Procedures. X Homeownership Programs. X Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements. X Substantial Deviation. X Significant Amendment/Modification. (b) If the PHA answered yes for any element, describe the revisions for each element(s): **Revision of Existing PHA Plan Elements. Policy Revision** Selection from the Wait List: 4.III.C The Corpus Christi Housing Authority (CCHA) has a local preference system for selecting from the PBV and TBV waiting

The Corpus Christi Housing Authority (CCHA) has a local preference system for selecting from the PBV and TBV waiting lists. These preferences are intended to award 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.

In 2024, CCHA updated the local preferences and added that STAR program graduates will receive 20 points. The STAR Program is a five-week training program designed to educate clients on how to be a good renters and teach financial literacy.

The following provides a description of all local preferences for CCHA to include the STAR program preference.

DISABLED – (5 Points)

This preference is offered to applicants with a Head/Spouse/Co-head who are disabled as defined by HUD definition.

ELDERLY – (5 Points)

This preference is offered to applicants with a Head/Spouse/Co-Head who are 62 years of age or older.

HOMELESS – (5 POINTS)

This preference is offered to applicants who lack stable, safe, and adequate housing.

INVOLUNTARY DISPLACEMENT – (30 Points)

This preference is offered to families that are displaced due to Natural Disaster or Government Action.

MAINSTREAM – (35 points)

Applicants must have a household member who is a non-elderly person (18-61 years of age) with disabilities and who is -

- (1)Transitioning out of institutional or other segregated setting,
- (2) at serious risk of institutionalization,
- (3) Homeless,
- (4) at risk of becoming homeless

PARTNERING AGENCY REFERRAL – (35 points)

This preference will be offered to individuals and families who:

- Have been referred to the CCHA by a partnering agency. Examples of partnering agencies include but are not limited to Salvation Army, Purple Door, Charlie's Place (or another similar program).
- Submit certification by the partnering agency that the applicant has been actively engaged in partner's program for 30 or more consecutive days or is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.
- Submit commitment for continuing care (case management) from the partnering agency for not less than 6 months following the new admission date (including AA Meeting, DA Meeting, Anger Management)

RESIDENCY – (50 Points)

An applicant shall qualify for the residency local preference if the applicant lives, works, or has been hired to work or is attending school within the Corpus Christ Housing Authority jurisdiction. Applicants who reside in the City of Corpus Christi receive preference over applicants who reside outside of the City of Corpus Christi.

STAR PROGRAM GRADUATES - (20 Points)

Applicants that complete the 6-week financial education STAR Program will be eligible for this preference. Applicants must attend 5 of the 6 sessions and pass the test at the end to be considered.

VETERANS – (5 Points)

This preference is offered to Veteran families. CCHA defines a "veteran" as a Head of Household that was honorably or generally discharged or who is currently on active duty with the following branches of service: Army, Navy, Air Force, Marines, Coast Guard and the National Guard (if deployed during war). This definition also includes the spouse of a veteran who is currently on active duty, or the widow of a veteran who was killed in action.

WAITING LIST TIME ADJUSTMENT – (5 Points)

CCHA will give preference to applicants of 5 points each year they are on the waiting list. System automatically verified against application date.

WORKING FAMILIES – (5 Points)

This preference is offered to all working families. To qualify for this preference the head, co-head, or spouse must be working at least 30 hours per week at the State's minimum wage, or more, for the period of twelve consecutive months prior to admission, at the time of eligibility determination. To qualify for the preference:

(1). Head, co-head, or Sole Member must be working at least 30 hours per week at the State's minimum wage. Verification furnished by employment verification.

NEGATIVE PREFERENCE (Negative 35 Points)

This preference will be applied to an applicant family that is reapplying to an open wait list after their previous term had expired due to refusing a housing unit(s) that was available and presented to them from the Authority.

Financial Resources:

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, and other populations where providing assistance would prevent the family from becoming unhoused. The grant also includes \$116,045.00 in administrative fees to manage the program and complete all eligibility requirements to administer the program.

B.2 New Activities. – Not Applicable

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. <u>Acquire or Build Units or Developments:</u> 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	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 X				
	(b) If yes, please describe:				
	·				
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 X				
	(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.
	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?
	$egin{array}{cccccccccccccccccccccccccccccccccccc$
	If yes, include Challenged Elements.

D. Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing (AFFH).

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goals:

Describe fair housing strategies and actions to achieve the goal

- 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-HCV Annual PHA Plan for HCV-Only PHAs

A.

B.

PHA	A 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 Availability of Information, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.
	PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table. (24 CFR §943.128(a))
Pla	n 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. The statement of housing needs shall be 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. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housin needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).
	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(1)(ii)) 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(1)(iii)).
	☐ Substantial Deviation. PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. (24 CFR §903.7(r)(2)(i))
	☐ Significant Amendment/Modification . PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan.
	If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

- B.2 New Activities. This section refers to new capital activities which is not applicable for HCV-Only PHAs.
- **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(r)(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 §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).
 - 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.

D. Affirmatively Furthering Fair Housing (AFFH).

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 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 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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

5-Year PHA Plan (for All PHAs)

U.S. Department of Housing and Urban Development Office of Public and Indian Housing

OMB No. 2577-0226 Expires: 03/31/2024

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

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

Α.	PHA Information.					
A.1	PHA Name:Corpus Christi Housing Authority					
	PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)					
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units i	n Each Program HCV
	Lead PHA:					
В.	Plan Elements. Red	quired for all P	HAs completing this form.			

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.

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.

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.

Goal 1: Expand housing supply and choices for low-moderate income families

- 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.

Goal 2: Preserve existing assets and determine ways to ensure long-term sustainability of CCHA

- 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.

Goal 3: Improve the quality of assisted housing

- 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.

Goal 4: Foster exceptional customer service and enhance service delivery through technology

- 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.

Goal 5: Promote and Resident Self-Sufficiency and a better quality of life

- 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.

Goal 6: Attract, develop, support, and retain a talented and diverse workforce

- 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.

Progress Report.

B.3

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

1. <u>Acquire or Build Units or Developments:</u> 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 homeownership 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. <u>Expand Choices and Opportunities for Residents to Improve their Quality of Life, Achieve Self-sufficiency, and Reach Their Full Potential.</u>

- 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	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.			
	 CCHA has adopted multiple policies to assist residents experiencing these situations: 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.	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.			
	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.			
C.2	Resident Advisory Board (RAB) Comments.			
	(a) Did the RAB(s) have comments to the 5-Year PHA Plan?			
	$\begin{picture}(10,10) \put(0,0){\line(1,0){10}} \put(0,$			
	(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.			
C.3	Certification by State or Local Officials.			
	Form HUD-50077-SL, 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.			
	(a) Did the public challenge any elements of the Plan?			
	Y N □ X			
	(b) If yes, include Challenged Elements.			

D.

Affirmatively Furthering Fair Housing (AFFH).

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

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

D.1 | Fair Housing Goals:

Describe fair housing strategies and actions to achieve the goal

- 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.