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-Performers 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 both 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.

<table>
<thead>
<tr>
<th>PHA Name</th>
<th>PHA Code</th>
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<tbody>
<tr>
<td>Idaho Housing and Finance Association</td>
<td>ID901</td>
</tr>
</tbody>
</table>

**PHA Plan for Fiscal Year Beginning:** (MM/YYYY): **07/2023**

**PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above):** **4054**

**Number of Housing Choice Vouchers (HCVs):** **4054**

**Availability of Information.** In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.

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

<table>
<thead>
<tr>
<th>Participating PHAs</th>
<th>PHA Code</th>
<th>Program(s) in the Consortia</th>
<th>Program(s) not in the Consortia</th>
<th>No. of Units in Each Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead HA:</td>
<td></td>
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</table>
### B. Plan Elements.

#### B.1 Revision of Existing PHA Plan Elements.

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

<table>
<thead>
<tr>
<th>Element</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Financial Resources.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Rent Determination.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Operation and Management.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Informal Review and Hearing Procedures.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Homeownership Programs.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Substantial Deviation.</td>
<td>☒</td>
<td></td>
</tr>
<tr>
<td>Significant Amendment/Modification.</td>
<td>☒</td>
<td></td>
</tr>
</tbody>
</table>

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

IHFA has defined Substantial Deviations and Significant Amendments or Modifications as discretionary changes in the plans or policies of IHFA that fundamentally change the mission, goals, objectives, or plans of the Association and would require formal approval of the Board of Commissioners. Minor revisions or clarifications to existing policies or procedures, and/or minor discretionary administrative amendments consistent with the Association’s stated overall mission and basic objectives will not be considered substantial deviations or significant amendments to the PHA Plan.

#### 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.

#### 2023 IHFA Goals & Objectives: (Progress)

1. **Expand the rental voucher program throughout the state.**
   - IHFA received 31 Fair Share Vouchers in 2022 bringing its total vouchers to 4054; and
   - IHFA periodically reviews housing needs for targeted groups and special programs as deemed necessary to meet the housing needs in the jurisdictions served.

2. **Improve quality of assisted housing.**
   - IHFA requested and was granted a HUD waiver to skip SEMAP scoring in 2022. However, IHFA will continue to strive for High Performer designation for SEMAP. Scoring for SEMAP will resume in 2023; and
   - IHFA will strive to hold Landlord workshops during the coming fiscal year provided the CDC, National & State guidelines allows this to be done safely.

3. **Increase/maintain high quality customer satisfaction.**
   - IHFA has continued to provide excellent customer service to its HCV participants, landlords, and applicants;
   - Processes have been maintained to ensure consistent and correct calculations throughout the four branch offices;
   - IHFA has continued to promote LEP and provide key forms, documents, pamphlets and videos in Spanish. IHFA also utilizes bi-lingual staff for interpreting when needed;
   - IHFA has continued to use a translation service that is free for applicants and participants;
   - IHFA periodically reviews and updates all information provided to applicants, participants and landlords;
   - As a means to recruit new Landlords, IHFA continued to provide Landlord Incentive payments for Mainstream and EHV in 2022 for new HAP contracts; and
   - IHFA has secured additional funding to pay Landlord incentives for all voucher programs in 2023.

4. **Increase assisted and affordable housing choices.**
   - IHFA has continued to provide voucher mobility counseling and portability information to all interested participants;
   - IHFA has continued to offer the Housing Choice Voucher Homeownership Voucher program to HCV participants;
   - IHFA previously set almost all Payment Standards at 90 to 120% of FMR in order to provide participants greater rental options; and
   - IHFA received a HUD waiver to set all Payment Standards up to 120% of FMR in 2022. Additionally, IHFA requested to extend the waiver for 2023 and HUD approved the request. A higher Payment Standard is beneficial to lease up success rates and provides greater housing opportunities for HCV participants.

5. **Terminated the ACC after Disposition of Public Housing units.**
   - IHFA and HUD finalized the termination of the ACC for its public housing program in 2022.

6. **Promote self-sufficiency and asset development for families and individuals.**
   - IHFA is investigating the possibility of developing an FSS like program to offer to Multifamily project-based subsidized tenants in Idaho.

7. **IHFA has continued to administer the FSS program, Homeless Prevention, and HUD Housing Counseling programs in all four branch office locations.**

8. **Ensure Equal Opportunity in Housing for all Americans.**
   - IHFA has continued its affirmative measures to ensure equal access to assisted housing by reviewing policies and procedures to ensure equality and continued outreach to community agencies that serve diverse low-income populations;
   - IHFA has and continues to provide participants with fair housing information and education as part of the briefing process. Additionally, IHFA refers participants as well as applicants to fair housing resources when/as necessary; and
   - IHFA provides periodical Fair Housing Training programs.

9. **Conduct a feasibility analysis for identifying opportunities with a potential for allocating Project-Based Vouchers.**
   - IHFA has potentially identified a PBV project in Twin Falls and will initiate steps to move forward this potential project in 2023.
   - IHFA continues to assess opportunities to develop additional PBV projects.

### B.4 Capital Improvements. – **Not Applicable**
### B.5 Most Recent Fiscal Year Audit.

(a) Were there any findings in the most recent FY Audit?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>N</th>
<th>N/A</th>
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(b) If yes, please describe:

### C. Other Document and/or Certification Requirements.

#### C.1 Resident Advisory Board (RAB) Comments. *See Attachment B for RAB information, comments, responses*

(a) Did the RAB(s) have comments to the PHA Plan?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
<th>N</th>
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*See Attachment B – Waiting for Comments, if any*

(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. *Attached*

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. *Attached*

### 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?

<table>
<thead>
<tr>
<th></th>
<th>Y</th>
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</table>

*See Attachment B – Waiting for Challenged Elements, if any*

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.

<table>
<thead>
<tr>
<th>Fair Housing Goal: N/A</th>
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Describe fair housing strategies and actions to achieve the goal

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