

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: Idaho Housing and Finance Association</div><div>PHA Code: ID901</div><div>PHA Plan for Fiscal Year Beginning: (MM/YYYY): 07/2025</div><div>The Five-Year Period of the Plan (i.e. 2019-2023): 2025-2029</div><div>PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</div><div>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.</div><div><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</div><table><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><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></table></div>	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.	Plan Elements. Required for <u>all</u> PHAs completing this form.
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>IHFA’s Mission Statement: <i>Idaho Housing and Finance Association improves lives and strengthens Idaho communities by expanding housing opportunities, building self-sufficiency, and fostering economic development.</i></p> <p><i>IHFA’s Statewide Housing Priorities:</i></p> <ul style="list-style-type: none"> • <i>Increase the supply of affordable rental housing in urban and rural communities;</i> • <i>Reduce homelessness for Idaho’s youth, veterans and chronically homeless;</i> • <i>Prevent homelessness through collaboration with the state’s CoCs and access points;</i> • <i>Expand homeownership by providing reasonable education and financial support;</i> • <i>Financially and organizationally support community and local government investment in housing opportunities that are affordable;</i>

<p>B.2</p>	<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> <ol style="list-style-type: none"> 1. <i>Expand the Housing Choice Voucher program throughout the state.</i> <ul style="list-style-type: none"> • <i>Apply for additional rental vouchers when HUD makes them available;</i> • <i>Monitor and adjust preferences, as necessary, to meet the housing needs of very low income, special needs, and targeted populations.</i> 2. <i>Increase assisted and affordable housing choices.</i> <ul style="list-style-type: none"> • <i>Continue providing voucher mobility counseling, including portability information;</i> • <i>Continue outreach efforts to rural areas within the state as well as to new potential landlords;</i> • <i>Continue to offer the Section 8 Homeownership Voucher program;</i> • <i>Identify and establish community partnerships to collaborate on housing opportunities for targeted and vulnerable populations within IHFA's jurisdiction;</i> • <i>Finish development and implementation of the Rent Education program, which is an in-depth tenant rental skills course;</i> • <i>Expand IHFA's Project-Based Voucher program, as warranted, to increase housing options for low to very-low income households, especially in rural areas, and to assist targeted populations, including hard to house populations. Project-Based Vouchers will not exceed 20% of the budget authority and will be located within IHFA's jurisdiction.</i> 3. <i>Improve quality of assisted housing.</i> <ul style="list-style-type: none"> • <i>Maintain High Performer designation on the yearly SEMAP score;</i> • <i>Continue to conduct internal audits using peer, supervisor and main office audit procedures.</i> • <i>Work toward paperless files and continue to assist applicants and participants with the online application and recertification processes, as well as provide assistance to those who may need an alternative accommodation.</i> 4. <i>Increase/maintain high quality customer satisfaction.</i> <ul style="list-style-type: none"> • <i>Continue to provide participants, applicants, and landlords with informational brochures, which are updated as needed to provide accurate and current information;</i> • <i>Continue holding Landlord workshops and office hours with our Landlord Liaison, which provide program and industry information to landlords;</i> • <i>Continue to promote the LEP program by continuing to provide key forms, videos, and pamphlets in Spanish;</i> • <i>Continue to use and promote free translation services for applicants, participants and potential clients as needed;</i> • <i>Provide updated information to participants and landlords including comprehensive, professional, and uniform participant/landlord videos and briefing packets;</i> • <i>Continue to assist with the use of our participant portal Rent Café, which allows applicants and participants to view the progress of their application and the status of any participation requirements.</i> 5. <i>Promote self-sufficiency and asset development of families and individuals.</i> <ul style="list-style-type: none"> • <i>Maintain/Expand our current FSS program, which promotes self-sufficiency and increases homeownership opportunities for HCV participants;</i> • <i>Coordinate with local service providers to improve participant's opportunities for employment, education, and homeownership;</i> • <i>Continue with and expand the Housing Counseling program in all four branch offices by administering a Homeless Prevention Program and providing rental, pre-purchase, and post-purchase counseling;</i> 6. <i>Ensure Equal Opportunity in Housing for all Americans.</i> <ul style="list-style-type: none"> • <i>Continue affirmative measures to ensure equal access to assisted housing;</i> • <i>Continue to provide participants with fair housing education and information, including VAWA, as part of the briefing process, and refer participants to fair housing resources upon request or as necessary;</i> • <i>Continue staff training and updates in Fair Housing Laws and Best Practices.</i> 7. <i>Conduct a feasibility analysis for identifying opportunities with a potential for allocating Project-Based Vouchers.</i> <ul style="list-style-type: none"> • <i>Finish the PBV project in Twin Falls, awarded by IHFA in 2023, which is currently under construction, and expected to be completed mid-2025. This project will add 15 PBV units in a larger development consisting of 72 total units.</i> • <i>Continue to assess opportunities to develop additional PBV projects and possible discussion with another PHA who is considering a RAD conversion to explore the possibility of utilizing PBVs following that process.</i> 8. <i>Continue using the Nan McKay Housing Choice Voucher Administrative Plan template and update as necessary.</i>
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<p>B.3</p>	<p>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.</p> <ol style="list-style-type: none"> 1. <i>Expand the Housing Choice Voucher Program throughout the state.</i> <ul style="list-style-type: none"> • <i>IHFA received 17 new FYI vouchers effective February 1, 2025, to bring the total vouchers to 4091. This number does include 114 EHV, some of which have been exited and are no longer able to be re-issued.</i> • <i>IHFA periodically reviews housing needs for targeted groups and special programs as deemed necessary to meet the housing needs in the jurisdictions served.</i> 2. <i>Increase assisted and affordable housing choices.</i> <ul style="list-style-type: none"> • <i>IHFA has continued to provide voucher mobility counseling and portability information to all interested participants.</i> • <i>IHFA has continued to offer the Housing Choice Voucher Homeownership Voucher program to HCV participants.</i> • <i>IHFA will continue to hold Landlord workshops regularly during the coming fiscal year.</i> • <i>IHFA's Landlord Liaison has continued to develop informational trainings and materials to assist landlords with the new and changing regulations of the HCV program.</i> 3. <i>Improve quality of assisted housing.</i> <ul style="list-style-type: none"> • <i>IHFA continued to maintain its High Performer designation on the SEMAP scoring in 2024, and will strive to maintain this again in 2025.</i> • <i>IHFA has processes in place to ensure consistent and correct calculations throughout the four branch offices.</i> • <i>IHFA will continue to conduct internal audits using peer, supervisor and main office audit methods to ensure consistency and adherence to policies and regulations.</i> 4. <i>Increase/maintain high quality customer satisfaction.</i> <ul style="list-style-type: none"> • <i>IHFA has continued to provide excellent customer service to its HCV participants, landlords, and applicants.</i> • <i>IHFA has continued to promote LEP and provide key forms, documents, pamphlets and videos in Spanish, as well as utilizing bi-lingual staff for interpretation when needed.</i> • <i>IHFA has continued to use a translation service that is free for applicants and participants for multiple languages when necessary or requested.</i> • <i>IHFA has continued to review and update all information provided to applicants, participants and landlords as needed.</i> 5. <i>Promote self-sufficiency, barrier reduction, and asset development for families and individuals.</i> <ul style="list-style-type: none"> • <i>IHFA has continued to maintain and further promote its Family Self-Sufficiency (FSS) program to provide potential self-sufficiency, homeownership opportunities, and barrier reduction funding to its HCV participants.</i> • <i>IHFA has continued to administer the FSS program, Homeless Prevention, and HUD Housing Counseling programs in all four branch office locations.</i> 6. <i>Ensure Equal Opportunity in Housing for all Americans.</i> <ul style="list-style-type: none"> • <i>IHFA has continued its affirmative measures to ensure equal access to assisted housing by reviewing and maintaining policies and procedures to ensure equality, and continued outreach to community agencies that serve diverse low-income populations.</i> • <i>IHFA has continued 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 necessary or requested.</i> • <i>IHFA provides and participates in periodic Fair Housing Training programs for its staff.</i> 7. <i>Conduct a feasibility analysis for identifying opportunities with a potential for allocating Project-Based Vouchers.</i> <ul style="list-style-type: none"> • <i>The PBV project in Twin Falls, awarded by IHFA in 2023, is currently under construction. The project is expected to be completed in mid-2025. This project will add 15 PBV units in a larger development consisting of 72 total units.</i> • <i>IHFA continues to assess opportunities to develop additional PBV projects and is currently in discussion with another PHA who is considering a RAD conversion to explore the possibility of utilizing PBVs following that process.</i> • <i>IHFA is updating its Administrative Plan chapter on PBVs, in accordance with the most recent guidance from HUD.</i> 8. <i>IHFA completed an update to the Administrative Plan in early 2024 to bring the plan into alignment with new regulations and changes at that time, including NSPIRE and HOTMA. IHFA is currently undertaking an additional revision to the Administrative Plan to include the latest regulatory changes.</i>
<p>B.4</p>	<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><i>IHFA has a written VAWA plan as part of the Administrative Plan. This plan is reviewed regularly and updated as necessary. IHFA is committed to ensuring the physical safety of victims of actual or threatened domestic violence, dating violence, sexual assault, stalking and human trafficking who are assisted by IHFA. We will provide and maintain housing opportunities for these types of victims and collaborate with law enforcement authorities, victim service providers, and other service providers to promote the safety and well-being of victims of actual and threatened domestic violence, dating violence, sexual assault, stalking and human trafficking. As outlined in our VAWA plan, IHFA will not deny assistance to victims nor terminate assistance of victims due to verifiable domestic violence, dating violence, sexual assault, stalking and human trafficking, as defined in the Administrative plan.</i></p>
<p>C.</p>	<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><i>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.</i></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"/> <input type="checkbox"/></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"/> <input type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	<p>Affirmatively Furthering Fair Housing (AFFH).</p>

D.1

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.

Fair Housing Goal: N/A

Describe fair housing strategies and actions to achieve the goal

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

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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.