

B.	<p>Plan Elements Submitted with 5-Year PHA Plans. Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).</p>
B.1	<p>Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA since its last Five-Year PHA Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs. <input checked="" type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources. <input checked="" type="checkbox"/> <input type="checkbox"/> Rent Determination. <input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs. <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation. <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. The BHA is in the process of updating its federal Public Housing Admissions and Continued Occupancy Plan and its Section 8 Administrative Plan for regulatory changes set for in the Housing Opportunity through Modernization Act (HOTMA) that will take effect July 1, 2025. The HOTMA regulatory changes have been fluid, so BHA staff is waiting the final list of discretionary and mandatory requirements under the Act. BHA staff will hold a RAB meeting in the Spring 2025 to present final HOTMA changes to residents and the general public. Rent Determination. The BHA is in the process of updating its federal Public Housing Admissions and Continued Occupancy Plan and its Section 8 Administrative Plan for regulatory changes set for in the Housing Opportunity through Modernization Act (HOTMA) that will take effect July 1, 2025.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. The BHA operates only one federal development (44-2), so by rule is exempt from having to submit a Deconcentration Policy;</p>
B.2	<p>New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods. <input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development. <input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition. <input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance. <input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. <input type="checkbox"/> <input checked="" type="checkbox"/> Project Based Vouchers. <input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization. <input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan</p> <p>Project Based Vouchers. Although not currently planned, the BHA reserves the right to entertain the addition of project-basing a limited number of its housing choice voucher mobile vouchers. Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). Although not a currently planned activity, the BHA reserves the right to pursue other Capital Grant Program funds that are applicable to the Agency and become available over the upcoming year.</p>
B.3	<p>Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. The Beverly Housing Authority's Progress Report was larger than this narrative box would allow. All activities are listed on the attached report.</p>
B.4	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. The BHA's most recent rolling Capital Fund Program 5-Year Action Plan (2024-2028), form HUD-50075.2, was approved on February 6, 2024.</p>
B.5	<p>Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit?</p>

	<p>Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<p>Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.</p>	
<p>B.1</p>	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y <input type="checkbox"/> N <input type="checkbox"/></p> <p><input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.</p> <p><input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process.</p> <p>(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.</p> <p>(d) The PHA must submit its Deconcentration Policy for Field Office Review.</p>
<p>B.2</p>	<p>Capital Improvements Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p>
<p>C. Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.</p>	
<p>C.1</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y <input type="checkbox"/> N <input type="checkbox"/></p> <p>(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.</p> <p>Meeting will be held at Garden City Towers on December 4, 2024, at 10:00 am.</p>
<p>C.2</p>	<p>Certification by State or Local Officials.</p> <p><u>Form HUD 50077-SL</u>, <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>
<p>C.3</p>	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p><u>Form HUD-50077-CRT-SM</u>, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan</p>
<p>C.4</p>	<p>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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y <input type="checkbox"/> N <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p> <p>Will complete, if necessary, after the RAB and Public Hearing.</p>
<p>D. Affirmatively Furthering Fair Housing (AFFH).</p>	
<p>D.1</p>	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

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BEVERLY HOUSING AUTHORITY HOUSING NEEDS FY 2025 FEDERAL ANNUAL PLAN:

The Commonwealth of Massachusetts is experiencing an affordable housing crisis of enormous proportions. As gathered from the Rehousing Data Collective, Continuum of Care groups across the state report a total of 26,985 homeless households and 45,491 homeless individuals. Understanding the dire need, in August 2024, the Commonwealth of Massachusetts signed into law the Affordable Homes Act. The Act authorizes \$5.16 billion in spending over the next five years to support the production, preservation, and rehabilitation of more than 65,000 homes statewide. Understanding the role the housing authorities play in serving the most need populations, the Affordable Homes Act authorizes a record \$2 billion for the repair, rehabilitation, and modernization of the state's public housing portfolio. Massachusetts has the largest public housing portfolio in the United States with more than 43,000 units. Public housing provides access to affordable housing for tens of thousands of Massachusetts residents while also serving as the best defense against homelessness. Funding from HUD on an annual basis serves to preserve and enhance the Beverly Housing Authority's portfolio of federal elderly, disabled, and family housing.

The housing needs for the City of Beverly, the region, and the state continues to be the lack of affordable housing. Per PlanBeverly: Comprehensive Master Plan, adopted January 1, 2021, housing affordability was a consistent theme throughout the PlanBeverly public process, with both new and longtime residents raising concerns about rising housing costs pricing out young and senior households and threatening Beverly's diversity. A special report from HUD found that more than one-third of all Beverly households spend more than 30% of their income on housing and are considered "cost-burdened" while 17% of households are "extremely cost-burdened" spending more than 50% of their income on housing. A 2017 Community Housing Plan points to the pressing need to produce more subsidized housing in Beverly and lists the need to "preserve and improve existing housing stock" as a goal. Beverly Housing Authority public housing units, both federal and state, fill a huge hole in serving the needs of Beverly's lowest income residents. Specifically, under the Beverly Community Housing Plan's Help Preserve BHA Inventory, the narrative states, "A major component of the City's Subsidized Housing Inventory (SHI) includes Beverly Housing Authority (BHA) developments, representing a total of 646 subsidized housing units or one-third of all SHI units. The City should work with the BHA to advocate for additional state and federal funds to finance needed capital improvements." Also noted in the Community Housing Plan, Beverly's over 65 population is expected to grow rapidly, thus preserving limited affordable low-income senior housing is of utmost importance. Additionally, the growing income disparities between homeowners and renters can be eased by a successful rental assistance program.

For these reasons, Beverly Housing Authority public housing units must be maintained and utilized to their fullest potential and the Section 8 Housing Choice Voucher Program needs to be fully leased to maximize housing opportunities for Beverly's low, very low, and extremely low-income populations. The BHA public housing serves an estimated 70% extremely low-income household earning 30% or less than the area-wide median income and the Section 8 tenant-based rental assistance program 75% under income targeting. BHA properties serve a higher number of racially diverse groups as compared to the City as a whole, 6.8% black and other races of which 4.3% are black in elderly housing and 16.9% black and other races of which 10% are black in family housing as opposed to 3.7% reported for Beverly of which only 1.6% are black (American Community Survey 2014-2019). Additionally, the Community Housing Plan reports only a 5.1% Hispanic population in Beverly while the BHA reports 10% Hispanic in elderly public housing and 35.4% Hispanic in family public housing. Disabled Beverly residents are served by the Agency's public housing units as well. Non-elderly disabled heads-of-household occupy 11.5% of both elderly and family developments.

Beverly Housing Authority waitlists do not sort by minority or ethnicity. Household are pulled at they reach to the top of the list and are processed for eligibility. Applicants are processed for an appropriate bedroom size based on their individual household composition. If special needs are required such as no stairs or handicap accessibility requirements, applications are processed for those as well. The BHA has a priority ranking for heads of household living or working in Beverly. Public housing staff reports 53 on the elderly/disabled federal public housing waitlist, 41 elderly and 12 disabled. Anticipated wait time for a local is expected to be less that a year, but up to five+ years for all others who are currently on the list because the BHA only has 118 federal elderly/disabled units. The 50 federal family units have a waitlist of 191 and the wait time for those units is expected to be up to a year for locals and five+ years for those living and working outside of Beverly. As there is not a set vacancy rate, actual wait times are unknown. State-aided public housing and state voucher programs applicants listed with the BHA at the centralized statewide CHAMP system show 29,891 family applicants, 8499 elderly/disabled applicants, and 93,658 voucher program applicants. The Beverly Housing Authority has 425 federal section 8 housing choice vouchers. At this time due to a budget shortfall the BHA can only fill 406 vouchers until such time funding is available. BHA staff reports 481,591 applicants on the Centralized Waitlist of which 1161 are listed as living or working in Beverly. To serve Beverly's neediest populations, BHA staff also administers 140 state vouchers under the Massachusetts Rental Voucher Program's (MRVP) mobile (41) and project-based (39) programs, Department of Mental Health Rental Subsidy Program (57), and Alternative Housing Voucher Program (3).

HOUSING STRATEGY:

The Beverly Housing Authority's strategy to meet its housing needs continues to be to maintain its current housing stock, improve unit turnover, and to streamline procedures to make processing applicants more efficient. Some of BHA's strategies to address its housing needs are as follows:

1. Employ effective maintenance and management policies to minimize the number of public housing units off-line.
2. Reduce turnover time for vacated public housing units.
3. Reduce time to renovate public housing units.
4. Work with EOHLC to streamline its state-aided CHAMP waitlist process. Work with EOHLC's applicant eligibility screening company, ASG, to improve results.
5. Work with MassNAHRO's Centralized Waitlist staff to improve the integrity of applicant information.
6. Streamline Section 8 preferences to improve applicant processing time.
7. Hire additional staff members to improve Beverly Housing Authority customer service and improve
8. Apply for available resources via Community Preservation Act Grants to improve public housing stock for qualifies projects.

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

- 1) The BHA's main goal is to provide affordable housing for families and individuals in need. The BHA continues to do so by providing 571 such households with decent, safe, and sanitary housing through its elderly and family public housing and section 8 housing choice voucher programs. Additionally, BHA leased housing staff administers 22 portability-in vouchers from other housing authorities for families residing in Beverly.
- 2) The BHA remains committed to fair and non-discriminatory practices and continues to ensure equal opportunity in housing to all applicants and residents alike regardless of race, color, national origin, religion, sex, familial status, or disability. The BHA promotes compliance with the Americans with Disabilities Act (ADA), section 504, and the Violence Against Women Act (VAWA), along with careful and consistent application of Reasonable Accommodation practices.
- 3) The BHA has a language access plan to ensure all participants and residents receive services necessary to be successful in all BHA housing programs. Additionally, applicants, participants, among others are provided information regarding VAWA related protections.
- 4) Although the BHA Offices fully reopened after COVID in 2022, BHA staff continue to allow the electronic submission of paperwork and meetings via virtual options to applicants and residents to provide easier access for families and individuals who need BHA services.
- 5) BHA staff has been successful at reducing public housing vacancies by improving the eligibility screening process and shortening unit turnover times.
- 6) The recent purchase of a new computer software system is expected to improve the maintenance work order system thus leading to quicker and more effective provision of maintenance services for emergencies and repairs.
- 7) The BHA utilizes an on-line rent payment system which is beneficial for elders and disabled residents by ending the need to mail rent payments or visit banks in person. BHA staff continues to assist residents over the phone or at one-on-one meetings with signing up for automatic rent payments from bank accounts, debit cards, or credit cards.
- 8) The BHA staff is in the process of updating public housing's Admissions and Continued Occupancy Plan and leased housing's Section 8 Administrative Plan to reflect mandatory and discretionary policy changes set for in HOTMA sections 102 to 104. Once the final implementation date is set by HUD, changes will be instituted at the BHA.
- 9) BHA maintenance staff has been trained in the new NSPIRE inspection regulations. The BHA will commence NSPIRE inspectional procedures once mandated by HUD.
- 10) BHA staff continues to mail Career Center (MassHire) informational fliers for education and training opportunities, employment opportunities, and recruitment events to federal public housing families and post them at the BHA Office to promote HUD Section 3 employment opportunities.

- 11) The BHA continues to engage in collaborative relationships with local community agencies and service entities to benefit the families we serve to improve resident's quality of life.
- 12) BHA staff is diligent in providing public housing and section 8 residents with a list of resources to tap when having issues with paying rent. BHA staff refer residents to the North Shore Community Action's RAFT Program, the Good Friday Walk, Beverly Bootstraps, and the Salvation Army.
- 13) BHA section 8 staff continues to work with the Beverly-Salem Veterans Administrative Office and the North Shore Veterans Counseling Services, Inc. to assist local veterans successfully access public housing and voucher program opportunities.
- 14) The BHA continues to host an exercise program in the Community Room at Garden City Towers to promote wellness, social interaction, and quality of life. This is a grant funded activity, so availability of funds guides the frequency.
- 15) The BHA partnered with SeniorCare Inc. and received a Massachusetts Executive Office of Elder Affairs Grant for a Supportive Housing Coordinator and Congregate Meals Program at Garden City Towers, a 100-unit elderly/disabled high-rise. BHA maintenance staff rehabilitated the common area kitchen facilities to accommodate daily meals in its community room. Office space has also been provided and outfitted by BHA for SeniorCare's Supportive Housing Coordinator.
- 16) The BHA hosted informative sessions on Lifeline Medical Alert Devices throughout its elderly/disabled developments to enhance resident safety in public housing.
- 17) The BHA financially supports Beverly Bootstraps in providing healthy, fresh produce to BHA residents via a rotating mobile farmers market that makes stops at various family and elderly public housing developments.
- 18) The BHA Director of Public Housing is part of the City of Beverly Task Force that meets monthly or as necessary with Police DV Officer(s), Council of Aging, SeniorCare, Protective Services, Nurses, and Ambulance Company (whichever players need to be involved) to address at risk elders and disabled.
- 19) BHA staff hold community/neighborhood meetings as necessary to assist with neighbor disputes with the goal of increasing neighborhood harmony and tolerance, especially in its family public housing developments.
- 20) The BHA continues to partner with Action Inc. to support energy efficiency in our public housing developments as financial opportunities arise. In 2023, Action performed air sealing on all the windows as well as install aerators (200) and thermostats (100) at Garden City Towers. In 2024, Action Inc. replaced the boilers at Garden City Towers.