

<b>5-Year PHA Plan</b> <b>(for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development</b> <b>Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 09/30/2027</b>
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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.

<b>A.</b>	<b>PHA Information.</b>								
<b>A.1</b>	<div><div><div><div>PHA Name: Coastal Community Action, Inc.</div><div>PHA Code: NC141</div></div><div><div>PHA Plan for Fiscal Year Beginning: (MM/YYYY): 10/2025</div><div>The Five-Year Period of the Plan (i.e., 2019-2023): 2025-2029</div></div><div><div>Plan Submission Type</div><div><input checked="" type="checkbox"/> 5-Year Plan Submission</div><div><input type="checkbox"/> Revised 5-Year Plan Submission</div></div></div><div><p><b>Availability of Information.</b> 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 the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p><p><b>How the public can access this PHA Plan:</b> The plan may be found on our website, <a href="http://www.coastalca.org">www.coastalca.org</a>, and posted in our office at 303 McQueen Avenue, Newport, North Carolina, 28570. Members of the public may request copies to be sent to them via e-mail and U S Mail.</p><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></table></div></div>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV
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<b>B.</b>	<b>Plan Elements. Required for all PHAs completing this form.</b>								
<b>B.1</b>	<p><b>Mission.</b> 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>Coastal Community Action (CCA) is a non-profit organization whose mission is to empower individuals and families in our community toward a better quality of life through advocacy, education, support, and services. Housing services have long been a part of the mission and have become increasingly important since the pandemic. Over the next five years, we intend to add housing related services when possible and to increase the number of vulnerable individuals and families we serve in our community through new as well as existing programs.</p>								
<b>B.2</b>	<p><b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.</p> <p>Our goals for the next five years include the following: •Increase voucher utilization, as the budget permits, from 76% to between 85 &amp; 90%, which can be achieve by closely managing accuracy and ensuring compliance with program guidelines, •Increase unit availability for vulnerable families and individuals in Carteret County through utilization a variety of tools such as the project-based voucher program as well as landlord recruitment efforts, •Participate in the HUD VASH program as we have veterans in our area who are experiencing homelessness &amp; who can be served here in our County, •Reduce barriers for vulnerable families by developing programs to incentivize landlords through creative solutions including adding case management partners to help those most vulnerable retain housing, leasing bonuses for new landlords, &amp; tools identified as best practices by the industry, •Partnering in-house with existing CCA programs such as Head Start/Early Childhood Education &amp; CSBG to support families with children, •Streamlining our participation in the Homeless Continuum of Care (COC) for our region including an MOU that clearly defines roles &amp; responsibilities, •Identifying a community partner to provide case management services for at least 12 months for vulnerable families going from homelessness to housed, •Increase participant enrollment in FSS to a consistent level of 30 enrollees &amp; increase FSS escrows by improving recruitment techniques, solidifying partnerships with education, financial management, crisis intervention &amp; workforce development partners, •Work with the local re-entry council to reduce barriers for community members returning from incarceration to prevent homelessness &amp; recidivism. Partnering with Homeless COC members and community partners serving similar populations, such as the County Rape Crisis Center, Depart. of Social Services, mental health groups, recovery programs, groups serving DV/sex trafficking/stalking victims/survivors, groups representing minority communities, &amp; Carteret Health Care, are essential to meeting many of our goals. Through our FSS program, called REACH Carteret, we currently engage with Carteret Community College, NC Works, &amp; other providers, many of whom sit on our Program Coordinating Committee. We plan to further increase awareness of our programs in the community through improving our social media presence, in-person &amp; virtual education, advocacy &amp; liaison opportunities with Carteret County Schools, participation in local government events, &amp; even through fundraising opportunities designed to help us raise awareness &amp; funding for supportive services not currently funded either by program funds or other funds available to CCA. While we currently work with LanguageLine.com to provide interpreter services as needed, we intend to establish relationships with groups providing services to both the hearing-impaired &amp; the non-English speaking community members. We want to continue to grow our program in number of vouchers we manage, but first we must obtain community buy-in to make housing available. These steps are integral to our future applications for more special use vouchers. In addition, we are actively seeking to expand our service area through contract management of voucher programs for small PHAs within CCA's service area (extending beyond Carteret County) when/if those agencies no longer want or have the capacity to directly manage the HCV program for their community. We are not currently a “producer” of housing, so relationships with partners &amp; more community engagement are the best methods for increasing housing availability &amp; reducing barriers/misperceptions held by the public &amp; local government leaders. Success will be measured by our ability to build a functioning network by eliminating silos &amp; identifying community strengths.</p>								

B.3	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>The ability to meet specific goals &amp; objectives is always somewhat beyond an agency's control due to changes in economic and political factors that are difficult to predict. During the last 5 years, and after back-to-back hurricanes, the Covid-19 pandemic made reaching goals more challenging than usual. The uncertainty and economic swings caused by the pandemic exacerbated a growing affordable housing crisis nationwide, with Carteret County being no exception. In 2020, CCA was looking forward to positive improvements in availability &amp; pricing, but the outlook changed quickly resulting in stagnant leasing. Staffing changes at CCA, also cause performance quality to fall short. FSS enrollment fell dramatically. However, since the beginning of 2023, we improved our federal reporting and once again asserted active management of our HCV portfolio. These improvements improved our SEMAP performance scores. In late 2023, our FSS enrollment started to increase, our serious PIC reporting deficiencies were resolved, and we began updating our policies and procedures for administering our program. Our progress includes: -CCA implemented HOTMA changes, VAWA 2022 language changes, and NSPIRE inspection protocols. We expect NSPIRE to be fully implemented before October 1, 2025. -Since January 2022, six FSS participants completed the program. One 2022 graduate used \$25,320 in escrow funds to leave the HCV program with the goal of buying her first home. A 2023 graduate earned \$16,104 and used the escrow to start a new business. -In March 2025, we received an award of five (5) VASH vouchers and look forward to working with the VA to serve vulnerable veterans with those vouchers. As of this writing, we were pending receipt of our first referrals. We seek to ensure equal housing opportunities for the families we assist both through utilization of reasonable accommodation policies and procedures to benefit vulnerable families leasing with the HCV and ensuring families are briefed on their rights related to discrimination. We encourage flexibility in participant engagement including home visits and use of virtual meeting technology based on the desires of the families. -We continue to use the biennial inspection policy but have adapted the policy to address landlords whose properties habitually fail inspections and/or about whom we receive frequent resident complaints to ensure we provide quality housing through our program. -We developed a new landlord handbook to aid both in education and recruitment of landlords supplanting the annual newsletter. -We implemented preferences for the most vulnerable members of our community, those experiencing homelessness and those fleeing domestic violence, to expand housing opportunities.</p>
B.4	<p><b>Violence Against Women Act (VAWA) Goals.</b> 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>CCA's HCV program will continue to serve the needs of families and individuals, including children and youth, who are victims of domestic violence, dating violence, sexual assault, stalking, or human trafficking, which for expediency in this section are collectively referred to as Domestic Violence. CCA has adopted the language included as part of HUD's definition of homelessness and families at risk. We have revised our Administrative Plan using the Violence Against Women Reauthorization Act of 2022 (VAWA) to specifically address our commitment to meeting the needs of vulnerable families/individuals. CCA will work with agencies serving families and individuals who are victims of Domestic Violence to ensure families with these experiences have opportunities for housing where they feel safe including ensuring physical safety and taking steps to avoid inflicting further trauma. CCA will respect the needs and wishes of the families/individuals when working through initial leasing, moves and emergency transfers. Knowing that families/individuals fleeing domestic violence are in crisis, our goals include: •Relaxing requirements for needed paperwork to give families up to 90 days after initial leasing to provide complete personal documentation such as Birth Certificates or copies of Social Security cards, •Collaborate with service providers, including but not limited to Carteret SPEAK, the Rape Crisis Center, Carteret Domestic Violence Center, A Safe Place, and others to: -Expand outreach to families/individuals in need of the HCV program, -Share training on our programs as well as obtaining training from providers and educators in this space to ensure we work with families/individuals in a trauma informed manner, -Support families/individuals with pre-leasing support, relocation assistance if available, case management and stabilization services for at least 12 months after leasing and based on the needs and wishes of the family, • Ensuring families/individuals know they have flexibility and may request to meet with us or receive information from us in ways that impart a sense of safety, and •Reduce barriers, to the extent without our ability, that allow families/individuals fleeing domestic violence to fully utilize the program in a way that is safe for them such as waiving residency requirements prior to portability for new voucher holders, •Make our Emergency Transfer Plan publicly available and work with translation services to provide the plan in other languages as needed to assist ESL and non-English speaking members of our community, •Provide relevant notices of a family/individual's rights with applications for assistance, terminations of participation, and in other situations when such notices are required, along with a certification form, •Consider assets, evictions and other relational matters when working with victims to help them avoid being re-victimized by the system or CCA policies due to unfavorable credit history, evictions, previous property damage, and arrests that are associated with acts of domestic violence. CCA will also advise families/individuals of their right to file a VAWA complaint with HUD's Office of Fair Housing and Equal Opportunity (FHEO) and will include a notice that families have up to one year, after an alleged VAWA violation has occurred or terminated, to file a VAWA complaint using FHEO's online complaint form via mail, email, or telephone.</p>
C.	<b>Other Document and/or Certification Requirements.</b>
C.1	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>Not applicable. This is the new 2025-2030 5-Year Plan.</p>
C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?  Y <input type="checkbox"/> N <input checked="" 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><b>Certification by State or Local Officials.</b></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><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	<b>Affirmatively Furthering Fair Housing (AFFH).</b>
D.1	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

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.

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