

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 02/29/2016
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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. 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 both of 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, or at risk of being designated as troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 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 exceeds 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	<p>PHA Name: Mid-Columbia Housing Authority & Columbia Gorge Housing Authority PHA Code: OR026 & WA013 PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>07/2021</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>OR026-551; WA013-271</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>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.</p> <p><input checked="" type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" data-bbox="180 1354 1469 1919"> <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: Mid-Columbia Housing Authority 500 E 2nd Street The Dalles, OR 97058</td> <td>OR026</td> <td>Housing Choice Vouchers, Family Self-Sufficiency Program, Mainstream Vouchers</td> <td>N/A</td> <td>HCV-551 MSV-129</td> </tr> <tr> <td>Columbia Gorge Housing Authority 500 E 2nd Street The Dalles, OR 97058</td> <td>WA013</td> <td>Housing Choice Vouchers, Family Self-Sufficiency Program, Mainstream Vouchers, HOME TBRA, Shelter Plus Care</td> <td>N/A</td> <td>HCV-271 MSV-79 HOME-45 SPC-7</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA: Mid-Columbia Housing Authority 500 E 2 nd Street The Dalles, OR 97058	OR026	Housing Choice Vouchers, Family Self-Sufficiency Program, Mainstream Vouchers	N/A	HCV-551 MSV-129	Columbia Gorge Housing Authority 500 E 2 nd Street The Dalles, OR 97058	WA013	Housing Choice Vouchers, Family Self-Sufficiency Program, Mainstream Vouchers, HOME TBRA, Shelter Plus Care	N/A	HCV-271 MSV-79 HOME-45 SPC-7															
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B.	Annual Plan.
B.1	<p>Revision of PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><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 element(s):</p>
B.2	<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 N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p>(b) If this activity is planned for the current Fiscal Year, describe the activities. 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>The projected number of project-based units is twenty-five (25), plus an additional ten (10) PBVs specifically made available to provide supportive housing to be made available for new construction of affordable housing. MCHA (OR026) will issue a Request for Proposals in May 2021. Project-basing these units is consistent with the PHA Plan because it supports the development of affordable housing units in our service area and increases assisted housing choices and voucher mobility.</p>
B.3	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
B.4	<p>Civil Rights Certification</p> <p>Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
B.5	<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>
B.6	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.</p> <p>Please see attached Progress Report.</p>

B.7	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(a) 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>
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Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV Only PHAs

A. PHA Information. All PHAs must complete this section. ([24 CFR §903.23\(4\)\(e\)](#))

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\(a\)](#))

B. Annual Plan. All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

B.1 Revision of 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.”

Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income families who reside in the PHA’s jurisdiction and other families who are on the Section 8 tenant-based waiting list. 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 and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. ([24 CFR §903.7\(a\)\(1\)](#) and [24 CFR §903.7\(a\)\(2\)\(i\)](#)). Provide a description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. [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\(e\)\(3\)\(4\)](#)).

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 under section 3 of the Housing and Community Development Act of 1968 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\(l\)\(i\)](#)) 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\(l\)\(iii\)](#)).

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. Should the PHA fail to define ‘significant amendment/modification’, HUD will consider the following to be ‘significant amendments or modifications’: a) changes to rent or admissions policies or organization of the waiting list; or b) any change with regard to homeownership programs. See guidance on HUD’s website at: [Notice PIH 1999-51](#). ([24 CFR §903.7\(r\)\(2\)\(ii\)](#))

If any boxes are marked “yes”, describe the revision(s) to those element(s) in the space provided.

B.2 New Activity. If the PHA intends to undertake new activity using Housing Choice Vouchers (HCVs) for new Project-Based Vouchers (PBVs) in the current Fiscal Year, mark “yes” for this element, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake this activity, mark “no.” ([24 CFR §983.57\(b\)\(1\)](#) and Section 8(13)(C) of the United States Housing Act of 1937.

Project-Based Vouchers (PBV). Describe any plans to use HCVs for new project-based vouchers. If using PBVs, provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan.

B.3 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 §903.11\(c\)\(3\)](#), [24 CFR §903.7\(p\)](#))

B.4 Civil Rights Certification. Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulation*, 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 AFFH Certification if: it can document that it examines its programs and proposed programs to identify any 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\(o\)](#))

B.5 Certification by State or Local Officials. Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, including the manner in which the applicable plan contents are consistent with the Consolidated Plans, must be submitted by the PHA as an electronic attachment to the PHA Plan. ([24 CFR §903.15](#))

B.6 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.7 Resident Advisory Board (RAB) comments. If the RAB provided comments to 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](#))

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 4.5 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



Mid-Columbia Housing Authority & Columbia Gorge Housing Authority Annual Plan Progress Report

1. Expand the supply of assisted housing:

a. Apply for additional rental vouchers and set aside funding

- Mid-Columbia Housing Authority (MCHA) and Columbia Gorge Housing Authority (CGHA) applied for Mainstream vouchers. In 2020, MCHA was awarded 61 Mainstream vouchers for non-elderly disabled households. CGHA was awarded 51 Mainstream vouchers in 2020.
- MCHA partnered with local organizations to assist with COVID-19 rental relief programs.
- CGHA operates the Washington Community Development Block Grant program, which provides rent, utility or mortgage assistance to those who had a negative financial impact due to COVID-19. This program helps prevent evictions and foreclosures due to the pandemic.

b. Acquire and/or construct units.

- MCHA continues to assist Columbia Cascade Housing Corporation (CCHC), a local non-profit community development corporation, with an affordable housing development in Klickitat County.

c. Support the development of other affordable housing in the 5-county service area.

- In the past 5 years, MCHA has assisted CCHC with the development, acquisition and rehab of an additional 157 affordable housing units in the 5-county area served, including Hood River, Wasco, and Sherman counties in Oregon and Klickitat and Skamania counties in Washington. MCHA's role includes partnering on affordable housing projects when necessary and providing tenant-based vouchers to qualified households in the 5-county region.

2. Improve the quality of assisted housing:

a. Improve or maintain housing voucher management (SEMAP score)

- MCHA & CGHA have received a **High** overall performance rating for the past 5 years from HUD
- HUD authorized waivers due to COVID-19 in PIH Notice 2020-05 which provided that PHAs retain the prior year SEMAP score. MCHA & CGHA maintained High overall performance ratings with HUD in 2019.
 - MCHA received a SEMAP score of 92



- CGHA received a SEMAP score of 96

3. Increase assisted housing choices

- MCHA and CGHA continue to apply for special purpose vouchers, including Mainstream vouchers, when funding is available to expand the number of vouchers available in our region.

a. Provide voucher mobility information and counseling

- During the initial briefing orientation to the HCV program, MCHA explains the mobility of the voucher and the fact that it follows the household to the unit they choose. MCHA also explains the portability process. If a household is interested in moving, we schedule an appointment to explain the options the household has for a move.
- MCHA staff participates in monthly housing meetings with community partners. MCHA also attends staff meetings at community partner organization to better explain the voucher process to our partners so they can better explain the process to the households they serve.

b. Conduct outreach efforts to landlords

- MCHA staff attend quarterly community landlord meetings to build relationships with local landlords.
- MCHA staff regularly field calls from potential new landlords with questions about our housing assistance programs.
- MCHA's website includes a landlord information section that explains MCHA programs, the Request for Tenancy Approval process, Housing Quality Standards and the inspection process, and the Housing Assistance Payment contract.
- MCHA staff actively participates in local government meetings to advocate for affordable housing, land use and education on the Construction Excise Tax to develop affordable housing.
- MCHA staff regularly educates landlords about the Oregon "Housing Choice Landlord Guarantee Program." There is a link on our website that describes the program.

c. Support efforts to expand home ownership opportunities for low to moderate income families

- MCHA partners with Casa of Oregon to offer the Valley Individual Development Account (VIDA) program. VIDA is a matched savings account that enables households with limited financial resources to save and build assets. MCHA currently has 13 households that are saving for homeownership. In the past year, four VIDA participants successfully completed the program and purchased homes.

- MCHA partners with Columbia Cascade Housing Corporation (CCHC) to offer financial and homeownership education, counseling, and support. CCHC is the 501(c)(3) development arm of MCHA.
- CCHC offered 12 first-time homebuyer classes in 2020 through a partnership with Columbia Gorge Community College. Classes are offered in both English and in Spanish. The class is free to low- and moderate-income families. In 2020, 57 potential homeowners attended the class and learned about the home purchase decision and process.
- CCHC offered \$15,000 in down payment assistance in Oregon. Seven forgivable loans were made in 2020. Since we began offering down payment assistance, we have helped 27 households purchase homes with a value of \$4,500,000
- CCHC has funding to acquire and rehab loans to help prevent affordable homes from being purchased and flipped strictly for profit.
- CCHC offers information and referral services for credit counseling, reverse mortgages and other homeowner questions in English and Spanish.

4. Promote self-sufficiency and asset development of assisted families

a. Apply for available funding to maintain or increase the number of households that can be served under the Family Self Sufficiency Program

- Each year the Community Services and Special Programs Manager applies for funding for the Family Self-Sufficiency Program. The funding allows for continued coordination and growth of the MCHA and CGHA FSS programs.
- MCHA and CGHA enrollment numbers continue to increase every year and remain above the minimum caseload numbers required by HUD. In 2020, MCHA had 78 FSS program participants and CGHA had 31 FSS program participants.
- In 2020, MCHA had 7 FSS graduates who received \$59,204.17 in escrow savings. CGHA had 1 FSS graduate who received \$4,001.04 in escrow savings.
- FSS Coordinators offer a series of financial education classes to help promote financial self-sufficiency. Topics include budgeting, saving, credit building and repair, dealing with debt, and fraud prevention. FSS Coordinators also offer one on one financial counseling. In 2020, five classes were held in person before the pandemic and the remaining 6 classes were held via Zoom.

b. Administer the Individual Development Accounts for the greatest number of low-income families possible.

- MCHA partners with Casa of Oregon to offer the Valley Individual Development Account (VIDA) program. Four VIDA program participants purchased a home in 2020.

- MCHA had one new household enroll in the VIDA program in 2020. Unfortunately, due to the pandemic, many of the participants on our VIDA waiting list did not want to commit to enrolling in the VIDA program until they felt more stable.
- MCHA has 14 households currently enrolled in the VIDA program. Thirteen of the 14 households are saving toward homeownership and one household is saving for a small business.
- MCHA continues to apply for funding from Casa of Oregon each year for the VIDA program. We have seen an increase in funding over the past 5 years and we always use all the funds allocated to our agency.

c. Provide financial management education to low-income families

- MCHA and CCHC partnered to provide 8 financial education classes in English and 3 financial education classes in Spanish in 2020. There were 75 attendees at these classes. Five classes were held in person before the pandemic, and then classes were moved to Zoom.
- MCHA uses the CFPB's *Your Money, Your Goals* curriculum and topics include "Budgeting and Saving," "Building, Repairing, and Protecting Credit," "Dealing with Debt and Predatory Lending," and "Banking Basics."
- MCHA and CCHC also offer one-on-one financial coaching to apply knowledge gained in the group education classes to individual situations.

d. Provide homebuyer education training

- CCHC provided 12 home buyer education classes in 2020 through a partnership with Columbia Gorge Community College. Classes are offered in both English and in Spanish. The class is free to low- and moderate-income families.
- In 2020, 57 potential homeowners attended the class and learned about the home purchase decision and process.

e. Provide or attract supportive services to increase employability

- MCHA works with the Washington and Oregon State Employment Departments and DHS/DSHS JOBS program to increase employability for program participants.
- MCHA and CGHA FSS Coordinators work directly with FSS program participants to set goals related to employment, including resume development, searching to jobs, and focus on finding a long-term career.
- In the 2020 calendar year, 73 FSS participants maintained employment, 34 FSS participants had an increase in earned income since enrollment, and 19 enrolled or completed job or education training.

f. Provide or attract support services to increase independence for the elderly.

- MCHA has partnerships with Oregon DHS Seniors and People with Disabilities (APD), Skamania County Senior Services, and Klickitat County Senior Services to provide referrals for elderly participants in our programs.
- State of Washington CDBG Home Repair program for Klickitat and Skamania Counties assisted approximately 20 families to make needed health and safety repairs to their homes. To date, 62% of the families assisted had at least one family member over 60 years old.
- CCHC received notification of new funding of \$500,000 for a Home Repair Program from the State of Oregon CDBG program for Hood River and Wasco Counties. This program is made possible through a partnership with the City of The Dalles and will assist approximately 30 families to make needed health and safety repairs to their homes. Our previous repair program with the city of The Dalles, resulted in almost 60% of the homes worked on, having at least 1 person 62 or older living in the residence.
- CCHC is also the area counseling agency that provides foreclosure counseling to homeowners in danger of losing their homes in foreclosure. Many families were able to get modifications on their mortgages that allowed them to remain in their homes with an affordable payment. Just over 40% of those counseled in 2020 included a head of household at least 60 years old.
- A total of six homeowners participated in the Foreclosure Avoidance Program in 2020. This program helps residents of Wasco, Sherman and Hood River Counties. Approximately 65% of the participants received a modifications or other plan that allowed them to remain in the home. Two of the six (33%) homeowners were elderly.
- CCHC is the local agency for the area that administers the Oregon Homeownership Stabilization Initiative loans (OHSI). These funds provided up to twelve payments or up to \$20,000 in monthly payments on homeowners' mortgages through one program and up to \$50,000 as a one-time payment to lenders with another program. These payments kept many seniors in their home while they were able to look for modifications, jobs, or just more time to allow for better planning on what they will do next. We completed 16 applications and closed 12 loans in 2020 and approximately \$400,000 has been paid on behalf of home owners in Wasco, Sherman and Hood River counties in 2020. Of the 16 loans closed, 10 loans were made to seniors.
- CCHC and the Housing Resource Center partnered with the Mid-Columbia Housing Authority to provide a total of 11 financial education classes and we had a total of 75 people participate. About 17% of the people attending were seniors.

5. Ensure equal opportunity and affirmatively further fair housing objectives:

- a. Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability.**
 - Ongoing
- b. Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex familial status and disability;**
 - Ongoing
- c. Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.**
 - Ongoing

Civil Rights Certification
(Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires 02/29/2016

Civil Rights Certification

Annual Certification and Board Resolution


Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official, I approve the submission of the 5-Year PHA Plan for the PHA of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the public housing program of the agency and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing by examining their programs or proposed programs, identifying any impediments to fair housing choice within those program, addressing those impediments in a reasonable fashion in view of the resources available and working with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and by maintaining records reflecting these analyses and actions.

Mid-Columbia HA & Columbia Gorge HA
PHA Name

OR026 & WA013
PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official	Title
<u>KATHLEEN SCHWARTZ</u> <small>KATHLEEN SCHWARTZ (May 14, 2021 10:33 PDT)</small>	Kathy Schwartz Rosemary Hoyt Chair of Mid-Columbia Housing Authority Chair of Columbia Gorge Housing Authority
Signature	Date May 12, 2-21
 <small>Rosemary1 (May 12, 2021 10:33 PDT)</small>	

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development

Office of Public and Indian Housing

OMB No. 2577-0226

Expires 2/29/2016

**Certification by State or Local Official of PHA Plans
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Julie V. Cody, the Director of the Affordable Rental Housing Division
Official's Name *Official's Title*

certify that the 5-Year PHA Plan and/or Annual PHA Plan of the

Mid-Columbia Housing Authority & Columbia Gorge Housing Authority
PHA Name

is consistent with the Consolidated Plan or State Consolidated Plan and the Analysis of
Impediments (AI) to Fair Housing Choice of the

State of Oregon

Local Jurisdiction Name

pursuant to 24 CFR Part 91.

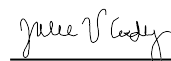
Provide a description of how the PHA Plan is consistent with the Consolidated Plan or State Consolidated Plan and the AI. The PHA Plan of the Mid-Columbia Housing Authority & the Columbia Gorge Housing Authority is consistent with the Consolidated Plan of the State of Oregon in that the plan outlines efficient utilization of federal and state resources to assist low income families with housing needs. Mid-Columbia Housing Authority & Columbia Gorge Housing Authority appear active in meeting the affordable housing needs of the communities that they serve.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official

Julie V. Cody

Signature



Title

Director Affordable Rental Housing Division

Date

6/22/2021



OREGON HOUSING *and*
COMMUNITY SERVICES

725 SUMMER STREET NE, SUITE B | SALEM, OR 97301
503-986-2000 | www.oregon.gov/OHCS

June 23, 2021

Mid-Columbia Housing Authority & Columbia Gorge Housing Authority
Attn: Karen Long
500 East 2nd Street
The Dalles, OR 97058

RE: PHA Certificate of Consistency with the Consolidated Plan

Mid-Columbia Housing Authority & Columbia Gorge Housing Authority,

Please find attached a signed Certification of Consistency with the State of Oregon Consolidated Plan. The signed document does not sanction, approve or endorse your organizational policies, procedures or your Annual Plan. It only signifies that to the best of the OHCS staff knowledge, your PHA Plan appears to align with the Consolidated Plan of the State of Oregon. No warranty, expressed or implied, should be tied to this Certification.

Thank you for your request. Please feel free to contact me at the number below should you have any questions or concerns.

Best,

Rick Ruzicka
Senior Operations & Policy Analyst, Affordable Rental Housing Division
Oregon Housing and Community Services
725 Summer Street NE Suite B
Salem, Oregon 97301
503-986-6824

