Annual PHA Plan (Form HUD-50075-HCV)

A. PHA Information

PHA Name: Gastonia Housing Authority
PHA Code: NO057
PHA Plan for Fiscal Year Beginning (MM/YYYY): 10/1/2025
PHA Type: HCV
Number of Housing Choice Vouchers (HCVs): 1749

Availability of Information (describe locations and access): The PHA Five Year and Annual Plans are available on GHA's website at www.ghanc.org and available at our office located at 340 W. Long Avenue, Gastonia, NC 28052 To view in person, contact Gigi Campbell at g.n.campbell@ghanc.org or at 704-349-5098.

B. Plan Elements

B.1 Revision of Existing Elements

Statement of Housing Needs

GHA recognizes the urgent and ongoing need for affordable housing in the City of Gastonia, especially for extremely low-income families, elderly and disabled individuals, and historically underserved communities. Drawing on GHA's internal waitlist data and the City of Gastonia's 2025–2029 Consolidated Plan, this section outlines the depth of need and the populations most impacted.

A. Income-Level Housing Needs

Extremely Low-Income (≤30% AMI): Representing 79% (8,473 households) of the combined GHA waitlist, these households face the most severe housing cost burdens. The Consolidated Plan confirms that more than 70% of households in this category citywide experience housing problems.
Very Low-Income (31–50% AMI): 27% (2,890 households) fall into this bracket. Over half of these households experience cost burdens and overcrowding.
Low-Income (51–80% AMI): Only 3% (287 households), reflecting reduced, but still meaningful, levels of unmet need.

B. Family Type Needs

Families with Children: 45% of waitlisted households need multi-bedroom housing.
Elderly Households (62+): 17% of households; often require accessible and supportive environments.

Disabled Households: 24% of applicants include a member with a disability, mirroring citywide data indicating 14% of the total population has a disability.

C. Racial and Ethnic Disparities
Black or African American households account for 66% of the waitlist but comprise only 30% of the general population, highlighting clear disparities.

Strategy for Addressing Housing Needs
GHA's strategy emphasizes efficient voucher administration, targeted coordination with partners, and active participation in the local affordable housing finance ecosystem to address both immediate and long-term needs.

A. Maximizing Voucher Utilization
Increase lease-up rates and optimize the use of budget authority to ensure voucher availability for as many families as possible.
Adjust payment standards when needed to match market trends and reduce rent burdens.

B. Targeted Outreach and Waitlist Management
Continue to prioritize elderly families, disabled, families, families with children through the HCV, RAD, PBV, and NED program waiting lists.

C. Expanding Landlord Participation
Offer education to new and existing landlords to improve lease-up success.
Promote participation in high-opportunity neighborhoods to support mobility.

D. Supportive Housing Coordination
Collaborate with the CoC and local service providers to support transitions from homelessness through the Mainstream Voucher program.

E. Affordable Housing Finance through Bond Issuance and LIHTC Partnerships
GHA operates a tax-exempt bond issuance program that enables affordable housing developers to access financing in support of 4% Low-Income Housing Tax Credit (LIHTC) developments. This program directly supports the creation and preservation of affordable multifamily housing in Gastonia by:
- Providing access to private activity bonds for qualified developers.
- Supporting both rehabilitation of existing units and new construction.
- Aligning with city housing strategies outlined in the Consolidated Plan, including efforts to preserve aging housing stock and increase affordable units for extremely low-income families.
This program reflects GHA's broader commitment to leveraging its financial tools, regulatory authority, and partnerships to drive long-term affordable housing development in Gastonia.

Data Sources

- GHA internal waitlist data (HCV, RAD PBV, PBV)
- City of Gastonia 2025–2029 Consolidated Plan

The Gastonia Housing Authority (GHA) has completed a comprehensive revision of its Housing Choice Voucher (HCV) Administrative Plan, adopted in June 2025. This major update includes substantial changes across nearly all chapters in response to regulatory updates under the Housing Opportunity Through Modernization Act (HOTMA), HUD guidance, and internal policy objectives. The revised Administrative Plan was made available for public review and approved by the Board of Commissioners following public comment.

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions

A. Eligibility and Admissions Policies

- Reduced the definition of "temporarily absent" from 180 days to 90 days to mitigate rent burden when income is no longer received.
- Updated student eligibility criteria to reflect HOTMA guidance, including definitions for "vulnerable youth."
- Established policy that revocation of consent to access financial records results in denial of admission.
- Condensed the criminal background screening look-back period from 5 years to 3 years.
- Clarified screening and denial criteria for households with criminal or adverse history, including new protections under VAWA.

B. Voucher Issuance and Briefings

- Enabled remote briefings, with accommodations for participants with disabilities or LEP.
- Clarified procedures for mailing vouchers and execution deadlines.
- Increased initial voucher term flexibility to up to 150 days based on market conditions.

C. Selection Preferences and Waitlist Management

- Simplified preference point structure
- Eliminated the Mainstream Voucher preference hierarchy
- Maintained priority for RAD choice mobility and elderly/disabled Gaston County households.

Financial Resources

Source	Planned Amount	Planned Uses
Annual Contributions Contract (HCV)	$11,515,716	Housing assistance payment and utility reimbursement payments
Administrative Fees (HCV)	$1,460,539	Administrative costs (payroll, benefits, rent, training, necessary goods and services
Annual Contributions Contract (Mainstream)	$265,405	Housing assistance payment and utility reimbursement payments
Administrative Fees (Mainstream)	$34,283	Administrative costs (payroll, benefits, rent, training, necessary goods and services
Annual Contributions (EHV)	$313,901	Housing assistance payment and utility reimbursement payments
Administrative Fees (EHV	$38,095	Administrative costs (payroll, benefits, rent, training, necessary goods and services

Operations and Management

- PHA Management Structure The Executive Director directs the day-to-day management and operations of the Housing authority with the assistance of the following lead staff: Office Manager, Section 8 Supervisor, Finance Manager/Consultant, Accounting Technician

Rent Determination and Income Policies

- Adopted HUD's new 120-day window for income documentation.
- Updated asset threshold for imputed income from $1,000 to $50,000.
- Streamlined handling of families reporting zero income, including new documentation and interim review requirements.
- Revised earned income and periodic payment policies to align with HOTMA.

Informal Reviews and Hearing Procedures

- Shifted to default use of remote formats for both informal reviews and hearings.
- Clarified policies for scheduling, document exchange, and rescheduling allowances.
- Defined procedural safeguards and reasonable accommodation protocols.

Homeownership Program

- Increased minimum down payment requirements to 3% (1.5% from family's own resources).
- Replaced former FSS-based selection with broader "economic self-sufficiency" participation criteria.
- Standardized inspection procedures and payment handling.

B.2. New Activities

Project-Based Voucher (PBV) Program

The PHA does not intend to undertake any new project-based voucher activities in the PHA's current fiscal year.

B.3. Progress Report

- PHA GOAL #1: EXPAND THE SUPPLY OF ASSISTED HOUSING
  - Objective: Apply for additional Mainstream Vouchers if they become available.
    - Progress: During the five year period, GHA applied for and received 30 additional Mainstream Vouchers. Thirteen additional Mainstream Vouchers were awarded under the CARES Act. GHA also developed and implemented a bond issuance program to support the preservation and construction of affordable housing under the Low Income Housing Tax Credit Program.

- PHA GOAL #2: IMPROVE THE QUALITY OF ASSISTED HOUSING
  - Objective: Continue to maintain High Performance status
    - Progress: HUD's Section Eight Management Assessment Program scoring was waived in 2020 and 2021 due to Covid. GHA maintained the status of Standard Performer Status for 2022 - 2024.

- PHA GOAL #3: INCREASE ASSISTED HOUSING CHOICES
  - Objective: Market the program to potential landlords
    - Progress: In-person new landlord briefings and annual landlord meetings were suspended in 2020 and 2024 due to Covid. However, the PHA continued to conduct new landlord briefings individually via Zoom or telephone.

- PHA GOAL #4: PROMOTE SELF-SUFFICIENCY AND ASSET DEVELOPMENT OF ASSISTED HOUSEHOLDS
  - Objective: Continue to run a voluntary Family Self-Sufficiency Program (FSS)

    - Progress: GHA ended its voluntary FSS program in 2022 due to significant regulatory changes requiring extensive revision to the program policies and increased requirements.

- PHA GOAL #5: ENSURE EQUAL OPPORTUNITY AND AFFIRMATIVELY FURTHER FAIR HOUSING
    - Objective: Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability
        - Progress: During the five-year reporting period, the PHA educated applicants regarding Fair Housing at each briefing and provided training to admissions and occupancy staff.

B.4. Capital Improvements – Not Applicable

B.5. Most Recent Fiscal Year Audit

The FY2023 Independent Audit resulted in a finding regarding internal controls over the VMS reporting process and discrepancies in the Unrestricted Net Position (UNP) and Restricted Net Position (RNP) amounts between the general ledger and the Federal Data Schedule (FDS). These discrepancies were specific only to the MS and EHV programs. The VMS reporting issues were expected and are a result of the previous HUD VMS review in which corrections were required to be made by the authority that impacted the financials for the audit period. Since the HUD VMS review and prior to the audit, VMS reporting processes and documentation have been strengthened and are now adequate to provide accurate reporting. A mistake of omission is the major reason for the cash issues as well the interfund issues with the Mainstream and EHV programs. Cash accounts were reconciled correctly but there was an error made during presentation.

C. Other Document and/or Certification Requirements

C1. Resident Advisory Board (RAB Comments):

RAD meeting scheduled for 7/9/25.

C2. Certification by State or Local Officials:

The Five-year plan will be submitted to the Gastonia City Manager for review and certification that it is consistent with the Consolidated Plan

C3. Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.

Form HUD-50077-ST-HCV-HP, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations will be completed and submitted. See Administrative Plan Revision for changed elements.

C4. Required Submission for HUD FO Review:

A 45-day public comment period for The Five-year and Annual Plans has been opened and a public hearing will be held on 7/9/25. If any elements are challenged by the public, the PHA will submit such challenges to the HUD Field Office for review.

D. Affirmatively Furthering Fair Housing (AFFH)

D.1. Affirmatively Furthering Fair Housing (AFFH)

- Goal 1: Apply for Mainstream or NED vouchers whenever a new NOFA is released.
- Goal 2: Market the program to owners and managers with units outside areas of high poverty and minority concentration.