Annual PHA Plan (Form HUD-50075-HCV)

A. PHA Information

PHA Name: Gastonia Housing Authority (GHA)
PHA Code: NO057
PHA Plan for Fiscal Year Beginning: 10/1/2026
PHA Type: HCV only
Number of Housing Choice Vouchers (HCVs): 1749

Availability of Information: The PHA 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 Gaston County, 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 68.4% (4,633 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): 26.7% (1,809 households) fall into this bracket. Over half of these households experience cost burdens and overcrowding.
Low-Income (51–80% AMI): Only 4.9% (333 households), reflecting reduced, but still meaningful, levels of unmet need.

B. Family Type Needs

Families with Children: 59.6% of waitlisted households need multi-bedroom housing.
Elderly Households (62+): 21.6% of households; often require accessible and supportive environments.
Disabled Households: 18.7% 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 88.8% 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

GHA will continue to manage voucher utilization and available funding authority to preserve housing assistance for currently assisted households while maintaining compliance with HUD requirements and financial sustainability.

B. Targeted Outreach and Waitlist Management

Due to current federal funding constraints and cost pressures within the HCV program, GHA anticipates limited voucher issuance activity during the upcoming fiscal year. GHA will continue to maintain waiting lists and administer local preferences for vulnerable populations in accordance with program requirements and available funding.

C. Expanding Landlord Participation

GHA will continue to support participating landlords and provide information to prospective landlords as leasing opportunities arise, including transfers and turnover within the existing voucher program.

D. Supportive Housing Coordination

GHA will continue to collaborate with the Continuum of Care (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.

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

GHA did not make any substantive revisions to policies governing eligibility, selection, admissions, deconcentration, or waitlist administration since submission of the prior Annual Plan. The PHA will continue to administer the Housing Choice Voucher Program in accordance with the HUD-approved Administrative Plan and all applicable federal requirements.

Financial Resources

Source	Planned Amount	Planned Uses
Annual Contributions Contract (HCV)	$13,769,535	Housing assistance payment and utility reimbursement payments
Administrative Fees (HCV)	$1,470,295	Administrative costs (payroll, benefits, rent, training, necessary goods and services)
Annual Contributions Contract (Mainstream)	$215,966	Housing assistance payment and utility reimbursement payments
Administrative Fees (Mainstream)	$34,267	Administrative costs (payroll, benefits, rent, training, necessary goods and services
Annual Contributions (EHV)	$309,384	Housing assistance payment and utility reimbursement payments
Administrative Fees (EHV	$22,222	Administrative costs (payroll, benefits, rent, training, necessary goods and services

Rent Determination and Income Policies

No substantive revisions were made to GHA's rent determination, income verification, or reexamination policies since submission of the prior Annual Plan.

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 Manager, Finance Manager/Consultant, Accounting Technician

Informal Reviews and Hearing Procedures

No substantive revisions were made to GHA's informal reviews and hearings policies since submission of the prior Annual Plan.

Homeownership Program

No substantive revisions were made to GHA's homeownership program policies since submission of the prior Annual Plan.

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: GHA continues to monitor HUD funding opportunities for additional special purpose vouchers, including Mainstream and other targeted voucher programs. Due to current federal funding limitations and rising housing assistance costs, the PHA's primary focus during the reporting period has been maintaining existing housing assistance and preserving long-term program sustainability. GHA also continues to support the preservation and development of affordable housing through its bond issuance program and partnerships associated with Low Income Housing Tax Credit developments.

PHA GOAL #2: Improve the Quality of Assisted Housing

- Objective: Continue to maintain High Performance status
    - Progress: GHA continued to administer the Housing Choice Voucher Program in compliance with HUD program requirements and operational performance standards. The PHA remains focused on maintaining high-quality program administration through effective utilization monitoring, timely inspections, and ongoing staff training despite continued funding and market pressures affecting the HCV program nationally. For Fiscal year ending 9/30/2025, GHA attained the High Performer designation under HUD's Section Eight Management Assessment Program.

PHA GOAL #3: Increase Assisted Housing Choices

- Objective: Market the program to potential landlords
    - Progress: GHA continued to provide information and assistance to participating landlords and prospective landlords as leasing

opportunities became available. Due to limited voucher issuance activity associated with current funding constraints, landlord outreach efforts during the reporting period were primarily focused on maintaining existing landlord participation and supporting transfers and turnover within the current voucher program.

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 discontinued accepting new enrollments into its voluntary Family Self-Sufficiency (FSS) Program in 2022 due to significant regulatory changes and increased administrative requirements associated with the program. However, the PHA continues to administer the program for households previously enrolled under active Contracts of Participation. Remaining participants are expected to complete or otherwise exit the program by 2027. GHA also continues to coordinate with community partners and service providers to encourage household stability and access to supportive services available within the community.

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: GHA continued to provide Fair Housing information to applicants and participants during the briefing process and maintained policies and procedures designed to ensure equal access to housing opportunities. The PHA also continued efforts to encourage landlord participation in a variety of neighborhoods throughout Gaston County, consistent with fair housing and affirmatively furthering fair housing objectives.

B.4. Capital Improvements – Not Applicable

B.5. Most Recent Fiscal Year Audit

The FY2024 Independent Audit identified a significant deficiency related to internal controls over the Voucher Management Program (VMS) reporting process. The finding involved discrepancies between amounts reported in the Voucher Management System (VMS), the general ledger, and the Financial Data Schedule (FDS), including reporting related to unrestricted and restricted net position balances. Audit

adjustments were required related to cash, revenues, and net position reporting. GHA management has reviewed the finding and continues to strengthen internal controls and reconciliation procedures associated with financial reporting and VMS submissions. Corrective actions include enhanced reconciliation practices, improved documentation supporting VMS reporting, and additional management review procedures designed to improve the accuracy and consistency of financial reporting and HUD submissions. This finding is attributed to the difficulty of coordinating the reconciliation of data entry for the distinct systems, each with their own reporting requirements and reporting date differentials.

C. Other Document and/or Certification Requirements

C1. Resident Advisory Board (RAB Comments):

RAB meeting scheduled for 6/30/26.

C2. Certification by State or Local Officials:

The PHA Annual 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 6/30/26. 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.

Data Sources

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