

PHA Plans for the North Bend City Housing Authority Annual Plan for FYB 2027

Matthew Vorderstrasse, Executive Director

FYB January 1, 2027

FINAL DRAFT



Presented by:

The **Nelrod** Company

3301 West Fwy.

Fort Worth, Texas 76107

(817) 922-9000/FAX (817) 922-9100

Satellite Offices: Washington, D.C.; Houston, TX

E-Mail Address: info@nelrod.com

Web Site: www.nelrod.com

© 2020 The Nelrod Company, Fort Worth, Texas 76107

Streamlined Annual PHA Plan (Small PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 09/30/2027
---	---	---

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, including changes to these policies, 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-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

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.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled 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 or 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	PHA Name: <u>North Bend City Housing Authority</u> PHA Code: <u>OR009</u> PHA Type: ☒ Small PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2027</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units: <u>108</u> PHA Plan Submission Type: ☒ Annual Submission ☐ Revised Annual Submission

A.1	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 each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. The following are the specific locations where the public may obtain copies of the 2027 Annual PHA Plan: ▪ Administrative Office – 1700 Monroe Street, North Bend, OR 97459 ▪ PHA Website: www.ccnbchas.org ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2" style="width: 20%;">Participating PHAs</th> <th rowspan="2" style="width: 10%;">PHA Code</th> <th rowspan="2" style="width: 20%;">Program(s) in the Consortia</th> <th rowspan="2" style="width: 20%;">Program(s) not in the Consortia</th> <th colspan="2" style="width: 30%;">No. of Units in Each Program</th> </tr> <tr> <th style="width: 15%;">PH</th> <th style="width: 15%;">HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <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		PH	HCV	Lead PHA:											
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program													
		PH	HCV																		
Lead PHA:																					
B.	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).																				
B.1	Revision of Existing PHA Plan Elements. <i>NOT REQUIRED – ANNUAL PHA PLAN ONLY</i>																				
B.2	New Activities. <i>NOT REQUIRED – ANNUAL PHA PLAN ONLY</i>																				
B.3	Progress Report. <i>NOT REQUIRED – ANNUAL PHA PLAN ONLY</i>																				
B.4	<u>Capital Improvements.</u> <i>NOT REQUIRED – ANNUAL PHA PLAN ONLY</i>																				
B.5	Most Recent Fiscal Year Audit. <i>NOT REQUIRED – ANNUAL PHA PLAN ONLY</i>																				
	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.																				

B.1 New Activities

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y N

- ☐ ☒ Choice Neighborhoods Grants.
- ☐ ☒ Modernization or Development.
- ☐ ☒ Demolition and/or Disposition.
- ☐ ☒ Conversion of Public Housing to Tenant-Based Assistance.
- ☐ ☒ Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
- ☐ ☒ Homeownership Program under Section 32, 9 or 8(Y).
- ☐ ☒ Project-Based Vouchers.
- ☐ ☒ Units with Approved Vacancies for Modernization.
- ☐ ☒ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(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. *N/A*

(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. *N/A*

(d) The PHA must submit its Deconcentration Policy for Field Office Review.

DECONCENTRATION OF POVERTY AND INCOME-MIXING [24 CFR 903.1 AND 903.2]

The PHA's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects. A statement of the PHA's deconcentration policies must be included in its annual plan [24 CFR 903.7(b)].

The PHA's deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as 'covered developments' and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

B.1	<u>PHA Policy</u> According to 24 CFR 903.2(b), the PHA is not subject to deconcentration and incoming mixing requirements. 12-IV.E.DECONCENTRATION <u>PHA Policy</u> If subject to deconcentration requirements, the PHA will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve the PHA’s deconcentration goals. A deconcentration offer will be considered a “bonus” offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer.
B.2	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) in EPIC and the date that it was approved. <i>See Capital Fund 5 Year Action Plan in EPIC approved by HUD on <u>08/23/2026</u></i>
C.	Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) provide comments to the PHA Plan? <i>(See attachment or009a01)</i> Y N ☐ ☒ 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. <i>N/A</i>
C.2	Certification by State or Local Officials. <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.
C.3	Civil Rights Certification/Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan <u>Form 50077-SM</u>, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Regulations – Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4	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. (a) Did the public challenge any elements of the Plan? Y N ☐ ☒ If yes, include Challenged Elements. <i>N/A</i>
------------	---

Attachment: or009a01
North Bend City Housing Authority
Resident Advisory Board Consultation Process and Comments –
FYB 2027

1. Resident notification of appointment to the Advisory Board

At beginning of PHA Plan process, sent out letter to all residents/participants of opportunity to serve on Resident Advisory Board
June 30, 2026

2. Meeting Organization

Schedule date to meet with Resident Advisory Board for input to PHA Plan
June 30, 2026

Hold Resident Advisory Board meeting **July 14, 2026**

4. Notification of Public Hearing

Schedule date for Public Hearing and place ad **July 21, 2026**

Hold Public Hearing meeting **September 8, 2026**

5. Documentation of resident recommendations and PHA's response to recommendations

We did not have anyone to show up for the meeting, so there were no comments/recommendations received.

Resident Advisory Board
Sign-in Sheet

Type of Meeting: RAB

Date: 7-14-26
Time: 1:00

Event/Session title: FY 2027 Plan Review
Please sign in: Resident/Staff/other

(Please write clearly)

(Total number people attending): _____

1. Karen Dubisar HA	19.
2. Danielle Cleary HA	20.
3. Matthew Vanderstross HA	21.
4. Aaron Niebaum HA	22.
5.	23.
6.	24.
7.	25.
8.	26.
9.	27.
10.	28.
11.	29.
12.	30.
13.	31.
14.	32.
15.	33.
16.	34.
17.	35.
18.	36.



NORTH BEND CITY / COOS-CURRY HOUSING AUTHORITIES

1700 MONROE STREET

NORTH BEND OR 97459

TELEPHONE: 541-756-4111

TOLL FREE: 1-877-897-9349

FAX: 541-756-1987

Oregon Video Relay Service: 1-866-327-8877

Managing Agent – Woodland Apartments Preservation Inc / Powers Housing Development Inc

June 30, 2026

Dear Housing Participant,

The North Bend City Housing Authority is seeking resident input as we prepare our Annual Public Housing Agency (PHA) Plan, which must be reviewed and submitted to HUD each year. A key part of this process is gathering feedback from a Resident Advisory Board made up of individuals who represent the residents we serve.

The purpose of the Resident Advisory Board is to assist in shaping the PHA Plan and to review any significant amendments or modifications. While participation is completely voluntary, your voice and perspective are important. If you would like to have input in this year's planning process, we encourage you to attend an in-person meeting scheduled for:

Date: July 14, 2026

Time: 1:00 PM

Location: North Bend City Housing Authority

1700 Monroe Street

North Bend, OR 97459

Attendance is not required, but only those who participate in the meeting will be able to contribute directly to the planning discussion. Your input is highly valued, and we appreciate your consideration.

Sincerely,

A handwritten signature in black ink that reads "Karen Dubisar".

Karen Dubisar

Deputy Executive Director

North Bend City/Coos-Curry Housing Authority

kdubisar@ccnbchas.org



DATA COLLECTION TOOL FOR INFORMATION TO COMPLETE FORM HUD 50075-SM

North Bend City Housing Authority

The following information is needed to complete the form HUD-50075-SM Annual PHA Plan.

A. PHA Information

PHA Name: North Bend City Housing Authority

PHA Code: OR009

PHA Type: ☒ Small

PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2027

PHA Inventory (based on ACC units at time of FY beginning above)

Number of Public Housing (PH) Units: 108

PHA Plan Submission Type: ☒ Annual Submission
☐ Revised Annual Submission

The following are the specific locations where the public may obtain copies of the 2027 Annual Plan:

- Administrative Office – 1700 Monroe Street, North Bend, OR 97459
- PHA Website: www.ccnbchas.org

☐ **PHA Consortia:** (Check box if submitting a joint Plan and complete table below.)

Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
Lead HA:					

Have the following PHA Plan elements been revised by the PHA since its last PHA Plan submission?

- (a) ☒ **Statement of Housing Needs and Strategy for Addressing Housing Needs**
☒ **Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions**
☒ **Financial Resources**
☐ **Rent Determination**
☐ **Homeownership Programs**
☐ **Substantial Deviation**
☐ **Significant Amendment /Modification**

B.1 Revision of Existing PHA Plan Elements.

Statement of Housing Needs and Strategy for Addressing Housing Needs

Statement of Housing Needs

The North Bend City/Coos-Curry Housing Authority has identified a continuing need for safe, decent, and affordable housing for low-income families, elderly persons, and persons with disabilities within its jurisdiction. Demand for housing assistance continues to exceed available resources, as evidenced by waiting list activity and limited affordable housing options in the local rental market.

The greatest housing needs exist among extremely low-income households, families with children, seniors, and persons with disabilities. Limited affordable housing inventory, rising rental costs, and a shortage of units available to voucher holders continue to create barriers to housing stability.

The Housing Authority will continue to administer its housing programs efficiently and work with community partners to expand housing opportunities and address the affordable housing needs of the community.

Housing Needs of Families on the Waiting List			
Waiting list type: (select one) ☐ Section 8 tenant-based assistance ☒ Public Housing ☐ Combined Section 8 and Public Housing ☐ Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	1077		
Extremely low income <=30% AMI	792	74%	
Very low income (>30% but <=50% AMI)	194	18%	
Low income (>50% but <80% AMI)	72	7%	
Families with children	227	21%	
Elderly families	429	40%	
Families with Disabilities	595	55%	
White	714	66%	
Black/African American	33	3%	
American Indian/Alaska Native	56	5%	
Asian	15	1%	
Native Hawaiian/Other Pacific Islander	6	1%	
Hispanic	57	5%	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	384	36%	
2 BR	557	52%	
3 BR	112	10%	
4 BR	24	2%	
5 BR	N/A	N/A	
5+ BR	N/A	N/A	
Is the waiting list closed (select one)? ☒ No ☐ Yes If yes: How long has it been closed (# of months)? N/A Does the PHA expect to reopen the list in the PHA Plan year? ☐ No ☐ Yes N/A Does the PHA permit specific categories of families onto the waiting list, even if generally closed? ☒ No ☐ Yes			

Strategies for Addressing Housing Needs

Need: Shortage of affordable housing for all eligible populations

North Bend City Housing Authority recognizes the persistent shortage of affordable housing for households earning at or below 60% of Area Median Income (AMI). To help address this need, we are actively constructing Phase I of the North Bend Family Housing development, which will add 105 new units, including 30 Project-Based Vouchers (PBVs) and 20 Permanent Supportive Housing (PSH) units with supportive services. This development will serve families, individuals experiencing homelessness, and those with disabilities. Phase I is expected to be completed by Spring 2027.

To strengthen our ability to provide safe, affordable housing, we have made key operational improvements:

- Hired a Maintenance Supervisor, which has significantly reduced work order response times and unit turnover timelines.
- Contracted with Housing Development Center (HDC) for professional asset management services to support long-term capital planning, financial oversight, and property performance.

In addition to local improvements, the Housing Authority is contributing to statewide strategy by helping draft Oregon's new Consolidated Plan and leading the launch of the SPARC Network—a coordinated regional model connecting shelter, housing, and supportive services across the South Coast.

Need: Specific Family Types: Families at or below 30% of median

Families earning at or below 30% of AMI face the most severe housing barriers in our region. The private rental market remains inaccessible to many extremely low-income households, making public and affordable housing a critical resource.

North Bend City Housing Authority is addressing this need through development and policy:

- Phase I of North Bend Family Housing includes 30 PBVs and 20 PSH units specifically targeted to extremely low-income families and those facing homelessness or significant barriers to housing stability.
- Our Flat Rent policy stabilizes housing costs while encouraging employment by allowing families to retain more income as earnings increase.

- We have developed MOUs with workforce housing and employment partners to connect residents with job training, education, and employment pathways.

These strategies, combined with our leadership in the SPARC Network, ensure that families at or below 30% AMI are not only housed—but supported in building brighter, more stable futures.

Need: Specific Family Types: Families at or below 50% of median

Families earning at or below 50% of AMI continue to struggle with high rent burdens and limited access to stable, affordable housing. Many are working households paying well over 30% of their income toward rent.

To support these families:

- A large portion of Phase I of North Bend Family Housing is reserved for households earning 30–60% AMI, with specific emphasis on families at the 50% threshold.
- Our Flat Rent policy supports upward mobility by reducing rent burdens as families increase earnings.
- We have formal partnerships with workforce development agencies, educational institutions, and local employers to support housing-linked employment advancement.

As a lead agency in the SPARC Network, we are creating a regional framework that supports long-term housing stability and economic self-sufficiency for families at or below 50% AMI.

Need: Specific Family Types: The Elderly

We recognize the growing need for affordable, accessible housing for elderly households, many of whom live on fixed incomes and face increasing health and mobility challenges.

North Bend City Housing Authority provides:

- Hamilton Court, a 50-unit senior-designated public housing complex, serving as a vital resource for low-income elderly residents.
- Ongoing capital improvements and responsive maintenance, overseen by our Maintenance Supervisor, ensure safe, aging-in-place housing.

Looking forward:

- We are working with Aging and Disability Services to set aside PBV units with a senior preference in North Bend Family Housing, ensuring service-linked housing in a mixed-income community.
- Our role in the SPARC Network helps align housing and services across the region to meet the unique needs of elderly residents.

Need: Specific Family Types: Families with Disabilities

Families that include individuals with disabilities—physical, developmental, or behavioral health-related—face persistent barriers to housing access and stability.

North Bend City Housing Authority is taking a comprehensive approach:

- Hired a Maintenance Supervisor to prioritize accessibility modifications and fast response times.
- Partnered with HDC for long-term capital planning and accessible housing preservation.

Through Phase I of North Bend Family Housing:

- We are building 20 PSH units for individuals and families experiencing homelessness and living with Severe and Persistent Mental Illness (SPMI), linked to wraparound services and Coordinated Entry.
- We are also working with Aging and Disability Services to create additional housing for elderly and disabled residents, including PBV units with senior/disability preference.

Additionally:

- We have partnered with Star of Hope to increase specialized housing for individuals with Intellectual and Developmental Disabilities (IDD).
- We are affirmatively marketing our housing in collaboration with the South Coast Health Equity Coalition, tribal partners, and culturally specific organizations to reduce barriers for historically underserved households.

Our Executive Director also plays a regional leadership role—consulting on shelter and housing projects as part of building out the SPARC Network, which is establishing a coordinated continuum from low-barrier shelter to deeply affordable housing to missing middle homeownership. This system centers equity, accessibility, and long-term housing success for people with disabilities.

Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions

Public Housing

(1) Eligibility

Equal Access

The term "family" includes, but is not limited to the following, regardless of actual or perceived sexual orientation, gender identity, or marital status:

- (1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person or any other single person; or
- (2) A group of persons residing together and such group includes, but is not limited to:
 - (i) A family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family);
 - (ii) An elderly family;
 - (iii) A near-elderly family;
 - (iv) A disabled family;
 - (v) A displaced family; and
 - (vi) The remaining member of a tenant family.

Disabled family means a family whose head (including co-head), spouse or sole member is a person with a disability.

Elderly family means a family whose head (including co-head), spouse or sole member is a person who is at least 62 years of age.

Near elderly family means a family whose head (including co-head), spouse or sole member is a person who is at least 50 years of age but below the age of 62; or two or more persons, who are at least 50 years of age but below the age of 62, living together; or one or more persons who are at least 50 years of age but below the age of 62.

Sexual orientation means homosexuality, heterosexuality or bisexuality.

Gender identity means actual or perceived gender-related characteristics.

The North Bend City Housing Authority verifies eligibility for admission to public housing when they are within 30 days of being offered a unit.

The PHA uses the following non-income screening factors to establish eligibility for admission to public housing:

- Criminal or Drug-related activity
- Rental history
- Housekeeping
- Debts owed to PHA and terminations report

The Housing Authority requests criminal records from the following enforcement agencies for screening purposes:

- Local law enforcement agencies
- National Crime Information Center (NCIC)
- National Sex Offender database
- Online information services

(2) Selection and Assignment

Selection for admission to public housing shall be made from the PHA's current waiting list in accordance with date and time of application.

(3) Preferences

The PHA does not plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of the median area income.

It is the policy of the PHA that transfers will take precedence over new admissions in the following circumstances:

- Emergencies
- Over-housed
- Under-housed
- Medical justification
- Administrative reasons determined by the PHA
- Resident choice

The PHA does not plan to employ any admission preferences for admission to public housing.

(4) Unit Assignment

Applicants are ordinarily given two (2) vacant unit choices before they are removed from the waiting list. This policy is consistent across all waiting list types.

(5) Maintaining Waiting List

The North Bend City Housing Authority maintains a community-wide waiting list. Interested persons may apply for admission to public housing at the main administrative office located at 1700 Monroe Street, North Bend, OR 97459.

The North Bend City Housing Authority does not plan to operate any site-based waiting lists.

(6) Occupancy

Applicants and residents may use the following reference materials to obtain information about the rules of occupancy of public housing.

- PHA-resident lease
- The PHA's Admissions and Continued Occupancy Policy
- PHA's briefing seminars or written materials

Residents must notify the PHA of changes in family composition:

- At an annual reexamination and lease renewal
- At any time family composition changes or income
- Within 10 business days

(7) Deconcentration and Income Mixing

The PHA has performed its annual deconcentration and income mixing analysis to determine if the PHA has any general occupancy public housing developments covered by the deconcentration rule. The analysis results follow:

The PHA does not have general occupancy public housing developments covered by the deconcentration rule.

Financial Resources

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2027 grants)		
a) Public Housing Operating Fund	352,466.00	
b) Public Housing Capital Fund	425,965.00	
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance		
f) Resident Opportunity and Self- Sufficiency Grants		
g) Community Development Block Grant		
h) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
2024 CFP	37,827.60	Public housing capital improvements
2025 CFP	4,153.96	Public housing capital improvements
2026 CFP	425,965.00	Public housing capital improvements
3. Public Housing Dwelling Rental Income	394,294.00	Public housing operations
4. Other income (list below)		
Room Rent	34,389.00	Public housing operations
Tenant Charges	14,000.00	Public housing operations
5. Non-federal sources (list below)		
Total resources	\$1,689,060.56	

Rent Determination

Public Housing

(1) Income Based Rent Policies

a. Use of discretionary policies

The PHA will not employ discretionary rent-setting policies for income-based rent in public housing.

b. Minimum Rent

The PHA's minimum rent is \$0.00.

The PHA has not adopted any discretionary minimum rent hardship exemption policies.

c. Rents set at less than 30% of adjusted income

The PHA does not plan to charge rents at a fixed amount or percentage less than 30% of adjusted income.

d. Discretionary deductions and/or exclusion policies

The PHA does not plan to employ any discretionary (optional) deductions and/or exclusions policies.

e. Ceiling Rents

The PHA does not have ceiling rents.

f. Rent Re-determinations

Between annual income reexaminations, the tenant is required to report changes in income or family composition to the PHA such that the changes result in an adjustment to rent as follows:

- Any time the family experiences an income increase
- Always for changes in family composition

g. Individual Savings accounts (ISAs)

The PHA does not plan to implement individual savings accounts for residents as an alternative to the required 12-month disallowance of earned income and phasing in of the rent increase in the next year.

(2) Flat Rents

The PHA used the following sources of information in setting the market-based flat rents to establish comparability.

- Guidelines found in the 2015 Appropriations Act in determining the Public Housing Flat Rent schedule. The PHA will establish a flat rent for each public housing unit that is no less than 80% of the applicable Fair Market Rent (FMR)

Homeownership Programs

Public Housing

The PHA does not administer any homeownership programs for public housing.

Substantial Deviation/Significant Amendment or Modification

In accordance with HUD regulations in 24 CFR 903.7(r) and 24 CFR 905.3, the North Bend City Housing Authority (NBHA) has defined the basic criteria that will be used for determining:

- Substantial deviation from its 5-Year PHA Plan;
- Significant amendment or modification to the Capital Fund Program (CFP) 5-Year Action Plan.

Amendments, deviations, or modifications to the agency plan which fundamentally alter the mission, goals, objectives or plans of the NBHA will require formal approval from the Board of Commissioners. Prior to implementing changes that meet such criteria, the NBHA will submit for HUD's approval a revised plan(s) that meets full public process requirements.

Criteria for defining "Substantial Deviation" from the 5-Year PHA Plan

- A change in federal law takes effect and, in the opinion of NBHA, it creates substantial obligations or administrative burdens beyond the programs under

administration, excluding changes made due to insufficient revenue, funding or appropriations, funding reallocations resulting from modifications made to the annual or five-year capital plan or due to the terms of a judicial decree.

- All amendments, deviations, or modifications to the agency plan which fundamentally alter the mission, goals, objectives or plans of the NBHA.

Criteria for defining "Significant Amendment or Modification" to the CFP 5-Year Action Plans

- Proposed demolition, disposition, homeownership, Capital Fund Financing, development, or mixed finance proposals will be considered significant amendments to the CFP 5-Year Action Plan.
- Addition of non-emergency work items not included in the current CFP Annual Statement or CFP 5-Year Action plan that exceeds \$100,000.00.

Exceptions

- Changes under the above definitions that are required due to HUD regulations, federal statutes, state or local laws/ordinances, or as a result of a declared national or local emergency will not be considered substantial deviation or significant amendment/modification
- Changes under the above definitions which are funded by any source other than federal funds will not require Plan amendment or modification
- Discretionary or administrative amendments consistent with the NBHA's stated overall mission and objectives will not be considered substantial deviations or modifications

The PHA must submit its Deconcentration Policy for Field Office Review.

Deconcentration of Poverty and Income-Mixing [24 CFR 903.1 and 903.2]

The PHA's admission policy must be designed to provide for deconcentration of poverty and income-mixing by bringing higher income tenants into lower income projects and lower income tenants into higher income projects. A statement of the PHA's deconcentration policies must be included in its annual plan [24 CFR 903.7(b)].

The PHA's deconcentration policy must comply with its obligation to meet the income targeting requirement [24 CFR 903.2(c)(5)].

Developments subject to the deconcentration requirement are referred to as 'covered developments' and include general occupancy (family) public housing developments. The following developments are not subject to deconcentration and income mixing requirements: developments operated by a PHA with fewer than 100 public housing units; mixed population or developments designated specifically for elderly or

disabled families; developments operated by a PHA with only one general occupancy development; developments approved for demolition or for conversion to tenant-based public housing; and developments approved for a mixed-finance plan using HOPE VI or public housing funds [24 CFR 903.2(b)].

PHA Policy

According to 24 CFR 903.2(b), the PHA is not subject to deconcentration and incoming mixing requirements.

12-IV.E. DECONCENTRATION

PHA Policy

If subject to deconcentration requirements, the PHA will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve the PHA's deconcentration goals. A deconcentration offer will be considered a "bonus" offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer.

New Activities

Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?

- ☐ **Choice Neighborhoods**
- ☐ **Modernization or Development**
- ☐ **Demolition and/or Disposition**
- ☐ **Conversion of Public Housing to Tenant Based Assistance**
- ☐ **Conversion of Public Housing to Project Based Rental Assistance or Project-Based Vouchers under RAD**
- ☐ **Homeownership Program under Section 32, 9 or 8(Y)**
- ☐ **Project Based Vouchers**
- ☐ **Units with Approved Vacancies for Modernization**
- ☐ **Other Capital Grant Programs**

Choice Neighborhoods

(1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for Choice Neighborhoods Grants; and (2) A timetable for the submission of applications or proposals. The application and approval process for Choice Neighborhoods is a separate process.

The PHA does not plan to apply for any Choice Neighborhoods Grants in the Plan year.

Modernization or Development

(1) A description of any Public Housing (including name, project number (if known) and unit count) for which the PHA will apply for modernization or development; and (2) A timetable for the submission of applications or proposals. The application and approval process for modernization or development is a separate process.

The PHA will not be engaging in any modernization or development in the Plan year.

Demolition and/or Disposition

The PHA does not plan to conduct any demolition or disposition activities in the Plan Fiscal Year.

Conversion of Public Housing to Tenant Based Assistance

The PHA is not planning to convert any Public Housing to Tenant Based Assistance.

Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD

The PHA is not planning to convert any Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.

Homeownership Program Under Section 32, 9 or 8(Y)

Describe any Section 5h, Section 32, Section 8y, or HCV Homeownership programs (including project number, unit count) administered by agency or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

The PHA does not administer any Homeownership Program under Section 32, 9 or 8(Y) in the Plan year.

Project-based Vouchers N/A

Units with Approved Vacancies for Modernization N/A

Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). **N/A**

Progress Report

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

Mission

Our mission is to promote, preserve and provide residents of our community with safe, sanitary and affordable housing in good condition. NBC/CCHAs will assist in connecting residents with other resources which may enhance their quality of living. NBC/CCHAs will provide these services while treating the clients with dignity and respect.

Goals/Objectives

PHA GOAL #1: EXPAND THE SUPPLY OF ASSISTED HOUSING

The PHA established the following objectives to strive in meeting goal #1:

- Acquire or build units or developments

Progress Statement: The Housing Authority has made substantial progress toward expanding the supply of assisted housing. North Bend Family Housing Phase I, a 105-unit affordable housing development, is currently under construction and anticipated to begin occupancy in 2027. The Housing Authority also continues development activities for North Bend Family Housing Phase II, which will provide an additional 48 affordable housing units. In Curry County, the Housing Authority advanced the Ellensburg Housing redevelopment project and other affordable housing initiatives designed to increase housing opportunities for low-income households, seniors, families, and persons requiring supportive services.

PHA GOAL #2: IMPROVE THE QUALITY OF ASSISTED HOUSING

The PHA established the following objectives to strive in meeting goal #2:

- Increase customer satisfaction
- Concentrate on efforts to improve specific management functions (e.g., public housing finance)

Progress Statement: *The Housing Authority continued to maintain and improve its housing portfolio through ongoing maintenance, modernization activities, and operational improvements. The agency successfully addressed HUD monitoring requirements, maintained strong occupancy levels, improved customer service systems, and strengthened internal management practices to ensure quality housing and program administration.*

PHA GOAL #3: INCREASE ASSISTED HOUSING CHOICES

The PHA established the following objectives to strive in meeting goal #3

- Increase voucher payment standards

Progress Statement:

The Housing Authority will pursue opportunities to increase assisted housing choices through the application for Project-Based Vouchers (PBVs) in connection with new affordable housing development, including North Bend Family Housing Phase 1. The agency intends to expand the supply of affordable housing by competing for PBV awards and partnering with developers to bring additional units under long-term affordability.

Through future PBV applications, the Housing Authority aims to increase housing stability and expand access to affordable units for eligible low-income households within the community.

PHA GOAL #4: PROVIDE AN IMPROVED LIVING ENVIRONMENT

The PHA established the following objectives to strive in meeting goal #4

- Implement public housing security improvements
- Designate developments or buildings for particular resident groups (elderly, persons with disabilities)

Progress Statement: *The Housing Authority continued efforts to provide safe, decent, and affordable housing through property improvements, resident engagement, and partnerships with local service providers. New housing developments were designed to incorporate supportive services, accessibility features, and community spaces that promote resident well-being and housing stability.*

PHA GOAL #5: PROMOTE SELF-SUFFICIENCY AND ASSET DEVELOPMENT OF ASSISTED HOUSEHOLDS

The PHA established the following objectives to strive in meeting goal #5

- Provide or attract supportive services to improve assistance recipients' employability

Progress Statement: The Housing Authority strengthened partnerships with local healthcare providers, workforce organizations, educational institutions, and social service agencies to connect residents with resources that support long-term housing stability, employment, education, and self-sufficiency.

PHA GOAL #6: ENSURE EQUAL OPPORTUNITY AND AFFIRMATIVELY FURTHER FAIR HOUSING

The PHA established the following objectives to strive in meeting goal #6

- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability
- 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
- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required

Progress Statement: The Housing Authority continued to administer all programs in accordance with Fair Housing and Equal Opportunity requirements. Outreach, accessibility improvements, and policy reviews were conducted to ensure equitable access to housing opportunities regardless of race, color, religion, sex, disability, familial status, national origin, or other protected status.

OTHER PHA GOALS AND OBJECTIVES

Begin the development of North Bend City Family Housing. Occupancy will begin in 2026.

Progress Statement: North Bend Family Housing Phase I is currently under construction and anticipated to begin occupancy in 2027. The Housing Authority continues to advance Phase II of the development, which will add additional affordable housing units and supportive housing opportunities within the

community. The Housing Authority has also expanded its regional housing development efforts through projects in both Coos and Curry Counties.

Capital Improvements. Required in all years for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).

- 1) Capital Improvements. Include a reference here to the most recent HUD approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD.

See Capital Fund 5 Year Action Plan in EPIC approved by HUD on 08/23/2026

Most Recent Fiscal Year Audit

- (a) Were there any findings in the most recent FY Audit?

Y N
☐ ☒

If, yes, please describe: ***N/A***

Resident Advisory Board (RAB) Comments

Did the RAB(s) provide comments to the PHA Plan? (***See attachment or009a01***)

Y N
☐ ☒

Please provide comments received and the PHA's response to each comment. ***N/A***

Certification by State or Local Officials – Form HUD 50077-SL Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.

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

Form 50077-SM, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Regulations – Including PHA Plan Elements that Have Changed, must be submitted by the PHA as an electronic attachment to the PHA Plan.

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.

(a) Did the public challenge any elements of the Plan?

Y N
☐ ☒

If yes, include Challenged Elements. **N/A**

Deconcentration and Income Mixing Worksheet and Documentation to Complete PHA Plan Component B.1 (b) Deconcentration and Income Mixing

PHA Name: North Bend City Housing Authority Date: June 24, 2026

Contact: Karen Dubisar Telephone #: (541) 751-2049

Introduction:

HUD required agencies to implement the Public Housing Deconcentration and Income Mixing Final Rule. Basically, PHA's are required to take actions to deconcentrate the income mix at family developments that have an average income below 85% or higher than 115% of the average income for all covered developments.

*Step 3 still requires PHA's to take actions to deconcentrate the income mix at family developments as stated above, except that **the upper limit shall never be less than the income at which a family would be defined as an extremely low-income family.***

Step I. Identify which developments are excluded by this regulation. The final rule refers to a "public housing development" which includes units or buildings with the same project number, including scattered sites. Contiguous sites with more than one project number may also be considered as one development. A development is excluded if it meets one of the requirements below.

- A. The PHA has fewer than 100 public housing units.
- B. The development houses only elderly persons, persons with disabilities or both.
- C. The PHA has only one general occupancy family development.
- D. The development has been approved for demolition or conversion to tenant-based assistance.
- E. The development is being operated in accordance with a HUD-approved mixed finance plan using HOPE VI or public housing funds

awarded prior to March 7, 2001, if the PHA certifies that exemption from this regulation is needed to comply with the mixed finance plan.

Enter the name of each excluded development below and the letter corresponding to the appropriate explanation listed above:

Excluded Development	Explanation Letter(s) Above
1. OR009	A
2.	
3.	
4.	
5.	

If your agency has a development that does not meet any of the above criteria for exemption, mark the question below "Yes." If all of your agency's developments are exempt mark the question below "No."

☐ **Yes** ☒ **No** **Does the PHA have any general occupancy (family) public housing development covered by the deconcentration rule? If no, this section is complete. If yes, continue to the next question.**

Step II. Covered Developments *Not Applicable*

- A. Developments that are not excluded are called "covered developments." List these developments in the table in D below.
- B. Determine the average income for all covered developments and enter:

- C. Determine the average income for each covered development and enter in the table in D below.
- D. Below list each covered development, and the average income for each covered development.