



Y N

- Statement of Housing Needs and Strategy for Addressing Housing Needs.
- Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
- Financial Resources.
- Rent Determination.
- Operation and Management.
- Grievance Procedures.
- Homeownership Programs.
- Community Service and Self-Sufficiency Programs.
- Safety and Crime Prevention.
- Pet Policy.
- Asset Management.
- Substantial Deviation.
- Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

**Statement of Housing Needs and Strategy for Addressing Housing Needs.**

Currently AHA has a total of 11,108 families on the Public Housing waiting list. Of the families currently on the Public Housing Waiting list, 9% are elderly, and 25% are families with disabilities. AHA’s Public Housing waiting list has been closed for 3, 4 and 5 bedrooms since March 2019, it will be reopened when average wait to be pulled for assistance will be less than three years, which is anticipated to be during the 2026 calendar year. AHA has worked to create an expanded database of agencies who refer applicants with a need for a unit with ADA or vision or hearing accommodations that can be utilized to reach out to when we are looking for additional applicants for these units with accommodations. AHA is exploring more opportunities with the community to fight homeless initiatives.

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

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions Collections Updates: • To reduce and/or resolve the number of delinquent accounts, AHA will continue to seek opportunities to connect families with resources. Before starting court process, AHA will contact tenants in jeopardy of eviction and inform them of local resources where they may apply for financial assistance. In cases where tenant has indicated on their HUD Supplement another person or agency to contact in cases of eviction we are also reaching out to that contact. In such cases, AHA will also refer families for financial management counseling. Residents who might qualify for assistance through the NYHER 1115 Waiver program will also be referred to the AHA Resource Center to determine if they meet the eligibility requirements for possible assistance. • AHA will continue to evaluate and improve lease enforcement efforts based on tenants will and compliance in addressing outstanding balances older than 6 months old. chronic cases of noncompliance and or nonpayment of tenant related charges due to excess fees will be enforced through the courts. • In cases that are related to the pandemic, AHA will work with residents who fell behind. Effected families will be allowed a longer repayment agreement. This only applies to families who were financially impacted due to the pandemic during the timeframe starting March 2020 to January 15, 2022. Tenants who receive rental assistance through the NYS ERAP program will be afforded to make a repayment agreement for any rent that is remaining after ERAP payment or documentation of ERAP denial is received. AHA Admissions and Continued Occupancy Policy (ACOP): Changes being incorporated into our ACOP include: AHA’s tenant selection, eligibility, admissions, and transfer procedures, as established in the Admission and Continued Occupancy Policy (ACOP), will apply to all units owned or managed by AHA. This includes Public Housing units, mixed finance units operating under an ACC, RAD PBRA/PBV units receiving HUD assistance, as well as LIHTC and market rate units owned or managed by AHA to the extent permitted by applicable program requirements. All admissions and occupancy determinations are administered in accordance with the ACOP and all applicable federal and New York State laws and regulations, and in compliance with program specific requirements governing LIHTC and market rate units. AHA will be removing the discretionary “Other” transfer category from the ACOP. Transfers will now be limited to HUD required categories only— Emergency, Administrative, and Occupancy Standard—in accordance with federal and state regulations. Any tenants currently on the list in the Other category will remain on list. Chapter 4 - Part III - Tenant Selection - Additon of new preference for Rapid Rehousing Program through IOOV Exploring more opportunities through community partners to fight homeless initiatives. ACOP may be adjusted to include these new opportunities in our tenant selection plan.

**Financial Resources.**

Element #2 Financial Resources Albany Housing Authority Statement of anticipated PHA Financial Resources Anticipated for FYE 6/30/26 Planned Uses Planned Uses Tenant Rental Income 3,621,000 Public Housing Operating Fund 6,770,000 Public Housing Capital Fund 2,544,534 386,405 will be applied to debt service Housing Choice Voucher Assistance 27,500,000 Shelter Plus Care Grant 670,000 ROSS Grant 496,233 Mainstream vouchers 1,250,000 Moderate Rehabilitation 221,285 Emergency Housing Vouchers 377,291 Summer Food Program 28,098 Investment

Income 173,193 Support public housing needs Other revenue, including commercial rents 290,000 Support public housing needs \$43,941,634

**Rent Determination.**

Per relevant HUD HOTMA guidelines

**Operation and Management.**

See 2026 Housing Programs and Inspections- Program Alignment Operations and Compliance Strategy and Risk Management attachments

**Homeownership Programs.**

Home Ownership Programming Section 32 Homeownership Program Program Summary The Section 32 Homeownership Program is designed to expand access to sustainable homeownership opportunities for eligible families by enabling the purchase of public housing units and other eligible properties in accordance with HUD Section 32 guidelines. Through this program, the Housing Authority will provide qualified residents with a pathway to transition from renting to homeownership while building long-term financial stability and generational wealth. The program combines affordable property acquisition opportunities with education, counseling, and structured support to ensure successful homeownership outcomes. Eligible residents will have the opportunity to purchase designated properties at affordable prices based on HUD-approved valuation methods. Participants will receive guidance throughout the homebuying process, including financial readiness assessment, mortgage preparation, homebuyer education, and closing support. The program prioritizes sustainable homeownership by ensuring that participants understand the responsibilities associated with owning and maintaining a home. Required homebuyer education will cover topics such as budgeting, credit management, mortgage financing, property maintenance, and long-term financial planning. The Housing Authority will oversee program implementation, including property selection, eligibility verification, sales procedures, and compliance with HUD regulations. Partnerships with housing counseling agencies, lenders, and community organizations may be used to provide additional technical assistance and support services. By creating a structured pathway from public housing residency to homeownership, the Section 32 Program aims to:

- Increase affordable homeownership opportunities
- Promote housing stability and financial independence
- Support neighborhood investment and community revitalization
- Build generational wealth for participating families

All program activities will comply with HUD Section 32 requirements, including affordability provisions, resale restrictions, and long-term compliance monitoring where applicable.

**Community Service and Self-Sufficiency Programs.**

See Community Engagement & Resident Services attachment

**Safety and Crime Prevention.**

See Safety, Security, and Crime Prevention Initiatives attachment

**Asset Management.**

See attached 2026 Strategic Development Goals & 2025 Highlights

(c) The PHA must submit its Deconcentration Policy for Field Office review.

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

I. Purpose The Albany Housing Authority (AHA) is committed to promoting economically diverse communities and reducing concentrations of poverty in its public housing developments. This Deconcentration Policy is established in accordance with applicable HUD regulations and supports AHA's mission to provide safe, decent, and affordable housing while expanding resident opportunity. II. Policy Statement AHA shall take affirmative steps to reduce concentrations of poverty by ensuring that admissions and transfers to public housing developments do not result in a disproportionate concentration of extremely low-income households at any one site, to the extent feasible and consistent with fair housing requirements. III. Applicability This policy applies to: New admissions to AHA public housing developments Transfers between AHA developments Site-based waiting lists, where applicable This policy does not apply to the Housing Choice Voucher (HCV) Program. IV. Income Mixing and Deconcentration Strategy AHA will review income data for each public housing development at least annually to identify developments with disproportionately high concentrations of extremely low-income households. To promote deconcentration, AHA may: Encourage higher-income eligible applicants to consider developments with higher concentrations of extremely low-income households Offer applicants the opportunity to select an alternate development, where feasible Utilize site-based waiting lists to support income diversity, when authorized Prioritize transfers that promote income balance across developments Participation in income-mixing strategies shall be voluntary for applicants and residents. V. Compliance with Fair Housing and Civil Rights Laws Nothing in this policy shall be implemented in a manner that: Violates the Fair Housing Act Results in discrimination based on race, color, religion, sex, national origin, disability, familial status, or any other protected class Displaces residents or denies admission to otherwise eligible applicants All

deconcentration efforts shall be carried out in a manner consistent with HUD regulations, civil rights requirements, and AHA’s Admissions and Continued Occupancy Policy (ACOP). VI. Applicant Choice and Notification Applicants shall be informed of: The availability of units at multiple developments Their right to accept or decline a unit offer without penalty, consistent with AHA’s offer and refusal policies The voluntary nature of participation in any deconcentration or income-mixing effort AHA will provide sufficient information to allow applicants to make informed housing choices. VII. Monitoring and Review AHA will: Monitor income distribution across developments annually Document deconcentration efforts as part of the PHA Plan process Adjust strategies as needed based on occupancy trends, market conditions, and HUD guidance VIII. Exceptions This policy shall not apply where: Unit availability is limited Implementation would delay housing assistance to an eligible household A reasonable accommodation for a person with a disability is required PHA Policy AHA will rely on the following over-income limits. These numbers will be updated within 60 days of HUD publishing new income limits each year and will be effective for all annual and interim reexaminations once these policies have been adopted. Family Size 1 2 3 4 5 6 7 8 Over-Income Limit 97,560 111,480 125,400 139,320 150,480 161,640 172,800 183,960 For families larger than eight persons, the over-income limit will be calculated by multiplying the applicable very low-income limit by 2.4.

**B.2 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.
- Designated Housing for Elderly and/or Disabled Families.
- 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)
- Occupancy by Over-Income Families.
- Occupancy by Police Officers.
- Non-Smoking Policies.
- 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 applicable 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. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

**Choice Neighborhoods Grants.**

If opportunity becomes available for remaining PH properties this will be explored.

**Modernization or Development.**

Please refer to attachment 2026 Development AHA New Activities. If opportunity becomes available for remaining PH properties this will be explored.

**Demolition and/or Disposition.**

At this time, AHA is exploring funding for the demolition and disposition of obsolete buildings at Lincoln Square Homes. Should the Authority apply for demolition/disposition approval under Section 18 of the 1937 Act, all necessary documentation will be submitted as part of the separate approval process. If opportunity becomes available for remaining PH properties this will be explored for Robert Whalen Homes.

**Conversion of Public Housing to Tenant-Based Assistance.**

If opportunity becomes available for remaining PH properties this will be explored.

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

Project-Based Voucher (PBV) Initiatives Steamboat Square Phase II - RAD/4% LIHTC transaction closed in October 2025. The project is currently in Phase I of III, with full completion of all phases anticipated in December 2029. Ida Yarbrough Phases I & II and South End Phase III (under consideration) Currently option for Robert Whalen Homes

These PBV initiatives align with the PHA Plan as they support housing stability, financial viability, and the preservation of deeply affordable housing.

**Homeownership Program under Section 32, 9 or 8(Y)**

Home Ownership Programming Section 32 Homeownership Program Program Summary The Section 32 Homeownership Program is designed to expand access to sustainable homeownership opportunities for eligible families by enabling the purchase of public housing units and other eligible properties in accordance with HUD Section 32 guidelines. Through this program, the Housing Authority will provide qualified residents with a pathway to transition from renting to homeownership while building long-term financial stability and generational wealth. The program combines affordable property acquisition opportunities with education, counseling, and structured support to ensure successful homeownership outcomes. Eligible residents will have the opportunity to purchase designated properties at affordable prices based on HUD-approved valuation methods. Participants will receive guidance throughout the homebuying process, including financial readiness assessment, mortgage preparation, homebuyer education, and closing support. The program prioritizes sustainable homeownership by ensuring that participants understand the responsibilities associated with owning and maintaining a home. Required homebuyer education will cover topics such as budgeting, credit management, mortgage financing, property maintenance, and long-term financial planning. The Housing Authority will oversee program implementation, including property selection, eligibility verification, sales procedures, and compliance with HUD regulations. Partnerships with housing counseling agencies, lenders, and community organizations may be used to provide additional technical assistance and support services. By creating a structured pathway from public housing residency to homeownership, the Section 32 Program aims to:

- Increase affordable homeownership opportunities
- Promote housing stability and financial independence
- Support neighborhood investment and community revitalization
- Build generational wealth for participating families

All program activities will comply with HUD Section 32 requirements, including affordability provisions, resale restrictions, and long-term compliance monitoring where applicable.

**Occupancy by Over-Income Families.**

AHA will rely on the following over-income limits. These numbers will be updated within 60 days of HUD publishing new income limits each year and will be effective for all annual and interim reexaminations once these policies have been adopted. Family Size 1 2 3 4 5 6 7 8 Over-Income Limit 97,560 111,480 125,400 139,320 150,480 161,640 172,800 183,960 For families larger than eight persons, the over-income limit will be calculated by multiplying the applicable very low-income limit by 2.4.

**Occupancy by Police Officers.**

AHA is actively pursuing the option to provide apartments to law enforcement at various locations that have been identified with safety challenges. Those locations will be the priority, although, all locations will be considered.

**Non-Smoking Policies.**

Per HUD guidelines and AHA policy, all properties owned or managed by AHA are non-smoking

**Project-Based Vouchers.**

If provided the opportunity and it aligns with our mission, AHA will explore this option pursuant to HUD cap and guidelines.

**Units with Approved Vacancies for Modernization.**

There may be potential units that may be impacted in 2026-27 fiscal year, depending on availability of funding.

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

AHA has identified the need to explore grant opportunities to upgrade eligible site cameras, fire pump replacement, and other relevant safety improvements.

**B.3 Progress Report.**

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

**AHA continues to assess the Physical Needs of all properties it owns and manages. AHA will seek opportunities for available funding to address identified needs, which may include but not limited to utilizing sources such as RAD, Choice Neighborhoods, or Mix finance Modernization or Development opportunities. AHA will explore NMTC and Opportunity Zone funding as appropriate for development activities. AHA will also explore options for sustainability in cases where the conversion of Public Housing to Tenant Based Assistance or Project Based**

	<b>Vouchers are deemed feasible. AHA will prepare a Section 32 Homeownership Plan. AHA will modify contracts and procurement guidelines to incorporate BABA requirements.</b>
<b>B.4</b>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p><b>HUD-approved 5-Year Action Plan in EPIC on August 15, 2025</b></p>
<b>B.5</b>	<p><b>Most Recent Fiscal Year Audit.</b></p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>
<b>C.1</b>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y <input checked="" type="checkbox"/> N <input type="checkbox"/></p> <p>(b) 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> <p><b>See Minutes attached</b></p>
<b>C.2</b>	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<b>C.3</b>	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<b>C.4</b>	<p><b>Challenged Elements.</b> 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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
<b>C.5</b>	<b>Troubled PHA.</b>

(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?

Y  N  N/A

(b) If yes, please describe:

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 5.64 hours 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. 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 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.

**Form identification:** *NY009-Albany Housing Authority Form HUD-50075-ST (Form ID - 7708) printed by Frances Chiaretta-Smith in HUD Secure Systems/Public Housing Portal at 06/03/2026 02:54PM EST*