

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																				
A.1	PHA Name: _____Irvington Housing Authority_____ PHA Code: __NJ037_____ PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/01/2026 The Five-Year Period of the Plan (i.e. 2019-2023): 2026-2030 PHA Plan Submission Type: ☒ 5-Year Plan Submission ☐ Revised 5-Year Plan Submission 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 on 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 websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. Irvington Housing Authority’s draft plans and policy revisions will be posted on the following platforms: Agency’s web site at https:// www.ihanj.org IHA will publish notice of the plan and public hearing in the local newspaper Irvington Housing Authority Administrative offices at: 101A Union Ave, Irvington, NJ 07111 Notification letter issued and delivered to all residents of public housing ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) <table><tr><th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr><tr><th>PH</th><th>HCV</th></tr><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></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:											
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Lead PHA:																					

B.	Plan Elements. Required for <u>all</u> PHAs completing this form.					
B.1	Mission. State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years. The mission of the Irvington Housing Authority is to leverage stakeholder partnerships along with operational and capital resources in order to provide safe, decent and sustainable housing opportunities for very low, low and moderate-income families through effective management and the strategic use of both public and private funds. The Irvington Housing Authority's 5-year mission is to be a leader in the local affordable housing market by providing decent, safe, and sanitary housing opportunities that are in good repair.					

B.2	Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. <u>IHA GOALS FOR FY 2026-2030-</u> Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income families for the next five years. <u>IHA Goal #1 Expand Assisted Affordable Housing Opportunities</u> Reduce Public Housing Vacancies at Public Housing Developments AMP 2 (81 Union Avenue) and AMP 3 (624 Nye Avenue). Complete the AMP-1 Family Site through a Demolition/Disposition project that will construct 208 new project based voucher units. Complete redevelopment projects in the AMP 2&3 Properties utilizing the RAD or RAD/Section 18 Blend repositioning tools provided by HUD. <u>IHA GOAL #2 Improve Customer Service</u> Integrate a new accounts payable system to sync with current property management software that will allow for streamlined processing and payments of invoices. Provide ongoing staff training and development in customer relations and interpersonal skills building. Engage with the Resident Advisory Board to build understanding and support for long-range redevelopment projects at IHA. <u>IHA GOAL #3 Improve Living Environments for IHA Residents</u> Continue to implement public housing security monitoring and system improvements to ensure resident, staff and property safety. Enhance partnerships with local agencies that aid elderly and disabled program participants to support aging in place. Achieve passing HUD NSPIRE inspection scores to include resolving all life threatening and severe deficiencies in accordance with HUD guidelines. <u>IHA GOAL #4 Implement Capital Grants in Support of Most Urgent Needs of Public Housing Units in AMP’s 2&3</u> Renovate or modernize public housing units using capital fund awards. Replace elevators and boilers in the AMP 2 property. Utilize Capital Grant in support of redevelopment projects at AMP’s 2&3 <u>IHA GOAL #5 Improve Resident Satisfaction</u> Partner with Resident Advisory Board (RAB) to improve quality of life for IHA residents by allowing the RAB to represent IHA occupant priorities and incorporate recommendations into IHA plans. Provide monthly overviews of actions taken to resolve resident concerns raised at IHA Board Meetings.
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B.3

Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

IHA Goal #1 Expand Assisted Affordable Housing Opportunities

In 2025 IHA completed renovations of 50 vacant units in the AMP-3 property using \$1.3 million of funds from the 2022 Receivership Grant. Renovation of these 50 units in AMP-3 allowed IHA to increase occupancy of AMP-3 from 60% to 80%. The remaining vacant units in AMP-3 are awaiting renovations through the upcoming RAD process. Occupancy rates in AMP-2 have exceeded 90% for all of 2025.

In 2025 IHA received local approval for a new 208 unit 100% affordable family site development on the AMP-1 property. IHA continues to work with its developer partner to complete the design process and prepare for financial closing. Construction is expected to begin in late 2026.

In 2025 IHA selected a development partner to pursue a RAD/Section 18 Blend redevelopment for two high-rise senior/disabled properties (AMP's 2&3). IHA expects to close financing for the project in late 2026.

IHA GOAL #2 Improve Customer Service

IHA implemented payment processes and oversight to improve accounting and payment processes to make timely and accurate payments to vendors providing services at IHA.

New landscaping, security and pest control support contracts were awarded with the goals of providing improved resident services.

IHA managed work order execution, tracking and close-out to provide timely and professional response to tenant requests. 100% of work orders are now closed out within 3 days of submission, and emergency work orders are resolved within 1 day of submission.

IHA GOAL #3 Improve Living Environments for IHA Residents

IHA completed significant improvements to the occupied units in 2025. During this period IHA implemented an occupied unit repair program that provided painting, new kitchen cabinets and countertops, flooring and emergency repairs in all occupied units. In total \$1.2 million of capital grant funds were utilized to make these repairs in the first 6 months of 2025. The project was completed on budget and ahead of schedule. Results have been significant with reduced emergency work order requests and passing NSPIRE scores during the September 2025 inspections.

IHA awarded new security and pest control contracts in 2025 in support of improved living conditions for IHA residents. Through an integrated pest management approach, service calls for infestations have significantly dropped. There were no infestation findings during the September 2025 NSPIRE inspections.

IHA and the RAB continue to partner to support IHA resident services. Events supported have included an on-going food bank program, health insurance programs and recreation activities utilizing the community spaces in AMP's 2&3.

IHA GOAL #4 Implement Capital Grants in Support of Most Urgent Needs of Public Housing Units in AMP's 2&3

IHA continues to utilize capital funding grants to make significant improvements within the public housing building systems and units. In 2025 IHA completed majority of building system upgrades funded through special emergency and receivership grants. Completed system projects include the elevator modernization in AMP-3, roof replacement of AMP-2, stairwell fall protection and ADA upgrades and an AMP-2 boiler replacement. IHA awarded a contract for the demolition of the AMP-1 property using \$2.8 million in funds from a 2023 Emergency Grant.

The 2025 Capital Fund Formula grant funds were primarily used to complete occupied unit repairs throughout the occupied public housing units in AMP's 2&3. A total of \$1.2 million was invested in occupied units during 2025.

Design work on the AMP-2 elevator modernization was also funded and with the expectation of using 2026 capital funds to implement needed renovations on the unreliable elevators in that building.

IHA met all capital grant and funding obligation and expenditure deadlines in 2025, with current spending ahead of schedule. In total IHA has awarded and executed \$12 million in capital grant funds since receivership began in mid-2022.

IHA GOAL #5 Improve Resident Satisfaction

IHA has focused on improving resident satisfaction through a combination of proactive property management initiatives such as tenant lease enforcements, issuance of new support contracts, enhanced communications and coordination with the Resident Advisory Board.

	In 2025 IHA pursued lease enforcement actions to ensure residents adhere to all lease provisions, especially those rules that impact other building residents. As a result of enhanced enforcement, resident complaints are down significantly as can be witnessed during the monthly board meetings. IHA awarded new service contracts to ensure property management services are provided in a proactive manner. A new pest control contract has led to lowered pest infestations, especially control of beg-bugs throughout the buildings. In 2023 and 2024, there were significant bed-bug infestations in both high-rise buildings. Utilizing an integrated pest management approach, 2025 has significantly lower bed-bug issues. No evidence of infestations was found during the most recent NSPIRE inspections conducted in September 2025. IHA also awarded an emergency plumbing and occupied unit renovation contracts. These contracts supported significant efforts to provide occupied unit repairs and emergency response. All occupied units in AMP's 2&3 received necessary emergency and cosmetic repairs throughout the units. In 2025 IHA began managing the Housing Choice Voucher program in-house utilizing technical assistance provided the HUD's community compass program to re-build the Section 8 program. Prior to 2025, the IHA HCV program has been outsourced to contractors and most recently another Public Housing Authority within Essex County, NJ. New staff has been hired and participants appreciate the local presence and proactive support being provided.
B.4	Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. IHA will continue to provide training for all staff that manage the property and whom are employees of our HCV Department on the legal ramifications and compliance with VAWA RULES and Regulations IHA has outlined in its Admissions and Continued Occupancy Policy required VAWA Regulations. IHA has information in its public housing lease and annual recertification packets to include VAWA addendums. IHA has implemented applicant claims that protect against denial of admission that VAWA provides to victims of domestic violence, dating violence, sexual assault, or stalking, the Housing Authority of Irvington Township will request in writing that the applicant provide documentation supporting the claim in accordance with section 16-VII.D of this ACOP. If you are a resident of IHA receiving assistance under the public housing program, you may not be denied assistance, terminated from participation, or be evicted from your rental housing because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.
C.	Other Document and/or Certification Requirements.

C.1	Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. Significant Amendment or Substantial Deviation/Modification - as referenced in the Quality Housing and Work Responsibility Act of 1998, Section 511, (g), a significant amendment or modification to the annual plan may not be adopted, other than at a duly called meeting of the governing board of the public housing agency that is open to the public after a 45 day public notice; and be implemented, until notification of the amendment or modification is provided to the Secretary of the Department of Housing and Urban Development (HUD) and approved. Amendments or modifications, which are not defined as being significant and will not be subject to a public meeting with a 45-day public notice and notification to the Secretary of HUD <i>Irvington Housing Authority (IHA) has revised their definition of Significant Amendment and Substantial Deviation/Modification to:</i> Significant Amendment and Substantial Deviation/Modification is defined as: ▪ <i>Changes in rent or admissions policies or organization of the waiting list; or</i> ▪ <i>Any proposed demolition, disposition, homeownership, Capital Fund Financing Program proposal, development, RAD conversion, or mixed-finance proposal not already included in the PHA Plan or 5-Year Action Plan; or</i> ▪ <i>The addition of any new work item to a Capital Fund grant which exceeds 20% of the value of the grant; or</i> ▪ <i>Increasing debt payments from the Capital Fund Program grant above 25% of the value of the grant.</i> <i>The following conditions will <u>not</u> be considered a substantial deviation or significant amendment/modification:</i> ▪ <i>The decision to convert to either Project Based Rental Assistance or Project Based Voucher Assistance through RAD;</i> ▪ <i>Changes to the Capital Fund Budget produced as a result of each approved RAD Conversion, regardless of whether the proposed conversion will include use of additional Capital Funds;</i> ▪ <i>Changes to the construction and rehabilitation plan for each approved RAD conversion; and</i> ▪ <i>Changes to the financing structure for each approved RAD conversion.</i> <i>Irvington Housing Authority (IHA) intends to complete asset repositioning activities at Amp 2 & Amp 3 (81 Union Ave and 624 Nye Ave). Repositioning is expected to include utilizing the Rental Assistance Demonstration (RAD), Section 18 (demolition and/or disposition) or a blend of these programs.</i>
C.2	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y N ☐ ☒ RAB overview meeting scheduled for January 7, 2026. Will update 5-Year PHA Plan before final submission if any comments are provided. (b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
C.3	Certification by State or Local Officials. 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.
C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N ☐ ☒ Public meeting scheduled for January 7, 2026. Will update 5-Year PHA Plan before final submission if any comments are provided. (b) If yes, include Challenged Elements.

D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.) Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item. Fair Housing Goal: <u><i>Describe fair housing strategies and actions to achieve the goal</i></u> Ensure equal opportunity and affirmatively further fair housing. <u><i>Objective:</i></u> Irvington Housing Authority (IHA) has adopted and enforced fair housing policies that prohibit discrimination based on race, color, religion, sex, national origin, disability, familial status, or any other protected characteristics. IHA will conduct public housing campaigns to educate the residents and community about fair housing rights and the importance of equal housing opportunities. Fair Housing Goal: <u><i>Describe fair housing strategies and actions to achieve the goal</i></u> IHA will collect and analyze data on housing patterns to identify any disparities or discriminatory practices and then take steps to address them. Promoting IHA in diverse neighborhoods will garner a diverse applicant pool. Also, IHA will continue to ensure that the Authority is accessible to individuals with disabilities and complies with accessibility standards. Fair Housing Goal: <u><i>Describe fair housing strategies and actions to achieve the goal</i></u> IHA will collaborate with community organizations, advocates, and stakeholders to design and implement fair housing initiatives that will help IHA foster a culture of an inclusive agency. Providing training for housing authority staff will raise awareness about fair housing laws and practices.

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. PHA Information. All PHAs must complete this section. (24 CFR § 903.4)

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))
- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. (24 CFR § 903.6(b)(2))
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'SAMPlE PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 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.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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 PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.