



**U.S. Department of Housing and Urban Development**  
Newark Field Office- Region II  
One Newark Center 13<sup>th</sup> Floor  
Newark, New Jersey 07102-5260  
Office (973) 776-7900

November 7, 2023

Memone Crystian  
Commissioner  
Red Bank Housing Authority  
P.O. Box 2158  
52 Evergreen Terrace  
Red Bank, New Jersey 07701

Dear Ms. Memone:

**Subject: Approval of 5 Year PHA Plan  
Red Bank Housing Authority**

This letter is to inform you that the Red Bank Housing Authority's (RBHA) Five Year PHA Plan submission for the Fiscal Year beginning January 1, 2024 to January 1, 2028 is approved. This approval does not constitute an endorsement of the strategies and policies outlined in the Plan. In providing assistance to families under programs covered by this Plan, RBHA will comply with the rules, standards, and policies established in its Plan, as provided in 24 CFR Part 903 and other applicable regulations.

Your approved 5 Year PHA Plan and all required attachments and documents must be made available for review and inspection at the principal office of the PHA during normal business hours. HUD also will make an electronic version of your approved Plan available for public display on HUD's PHA Plan Webpage at the following address:

<http://www.hud.gov/pih/pha/plans/phaps-home.html>.

Once posted, your 5 Year PHA Plan will remain on display until your next submitted Plan (whether next year's plan or an intervening significant amendment or modification) is approved by HUD.

If you have questions about the Capital Fund, please contact your Engineer, Mr. Suresh Mistry at (973) 776-7229.

Visit Our Web Site at: [www.hud.gov](http://www.hud.gov)

If you have any questions, please feel free to email me at [Marie.E.Borrero@hud.gov](mailto:Marie.E.Borrero@hud.gov) or call me at (973) 776-7216.

Sincerely,  
*Marie E. Borrero*  
Marie E. Borrero

Cc: Lisa Hendricks Richardson  
Executive Director

Visit Our Web Site at: [www.hud.gov](http://www.hud.gov)

**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

**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: RED BANK HOUSING AUTHORITY PHA Code: NJ046

PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2024  
The Five-Year Period of the Plan (i.e. 2019-2023): 2024-2028

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.

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

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>B.</b>	<b>Plan Elements.</b> Required for <u>all</u> PHAs completing this form.
<b>B.1</b>	<p><b>Mission.</b> 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.</p> <p>The mission of the Red Bank Housing Authority is to provide safe, decent, attractive, accessible, and affordable housing for eligible families, and to provide economic development opportunities to improve the quality of life. The Red Bank Housing Authority will also establish and maintain partnerships with residents and public and private entities to this end. The Red Bank Housing Authority is committed to operating in a cost-efficient, ethical, and professional manner.</p>
<b>B.2</b>	<p><b>Goals and Objectives.</b> 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.</p> <p>Montgomery Terrace (built in 1960) and Evergreen Terrace (built in 1969) have fundamentally flawed design and structural deficiencies which negatively impact the daily lives of its residents. Red Bank Housing Authority's ("RBHA") efforts to maintain and repair the obsolete developments is not possible without obtaining significant funding which is potentially available through a HUD conversion program. However, through partnerships with Montgomery and Evergreen resident councils, the concerns of RBHA residents will be represented and heard throughout the planning effort from community engagement strategy to needs assessment, visioning, recommendations, decision making, and anticipated redevelopment, including the appropriate conversion of public housing.</p>
<b>B.3</b>	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>Obtained municipal grant for pre-development costs to identify and assess potential infrastructure projects and modifications to its existing infrastructures, and to advance those projects from the conceptual phase to actual redevelopment.</p> <p>Implemented concerted employee training to improve customer service, increase knowledge of HUD regulations, enhance the provision of maintenance and repairs, and ensure Fair Housing compliance. In addition, enhanced training included optimal use of tenant reporting system, HUD systems (i.e., PIC) and working knowledge and application of updated ACOP and Administration Plan.</p>
<b>B.4</b>	<p><b>Violence Against Women Act (VAWA) Goals.</b> 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.</p> <p>Pursuant to the Violence against Women Reauthorization Act of 2022 applicants and tenants will continue to be informed of their rights under VAWA, including their right to confidentiality and the limits thereof, when they are denied assistance, when they are admitted to the program, and when they are notified of an eviction or termination of housing benefits, as stated in the updated ACOP and Administration Plan.</p>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>
<b>C.1</b>	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>As determined by deficient physical assessments, efforts to maintain and repair the obsolete developments are futile based upon a cost-benefit analysis. Consequently, to preserve housing affordability and rehabilitate the sites, the Authority through the appropriate HUD conversion programs(s), intends to convert the public housing sites to an appropriate Housing Choice Voucher ("HCV") program or other appropriate rent subsidy program(s).</p>

<p><b>C.2</b></p>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(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.</p>
<p><b>C.3</b></p>	<p><b>Certification by State or Local Officials.</b></p> <p><i>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.</i></p>
<p><b>C.4</b></p>	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
<p><b>D.</b></p>	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>

**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: Transform a racially and ethnically concentrated area into an area of opportunity, which fosters and maintains compliance with fair housing and civil rights.**

*Describe fair housing strategies and actions to achieve the goal*

In furtherance of its Fair Share Affordable Housing obligations, the Borough recently entered into a \$350,000 Grant Agreement with RBHA. The \$350,000 grant, earmarked for pre-development costs, will be used to identify, and assess potential infrastructure projects and modifications to its targeted housing, and to advance those projects from the conceptual phase to actual redevelopment; and transform a racially and ethnically concentrated area of poverty into an area of opportunity, which fosters and maintains compliance with fair housing and civil rights.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*

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## 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.