



Reading Housing Authority Agency Plan

Annual Plan for Year Two of the Five-Year Plan
For Fiscal Year Beginning April 1, 2026

Providing the foundation for people to find a home of hope and achieve their aspirations

Reading Housing Authority
400 Hancock Boulevard
Reading, PA 19611

PA009



Reading Housing Authority

Agency Plan

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400 Hancock Boulevard
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PA009



ANNOUNCEMENT & PUBLIC HEARING NOTICE

Reading Housing Authority is now taking public comment and input on the drafts of the following plans: 2026 Annual Plan and the Administrative Plan. Interested parties may make an appointment to view the plans at a Reading Housing Authority administration or program office by calling 610-775-4813. The plans may also be viewed online at www.readingha.org.

The comment period ends at 2:00 p.m. on **Thursday, January 8, 2026**, at which time a PUBLIC HEARING on the plans will be held at the Willis Center for Administration, 400 Hancock Boulevard, Reading PA 19611.

Comments should be addressed in writing to Stacey J. Keppen, President & CEO, 400 Hancock Blvd., Reading PA 19611 or by email to info@readingha.org. The agency will consider all comments before final actions are taken on the plans.

The draft plans have been prepared in accordance with regulations of the U. S. Department of Housing and Urban Development (HUD). Annual Plans are submitted to HUD by Public Housing Agencies. This plan outlines the agency's financial conditions, goals and objectives, and important public housing policies. The Administrative Plan serves as the operating policy for the Housing Choice Voucher Program, containing regulatory requirements and operating policies that are permitted to be determined at the local level.

ANUNCIO Y NOTIFICACIÓN DE AUDIENCIA PÚBLICA

Reading Housing Authority ahora está aceptando comentarios y aportaciones del público sobre el reporte preliminar de los siguientes planes: Plan Anual 2026 y el Plan Administrativo. Las personas interesadas pueden hacer una cita para revisar los planes en la Oficina de Administración de Reading Housing Authority o de la Gerencia de la Propiedad llamando al 610-775-4813. Los planes también se pueden ver en línea en www.readingha.org.

El período de comentarios finaliza el **jueves, 8 de enero de 2026** a las 2:00 p.m., momento en el que se llevará a cabo una AUDIENCIA PÚBLICA sobre los planes en el Willis Center for Administration, 400 Hancock Boulevard, Reading PA 19611.

Los comentarios deben ser dirigidos por escrito a Stacey J. Keppen, Presidente y Directora Ejecutiva, 400 Hancock Blvd., Reading, PA 19611 o por correo electrónico a info@readingha.org. La agencia considerará todos los comentarios antes de que se tome acción final sobre los planes.

Los planes preliminares se han preparado de acuerdo con las regulaciones del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD). Las Agencias de Vivienda Pública presentan un Plan de Anual a HUD. Este plan describe las condiciones financieras, las metas y los objetivos de la agencia, así como las políticas importantes de vivienda pública. El Plan Administrativo sirve como política operativa para el Programa de Vales de Elección de Vivienda, que contiene requisitos reglamentarios y políticas operativas que se permiten determinar a nivel local.

Annual PHA Plan (Standard PHAs and Troubled PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 9/30/2027
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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. They also inform 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-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 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 exceed 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 HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.														
A.1	PHA Name: <u>Reading Housing Authority</u> PHA Code: <u>PA009</u> PHA Type: ☒ Standard PHA ☐ Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2026</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>1615</u> Number of Housing Choice Vouchers (HCVs) <u>645</u> Total Combined Units/Vouchers <u>2260</u> PHA Plan Submission Type: ☒ Annual Submission ☐ Revised Annual Submission Public 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. 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 and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. How the public can access this PHA Plan: The Reading Housing Authority (RHA) Five-Year proposed Plan, plan elements and related information will be available at the RHA administrative office, Willis Center for Administration, 400 Hancock Blvd.; at Glenside and Hensler Homes, 1301 Schuylkill Avenue; Oakbrook Homes, 500 McClellan Street; and Eisenhower Apartments, 835 Franklin Street, Reading, PA. The complete draft plan will be posted on the RHA website at www.readingha.org and provided to resident councils. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) <table border="1"> <thead> <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> </thead> <tbody> <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						
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		PH	HCV												
B.	Plan Elements														
B.1	Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA?														

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):

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

Reading Housing Authority will adopt preferences in the Housing Choice Voucher and Mainstream Voucher Programs for families exiting the Emergency Housing Voucher Program. Reading Housing Authority will adopt a limited Moving-On preference in the Housing Choice Voucher Program for families successfully exiting a Transitional Housing Program funded through the HUD Continuum of Care.

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

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

RHA will determine the average income of all families in all covered developments on an annual basis. RHA will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.

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.

Modernization or Development.

Reading Housing Authority may pursue Restore-Rebuild for a privately-owned 10-unit property in order to expand its

	supply of accessible units for larger families. Project-Based Vouchers. If sufficient funding is projected to exist, Reading Housing Authority may issue a Project-Based Voucher solicitation for up to 180 vouchers. Project-basing would be consistent with the PHA Plan in order to addresses the unique housing needs of vulnerable populations, including older adults, persons with disabilities, victims of domestic violence, veterans, and unsheltered individuals and families; to improve the economic stability in the City of Reading, as evidenced by projects being identified as part of or located within a City Revitalization and Improvement Zone (CRIZ) or developed in response to the need for quality, affordable workforce housing; to expand opportunity for voucher holders to reside in low-poverty neighborhoods, as evidenced by census tract data; and/or to incentive substantial rehabilitation and new construction, thus increasing the availability and reliability of quality affordable housing. Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). Reading Housing Authority shall pursue available funding under the Capital Fund Community Facilities Grant or Emergency Safety and Security Grant should it become available.
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. See attachment.
B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. The Reading Housing Authority Capital Fund Action Plan for Years 2025-2029 was approved in EPIC on 11/14/2025.
B.5	Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y ☐ N ☒ (b) If yes, please describe:
C.	Other Document and/or Certification Requirements.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y ☒ N ☐ (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.
C.2	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.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations</i> Including PHA Plan Elements that Have Changed, 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 ☒ (b) If yes, include Challenged Elements.
C.5	Troubled PHA. (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: PA009-Reading Housing Authority Form HUD-50075-ST (Form ID - 6852) printed by Stacey Keppen in HUD Secure Systems/Public Housing Portal at 01/13/2026 03:50PM EST

**Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan or
State Consolidated Plan
(All PHAs)**

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 09/30/2027

**Certification by State or Local Official of PHA Plans
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Eddie Moran, the Mayor
Official's Name *Official's Title*
certify that the 5-Year PHA Plan for fiscal years 2026-2030 and/or Annual PHA Plan for fiscal
year 2026 of the PA009 - Reading Housing Authority is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including any applicable fair housing goals or strategies
to:

City of Reading

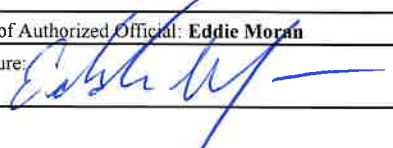
Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR Part 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The City of Reading, Pennsylvania Consolidated Plan for 2024-2028 identifies Reading Housing Authority as a key partner in addressing the affordable needs of the City of Reading. The Plan also notes that "there is not sufficient affordable housing available residents" and "(i)f the market rent trends continue, the amount of affordable housing available will continue to shrink". The Plan further states that "the city will work to offset this by increasing the inventory of affordable housing through the Reading Housing Authority's efforts to expand rental property owner participation in the Housing Choice Voucher program as well as other efforts by the city and nonprofit partners to address the growing need for affordable housing in the city."

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. § 3729, 3802).

Name of Authorized Official: <u>Eddie Moran</u>	Title: <u>Mayor</u>
Signature: 	Date: <u>12-8-2025</u>

This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year 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.

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Form identification: PA009 - Reading Housing Authority form HUD-50077-SL (Form ID - 5935) printed by Stacey Keppen in HUD Secure Systems/Public Housing Portal at 11/18/2025 03:18PM EST

Certifications of Compliance with PHA Plan and Related Regulations (Standard, Troubled, HCV-Only, and High Performer PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires 09/30/2027
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**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 04/2026, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a signed certification by the appropriate State or local official (form HUD-50077-SL) that the Plan is consistent with the applicable Consolidated Plan, which includes any applicable fair housing goals or strategies, for the PHA's jurisdiction and a description of the way the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the Resident Advisory Board (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the way the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
 - i. The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - ii. The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - iii. The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours. Where possible, PHAs should make documents available electronically, for public inspection upon request.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment. The PHA ensured all notices and meetings provided effective communication with persons with disabilities and further provided meaningful language access for persons with Limited English Proficiency (LEP).
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), the Violence Against Women Act (34 U.S.C. § 12291 et seq.), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs.
7. The PHA will affirmatively further fair housing, in compliance with the Fair Housing Act, 24 CFR § 5.150 et seq., 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living

patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies should be designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies should include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

8. For PHA Plans that include a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module and/or its successor system: the Housing Information Portal (HIP) in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination based on age pursuant to the Age Discrimination Act of 1975.
10. In accordance with the Fair Housing Act, the PHA will not base a determination of eligibility for housing on marital status and will not otherwise discriminate because of sex.
11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, 'Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped' for people with physical disabilities.
12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
13. The PHA will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implement the regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 2 CFR 200.302 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to always be available at all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary

business office of the PHA and, where possible, should be made available for public inspection in an electronic format.

22. The PHA certifies that it is following all applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Reading Housing Authority

PHA Name

PA009

PHA Number/HA Code

X Annual PHA Plan for Fiscal Year **2026**

 5-Year PHA Plan for Fiscal Years 20-20

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director: MS Stacey Keppen	Name of Board Chairman: Lorena Keely
Signature: <i>Stacey Keppen</i> Date: <i>1/12/2026</i>	Signature: <i>Lorena Keely</i> Date: <i>1/12/2026</i>

This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

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Form identification: *PA009-Reading Housing Authority form HUD-50077-ST-HCV-HP (Form ID -1931) for CY 2026 printed by Stacey Keppen in HUD Secure Systems/Public Housing Portal at 11/18/2025 03:22PM EST*

Reading Housing Authority
PUBLIC HOUSING AGENCY PLAN
Progress Report for Year One of the 2025-2029 Five-Year Plan

GOAL: Improve Resident Connections

Objectives:

- Evaluate our business model to ensure that it reflects the changing needs of our customers

Progress on goal: In spring 2025, RHA began the process of a total operating software transition to meet the changing needs of customers and new obligations set forth by the Department of Housing and Development. At the conclusion of the transition, program applicants are expected to derive increased access to their waiting list status. Residents in the Public Housing Program will gain significant access to information pertaining to their client profile including real-time charges, work order status, and access to documents necessary to support continued eligibility. Participants in the Housing Choice Voucher Program will be able to complete various processes through the client portal to address changing circumstances surrounding leases with private-market landlords. The web-based portal will allow landlords to provide and receive documents, retrieve client ledgers and access results of unit inspections.

- Develop a plan to operationalize our Impact, Mission & Values statements

Progress on goal: Although a formal plan has not been produced, efforts to operationalize the organization's impact, mission and values are evidenced in visual branding, new employee orientation, and RHA's participation in community-wide events.

GOAL: Deliver Human Services

Objectives:

- Provide services that support a zero-eviction philosophy and help to meet the agency's mission

Progress on goal: Resident Services Coordinators continue to provide short-term professional casework services for reasons that when left unaddressed, may lead to disruption of a successful tenancy. Interventions are recorded in areas associated with entitlements, rent arrearage/rent payment, mental health crisis intervention, in-home support services, older adult protective services, clothing assistance, health-related needs, and nutrition. While this objective does not ensure that lease terminations do not occur, it does ensure that, except in cases of violent or drug-related criminal activity, residents will be afforded the opportunity to work with a professional caseworker to remedy a lease violation before steps are taken to dissolve a tenancy. During the program year, an emphasis was placed on interventions related to non-payment of rent (assistance with budgeting; support in increasing online rent payments), crisis intervention (through increased collaboration with mental health providers) and housekeeping (helping residents with aging or disability-related challenges comply with pest control procedures).

- Develop outcome-driven programming that responds to trends which negatively affect our communities

Progress on goal: In August 2025, RHA launched the Oakbrook Neighborhood Resource Center, a multipurpose hub designed to support low-income individuals and families, older adults and persons with disabilities achieve self-sufficiency. The centers address services that support economic self-sufficiency related to education, employment, English-language literacy, technology,

and workforce development skills. The center also addresses food access, insecurity and proper nutrition through a pantry, grocery store and commercial kitchen. The flagship development of this undertaking is a co-located early learning and childcare center. To date, the Centers have served 187 unduplicated participants.

- Partner with and help to develop strong, capable Resident Councils

Progress on goal: RHA continues to support and partner with duly elected resident councils in each public housing community by attending monthly officer and general membership meetings, with approximately 115 residents attending meetings on a monthly basis. During the Plan year, the Citywide Resident Council, comprised of the elected officers of eight councils, conducted twelve trainings in technical skill building and leadership strategies.

GOAL: Build Operational Capability

Objectives:

- Improve focus on staff capacity, development, and collaboration

Progress on goal: The RHA Management Team has engaged in leadership coaching during the Plan years in order to improve skills in communication and effective supervision. A noteworthy highlight during the reporting year has been the successful outputs by various committees designed to address time-limited or inter-departmental projects.

- Make effective use of technology to improve customer service, enhance communication and reduce administrative burden

Progress on goal: As previously noted, a total operating system transition is in progress.

- Ensure policy-driven practice through the organization

Progress on goal: The new operating system will serve as a repository for various policies and act as a Learning Management System. This is anticipated to be operational by the close of the reporting year.

- Emphasize efficiency by managing risk, waste, and abuse

Progress on goal: Significant progress continues in the areas of procurement, budgeting, and forecasting during the Plan period. Attention continues to be paid to waste and abuse of utilities, including components of resident education and lease enforcement.

- Strategically communicate the RHA history, state of the operation and potential to the larger community

Progress on goal: The Communications Department has greatly increased public announcements and engagement during the reporting period through the effective use of website stories, press releases, Facebook postings and promotion with the local newspaper.

Reading Housing Authority

Annual Plan Comments for the Plan Year beginning 04/01/2026

Comments from/Responses to the RHA Citywide Resident Council/Resident Advisory Board

Source	Comments	Response
Kennedy Resident Council	Cameras on each floor, stairwell, doorway	RHA has placed 15 new cameras in Center City (AMP 30) in 2026. An application to HUD's Emergency Safety and Security Grant Program has been submitted for additional cameras. Further additional cameras will be purchased as funds are available. It is important note that among the five highrises, there are 575 doors, 51 floors with 78 wings, and 114 stairwell landings. Thus, it would be a costly endeavor to place cameras as requested. It is also notable that this comment should be considered under the Capital Fund Planning Process, which was decoupled by HUD from the Annual Planning process in past years.
	Security guard	RHA presently purchases above-baseline police services from Reading Police Department in order to receive dedicated Community Policing services from two officers. In 2024, RHA created a position of Safety Officer to further increase safety. It is the position of RHA that insufficient funds are available to hire a Security Guard, especially as this same resource would need to be extended to 8 public housing communities.
	Lighting in rear of building	A Parking Lot Improvement Project is presently listed in the Capital Fund Five-Year Plan and could commence as early as Fall 2026 should sufficient HUD funds be made available. It is also notable that this comment should be considered under the Capital Fund Planning Process, which was decoupled by HUD from the Annual Planning process in past years.
	Key access for stairwells, laundry room and community restroom	A Lock Replacement Project is presently listed in the Capital Fund Five-Year Plan and could commence as early as Fall 2026 should sufficient HUD funds be made available. It is also notable that this comment should be considered under the Capital Fund Planning Process, which was decoupled by HUD from the Annual Planning process in past years.
	Building improvements – community room kitchen	A Community Space Upgrade Project is presently listed in the Capital Fund Five-Year. It is also notable that this comment should be considered under the Capital Fund Planning Process, which was decoupled by HUD from the Annual Planning process in past years.
	Building improvements – “circulation in hallways”	It is the position of RHA that developing a solution to place air conditioning in the hallways is likely to remain a low-priority capital improvement in relation to costs and other capital needs. It is also notable that this comment should be considered under the Capital Fund Planning Process, which was decoupled

		by HUD from the Annual Planning process in past years.
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Comments from/Responses to the Public

Source	Comments	Response
Santo M - member of the public	Suggestion to included more specific data in Progress Report	Edits have been made to report to respond to this suggestion.