Reading Housing Authority Agency Plan

Annual Plan for Year Three of the Five-Year Plan

For FY Beginning April 1, 2027

Operating Policy Addendums

Admissions & Continued Occupancy Policy for the Public Housing Program

Administrative Plan for the Housing Choice Voucher Program

Capital Fund Five-Year Action Plan

For FFY 2026 - 2030

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

DRAFT

RHA
Reading Housing Authority

ANNOUNCEMENT & PUBLIC HEARING NOTICE

Reading Housing Authority is now taking public comments and input on drafts of the following plans and policies: 2027-2028 Annual Plan, 2026-2030 Capital Fund Five-Year Action Plan, the Admissions & Continued Occupancy Policy, 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, October 22, 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). A Five-Year and Annual Plan are submitted to HUD by Public Housing Agencies. These plans outline the agency's financial conditions, goals and objectives, and important public housing policies. The Capital Fund Action Plan is a formula grant application that is submitted to HUD by Public Housing Agencies to carry out capital work items and management activities, and to fund efforts including improvements to the physical properties. The Admission & Continued Occupancy Policy serves as the operating policy for the Low-Income Public Housing Program, and the Administrative Plan serves as the operating policy for the Housing Choice Voucher Program. Both contain regulatory requirements and operating policies that are permitted to be determined at the local level.

ANUNCIO & NOTIFICACIÓN DE AUDIENCIA PÚBLICA

La Autoridad de Vivienda de Reading está recibiendo comentarios y opiniones del público sobre los preliminares de los siguientes planes y políticas: el Plan Anual 2027-2028, el Plan de Acción de cinco años del Fondo de Capital 2026-2030, la Política de Admisión y Ocupación Continua (ACOP) y el Plan Administrativo. Las personas interesadas pueden programar una cita para revisar estos planes en la oficina administrativa o en cualquiera de las oficinas de programas de la Autoridad de Vivienda de Reading llamando al 610-775-4813. Los planes también pueden verse en línea en www.readingha.org.

*El período para presentar comentarios finalizará el **jueves 22 de octubre de 2026 a las 2 p.m**. En ese momento se llevará a cabo una AUDIENCIA PÚBLICA sobre los planes en el Centro de Administración Willis ubicado en 400 Hancock Boulevard, Reading, PA 19611.*

Los comentarios deberán enviarse 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 recibidos antes de tomar las decisiones finales sobre los planes.

Los planes preliminares han sido preparados de conformidad con los reglamentos del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD). Las Agencias de Vivienda Pública presentan a HUD un Plan de Cinco Años y un Plan Anual. Estos planes describen la situación financiera de la agencia, sus metas y objetivos, así como las políticas clave relacionadas con la vivienda pública. El Plan de Acción del Fondo de Capital es una solicitud de subvención basada en una fórmula establecida que las Agencias de Vivienda Pública presentan a HUD para llevar a cabo proyectos de mejoras de capital, actividades de administración y gestión, y financiar iniciativas que incluyen mejoras en las propiedades físicas. La Política de Admisión y Ocupación Continua sirve como política operativa del Programa de Vivienda Pública para Personas de Bajos Ingresos, mientras que el Plan Administrativo sirve como política operativa del Programa de Vales de Elección de Vivienda (Housing Choice Voucher Program). Ambos documentos contienen requisitos reglamentarios y políticas operativas que pueden determinarse a nivel local.

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

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

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: Reading Housing Authority **PHA Code:** PA009
PHA Type: ☑ Standard PHA ☐ Troubled PHA
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/2027
PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)
Number of Public Housing (PH) Units 1615 **Number of Housing Choice Vouchers (HCVs)** 645
Total Combined Units/Vouchers 2260

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) Annual Plan, Plan elements and all information relevant to the public hearing and proposed PHA plan are available for public inspection at RHA's central administration office, the Willis Center for Administration, 400 Hancock Boulevard, Reading PA 19611. Copies of the PHA plan are available at the Property Management Offices of Glenside & Hensler Homes, Oakbrook Homes and Eisenhower Apartments. A complete draft of the plan is posted to the RHA website at www.readingha.org.

☐ **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

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):

Community Service and Self-Sufficiency Programs.
In 2026, RHA launched the (AMP20) Oakbrook Homes Center for Community Services, which includes the Patton Avenue Learning Center (a childcare and early education center) and the Neighborhood Resource Center (a multipurpose hub). The primary purpose of this investment was to promote economic self-sufficiency, address food insecurity and enhance opportunities for youth, older adults and persons with disabilities to engage in healthy and productive programming. In 2027, should HUD's proposed rule, Establishing Flexibility for Implementation of Work Requirements and Term Limits, become final, RHA will consider some form of admission and/or continued occupancy shift in response such as a preference for working families, requirements for work or other paths to economic independence for eligible residents, and/or time limits.

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

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.
If resources under the Restore-Rebuild program exist, RHA shall expand its public housing stock using available

	Faircloth Authority to add ten additional units to its public housing portfolio. The units are currently owned by RHA external to the LIPH program. Under this program, RHA shall modernize these 3-bedroom units so that they may become equipped with the features needed for households with mobility disabilities. **Project-Based Vouchers.** If resources exist under the CY2027 Housing Choice Voucher Program Budget Authority and such authority is permissible under the direction of the Department of Housing & Urban Development at the time, RHA shall pursue award of Project-Based Vouchers in order to accomplish goals related to the availability of quality rental housing that is compliant with NSPIRE requirements, economic development within the jurisdiction, service-enriched housing for vulnerable populations and the deconcentrating of poverty. **Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).** If resources are made available, RHA shall pursue a Capital Fund Community Facility Grant, an Emergency Safety and Security Grant, or any other grant that advances or addresses the organization's capital needs.
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 attached - Progress Report**
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 RHA Capital Fund Action Plan for Years 2025-2029 was approved in EPIC on 11/14/25.**
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. **See attached - RAB Comments**
C.2	**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.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, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations* *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 - 9827) printed by Stacey Keppen in HUD Secure Systems/Public Housing Portal at 08/27/2026 04:18PM 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** (*Official's Name*), the **Mayor** (*Official's Title*) certify that the 5-Year PHA Plan for fiscal years **2027-2031** and/or Annual PHA Plan for fiscal year **2027** of the **PA009 - Reading Housing Authority** (*PHA Name*) is consistent with the 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 notes that " "there is not sufficient affordable housing available residents" and states the following: "The most common housing problem is affordability. The market rent in Reading increased 51.6% from December 2019 to July 2023. Nearly 60% of Reading households (more than 55,000 households) are unable to afford the median market rent of $1260", and; "The lack of affordability has contributed to an increase in homelessness; in the past 10 years, there has been a 69% increase in homelessness", and; the Plan identifies Reading Housing Authority as "a key (partner) to address the affordable housing needs of the City of Reading."

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: **Eddie Moran**	Title: **Mayor**
Signature:	Date:

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 - 7704) printed by Stacey Keppen in HUD Secure Systems/Public Housing Portal at 08/27/2026 04:34PM 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**

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 04/2027, 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 actual or perceived sexual orientation or marital status and will not otherwise discriminate because of sex (including sexual orientation).
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	**PA009**
PHA Name	PHA Number/HA Code

X Annual PHA Plan for Fiscal Year 20**27**

_ 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:	Date:	Signature:	Date:

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

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-ST-HCV-HP (Form ID -2888) for CY 2027 printed by Stacey Keppen in HUD Secure Systems/Public Housing Portal at 08/27/2026 04:40PM EST*

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

Provide Housing Choice

Reading Housing Authority will expand its housing continuum to enable both residents and others in need of housing services to exercise *their choice* of housing options. It will supplement this continuum with the support services needed to exercise those options and *pursue the housing choices for their future*.

Objectives

— Launch a Project-Based Voucher Program and be positioned to pursue additional vouchers as available.

— Develop existing RHA-owned properties to create mixed income communities and generate incremental income.

— Develop a program to prepare and incentivize residents in their pursuit of market-rate options and/or home ownership to create available properties.

— Develop solutions to meet the housing needs of discrete populations.

— Participate with the City of Reading and other stakeholders to improve upon housing, redevelopment, and economic needs in the jurisdiction.

— Identify services we do well and explore opportunities to market them in the private sector or other housing-focused organizations to create greater independence from federal funding.

— Develop acquisition and development strategies to expand our private property options.

— Explore repositioning options for public housing aligned with HUD's RAD intentions.

2025-2026 Progress Report

- RHA prepared a Project-Based Voucher Solicitation and was positioned for advertisement. This process was delayed due to the uncertainties surrounding budget authority (released in May for the Calendar Year, thus resulting in seven months to evaluate and plan utilization), local rents and related subsidies, and uncertainties surrounding a need to utilize any available budget authority for the premature conclusion of the Emergency Housing Voucher Program. As of the time of this writing, it is anticipated that RHA will issue solicitation before the end of the Fiscal Year so that PBV planning may occur in a future calendar year.
- RHA has secured clear title to a privately owned property within its Affordable Rentals portfolio. As a result, efforts are now underway to make necessary capital improvements that require new debt. While the property is now therefore not positioned to yield new incremental income, the improvements are expected to improve the stability of the asset.

Improve Customer Connections

Reading Housing Authority *will continue* to develop a range of *customer services* and a process for delivering them.

Objectives

— Launch the Oakbrook Center for Community Services and determine how to optimize the services it delivers. Replicate those services where indicated.

— Evaluate our business model for our affordable rentals to ensure that they reflect the changing needs of our customers and best practices in private-sector property management.

— Assess the needs of our customers, identify service gaps, and develop solutions to them.

— Develop and launch a process to assess resident satisfaction.

— Conduct an assessment of our housing jurisdiction and develop solutions to identified needs.

2025-2026 Progress Report

- Significant progress was realized at the Oakbrook Center for Community Services in the reporting period. In August, RHA celebrated its first year of service at the Oakbrook Neighborhood Resource Center, a multipurpose hub to address economic self-sufficiency, food instability, health disparities and service needs for youth, older adults and persons with disabilities. In September, the same milestone was achieved for the Patton Avenue Learning Center, co-locating childcare and early education services with the goal of increasing opportunities for parents to pursue employment and education. The Oakbrook Recreation Park opened in May with expanded recreation opportunities for youth and families.
- A milestone for the year can be seen in RHA's transition from antiquated legacy software to a modern, integrated enterprise system—one of the most intensive organization-wide changes undertaken in recent years. Far more than a software replacement, the conversion touches virtually every department, requiring extensive data cleanup, mapping and validation; redesigning longstanding business processes; vendor coordination; and significant staff training and problem-solving. Legacy data challenges and the complexity of translating decades of information and established practices into an entirely different system have made implementation especially demanding. At the same time, employees are learning the new system while continuing their regular responsibilities and serving customers. Familiar tasks now require additional time and troubleshooting, contributing to understandable frustration and fatigue as staff work toward proficiency. Customers are experiencing the transition as well, particularly those developing new technology skills while staff themselves may not yet have all the answers. The transition is therefore not simply a technology project, but a significant period of organizational change. While the implementation burden has been greater than anticipated, the long-term objective remains stronger data, more consistent processes, improved efficiency, and technology that better serves employees and customers.

Deliver Human Services

Reading Housing Authority will *continue to* assess the *human service needs it delivers to the people it supports* and develop the capability and capacity to *provide* them.

Objectives

— Explore additional funding to increase/improve human services.

— Expand our case management-based solution to our prevailing lease compliance issues. Consider partnering with other agencies to deliver this solution.

— Proactively improve the safety and security within our properties and programs.

— Integrate Foundation Housing and Service, Inc. into our larger operations.

— Improve and expand our service coordination activities into our voucher programs, affordable rentals, and outside of RHA properties.

2025-2026 Progress Report

- Resident Service Coordinators provided increased case management this year associated with a significant spike in rent delinquency. The leading trend associated with nonpayment is difficulty "making ends meet" due to costs for food, gasoline and costs associated with child rearing. Additional challenges have arisen associated with RHA technology changes, resulting in Coordinators becoming engaged in more hands-on assistance than is typical for this service.
- Safety initiatives for the year have included an emphasis on safety for older adults and persons with disabilities residing in the agency's mixed occupancy highrise setting. A complete overhaul of a security card entry access system for five buildings is underway, which has been made necessary due to the increased frequency with which key fobs are able to be (improperly) duplicated or shared by residents with

their guests. The replacement system incorporates photo identification and more robust record-keeping, which is expected to encourage lease compliance.

- RHA has successfully launched its non-profit affiliate, Foundation Housing & Services, Inc. Highlights for the year have included creating new business processes and utilizing the platform to provide program management of the Oakbrook Center for Community Services. Branding, website development and fundraising are underway.

Build Operational Capabilities

Reading Housing Authority will build the *institutional knowledge, processes, and organizational capacity* needed to support its mission for the next 20 years.

Objectives

— Position our newly hired staff for success by addressing our staff retention, professional development, and collaborative activities. As part of this objective, RHA will:

- Define the current risks created by the people in/on our programs/properties we frequently encounter and prepare our people to address them.
- Positively address our staff retention.
- Create a formal succession plan.
- Create the ideal staffing profile for each division and develop a plan to implement that solution.

2025-2026 Progress Report

- The RHA Safety Coordinator was trained in a program called “ALICE,” which was developed following the 1999 Columbine High School massacre as an alternative to the traditional “lockdown” method when faced with an active-shooter crisis. The program teaches skills in managing threats (alert, lockdown, inform, counter, evacuate) that can be used under a variety of threat-inducing situations. The program was then delivered to the entire RHA staff complement. Timing of the programming was especially poignant, as multiple staff in one Public Housing community endured a dangerous client interaction only weeks before program launch.
- During the current program year, RHA has committed to a more robust onboarding program for newly hired employees, involving more structured training, peer mentoring and technology support.
- An employee rotation plan in the Maintenance Department (the agency’s largest division) has resulted in increased job satisfaction and is expected to provide increased opportunities for professional development and advancement.

Reading Housing Authority Capital Fund Five-Year Action Plan for FFY 2026 - 2030

2026		2027		2028		2029		2030	
		AWARD/ACTUAL		AWARD/ACTUAL		AWARD/ACTUAL		AWARD/ACTUAL	
AWARD/ACTUAL	$5,118,206	AWARD/PROJECTED	$5,118,206	AWARD/PROJECTED	$5,118,206	AWARD/PROJECTED	$5,118,206	AWARD/PROJECTED	$5,118,206
1406: Operations (25% max)	**$1,279,552**	**1406: Operations (25% max)**	**$1,279,552**	**1406: Operations (25% max)**	**$1,279,552**	**1406: Operations (25% max)**	**$1,279,552**	**1406: Operations (25% max)**	**$1,279,552**
1410: Administration (10% max)	**$511,821**	**1410: Administration (10% max)**	**$511,821**	**1410: Administration (10% max)**	**$511,821**	**1410: Administration (10% max)**	**$511,821**	**1410: Administration (10% max)**	**$511,821**
1480: Construction		**1480: Construction**		**1480: Construction**		**1480: Construction**		**1480: Construction**	
Replace 575 Refrigerators - Center City	$425,000	Utility Infrastructure Upgrades - Oakbrook Homes	$625,000	Replace Interior Apartment Flooring - 28 units - Hensler Homes	$211,836	Concrete Replacement Porches/Steps - Glenside Homes	$254,223	Renovate 50 Bathrooms - Glenside Homes	$275,000
Replace 531 Refrigerators - Oakbrook Homes	$375,000	Utility Infrastructure Upgrades - Glenside Homes	$625,000	Replace Interior Apartment Flooring - 48 units - Oakbrook Homes	$325,000	HVAC Upgrades - Oakbrook Homes	$551,703	Replace Hallway & Stairwell Light Fixtures - Center City	$85,000
Replace 400 Refrigerators - Glenside Homes	$300,000	Perform concrete work for accessibility - Hensler Homes	$100,000	Replace 1,325 Interior Apartment Doors - Oakbrook Homes	$575,000	Upgrade Trash Sites, Fencing, Lighting - Center City	$770,000	Replace 956 Exterior Doors - Oakbrook Homes	$1,250,000
Replace 12 Refrigerators - Hensler Homes	$75,000	Replace Roof - Hubert Apartments	$150,000	Replace 102 Ranges - Hensler Homes	$51,000	Fire Panel Upgrades - Center City	$600,000	Replace 692 Exterior Doors - Glenside Homes	$316,834
HVAC Upgrades - Center City	$596,748	Install CO & Smoke Detectors - Oakbrook Homes	$409,270	Bathroom Renovations - Center City	$1,004,665	Concrete Replacement Porches/Steps- Oakbrook Homes	$245,773	Replace Building Roofs on 66 buildings - Oakbrook Homes	$1,000,000
Replace Roof - Glenside Homes Boiler House	$100,000	Install CO & Smoke Detectors - Glenside Homes	$357,564	Replace 530 Ranges - Oakbrook Homes	$265,000	Concrete Replacement - Center City	$250,000	Interior Lighting Upgrades - Glenside Homes	$100,000
Renovate Community Space - Center City	$1,000,000	Replace Boilers - Center City	$460,000	Replace 400 Ranges - Glenside Homes	$251,703	Replace Apartment Door Locks - Hensler Homes	$75,000		
Upgrade Exterior Lighting - Oakbrook Homes	$70,000	Renovate Community Space - Glenside Homes	$300,000	Replace 575 Ranges - Center City	$287,500	Replace Apartment Door Locks - Center City	$75,000		
Upgrade Exterior Lighting - Glenside Homes	$70,000					Replace Apartment Door Locks - Glenside Homes	$75,000		
						Replace Apartment Door Locks - Oakbrook Homes	$75,000		
SUBTOTAL, CONSTRUCTION	**$3,011,748**	**SUBTOTAL, CONSTRUCTION**	**$3,026,834**	**SUBTOTAL, CONSTRUCTION**	**$2,971,704**	**SUBTOTAL, CONSTRUCTION**	**$2,971,699**	**SUBTOTAL, CONSTRUCTION**	**$3,026,834**
Design costs	$315,086	Design costs	$300,000	Design costs	$355,130	Design costs	$355,135	Design costs	$300,000
TOTAL	**$5,118,206**	**TOTAL**	**$5,118,206**	**TOTAL**	**$5,118,206**	**TOTAL**	**$5,118,206**	**TOTAL**	**$5,118,206**

Reading Housing Authority
400 Hancock Boulevard
Reading, PA 19611
PA009

Operating Policy Addendums – April 1, 2027

ADMISSIONS & CONTINUED OCCUPANCY POLICY

Section	Current Policy	New Policy
4.I.D PLACEMENT ON THE WAITING LIST	The PHA will send written notification of the preliminary eligibility determination within 10 business days of receiving a completed application. If applicable, the notice will also indicate the waiting list preference(s) for which the family appears to qualify. Applicants will be placed on the waiting list according to PHA preference(s) and the date and time their complete application is received by the PHA.	RHA will publish notification of the preliminary eligibility determination within 10 business days of receiving a completed application. If applicable, the notice will also indicate the waiting list preference(s) for which the family appears to qualify. Applicants will be placed on the waiting list according to preferences following lottery selection. Once each application has been randomly assigned a number, the applications will be placed on the waiting list in order of the assigned numbers within their respective preference categories.
11. 4.II.B ORGANIZATION OF THE WAITING LIST	The RHA will maintain one single community-wide waiting list for its developments. Within the list, the RHA will designate subparts to easily identify who should be offered the next available unit (i.e. mixed populations, general occupancy, unit size, and accessible units). The RHA will not adopt site-based waiting lists.	RHA shall maintain one centralized community-wide waiting list for admission to its public housing developments. The waiting list will include subcategories to identify households eligible for specific unit types, including mixed-population units, general occupancy units, units of various bedroom sizes, and accessible units. RHA reserves the right to adopt site-based waiting lists in the future, subject to applicable HUD requirements and administrative considerations.
9.I.B STREAMLINED ANNUAL REEXAMINATIONS	RHA will streamline the annual reexamination process by applying the verified COLA or interest rate to fixed-income sources. RHA will document in the file how the determination that a source of income was fixed was made. If a family member with a fixed source of income is added, RHA will use third-	RHA chooses not to streamline the annual reexamination process for fixed-income sources. RHA will obtain third-party verification of all sources of income annually.

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	party verification of all income amounts for that family member. If verification of the COLA or rate of interest is not available, RHA will obtain third-party verification of income amounts. Third-party verification of fixed sources of income will be obtained during the intake process and at least once every three years thereafter. Third-party verification of non-fixed income will be obtained annually regardless of the percentage of family income received from fixed sources.and only when the EID family's share of rent will change as a result of the increase. In all other cases, the PHA will note the information in the tenant file but will not conduct an interim reexamination. Families are not required to report any other changes in income or expenses.	
9.III.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION	All families, those paying income-based rent as well as flat rent, must report all changes in family and household composition that occur between annual reexaminations (or annual updates). RHA will conduct interim reexaminations to account for any changes in household composition that occur between annual reexaminations.	All families, those paying income-based rent as well as flat rent, must report all changes in family and household composition that occur between annual reexaminations (or annual updates). RHA will conduct interim re-examinations for all decreases in income and RHA authorized and approved changes in household composition that occur between annual reexaminations. RHA will not conduct interim reexaminations for increases in income between annual reexaminations.

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Operating Policy Addendums – April 1, 2027

ADMINISTRATIVE PLAN FOR THE HOUSING CHOICE VOUCHER PROGRAM

Section	Current Policy	New Policy
11.I.B. STREAMLINED ANNUAL REEXAMINATIONS	The PHA will streamline the annual reexamination process by applying the verified COLA or interest rate to fixed-income sources. The PHA will document in the file how the determination that a source of income was fixed was made. If a family member with a fixed source of income is added, the PHA will use third-party verification of all income amounts for that family member. If verification of the COLA or rate of interest is not available, the PHA will obtain third-party verification of income amounts. Third-party verification of fixed sources of income will be obtained during the intake process and at least once every three years thereafter. Third-party verification of non-fixed income will be obtained annually regardless of the percentage of family income received from fixed sources.	RHA will not streamline the annual reexamination process for fixed-income sources. RHA will obtain third-party verification of all sources of income annually.
11.II.B. CHANGES IN FAMILY AND HOUSEHOLD COMPOSITION	Families must request RHA approval to add a new family member, live-in aide, foster child, or foster adult. This includes any person not on the lease who is expected to stay in the unit for more than 30 consecutive days or 90 cumulative days within a 12-month period and therefore no longer qualifies as a “guest.” Requests must be made in writing and approved by RHA prior to the individual moving into the unit.	Requests for additions to households resulting from marriage or other acts of law will be accepted at any time. All other requests for household additions will be accepted only at the time of Annual Recertification. Requests must be made through the RHA software portal and approved by RHA prior to the individual moving into the unit. This includes any person not on the lease who is expected to stay in the unit for more than 14 consecutive days or a total of 30 cumulative days within a 12-month period and

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		therefore no longer qualifies as a "guest. Families must request RHA approval to add a new family member, live-in-aide, foster child or foster adult.
11.II.C. CHANGES AFFECTING INCOME OR EXPENSES	Families are required to report all increases in earned income, including new employment, within 10 business days of the date the change takes effect. The PHA will only conduct interim reexaminations for families that qualify for the earned income disallowance (EID), and only when the EID family's share of rent will change as a result of the increase. In all other cases, the PHA will note the information in the tenant file but will not conduct an interim reexamination. Families are not required to report any other changes in income or expenses.	Families are required to report all changes in income within 10 business days of the change occurring. RHA will conduct interim re-examinations for all decreases in income and RHA authorized and approved changes in household composition that occur between annual reexaminations. RHA will not conduct interim reexaminations for increases in income between annual reexaminations

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