Status: Created

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: Dane County Housing Authority **PHA Code:** WI214
PHA Type: ☑ Standard PHA ☐ Troubled PHA
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2026
PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)
Number of Public Housing (PH) Units 86 **Number of Housing Choice Vouchers (HCVs)** 1401
Total Combined Units/Vouchers 1487

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: PHA plans are posted on the DCHA website at www.dcha.net and at the DCHA Office, as well as at the offices of DCHA's public housing sites in Mazomanie and Stoughton.

☐ **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):

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
During 2020, DCHA updated the eligibility chapter of its HCV Admin Plan to reflect several new preferences that were outlined in our successful response to HUD's NOFA for Mainstream Vouchers. The new preferences that were incorporated into our plan include current homelessness, institutionalization, risk of institutionalization, and those residing in Permanent Supportive Housing (PSH) or Rapid Rehousing (RRH). To comply with the preferences outlined here, DCHA did a limited opening of its waiting list in 2020 targeted specifically to households who met these preferences. In 2021, DCHA again updated the HCV Admin Plan to increase the weighting preference of households residing in rapid rehousing programs, as well as to include a preference for any family that due to health/safety concerns was displaced or faces imminent displacement from Public Housing within Dane County. The HCV Admin Plan 2021 updates also included a new section covering our Emergency Housing Vouchers (EHV), which started leasing toward the end of 2021. During 2023, several sections of the HCV administrative plan were updated to strengthen our ability to serve families in need in a timely fashion. The HCV admin plan was updated to broaden the displacement preference that was adopted in 2023, allowing assistance for families that due to health/safety concerns or disaster was displaced or face imminent displacement from federally subsidized housing in Dane County rather than just Public Housing. The Plan was also updated to allow DCHA to use a lottery system when opening our HCV and Project-Based Voucher (PBV) waiting lists. The lottery system is designed to better manage the size of the list and the length of time that applicants spend waiting to be pulled from the lists, as it took eight years to fully deplete the Section 8 waiting list that was last opened in 2015. We also clarified the section of the HCV admin plan that discusses the voucher size a family qualifies for to better reflect our actual practices and updated the section that discusses PBV's to reflect two developments that opened since that chapter was last updated in December of 2021. The plan was again updated in 2025 to expand an existing preference for any family that had been terminated from the HCV program due to insufficient funding to include those at risk of termination due to insufficient funding of a special purpose voucher program such as Emergency Housing Vouchers (which are due to run out of funding in 2026). Any type of voucher that the family qualifies for that has adequate funding could be used to keep the family housed. We had absorbed three billable EHV's in the fourth quarter of 2024 in error and were in an EHV over leasing situation earlier in 2025, so we have already moved three EHV families to Mainstream vouchers after getting advice from HUD Washington.

Financial Resources.
DCHA has been doing increasing work with Dane County to help increase the supply of affordable housing in the County. The work is centered around loan administration for the Affordable Housing Development Fund and Fair Chance Housing Fund, and two land banking agreements with Habitat for Humanity Dane County and the Madison Area Community Land Trust to encourage affordable single-family housing development. The County will be providing funding to help DCHA afford to hire additional help to perform the work needed to administer and manage these funds.

Operation and Management.
DCHA restructured the staffing of its accounting/finance function in 2020. At the direction of the Board, when the part time accounting clerk retired in the spring of 2020, DCHA made the decision to hire a full time Controller. The Controller was hired in August 2020 and DCHA has been continuously working to rely less on outside contracted accounting services and manage most of its accounting and finance functions internally. Turnover in this position occurred in September 2022 and DCHA operated with an interim part-time Finance Director until August of 2022 when a permanent Finance Director was hired. The agency has gained capacity as the new director has become familiar with the organization's financials and the HUD and affordable housing programs the agency works with. Funding from Dane County to help fund another staff member to help administer the loan programs we are working on with the County will also help the agency gain capacity. DCHA has also added new members to our Finance Committee and Personnel Committees to bring a wider range of experiences and resources to the Authority and its Board of

Commissioners and will continue efforts to draw upon skilled local resources to enhance our committees. The Board has commissioned a facilitator to conduct a visioning process to ensure that there is a shared plan for the future of the agency that the Board and staff are in agreement on. This process will begin in the fall of 2025.

Community Service and Self-Sufficiency Programs.
In 2020 DCHA brought the staffing for our shared FSS program with the Madison CDA in-house with a full time FSS Coordinator joining the DCHA staff for the first time. Previously, this work had contracted to a third party, the Community Action Coalition for South Central Wisconsin (CAC). An updated Action Plan that was created in conjunction with the Madison CDA, was approved by our Board in 2021, and another update to the Action Plan to conform to the new FSS rule was approved in 2022. We will plan to review the Action plan for any needed updates during 2026. We have had a significant number of participants graduate in 2025, so the focus in 2026 will be enrolling new participants and targeting total enrollment of at least 35 to 40 participants. Expanding the Program Coordinating Committee (PCC) has also been a focus of our FSS program in the past several years and these efforts have produced broader partnerships that are benefiting the program and participants. We will continue this work and outreach to build more resource links in the community during 2026.

Asset Management.
Since 2020, DCHA began improving asset management practices and oversight of its owned real estate portfolio. The following initiatives are underway and will be continued in 2023. 1. Better recordkeeping – a SharePoint site has been established with a master folder for each owned development and each multifamily loan in DCHA's portfolio of loans. 2. Better tracking of insurance costs – insurance had not been included as an operating cost on a project level prior to 2021 3. Assessment of physical condition of properties and development of strategies to address and fund deferred maintenance. We have used proceeds from refinancing Belleville Senior, School Street Apartments, Mount Horeb Apartments, St. Albert the Great Apartments, Bird Street Apartments, and Lothe Apartments to fund capital improvements at those properties. Extra cash flow from Valley View Apartments funded improvements at that property as well as at Riverview Apartments. 4. Pursuit of outside grants to facilitate property improvements, Successful applications since 2000 include three WHEDA Foundation grants for Belleville Senior Apartments to partially fund a new roof, to fund improvements in energy efficient lighting and improved accessibility in bathrooms, and to fund new common area flooring. In late 2024, we were selected for a safety and security grant from HAI, our insurance company, to reimburse the agency for improvements made to Riverview Apartments, a market-rate property in Black Earth, WI. These proceeds were used to pay for most of the cost of a new roof for this property. We also obtained a WI DNR grant for portfolio-wide tree evaluation. 6. Created a real estate owned schedule that is updated annually to measure project performance. 7. Consider selling assets that are not helping DCHA meet its mission and/or achieve sustainable operations. 8. Continue to move forward on our Public Housing physical improvement and repositioning initiative. Our current work includes evaluating and improving unit condition to ensure that the units meet NSPIRE standards. We will also assess income qualifications of existing public housing tenants as part of this process as well. DCHA will plans to evaluate various repositioning strategies in 2026, including Section 18 repositioning and the Section 18/RAD blend strategies available through HUD to ensure that we end up with the best possible eventual outcome for this housing and the agency.

Significant Amendment/Modification.
In accordance with HUD regulations in 24 CFR 903.7 and 24 CFR 905.300, Dane County Housing Authority has defined below the basic criteria that will be used for determining substantial deviation from its 5-Year plan; significant amendment or modification to the 5-Year and Annual Plan. Prior to implementing changes that meet such criteria, Dane County Housing Authority will submit for HUD approval, a revised Plan that meets full public process requirements including Resident Advisory Board review and consultation. Below are the criteria for defining "Substantial Deviation" from the 5-Year Plan and Annual Plan: • A major change in the direction pertaining to DCHA's mission and goals. Examples include undertaking new program activities, development strategies or financing initiatives that do not otherwise further DCHA's stated mission and goals as articulated in the 5-Year and Annual Plan. • Changes to rent, admission policies, or organizational of the waiting list(s) in the Public Housing Program that will impact more than 25%" of applicants and/or households assisted under the program. • Changes to rent, admission policies, or organizational of the waiting list(s) in the Housing Choice Voucher Program that will impact applicants and/or households assisted under the program. • Substantial changes to demolition, disposition, designated housing, homeownership, or conversion activities identified in the current HUD-approved Annual or 5-Year Plans.

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

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
Per the DCHA Administrative Plan the Authority will attempt to deconcentate low-income housing through the following strategies: 1. Briefing packet will include a list of landlords or other parties willing to lease to assisted families or help families find units, especially outside areas of concentrated poverty. 2. DCHA will encourage participation by owners of suitable units located outside areas of concentrated poverty or low incomes. 3. While

	determining payment standards the DCHA will review the cost and availability of units in areas with low concentrations of poverty.
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.** DCHA will begin to explore repositioning its public housing to another platform in 2026. The agency preciously had an approved Section 18 repositioning approval that was withdrawn in 2022, as the physical condition of the units was not adequate to move ahead at that time. No definite path or timeline has been determined at this time. **Demolition and/or Disposition.** DCHA will begin to explore repositioning its public housing to another platform in 2026. The agency preciously had an approved Section 18 repositioning approval that was withdrawn in 2022, as the physical condition of the units was not adequate to move ahead at that time. No definite path or timeline has been determined at this time. **Conversion of Public Housing to Tenant-Based Assistance.** DCHA will begin to explore repositioning its public housing to another platform in 2026. The agency preciously had an approved Section 18 repositioning approval that was withdrawn in 2022, as the physical condition of the units was not adequate to move ahead at that time. No definite path or timeline has been determined at this time. **Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.** DCHA will begin to explore repositioning its public housing to another platform in 2026. The agency preciously had an approved Section 18 repositioning approval that was withdrawn in 2022, as the physical condition of the units was not adequate to move ahead at that time. No definite path or timeline has been determined at this time. **Project-Based Vouchers.** DCHA is not anticipating entertaining any new requests for additional PBV awards in 2026; after extraordinary growth in the PBV program from 2014 to 2022, DCHA is fine tuning the PBV portion of its HCV program and may seek to revise our waiting list structure to project-based lists versus the current combined list for all non-referral PBV projects. As of August 2025, DCHA has 21 PBV contracts with existing HAP contracts. **Units with Approved Vacancies for Modernization.** DCHA will monitor its Public Housing renovations and use this category whenever repairs or renovations to a unit will result in a unit being offline for a substantial period of time.
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. **DCHA's stated mission is to is to promote safe, decent and affordable housing for those who participate in our programs, as well as to support efforts to expand the supply of affordable housing in Dane County. DCHA's goals for the years 2025-2029 include the following: 1. Support efforts to expand the supply of affordable housing in Dane County • Seek to expand DCHA's HCV program through additional vouchers/funding • Partner with housing developers to help create more units via AHP sponsorship or tax-exempt bond issuance • Partner with Dane County on Affordable Housing Development Fund and other potential housing funding mechanisms to create affordable housing products 2. Promote self-sufficiency and economic opportunity • Expand participation in the Family Self Sufficiency program 3. Improve the quality of housing owned by DCHA 4. Continue to implement best practices for asset management of DCHA portfolio, including a review of DCHA's portfolio for alignment with mission and feasibility 5. Evaluate the conversion of Public Housing to project or tenant-based assistance or a RAD/project-based assistance option and begin a potential exit from the Public Housing program 6. Strengthen DCHA Operations • Review and update policies and procedures • Maintain reliable vendor relationships for corporate services such as Information Technology and Human Resources • Continue to expand and strengthen Board Committees • Improve Public Housing and Agency financials to achieve an upgrade from Financially Substandard to Standard Rating**
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 2025-2029 5-Year action plan was submitted to HUD for approval on 10/04/2024 and approved by HUD on 12/05/2024.**
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. **RAB will meet in September.**
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: *WI214-Dane County Housing Authority Form HUD-50075-ST (Form ID - 5769) printed by Karyn Knaak in HUD Secure Systems/Public Housing Portal at 08/21/2025 06:34PM EST*

DCHA Unit Count

Please note that the total number of vouchers listed on this plan does not include the 40 Emergency Housing Vouchers in Dane County Housing Authorities inventory.

Vouchers Main Pool – 1,248

Mainstream Vouchers – 153

Emergency Housing Vouchers – 40

Total HCV Program Vouchers – 1,442

Public Housing Units – 86

Total of HCV and Public Housing Units – 1,527

Progress Report.

DCHA's stated mission is to is to promote safe, decent and affordable housing for those who participate in our programs, as well as to support efforts to expand the supply of affordable housing in Dane County. DCHA's goals for the years 2025-2029 include the following:

1. Support efforts to expand the supply of affordable housing in Dane County
    - Seek to expand DCHA's HCV program through additional vouchers/funding
    - Partner with housing developers to help create more units via AHP sponsorship or tax-exempt bond issuance
    - Partner with Dane County on Affordable Housing Development Fund and other potential housing funding mechanisms to create affordable housing products
2. Promote self-sufficiency and economic opportunity
    - Expand participation in the Family Self Sufficiency program
3. Improve the quality of housing owned by DCHA
4. Continue to implement best practices for asset management of DCHA portfolio, including a review of DCHA's portfolio for alignment with mission and feasibility
5. Evaluate the conversion of Public Housing to project or tenant-based assistance or a RAD/project-based assistance option and begin a potential exit from the Public Housing program
6. Strengthen DCHA Operations
    - Review and update policies and procedures
    - Maintain reliable vendor relationships for corporate services such as Information Technology and Human Resources
    - Continue to expand and strengthen Board Committees
    - Improve Public Housing and Agency financials to achieve an upgrade from Financially Substandard to Standard Rating

Supply of Affordable Housing in Dane County

Expand HCV Program

Mainstream Voucher Program

DCHA has been awarded a total of 153 Mainstream Vouchers in three separate funding increments. An initial award of 60 vouchers, for which the increment began on 1/1/2020, an additional 18 voucher award, for which the increment began on 10/1/2020, and a third increment of 75 vouchers, for which the increment began on 4/1/2021. As of August 20, 2025, approximately 105 of these vouchers have been leased, with roughly 20 households currently shopping for units.

These vouchers, which are intended to serve households containing an adult family member with a disability, are currently being issued to households on DCHA's waiting list who meet this baseline qualification as well as preferences chosen by DCHA in our original NOFA response. The preferences include households who are currently homeless, institutionalized, or in danger of institutionalization, or previously homeless and currently a client in a permanent supportive housing or rapid rehousing project. To facilitate this process, DCHA updated its HCV Admin plan and did a limited opening of its HCV waiting list in the fall of 2020, and an additional waiting list opening in Q3 2023, to ensure that enough households to use this resource are identified.

Issuing and leasing of these vouchers is a major initiative for DCHA. This resource expands access to available housing for some to the lowest income people in our community and has been valuable as a tool to help us build stronger relationships with the Continuum of Care office and several local nonprofit groups. We were awarded extraordinary administrative fee funding by HUD in the amount of $76,500. These funds are being used to help remove leasing barriers for these units by providing landlord incentives, security deposit help, etc., and have been valuable in leasing new vouchers and increasing our utilization.

Emergency Housing Vouchers (EHV)

DCHA was awarded 45 Emergency Housing Vouchers (EHV) in a funding increment that began on 7/1/2021, and the agency entered into a Memorandum of Understanding (MOU) with the Community Development Authority of the City of Madison (CDA) and the Homeless Services Consortium of Dane County (HSC) to govern our EHV program in Dane County. The eligible populations for these vouchers are individuals or families that are homeless, at risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking, or recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability. Eligible households were referred to DCHA and the CDA by the HSC. These vouchers have been fully deployed and may not be reissued to new participants in the HCV program.

HUD has notified us that funding for the EHV vouchers will run out sometime in 2026 rather than in 2030 as initially projected, and we do not expect HUD to provide additional funding. DCHA plans to pursue a waiver allowing the agency to move these households (with their consent) in a block to waiting list so they are eligible for a Mainstream or "regular" HCV and can remain continually housed. We have factored this upcoming situation into our leasing practices for HCV and Mainstream vouchers in 2025.

Veteran Affairs Supportive Housing Vouchers – (VASH)

DCHA currently has five VASH vouchers and with the support of the local VA, the agency has registered its interest in obtaining up to 10 additional VASH vouchers from HUD. The registration of interest was submitted to HUD on August 20, 2025.

Other Development Partnerships

Ownership in Housing Developments

In 2020, DCHA entered into two transactions with for-profit developers to sponsor AHP grant applications to the Federal Home Loan Bank of Chicago (FHLBC) to facilitate more housing development in Dane County. The first property was Oak Ridge at University Park I, which is an 81-unit senior development located in Madison on the site of the former Westgate Mall, developed by JT Klein. The second application was The Waterford, which is a 49-unit senior development located in McFarland, WI, developed by Northpointe Development. DCHA has an ownership interest in both properties, which are both complete as of August 2023.

In 2022, DCHA entered into another transaction with Northpointe Development sponsoring a successful AHP grant application for Broadway-Monona, LLC, a 75-unit development located at 1208 E. Broadway in Monona, WI. DCHA has an ownership interest in this development, which was completed in the fourth quarter of 2024.

Tax Exempt Bond Issuance

DCHA issued tax-exempt bonds for two developments in Q4 2021 to facilitate the development of new affordable housing in Dane County. These developments are both part of JT Klein, Inc's Westgate Mall redevelopment on the west side of the City of Madison. The developments include the Oak Park at University Park I project that is mentioned above (81-unit senior LIHTC development) and University Park Commons, which is a 68-unit LIHTC development. Both buildings are now complete.

DCHA also issued tax-exempt bonds in Q4 2022 to facilitate the development of an affordable housing development at 402 Wilson Street in the City of Madison. This 54-unit LIHTC property was developed by Bear Development, LLC and was completed in 2024.

DCHA has not issued any tax-exempt bonds to facilitate affordable housing development in 2023 or 2024 to help with the creation of more housing within Dane County, but the agency is looking at a proposal to do more of this work in Q4 2025 or in 2026. The issuance fees earned from past tax-exempt bond transactions have helped stabilize the financials of the organization.

Partnership with Dane County on Affordable Housing Development Fund and Other New Housing Initiatives

In 2015, DCHA executed an MOU with Dane County in which DCHA would be the lender of record for a new loan fund, the Affordable Housing Development Fund, (AHDF) to facilitate the development of affordable housing that the County planned to create. A revised MOU was approved by the County Board in 2021, which will provide $10,000 to DCHA for its work closing and monitoring each loan, starting with projects funded from the 2022 County funding round. These loans are typically structured as soft, subordinate loans in larger affordable housing developments that are typically using LIHTC's. Four loans closed into this fund prior to 2020, and two new loans closed into the fund during 2020. In total, as of 12/31/2024, approximately 29 loans have closed into the fund, reflecting the additional resources that have been committed by Dane County.

DCHA is also partnering with Dane County under the same compensation terms as the AHDF loan fund as the lender on the new Fair Chance Housing Fund, which is targeted to fund housing for previously incarcerated citizens. One loan closed into this fund in 2025.

Finally, DCHA is working with Dane County to help promote affordable single family home ownership through land banking loans with Habitat for Humanity Dane County and the Madison Area Community Loan Trust. The County has targeted $2M to each of these organizations. No transactions have occurred as of August 2025; however, activity is likely before the end of 2025.

DCHA is involved in closing and funding these loans, as well as in ongoing monitoring along with Dane County. A change in accounting treatment beginning with DCHA's 2019 audit reflects these loans on the PHA's balance sheet.

Addressing Deferred Maintenance in DCHA Portfolio

To best serve our residents, DCHA is committed to evaluating the physical condition of our portfolio and reinvesting in the real estate to create and maintain quality housing. In 2020 through 2021, we were hampered from truly assessing all capital needs due to COVID-19 limitations on physical inspections of individual units, and we have also experienced challenges with obtaining competitive bids, as contractors and materials have been scarce at times once projects are identified. However, the following progress was made:

1. Public Housing – In 2020 a new roof and elevator were installed in 14-unit building in Stoughton, we funded numerous A/C replacements in duplex units in Stoughton and Sun Prairie as well as furnace repairs and replacements in Monona and Mazomanie, and removal of dead trees in Monona. In 2021, a new roof was installed on one of the Sun Prairie duplexes, a water heater was replaced, and extensive remodeling was performed in a unit that had damage from a burst pipe in February 2021. In 2022 and 2023, we renovated a duplex that was offline for modernization and that is now fully occupied again. We have also completed paving projects at Mazomanie and Stoughton, as well as new interior flooring and common area painting at the 10 and 14-unit buildings in these locations. Ongoing replacement of appliances, water heaters, water softeners, furnaces and air conditioning units are occurring. New roofs were installed at the Mazomanie site in 2024, and new siding was installed on several of the properties in Stoughton in 2024 as well. In 2025, new windows were installed in all units in Mazomanie and Sun Prairie, and most remaining buildings in Stoughton have been resided. Roofs have been replaced on two units in Monona and six buildings in Sun Prairie so far in 2025.

After successfully passing a HUD REAC inspection in January of 2022, DCHA's public housing recently failed a HUD NSPIRE inspection in August 2024. DCHA is addressing this failure with increased oversight of our third-party property management company and is developing plans to ensure we have the resources to address deferred maintenance and needed capital improvements and that the housing scores well and passes the next NSPIRE inspection, which has not yet been scheduled by HUD.

2. School Street Apartments – in 2020 we completed the replacement of deteriorated wooden walkways and began replacing flooring in units to improve condition and marketability as

apartments turnover, removal of three dead trees in 2021, as well as repairs to damaged garages and garage doors, replacement of a water heater (two serve each of the 24-unit buildings), and new mulch in the playground area. In 2022, the development was refinanced to provide $225,000 of equity that we are using address needed repairs; to date, we have replaced the roof on one of the 24-unit buildings and replaced deteriorated wood siding panels on both buildings. 2023 work has included installing additional insulation in both buildings, replacing two additional water heaters, and repairing and re-striping the parking lot. Projects in 2024 included replacing exterior doors and installing new insulation in both buildings. Work to replace appliances, flooring, kitchen cabinets, and patio doors is ongoing as units have turned over in 2025.

3. Bird Street Property – Replacement of the building's water heater, roof, soffit, fascia, gutters and water heater were completed in 2021. In addition, a unit that was uninhabitable due to water damage was renovated and brought back online in Q4 2021. A refinance intended to provide funds for additional rehab was used to install insulation and replace the exterior doors at this property. We have also done some work to improve the interior common hallways.

4. Lothe Street Property - A refinance intended to provide funds for additional rehab has been completed. Repaving the parking lot was completed in 2023, and replacement of deteriorated concrete stoops and patios was completed in 2024. We have also renovated the kitchens of two of the twelve units and will continue to upgrade units as we experience turnover and as funds allow.

5. Belleville Senior Housing – A successful application for a roof replacement grant from WHEDA's Foundation covered roughly half the cost of a new roof at this property that was completed in 2021. A refinance of the property in the fall of 2020 allowed us to pull $100,000 of cash out and invest that in the property's replacement reserve, which was used to cover the remaining roof replacement costs as well as replacement of the building's boiler and the retaining walls that lead to the entrance of the underground parking structure. We also received a $50,000 grant from WHEDA's foundation in 2022 to upgrade to more energy efficient lighting and convert the bathrooms in ten units from tub to walk-in showers improving accessibility. We were also awarded $20,000 in grant funding from WHEDA's foundation in 2024 to replace the common area flooring throughout the building; this project was completed in Q1 2025.

6. Valley View Apartments –In 2022 a deteriorated retaining wall was replaced at this 16-unit senior Section 8 property. In addition, remodeling of first floor common areas and replacement of the roof were completed in 2023. The common area flooring is being replaced in 2025 to further upgrade and modernize the common areas.

7. Riverview Apartments – Dead tree removal has been completed at this 16-unit property in Black Earth, and in 2023 the doors and windows were replaced, the security/intercom system has been repaired/replaced, flooring has been replaced in the common areas and these areas have also been painted, and a water softener has been installed for the entire building. Additional 2023 improvements included adding insulation, landscaping work and upgrades to the exterior lighting. We were awarded a Safety and Security Grant from our insurance company to reimburse the agency for the cost of the new windows, doors, intercom system and exterior lighting upgrades totaling over $63,000. We used the grant funds toward replacing the roof at this property in the spring of 2025.

8. Mount Horeb Apartments – In 2022, we completed a refinance pulling $100,000 in equity to fund needed repairs, which to date have included new roofs on these two 8-unit buildings, replacement of a retaining wall, sidewalk and concrete replacement, repaving of the asphalt parking lot, a new boiler in one building, and new flooring in common area hallways as well as common area painting.

9. St. Albert the Great Apartments – This 4-unit property in Sun Prairie is financed under the same loan as Mount Horeb Apartments. A contract has been signed to replace the windows and patio doors at this property in 2025 using the remaining loan proceeds from the 2022 refinancing.

10. Mazomanie Downtown Apartments – The roof was replaced on this historic building located in downtown Mazomanie in 2022. The roof contains four sections, and this repair totaled approximately $100,000. Work to repair deteriorated stairs was completed in 2023 and replacement of the doors in the commercial area of the building was finished in 2024. Repainting the exterior of the building and repairing the deteriorated siding areas is underway in the summer of 2025. Upgrading and replacement of obsolete laundry equipment is also contemplated for the fall of 2025.

11. Sawmill Road Group Home – Repairs made to accessible bathroom with roll-in shower. Damage from leaks in the tile floor in bathroom lead to extensive damage to floor joints and beams beneath the tile and required extensive repairs. This work was completed in Q1 2021. In addition, repairs to the garage door opener and tuckpointing of exterior brick walls have also been completed in 2021 and additional siding repairs were made in 2022.

12. Entire DCHA portfolio – Successful application for tree evaluation funded by WI DNR. The evaluation of DCHA's trees has been completed and final reports have been prepared. DCHA has begun removal of dead trees at several properties (School Street Apartments, Riverview Apartments, DCHA public housing), however, this project has become more critical in 2025 as the numerous storms Dane County has experienced have resulted in several downed trees and increased risks of damage due to falling trees.

Repositioning of DCHA's Public Housing

On April 16,2020, HUD's Special Application Center (SAC) approved DCHA's application to dispose of 25 buildings containing 40 dwelling units and 5.8 acres of underlying land. This units that were approved for disposition are located in three communities (Monona, Stoughton, and Sun Prairie), and HUD SAC concurred that disposition of the unit was in the best interests of the PHA due to the challenges of maintaining and managing these scattered site units as public housing. DCHA submitted a formal request to SAC in September 2022 to withdraw the existing approved Phase I application, which was approved by SAC on September 22, 2022.

The original application was submitted in February of 2020, and a full analysis of the physical condition of the properties was not completed prior to applying, nor was the PH tenant base evaluated for impact of differences in rules and occupancy standards between PH and HCV. Furthermore, the difficulties posed by COVID-19 in being able to fully evaluate the housing stock and find contractors to obtain bids and make repairs have delayed our progress. Staffing shortages and turnover have also impacted DCHA and the third-property manager that manages the public housing during the pandemic and that has delayed our ability to move ahead more rapidly.

Improvements to the physical condition of the housing stock are underway; physical inspections of the public housing portfolio were conducted by an architect in July 2021 and DCHA has begun addressing issues noted in this Capital Needs Assessment. This physical analysis will help DCHA decide whether the sale of any units of public housing that are not likely to pass a housing standards quality inspection without a substantial capital outlay is in the authority's best interest, or whether the Authority should look at a new RAD/Section 18 Blend option that was created since the initial application was approved in April 2020. This review will ensure that units that are taken through the repositioning process with HUD will be eligible for the project-based tenant protection vouchers and that DCHA will be able to commit to keeping the units affordable for the required 30-year affordability period.

Likewise, a review of the occupancy standards and tenant rents will confirm how the differences between the public housing and project-based voucher rules and regulations would impact our current residents, and this will be taken into account as we compare the Section 18 repositioning option with the Section 18/RAD blend as well.

We have also been awarded approximately $2.5M in capital improvement grant funding from Dane County to invest in our public housing stock. We are deploying these funds to address the improvements needed to the properties which will help meet several agency goals. As of August 2025, approximately $1M of the grant has been deployed.

As mentioned above, after successfully passing a HUD REAC inspection in January of 2022, DCHA's public housing recently failed a HUD NSPIRE inspection in August 2024. DCHA is addressing this failure with increased oversight of our third-party property management company and is developing plans to ensure that deferred maintenance and needed capital improvements are addressed and that the housing scores well and passes the next inspection, which has not been scheduled by HUD.

Work to improve the condition and performance of our public housing is underway at DCHA, making repositioning a longer-term objective for the agency. It is unlikely that repositioning will be completed in 2026 but taking steps to choose the best path forward are anticipated in 2026.

Strengthen DCHA Operations

Review and Update Policies and Procedures

Work to ensure that our policies and procedures are up to date and reflect current regulations and practices is ongoing at the DCHA. HUD has major policy changes underway that will affect our HCV (HOTMA and NSPIRE) and Public Housing (HOTMA) programs and ensuring that our policies and practices are current will be essential in 2026 and the following years.

Additional policy work will include planned updates to our Employee Handbook as well as reviews of our Accounting and Procurement policies.

Maintain Reliable Vendor Relationships for Corporate Services

Ensure that DCHA has adequate third-party professional resources to meet its operational needs. These services include payroll processing, human resources, legal services, information technology, supplemental fee accounting, property management, property inspection, and building contractors, etc.

Continue to Expand and Strengthen Board Committees

By statute, DCHA is limited to a 5-person Board of Commissioners. We have added non-Board members to both our Finance and Personnel Committees to bring additional support and expertise to the Agency. Continuing to recruit volunteers with experience that can help DCHA meet its mission and succeed will be beneficial to the governance of the Agency.

Continue to Improve Public Housing and Agency Financials

DCHA currently is labeled Financially Substandard, and we have submitted an Improvement Plan to HUD that outlines our plan for improvements. These improvements are centered around ensuring that our Public Housing occupancy and rent collection remain strong, deferred maintenance in our Public Housing is addressed and low maintenance materials are incorporated in repairs, the mission and feasibility of our market rate properties is reviewed, and financial oversight of agency incorporating HUD scoring metrics is monitored.

As mentioned above, DCHA's public housing did not pass a recent HUD NSPIRE inspection in August of 2024. DCHA has taken steps to work with our third-party property manager and a private NSPIRE inspection contractor to ensure that the physical quality of our public housing continues to improve and meets HUD standards. DCHA has increased oversight of the third-party property manager and the entire public housing maintenance and capital improvement process.

Violence Against Women Act (VAWA) Compliance

DCHA continues to follow VAWA protections and provisions, including notifying applicants and program participants of their rights under VAWA, as well as including VAWA language in DCHA's Section 8 Housing Assistance Payment Contract and DCHA's leases for Public Housing. DCHA's HCV program offers a preference to families that include victims of domestic violence, dating violence, sexual assault, or stalking who are seeking an emergency transfer under from the PHA's public housing program or other covered housing program operated by the PHA. DCHA has added a description of VAWA to its website as part of a broader effort to provide more information and resources to our residents and the larger community.