

<b>Streamlined Annual PHA Plan (HCV Only PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 03/31/2024</b>
--	---	---

**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, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

**Applicability.** The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

**Definitions.**

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, 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, 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 and 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 housing choice vouchers combined and is not PHAS or SEMAP troubled.

<b>A.</b>	<b>PHA Information.</b>														
A.1	<p>PHA Name: <a href="#">Scottsdale Housing Agency</a> PHA Code: <a href="#">AZ032</a>  PHA Plan for Fiscal Year Beginning: (MM/YYYY): <a href="#">07/2024</a>  PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)  Number of Housing Choice Vouchers (HCVs) <a href="#">HCV =735; FYI = 20; EHV = 34; VASH = 15</a>  PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p><a href="#">City of Scottsdale Community Assistance Office</a>  6535 E. Osborn Road, Building 8  Scottsdale, AZ 85251  City of Scottsdale Housing Agency Website: <a href="https://www.scottsdaleaz.gov/human-services/housing-choice-voucher-program">https://www.scottsdaleaz.gov/human-services/housing-choice-voucher-program</a></p> <p><input type="checkbox"/> <b>PHA Consortia:</b> (Check box if submitting a joint Plan and complete table below)</p> <table border="1" data-bbox="180 1619 1469 1745"> <thead> <tr> <th data-bbox="180 1619 456 1671">Participating PHAs</th> <th data-bbox="456 1619 586 1671">PHA Code</th> <th data-bbox="586 1619 886 1671">Program(s) in the Consortia</th> <th data-bbox="886 1619 1159 1671">Program(s) not in the Consortia</th> <th data-bbox="1159 1619 1469 1671">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td data-bbox="180 1671 456 1745">Lead HA:</td> <td data-bbox="456 1671 586 1745"></td> <td data-bbox="586 1671 886 1745"></td> <td data-bbox="886 1671 1159 1745"></td> <td data-bbox="1159 1671 1469 1745"></td> </tr> </tbody> </table>					Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:				
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program											
Lead HA:															
<b>B.</b>	<b>Plan Elements.</b>														

**B.1 Revision of Existing PHA Plan Elements.**

a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?

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.
- Informal Review and Hearing Procedures.
- Homeownership Programs.
- Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.
- Substantial Deviation.
- Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

**Financial Resources**

Sources	Planned \$	Planned Uses
<b>1. Federal Grants</b>		
a. Annual Contributions for Housing Choice Voucher Subsidy (HCV)	7,292,200	Housing and Utility Voucher payments for the HCV Program
b. Annual Contributions for Housing Choice Voucher- Administration	819,577	Operating/Adminstrative Expenses
c. FSS Family Self Sufficiency	84,714	Grant Awarded for FSS Coordinator
d. Foster Youth to Independence Subsidy (FYI)	300,000	Housing and Utility Vouchers payment for the FYI Program
e. Emergency Housing Voucher Subsidy (EHV)	450,000	Housing and Utility Voucher payments for the EHV Program
f. Emergency Housing Voucher - Administration	21,788	Operating/Adminstrative Expenses
g. Veterans Affairs Supportive Housing Subsidy (VASH)	125,000	Housing and Utility Voucher payments for the VASH Program
h. HOME	333,388	Tenant Based Rental Assistance (TBRA)
i. CDBG-CV 3	231,000	Landlord Outreach Program
j. HOME	269,212	Acquistion of Rental Property
l. HOME-ARP	1,325,171	Supportive Services
m. HOME-ARP	116,927	Operating/Adminstrative Expenses
<b>2. Other Income Non Federal</b>		
a. Partners for Paiute	1,200	Application fees reimbursement & Assistance for FSS participants
b. Scottsdale Cares	160,000	
c. Salt River Pima-Maricopa Indian Community Grant	97,500	
d. Endowment Funds	8,600	

**Rent Determinations**

Housing Choice Voucher (HCV) payment standards are used to calculate the Housing Assistance Payment (HAP) that the Housing Authority pays to the owner on behalf of the family leasing the unit. The level at which the payment standard amount is set directly affects the amount of subsidy a family will receive, and the amount of rent paid by program participants. SHA must adopt a payment standard schedule that establishes voucher payment standard amounts for each unit size in its jurisdiction. Effective 01/01/2024 for HCV, the SHA Governing Board approved increased payment standards for 1-4-bedroom as follows:

Bedroom Size	Maricopa County Fair Market Rent	City of Scottsdale Payment Standards include the cost of rental tax and utilities.
<b>0 – Bedroom</b>	<b>\$1,460</b>	<b>\$1,533</b>
<b>1 – Bedroom</b>	<b>\$1,599</b>	<b>\$1,726</b>
<b>2 – Bedroom</b>	<b>\$1,877</b>	<b>\$2,027</b>
<b>3 – Bedroom</b>	<b>\$2,541</b>	<b>\$2,668</b>
<b>4 – Bedroom</b>	<b>\$2,890</b>	<b>\$3,034</b>

City of Scottsdale is listing updates and changes to the Housing Choice Voucher Program administrative policies from the current Administrative Plan dated 2023 to the proposed Plan. These changes include both regulatory and discretionary policies of the Housing Opportunities Through Modernization Act which became effective January 1, 2024. The HOTMA policies must be implemented by all housing agencies no later than January 1, 2025, however this compliance is dependent upon updates to HUD systems and housing management software. The date upon which the Scottsdale Housing Department becomes compliant will be updated on the housing website and through notification to the housing program participants.

#### **Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions**

- A. City of Scottsdale partnership in the Move On Program to support independence and choice for those who are ready and desire to move on from Permanent Supportive Housing (PSH) and support participants who no longer need supportive services but would not be able to maintain their housing without a long-term subsidy. The SHA has dedicated 20 vouchers to qualified applicants to support this program in partnership with the local service and housing agencies.
- B. Income Targeting – The SHA may admit applicants to the Veterans Affairs Supportive Housing (VASH) program who meet low-income limits at 80% of the median income for the area, adjusted family size.
- C. Addition of HOTMA Section 104: Restriction on eligibility due to assets.
  - Families may not receive assistance in the housing choice voucher program if their net assets exceed the maximum amount (set by HUD annually) or if the family owns real property suitable for the family to live in.
  - A family cannot receive benefits if they have present ownership interest in, a legal right to sell based on the State of Arizona or the City of Scottsdale laws, real property suitable for occupancy by the family as a residence.
- D. Update the definition of income, income exclusions, assets, asset exclusions per HOTMA Section 102.
  - Introduction of prior year income to be used for annual recertifications effective upon the SHA HOTMA Compliance Date.
- E. Update of income deductions pre HOTMA Section 102 introducing updated amounts to be revised annually.
- F. Phase out of the earned income disallowance effective January 1, 2024, per HUD HOTMA. Families enrolled in the program on or before December 31, 2023, will be allowed to complete the program.
- G. Clarification that utility allowance is intended to enable participating families to pay typical costs for utilities and services paid by energy-conserving households occupying units of similar size and type in the same locality. Any additional utility costs incurred by the family are not the responsibility of the SHA.
- H. Hardship Provisions per HOTMA
  - Medical threshold hardship for families going from the 3% threshold to 10% threshold.
  - General Financial Hardship. For purposes of this hardship exemption, the inability to pay rent is defined as the current tenant portion with monthly qualified expense is greater than 50% of family income. The SHA may, at their discretion, extend the relief for one or more additional 90-day periods while the family's hardship continues.
  - End of Childcare exemption hardship. For purposes of this hardship exemption, the inability to pay rent is defined as the current tenant portion with monthly qualified expense is greater than 50% of family income. The SHA may, at their discretion, extend the relief for one or more additional 90-day periods while the family's hardship continues.
- I. SHA has updated verifications pursuant to the discretionary policies of HOTMA.
  - EIV is no longer required to verify tenant employment and income information during an interim reexamination of family composition and income. The SHA will continue to use this report to identify any income discrepancies.
  - For a family with net assets equal to or less than \$50,000 (the amount will be adjusted annually by HUD), the SHA may accept the family's declaration that it has net assets equal to or less than \$50,000, without taking additional steps to verify the accuracy of the declaration. The declaration must state the amount of income the family expects to receive from such assets; this amount must be included in the family's income.
  - SHA will accept self-certification that the family does not have any present ownership interest in any real property.

- J. Participants who rescind or revoke permission to review financial information (HUD form 9886) will be terminated from the housing program.
- K. The SHA will deny admission / terminate participation if the family owns real property that is suitable for occupancy by the family as a residence or has assets in excess of \$100,000, as adjusted annually in accordance with the Consumer Price Index for Urban Wage Earners and Clerical Workers. The SHA will terminate assistance within 180 calendar days of the verified asset value.

### Operations & Management

- A. Update the definition of family for or single person in compliance with HOTMA definition.
  - A single person, who may be an elderly person including; is otherwise eligible youth who has attained at least 18 years of age or not more than 24 years of age; has left foster care, or will leave foster care within 90 calendar days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act (42 U.S.C 675(5)(H)); is homeless or at risk of becoming homeless at age 16 or older.
- B. SHA is now required to use Small Area Fair Market Rents (SAFMR) rather than traditional FMR effective 1/1/2025.
- C. Decreases in Fair Market Rent. Clarification that the current payment standards will remain provided the family continues to reside in the same unit.
- D. Effective upon the SHA HOTMA Compliance Date, the SHA may determine a family's annual income, including income from assets, prior to the application of any deductions based on income determinations made within the previous 12-month period, using income determinations from the means-tested federal public assistance programs.
- E. Effective upon the SHA HOTMA Compliance Date, families are required to report increase in household income for the following circumstances:
  - All increases in income must be reported to the SHA within 10 business days of the change.
  - The SHA will perform an interim for the increase in income under the following circumstances:
    1. All increases in income must be reported to the SHA within 10 business days of the change.
    2. The SHA will perform an interim for the increase in income under the following circumstances:
    3. When the amount of unearned income increases the family income by more than 10%
    4. When the amount of earned income increases the family income by more than 10% if following an interim for a decrease in income during the recertification period.
- F. Decrease in income that is any amount or percentage of the family's annual adjusted income must be reported within 10 business days of the change in income.
  - The family must report all income changes from the last annual income reported at the time the family reports a loss of income.
  - The SHA will conduct an interim for any loss of income.
- G. The effective dates of interims follow HOTMA requirements.
  - If the family rent is to increase:  
The increase generally will be effective on the first of the month following 30 calendar days' notice to the family. If a family fails to report a change within the required time frames or fails to provide all required information within the required time frames, the increase will be applied retroactively to the date it would have been effective had the information been provided on a timely basis. The family will be responsible for any underpaid rent and may be offered a repayment agreement.
  - If the family rent is to decrease:  
If the tenant has complied with the interim reporting requirement and the tenant's rent is anticipated to decrease, rent decreases will be effective on the first day of the month after the date of the actual change leading to the interim reexamination of family income. This means the decrease will be applied retroactively. In the event the tenant failed to report the loss of income in a timely manner, the SHA may allow the interim to be effective first of the month following the event of loss as a reasonable accommodation or if the family is able to demonstrate circumstances beyond their control to report the loss in a timely manner.

H. HOTMA required addition of policy for De Minimis Errors. Depending upon the family circumstances and when errors are detected, the SHA may take one of the following corrective actions to credit or repay the family.

- Repay the family the tenant portion overpayment.
- This may be performed if the family no longer resides in the same unit or a unit under the same ownership as when the family overpayment was made.
- Apply the family a credit to reduce the amount of tenant rent to owner until the amount of family overpayment has been met.
- This may be performed if the family continues to reside in the same unit as when the overpayment was made.

**Project Based Vouchers**

- A. Removed Choice Mobility (PBV to Tenant-Based regulatory and not a preference)

**Family Self Sufficiency Program**

- A. Streamline chapter to direct review of the FSS Action Plan rather than restating it in the Administrative Policies.

**New Programming**

- A. City of Scottsdale partnership in the Move On Program to support independence and choice for those who are ready and desire to move on from Permanent Supportive Housing (PSH) and support participants who no longer need supportive services but would not be able to maintain their housing without a long-term subsidy.
- B. Remove Stability Vouchers which have not been awarded.

*Administrative Plan Changes*

<b>ADMINISTRATIVE PLAN CHAPTER</b>	<b>PROPOSED ADMINISTRATIVE PLAN POLICY CHANGES</b>
CHAPTER 1: PROGRAM AUTHORITY AND OBJECTIVES	No changes <u>proposed</u>
CHAPTER 2: GENERAL ADMINISTRATIVE PROVISIONS AND POLICES	No changes proposed
CHAPTER 3: GENERAL FAIR HOUSING POLICY	No changes proposed
CHAPTER 4: APPLYING TO THE PROGRAM AND WAITING LIST	<p>Update to the PHA local preferences.</p> <ul style="list-style-type: none"> <li>Removed Choice Mobility (PBV to Tenant Based – regulatory and not a preference)</li> <li>Add City of Scottsdale partnership in the Move On program. Move On programs are to support independence and choice for those who are ready and desire to move on from Permanent Supportive Housing (PSH) and support participants who no longer need supportive services but would not be able to maintain their housing without a long-term subsidy. The SHA has dedicated 20 vouchers to qualified applicants to support this program in partnership with the local service and housing agencies.</li> </ul> <p>Income Targeting. Updated per HUD guidance.</p> <ul style="list-style-type: none"> <li>The SHA may admit applicants to the Veterans Affairs Supportive Housing (VASH) program who meet the lower income limits at 80% of the median income for the area, adjusted for family size.</li> </ul>

**CHAPTER 5: INITIAL AND CONTINUING ELIGIBILITY**

Addition of HOTMA Section 104: Restriction on eligibility due to assets.

- Families may not receive assistance in the housing choice voucher program if their net family assets exceed the maximum amount (set by HUD annually) or if the family owns real property suitable for the family to live in.

- A family cannot receive benefits if they have present ownership interest in, a legal right to reside in, and the effective legal authority to sell, based on The State of Arizona or the City of Scottsdale laws, real property that is suitable for occupancy by the family as a residence.

Update the definition of family for single person, in compliance with HOTMA definition.

- A single person, who may be an elderly person, displaced person, or any other single person including:
  - Is an otherwise eligible youth who has attained at least 18 years of age and not more than 24 years of age
  - Has left foster care, or will leave foster care within 90 calendar days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act (42 U.S.C. 675(5)(H))
  - Is homeless or is at risk of becoming homeless at age 16 or older

CHAPTER 6: TENANT RENT AND HOUSING ASSISTANCE PAYMENT CALCULATION

The SHA is now required to use Small Area Fair Market Rents (SAFMR) rather than traditional FMR.

Update the definition of income, income exclusions, assets and asset exclusions per HOTMA Section 102.

- Introduction of prior year income to be used for annual recertifications effective upon the SHA HOTMA Compliance Date.

Update of income deductions pre HOTMA Section 102. Introducing updated amounts to be revised by HUD annually.

Phase out of the earned income disallowance effective January 1, 2024 per HUD HOTMA. Families enrolled in the program on or before December 31, 2023 will be allowed to complete the program.

Clarification that utility allowance is intended to enable participating families to pay typical costs for utilities and services paid by energy-conserving households occupying units of similar size and type in the same locality. Any additional utility costs incurred by the family are not the responsibility of the SHA.

Hardship Provisions per HOTMA.

- Medical threshold hardship for families going from the 3% threshold to 10% threshold

	<ul style="list-style-type: none"> <li>• General Financial Hardship. For purposes of this hardship exemption, the inability to pay rent is defined as the current tenant portion with monthly qualified expense is greater than 50% of family income. The SHA may, at their discretion, extend the relief for one or more additional 90-day periods while the family's hardship continues.</li> <li>• End of Childcare exemption hardship. For purposes of this hardship exemption, the inability to pay rent is defined as the current tenant portion with monthly qualified expense is greater than 50% of family income. The SHA may, at their discretion, extend the relief for one or more additional 90-day periods while the family's hardship continues.</li> </ul>
CHAPTER 7: REQUEST FOR TENANCY APPROVAL AND LEASING	Decreases in Fair Market Rent. Clarification that the current payment standards will remain provided the family continues to reside in the same unit.
CHAPTER 8: NATIONAL STANDARDS FOR THE PHYSICAL INSPECTION OF REAL ESTATE (NSPIRE) AND INSPECTIONS AND RENT REASONABLENESS	No changes proposed.
CHAPTER 9: HOUSING ASSISTANCE PAYMENT CONTRACT	No changes proposed.
CHAPTER 10: VERIFICATIONS	<p>SHA has updated verifications pursuant to the discretionary policies of HOTMA:</p> <ul style="list-style-type: none"> <li>• EIV is no longer required to verify tenant employment and income information during an interim reexamination of family composition and income. The SHA will continue to use this report to identify any income discrepancies.</li> <li>• For a family with net assets equal to or less than \$50,000 (the amount will be adjusted annually by HUD), the SHA may accept the family's declaration that it has net assets equal to or less than \$50,000, without taking additional steps to verify the accuracy of the declaration. The declaration must state the amount of income the family expects to receive from such assets; this amount must be included in the family's income.</li> <li>• SHA will accept self-certification that the family does not have any present ownership interest in any real property.</li> </ul>



		<ul style="list-style-type: none"> <li>• SHA will accept self-certification that the family does not have any present ownership interest in any real property.</li> </ul>
	<p>CHAPTER 11: ONGOING PROGRAM OPERATIONS</p>	<ul style="list-style-type: none"> <li>• Effective upon the SHA HOTMA Compliance Date, the SHA may determine a family’s annual income, including income from assets, prior to the application of any deductions based on income determinations made within the previous 12-month period, using income determinations from the means-tested federal public assistance programs.</li> <li>• Effective upon the SHA HOTMA Compliance Date, families are required to report increase in household income for the following circumstances: <ul style="list-style-type: none"> <li>○ All increases in income must be reported to the SHA within 10 business days of the change.</li> <li>○ The SHA will perform an interim for the increase in income under the following circumstances: <ul style="list-style-type: none"> <li>○ When the amount of unearned income increases the family income by more than 10%</li> <li>○ When the amount of <u>earned</u> income increases the family income by more than 10% if following an interim for a decrease in income during the recertification period.</li> </ul> </li> </ul> </li> <li>• Decrease in income that is any amount or percentage of the family’s annual adjusted income must be reported within 10 business days of the change in income. <ul style="list-style-type: none"> <li>○ The family must report all income changes from the last annual income reported at the time the family reports a loss of income.</li> <li>○ The SHA will conduct an interim for any loss of income.</li> </ul> </li> <li>• The effective dates of interims follow HOTMA requirements. <ul style="list-style-type: none"> <li>○ If the family rent is to increase: <ul style="list-style-type: none"> <li>▪ The increase generally will be effective on the first of the month following 30 calendar days’ notice to the family.</li> </ul> </li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>▪ If a family fails to report a change within the required time frames or fails to provide all required information within the required time frames, the increase will be applied retroactively to the date it would have been effective had the information been provided on a timely basis. The family will be responsible for any underpaid rent and may be offered a repayment agreement.</li> <li>○ If the family rent is to decrease: <ul style="list-style-type: none"> <li>▪ If the tenant has complied with the interim reporting requirement and the tenant’s rent is anticipated to decrease, rent decreases will be effective on the first day of the month after the date of the actual change leading to the interim reexamination of family income. This means the decrease will be applied retroactively.</li> <li>▪ <u>In the event that</u> the tenant failed to report the loss of income in a timely manner, the SHA may allow the interim to be effective first of the month following the event of loss as a reasonable accommodation or if the family is able to demonstrate circumstances beyond their control to report the loss in a timely manner.</li> </ul> </li> </ul>
	<p>CHAPTER 12: DENIAL OF ASSISTANCE TO APPLICANTS AND TERMINATION OF ASSISTANCE TO PARTICIPANTS</p>	<p>Participants who rescind or revoke permission to review financial information (HUD form 9886) will be terminated from the housing program.</p> <p>The SHA will deny admission / terminate participation if the family owns real property that is suitable for occupancy by the family as a residence or has assets <u>in excess of</u> \$100,000, as adjusted annually in accordance with the Consumer Price Index for Urban Wage Earners and Clerical Workers. The SHA will terminate assistance within 180 calendar days of the verified asset value.</p>
	<p>CHAPTER 13: INFORMAL REVIEWS AND INFORMAL HEARINGS</p>	<p>No changes proposed.</p>

	CHAPTER 14: PROGRAM INTEGRITY	<p>HOTMA required addition of policy for De Minimis Errors. Depending upon the family circumstances and when errors are detected, the SHA may take one of the following corrective actions to credit or repay the family.</p> <ul style="list-style-type: none"> <li>• Repay the family the tenant portion overpayment.</li> <li>• This may be performed if the family no longer resides in the same unit or a unit under the same ownership as when the family overpayment was made.</li> <li>• Apply the family a credit to reduce the amount of tenant rent to owner until the amount of family overpayment has been met.</li> <li>• This may be performed if the family continues to reside in the same unit as when the overpayment was made.</li> </ul>
	CHAPTER 15: PROJECT BASED VOUCHERS	No changes proposed
	CHAPTER 16: EMERGENCY HOUSING AND STABILITY VOUCHERS	Removed Stability Vouchers which have not been awarded.
	CHAPTER 17: FAMILY SELF SUFFICIENCY PROGRAM	Streamline chapter to direct review of the FSS Action Plan rather than restating it in the Administrative Policies.
B.2	New Activities. – Not Applicable	

DRAFT

**B.3 Progress Report.**

Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.

1. Expended \$1,269, 607 in Community Development Block Grant (CDBG) funds for eligible housing related activities and public services (totals include planning and administration).
2. Expended approximately 99.8% of Housing Choice Voucher (HCV) budget authority (\$7,937,549 expense/ \$7,949,518 revenue).
3. **The City of Scottsdale provided \$600,963 in utility assistance and \$4,126,270 in rent/mortgage assistance.**
4. Completed revision and update to the Scottsdale Housing Agency (SHA) Administrative Plan.
5. With funding authorized by the American Rescue Plan Act of 2021 (Public Law No: 117-2), SHA was awarded 34 EHV's effective July 1, 2021. The EHV's were provided to assist individuals and families who are homeless, at risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or recently homeless. On September 30, 2023, these vouchers were subject to sunset and cannot be released as current participants come off the program. As of 02/26/2024, 29 EHV families remain housed.
6. 1With funding authorized by the American Rescue Plan Act of 2021 (Public Law No: 117-2), SHA was awarded 34 EHV's effective July 1, 2021. The EHV's were provided to assist individuals and families who are homeless, at risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or recently homeless. On September 30, 2023, these vouchers were subject to sunset and cannot be released as current participants come off the program. As of 02/26/2024, 29 EHV families remain housed.
7. The SHA was awarded 15 Veterans Affairs Supportive Housing (VASH) vouchers in partnership with Veterans administration. There are 11 VASH Vouchers issued / leased and housing specialists continue to work for more referrals. Currently there are four searching with voucher. SHA has adopted a higher income limit for eligibility and a blanket waiver to the minimum rent policy to increase utilization and retention rates.
8. SHA has 20 Foster to Youth Independence Vouchers in partnership with the AZ Department of Child Safety.
9. SHA was successful in its application for Family Self Sufficiency (FSS) Program funding in the amount of \$84,714 and is awaiting its award amount for 2024 for the second year.
10. The SHA made referrals to the FSS program and Vista Job Prep Program for people within the community who lost employment.
11. Provided information for known available units and GoSection8 referrals to assist in locating affordable units in a variety of areas.
12. SHA has partnerships with other City of Scottsdale Human Services departments and nonprofit agencies contracted to support City of Scottsdale centers to increase services and resources available to HCV voucher holders to move towards personal development, education, and employability and made several referrals to Vista Del Camino, the Community Action Program, and the Paiute Community Center for social work support.
13. Attended this year's ADOH Housing Forum to increase knowledge and maintain professional network relationships. Participated as a panelist on Affordable Housing.
14. The City of Scottsdale serves as a member of the region's Continuum of Care to collaborate with Maricopa County homeless community and SHA is partnering with the CoC by adding Move On Strategies to its Administrative Plan in 2024.
15. The Housing Supervisor was elected to serve as Secretary of the Arizona Chapter of the National Association of Redevelopment and Housing Organization.
16. SHA staff are active members of NAHRO, PHADA, NCD, and the Arizona Housing Coalition.
17. As of February 26, 2024, there are 1,770 families on the 2022 HCV Program waiting list, with an approximate wait time of 30 months. Applicants will continue to be pulled from the waiting list until the list has been depleted.
18. Prepared monthly budget expenditure reports and the 2-Year Forecast Tool to monitor HCV expenditures and utilization rate.
19. SHA transitioned to biennial inspections effective May 2020 and continues to use HUD's NSPIRE inspection program.
20. Adoption of Small Area Fair Market Rents to be effective January 1, 2025

	<p>21. All SHA staff will be attending a Fair Housing Symposium in April 2024 with the Scottsdale Realtors Association</p> <p>22. Active FSS roster has 35 participant families enrolled, 15 new participant families since 07/01/2023.</p> <p>23. Referred FSS participants to 25 supportive services.</p> <p>24. 3 participants have enrolled in certificate programs for the Route to Relief program in Gateway Community College, participants have received promotions and/raises, 2 participants have attended homebuyer classes, 3 participants have attended Entrepreneurship classes, 11 participants are currently earning escrow</p> <p>25. 1 participant terminated from FSS</p> <p>26. The City of Scottsdale employs a Landlord Liaison and has rolled out a comprehensive outreach strategy to maximize landlord participation in the City’s various rental subsidy programming. Through this fiscal year to date 53 new units have been added to the affordable inventory and 6 new landlords have partnered with SHA.</p> <p>27. The Landlord Liaison is distributing questionnaires to short-term rental owners, current landlords and multifamily property owners in partnership with the Arizona Multi Family Association. Results will help develop a strategic plan for retention and educational workshops.</p> <p>28. Affordable Housing Month activities will be held in May 2024 in partnership with Scottsdale Realtors and awards will be given to Outstanding Housing Partners and Industry Partners in recognition of their contribution to the Housing Choice Voucher Program and Affordability in Scottsdale.</p> <p>29. The City of Scottsdale has contracted with Community Legal Services for free legal services available to Scottsdale residents.</p> <p>30. SHA procured three experienced third-party Hearing Officers.</p> <p>31. As of February 26,2024, there are 1,770 families on the 2022 HCV Program waiting list, with an approximate wait time of 30 months. Applicants will continue to be pulled from the waiting list until the list has been depleted.</p> <p>32. The Scottsdale Housing Agency Governing Board held seven (7) public meetings in 2023 on key housing topics.</p> <p>33. A resident member has applied in March of 2023 and was appointed in April 2023 through the Governing Board.</p> <p>34. Scottsdale Housing Agency was selected in Wave 1 of implementation of Enterprise Voucher Management System (eVMS) due to high quality, accurate and timely submitted data to the Public Information Center.</p> <p>35. Entered an intergovernmental Agreement with Housing Authority of Maricopa County to assist with Inspections and Rent Reasonableness at Belleview Properties I.</p> <p>36. Entered into a Letter of Agreement with the Scottsdale Senior Centers ; Granite Reef and Via Linda for the purpose of referrals to implement a Tenant Based Rental Assistance Program with HOME Funds.</p>
<b>B.4</b>	<b>Capital Improvements.</b> – Not Applicable
<b>B.5</b>	<p><b>Most Recent Fiscal Year Audit.</b></p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y   N   N/A  <input checked="" type="checkbox"/>   <input type="checkbox"/>   <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <ol style="list-style-type: none"> <li>24 CFR 908 requires public housing agencies to electronically submit the HUD 50058 form each time the agency completes a program admission, examination, or other change in the family unit. The information submitted should agree to a program participants file. Information was not always consistent. Every time there is an action to a housing choice voucher participant, the 50058 is updated in the Scottsdale Housing Choice Voucher software system by staff, and these updates are submitted on a monthly basis to the Real Estate Assessment Center. Cause is through human error. Errors were noted on eight of 40 HUD 50058 forms reviewed.</li> <li>24CFR 982.405 requires a public housing agency to inspect units leased to determine if they meet Housing Quality Standards. If a unit fails an inspection, it must be repaired within 30 days if not a life-threatening condition. Not all units that failed HQS inspections were repaired within the required 30-day window. The CAO experienced turnover in the occupancy specialist position responsible for the inspections and while the position was in recruitment interim staff completed the inspections resulting in lack of documentation in the paper file regarding the extension for the installation of a microwave.</li> </ol>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>

C.1	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y   N  <input type="checkbox"/> <input type="checkbox"/></p>
	<p>. TBD- RAB Board scheduled for March 14, 2024</p>
C.2	<p><b>Certification by State or Local Officials.</b>  <a href="#">Form HUD 50077-SL</a>, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p><b>Challenged Elements.</b> 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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y   N  <input type="checkbox"/> <input type="checkbox"/></p> <p>If yes, include Challenged Elements. TBD</p>

**D. Affirmatively Furthering Fair Housing (AFFH).**

D.1	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <table border="1" data-bbox="180 1150 1451 1598"> <tr> <td data-bbox="180 1150 1451 1188"> <p><b>Fair Housing Goal: Improve Housing Choice in Affordable Housing</b></p> </td> </tr> <tr> <td data-bbox="180 1188 1451 1598"> <p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <ol style="list-style-type: none"> <li>1. Increase the number of units available annually for HCV participants that meet the stands of safe, decent and healthy through a landlord engagement initiative.</li> <li>2. Encourage private developers to construct multi-family housing.</li> <li>3. Develop strategies within the local government to improve affordable housing.</li> <li>4. Collaborate with local non-profits and other governmental entities to maintain the regions affordable housing stock for low-and-moderate-income persons.</li> </ol> </td> </tr> </table> <table border="1" data-bbox="180 1625 1451 1665"> <tr> <td data-bbox="180 1625 1451 1665"> <p><b>Fair Housing Goal: Increase awareness of Fair Housing Laws</b></p> </td> </tr> </table>	<p><b>Fair Housing Goal: Improve Housing Choice in Affordable Housing</b></p>	<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <ol style="list-style-type: none"> <li>1. Increase the number of units available annually for HCV participants that meet the stands of safe, decent and healthy through a landlord engagement initiative.</li> <li>2. Encourage private developers to construct multi-family housing.</li> <li>3. Develop strategies within the local government to improve affordable housing.</li> <li>4. Collaborate with local non-profits and other governmental entities to maintain the regions affordable housing stock for low-and-moderate-income persons.</li> </ol>	<p><b>Fair Housing Goal: Increase awareness of Fair Housing Laws</b></p>
<p><b>Fair Housing Goal: Improve Housing Choice in Affordable Housing</b></p>				
<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <ol style="list-style-type: none"> <li>1. Increase the number of units available annually for HCV participants that meet the stands of safe, decent and healthy through a landlord engagement initiative.</li> <li>2. Encourage private developers to construct multi-family housing.</li> <li>3. Develop strategies within the local government to improve affordable housing.</li> <li>4. Collaborate with local non-profits and other governmental entities to maintain the regions affordable housing stock for low-and-moderate-income persons.</li> </ol>				
<p><b>Fair Housing Goal: Increase awareness of Fair Housing Laws</b></p>				

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

1. Engage in landlord outreach to local private affordable housing providers to increase access to healthy, safe and decent housing.
2. Retain and provide education to new and existing landlords to ensure access to health, safe and decent housing.
3. Collaborate with local non-profits to engage with individuals experiencing homelessness, are justice engaged, connected with necessary supportive services and find safe and affordable homes.
4. Collaborate with local legal services to provide services to protect individuals from discrimination based on race, color, national origin, religion, sex, familial status and disability when renting or buying a home.
5. Engage with community partners in providing educational opportunities for training for residents about fair housing training.

## Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV-Only PHAs

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

**A.1** Include the full **PHA Name**, **PHA Code**, **PHA Type**, **PHA Fiscal Year Beginning** (MM/YYYY), **Number of Housing Choice Vouchers (HCVs)**, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan.

**PHA Consortia:** Check box if submitting a Joint PHA Plan and complete the table. ([24 CFR §943.128\(a\)](#))

**B. Plan Elements.** All PHAs must complete this section. ([24 CFR §903.11\(c\)\(3\)](#))

**B.1 Revision of Existing PHA Plan Elements.** PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.”

**Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR 5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR § 903.7(a)).

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. ([24 CFR §903.7\(a\)\(2\)\(i\)](#)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA’s reasons for choosing its strategy. ([24 CFR §903.7\(a\)\(2\)\(ii\)](#))

**Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** A statement of the PHA’s policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV. ([24 CFR §903.7\(b\)](#))

**Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources. ([24 CFR §903.7\(c\)](#))

**Rent Determination.** A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies. ([24 CFR §903.7\(d\)](#))

**Operation and Management.** A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA. ([24 CFR §903.7\(e\)](#)).

**Informal Review and Hearing Procedures.** A description of the informal hearing and review procedures that the PHA makes available to its applicants. ([24 CFR §903.7\(f\)](#))

**Homeownership Programs.** A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval. ([24 CFR §903.7\(k\)](#))

**Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.** A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. ([24 CFR §903.7\(l\)\(i\)](#)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements. ([24 CFR §903.7\(l\)\(iii\)](#)).

**Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. ([24 CFR §903.7\(r\)\(2\)\(i\)](#))

**Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

**B.2 New Activities.** This section refers to new capital activities which is not applicable for HCV-Only PHAs.

**B.3 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan. ([24 CFR §903.11\(c\)\(3\)](#), [24 CFR §903.7\(r\)\(1\)](#))

**B.4 Capital Improvements.** This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs

**B.5 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided. ([24 CFR §903.7\(p\)](#))

**C. Other Document and/or Certification Requirements.**

**C.1 Resident Advisory Board (RAB) comments.** If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. ([24 CFR §903.13\(c\)](#), [24 CFR §903.19](#))

**C.2 Certification by State of 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. ([24 CFR §903.15](#)). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

**C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting 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*. 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. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations, impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. ([24 CFR §903.7\(o\)](#)).



**C.4 Challenged Elements.** If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

**D. Affirmatively Furthering Fair Housing (AFFH).**

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

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

---

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 6.02 hour 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. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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