

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, 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-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.

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 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 housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																																
A.1	<p> PHA Name: <u>Melvindale Housing Commission</u> PHA Code: <u>MI048</u> PHA Type: <input type="checkbox"/> Standard PHA <input checked="" type="checkbox"/> Qualified PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/01/2026</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>0</u> Number of Housing Choice Vouchers (HCVs) <u>246</u> Total Combined Units/Vouchers <u>246</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission </p> <p> Availability of Information. 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. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below) </p> <table border="1"> <thead> <tr> <th data-bbox="180 1497 449 1570" rowspan="2">Participating PHAs</th> <th data-bbox="449 1497 581 1570" rowspan="2">PHA Code</th> <th data-bbox="581 1497 878 1570" rowspan="2">Program(s) in the Consortia</th> <th data-bbox="878 1497 1149 1570" rowspan="2">Program(s) not in the Consortia</th> <th colspan="2" data-bbox="1149 1497 1459 1570">No. of Units in Each Program</th> </tr> <tr> <th data-bbox="1149 1570 1292 1667">PH</th> <th data-bbox="1292 1570 1459 1667">HCV</th> </tr> </thead> <tbody> <tr> <td data-bbox="180 1570 449 1667">Lead PHA:</td> <td data-bbox="449 1570 581 1667"></td> <td data-bbox="581 1570 878 1667"></td> <td data-bbox="878 1570 1149 1667"></td> <td data-bbox="1149 1570 1292 1667"></td> <td data-bbox="1292 1570 1459 1667"></td> </tr> <tr> <td data-bbox="180 1667 449 1764"></td> <td data-bbox="449 1667 581 1764"></td> <td data-bbox="581 1667 878 1764"></td> <td data-bbox="878 1667 1149 1764"></td> <td data-bbox="1149 1667 1292 1764"></td> <td data-bbox="1292 1667 1459 1764"></td> </tr> <tr> <td data-bbox="180 1764 449 1860"></td> <td data-bbox="449 1764 581 1860"></td> <td data-bbox="581 1764 878 1860"></td> <td data-bbox="878 1764 1149 1860"></td> <td data-bbox="1149 1764 1292 1860"></td> <td data-bbox="1292 1764 1459 1860"></td> </tr> <tr> <td data-bbox="180 1860 449 1942"></td> <td data-bbox="449 1860 581 1942"></td> <td data-bbox="581 1860 878 1942"></td> <td data-bbox="878 1860 1149 1942"></td> <td data-bbox="1149 1860 1292 1942"></td> <td data-bbox="1292 1860 1459 1942"></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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B.	Plan Elements
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Grievance Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Community Service and Self-Sufficiency Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Asset Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p>Melvindale Housing Commission Administrative Plan (policies) were amended to reflect HOTMA requirements as initially required to be compliant in 2025. Inspections conducted from January 2025 through May 31, 2025 were based on HQS and beginning June 1, 2025 inspections are using the NSPRIR-V protocol.</p> <p>Most of the Plan Elements listed above are related to public housing, which we no longer have.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review. – Not applicable in the HCV program.</p>
B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year? NO – none of these apply to our HCV program.</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Police Officers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Non-Smoking Policies.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Project-Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current 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.</p>
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.</p> <p>See attached Progress Report</p>

B.4	<p>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.</p> <p>NOT APPLICABLE - PHA only has Housing Choice Vouchers</p>
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C. Other Document and/or Certification Requirements.	
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</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>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.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
C.5	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p>Y N N/A <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>

Melvindale Housing Commission

Five Year Annual Plan Evaluation of Needs, Goals and Progress Report

Five year plan (2025 – 2029)

Progress Report - 2025

Although there are no current statistics on housing need, reports from recent past years cite a need for affordable, safe housing.

According to a community needs assessment prepared by Wayne Metropolitan Community Action Agency, “housing is a major issue in Wayne County. Interviewees discussed the lack of safe, affordable housing. Tax delinquency and foreclosures cause people to lose their homes, and renting is often more expensive than buying. Rent costs decreased during the housing crisis, but now have rebounded, and not everyone can afford a healthy place to live. One interviewee sees problems with landlords accepting housing vouchers, because the landlords are concerned about getting the small percentage of rent that must come from the renter themselves. This problem is even further compounded with minimum income requirements to rent and a lack of rental units that meet the requirements for housing vouchers.”

According to Wayne County’s 2021-2025 Consolidated Plan, “within Wayne County, there is a shortage of units affordable to very low income households. With rental units often concentrated in lower income communities, there is a worry regarding the availability of housing for the working poor in close proximity to their work”.

The Melvindale Housing Commission currently is an agent/owner for 199-unit one-bedroom development deemed affordable through multifamily rental assistance (HUD) and Low Income Housing Tax Credits. Rent is calculated at 30% of a household’s income and is considered affordable; however, as of June 4, 2024 there are 87 applicants on the waiting list. With an annual turnover rate of approximately thirty units per year, the estimated wait time is approximately two years.

Additionally, the Melvindale Housing Commission administers a Housing Choice Voucher program with an allotment of 246 vouchers. The vouchers consist of traditional vouchers, Foster Youth to Independence vouchers and Mainstream vouchers. As of June 18, 2025 there are 198 active families assisted through the voucher program, down from 215 in June 2024. The decline is a result of anticipated short-fall in fiscal year 2024, wherein this agency was directed to evaluate cost saving measures including

Goals for serving the needs of low-income, very low income and extremely low income families over the next five years center on operational performance, maximizing dollars awarded by HUD and considering capitalizing on opportunities to develop additional revenue streams that may allow creative housing solutions including development.

Goal 1: Continuing education of HCV staff to enhance knowledge and promote efficiency of program administration.

Continue to provide training opportunities to staff to improve management operations and compliance with federal regulations.

PROGRESS: HCV program staff attended a weeklong training and obtained their certification as an HCV Specialist in 2024. Online HOTMA training has also been completed in 2025.

Goal 2: Fiscal responsibility – Ensure full compliance with all applicable standards and regulations, including government generally accepted accounting practices.

Adhere to GASB statements and bulletins for accounting of the HCV program.

Maintain high performance standards in determining eligibility and subsidy levels for all clients; reducing and/or eliminating calculation errors that may impact subsidy. Comply with upcoming changes including HOTMA and Small Area FMR's, evaluating performance to stretch valuable rental assistance to cover the maximum number of households that can be supported by HUD funding.

PROGRESS: Melvindale Housing Commission received a clean audit for Fiscal Year Ending 12/31/2024 and were able to successfully certify as a High Performer under SEMAP for the same fiscal year. We expect Fiscal Year 2025 will remain the same.

Goal 3: Equal Opportunity – Operate tenant based (HCV) program in accordance with all state and federal equal opportunity requirements including civil rights and 504 (reasonable accommodation).

- Continue staff participation in annual fair housing activities / training
- Periodically review Reasonable Accommodation forms for clarity and ease of use
- Administer HCV program in a fair, consistent and non-discriminatory manner.

PROGRESS: MHC has continued to operate its HCV program in accordance with all state and federal equal opportunity requirements and do not currently have pending litigation regarding civil rights issues.

Goal 4: Tenant Based Program – maintain performance standards that support High Performer status

- Maintain High Performer status through superior management and adherence to SEMAP requirements.
- Maintain annual voucher utilization rate of between 98% and 100%
- Perform annual certifications and inspections on-time for 100% of Section 8 participants
- Abate rent 100% of time when landlord exceeds allotted 30 day correction period (without MHC approved extension).
- Terminate HAP contracts consistently and timely when landlords do not comply with program.
- Obtain 98% compliance rate for proper verifications and calculations of tenant rent and HAP
- Obtain 98% compliance with Rent Reasonableness documentation

PROGRESS: MHC has maintained its High Performer status for the FYE 2024 (confirmed by HUD) and continues to strive for excellent performance. Annual utilization is being monitored through monthly meetings between the director and HUD to maintain utilization rates without slipping into shortfall. HCV staff are performing on-time recertifications and generally have been abating rent appropriately. Rent Reasonableness has been 100% compliant.

Goal 5: Expand Management Opportunities for increased revenue stream

- Explore options to manage other PHA's and/or other rental properties
- Consider consulting opportunities to generate additional revenue for agency
- Seek additional vouchers when funding is available

PROGRESS: Funding is uncertain with a change in federal administration. Expanding vouchers is unlikely at this time. MHC is generally in a "maintenance" pattern with regard to this goal as efforts are being focused to continue High Performance with current program.

Goal 6: Capitalize on partnerships to improve or expand affordable housing stock

- Participate in community groups, coordinate resources and consider partnership options for additional housing development

PROGRESS: MHC is a member of the Continuum of Care – Out County, and has attending meetings including the Region N Housing Partnership meeting with Wayne Metropolitan Community Action Agency. Melvindale has seen significant growth in the business community, however housing is still a priority need. Developing more affordable housing has not been a focus of the local municipality but resources are not readily available as the Detroit area has commanded funds and developers in recent years.

