

**Streamlined Annual
PHA Plan
(HCV Only PHAs)**

**U.S. Department of Housing and Urban Development
Office of Public and Indian Housing**

**OMB No. 2577-0226
Expires 03/31/2024**

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.

A.	PHA Information.																																			
A.1	<p>PHA Name: <u>Melvindale Housing Commission</u> PHA Code: <u>MI048</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>246</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>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. 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><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Participating PHAs</th> <th style="width: 10%;">PHA Code</th> <th style="width: 25%;">Program(s) in the Consortia</th> <th style="width: 20%;">Program(s) not in the Consortia</th> <th style="width: 20%;">No. of Units in Each Program</th> </tr> </thead> <tbody> <tr> <td>Lead HA:</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	Lead HA:																													
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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 since its last Annual Plan submission?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Substantial Deviation.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s): HOTMA regulations make changes to income, assets and therefore Rent Determinations</p>
B.2	New Activities. – Not Applicable
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in its 5-Year PHA Plan. See attached</p>
B.4	Capital Improvements. – Not Applicable
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 N/A</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> <input 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</p> <p><input type="checkbox"/> <input 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</p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>

D.	Affirmatively Furthering Fair Housing (AFFH).						
D.1	<p data-bbox="186 289 625 315">Affirmatively Furthering Fair Housing (AFFH).</p> <p data-bbox="186 340 1461 462">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> <p data-bbox="186 487 1437 682">Melvindale Housing Commission is not yet required to submit an AFH, neither has it performed an assessment of Fair Housing, however based on the 2021 Analysis of Impediments to Fair Housing Choice, developed by Wayne County government, the 2021-2025 Consolidated Plan (Wayne County) and the draft 2023 Annual action Plan (Wayne County), we evaluated the identified impediments to fair housing in Wayne County. Whereas it is not possible to tackle all seven of the impediments identified, Melvindale Housing Commission is committed to addressing two impediments, which are:</p> <ul data-bbox="235 724 1242 787" style="list-style-type: none"> • Lack of fair housing education and awareness • Racial and ethnic minorities are concentrated geographically with the County <table border="1" data-bbox="186 814 1448 1302"> <tr> <td data-bbox="186 814 1448 850">Fair Housing Goal:</td> </tr> <tr> <td data-bbox="186 850 1448 886"><u>Describe fair housing strategies and actions to achieve the goal</u></td> </tr> <tr> <td data-bbox="186 886 1448 1302"> <ul data-bbox="235 892 1437 1291" style="list-style-type: none"> • Review Melvindale Housing Commission’s Fair Housing and 504 Policies annually and update as needed based on changing regulations. • Add Fair Housing information and Logo to agency webpage • Use existing sources and programs to disseminate Fair Housing information and facilitate education on Fair Housing laws to applicants, participants and landlords • Attempt to partner with Fair Housing Center of Detroit for educational programs. • Include links on MHC’s website to Michigan Department of Civil Rights, Fair Housing Center of Detroit and the Department of Housing & Urban Development’s Fair Housing office. • Feature Melvindale Housing Commission’s complaint / appeal process on the agency’s website. </td> </tr> </table> <table border="1" data-bbox="186 1327 1448 1606"> <tr> <td data-bbox="186 1327 1448 1362">Fair Housing Goal:</td> </tr> <tr> <td data-bbox="186 1362 1448 1398"><u>Describe fair housing strategies and actions to achieve the goal</u></td> </tr> <tr> <td data-bbox="186 1398 1448 1606"> <ul data-bbox="235 1438 1437 1585" style="list-style-type: none"> • Use existing sources and programs to disseminate Fair Housing information and facilitate education on Fair Housing laws to applicants, participants and landlords • Community / landlord outreach to include Fair Housing training • Providing resource for housing outside areas of concentration </td> </tr> </table>	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<ul data-bbox="235 892 1437 1291" style="list-style-type: none"> • Review Melvindale Housing Commission’s Fair Housing and 504 Policies annually and update as needed based on changing regulations. • Add Fair Housing information and Logo to agency webpage • Use existing sources and programs to disseminate Fair Housing information and facilitate education on Fair Housing laws to applicants, participants and landlords • Attempt to partner with Fair Housing Center of Detroit for educational programs. • Include links on MHC’s website to Michigan Department of Civil Rights, Fair Housing Center of Detroit and the Department of Housing & Urban Development’s Fair Housing office. • Feature Melvindale Housing Commission’s complaint / appeal process on the agency’s website. 	Fair Housing Goal:	<u>Describe fair housing strategies and actions to achieve the goal</u>	<ul data-bbox="235 1438 1437 1585" style="list-style-type: none"> • Use existing sources and programs to disseminate Fair Housing information and facilitate education on Fair Housing laws to applicants, participants and landlords • Community / landlord outreach to include Fair Housing training • Providing resource for housing outside areas of concentration
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B3 – Progress Report – Progress the Melvindale Housing Commission has made in the goals described in the previous 5 year plan (2020-2024)

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 pertaining to maintenance, property management, procurement, capital fund and human resources. Continue to provide training to MHC management staff to assure a strong, long-term management team.

Progress: There has been a constant churn of new employees. Current staff (in 2024) have received SEMAP training and a 5-day HCV Specialist training through NAHRO in May 2024. They have also received training on SEMAP at a local NAHRO Conference in Port Huron on April 18, 2024 as well as a presentation on SAFRMs at the same location.

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.

Progress: MHC continues to meet this goal; no audit findings for the most recent completed fiscal year (FY 2023)

GOAL: 3 (Equal Opportunity) - Operate the tenant based (HCV) program in accordance with all state and federal equal opportunity requirements including civil rights and 504 (reasonable accommodations)

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: No training provided

Reviews of policies have been performed and are in process of being updated. An industry model Administrative Plan was procured to ensure all updated requirements will be included. Board will approve plan in the summer of 2024.

GOAL: 4 (Section 8 Tenant-based Program) manage the tenant based program in an efficient and effective manner to qualify for "standard performer" status

- Maintain current SEMAP score of "standard performer" while striving to improve performance each year.
- Continually improve performance at each certification year so that by year five, agency has reached a 90% or better in SEMAP
- 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: *Fiscal Year end December 31, 2023 resulted in a HUD confirmed “High Performer” status. We hope this will continue through 2024, although staff changes always cause some performance hiccups.*

GOAL 5: Seek to preserve MHC's Voucher program by increasing vouchers funded by HUD

The government's current funding model of the HCV program strangles small voucher programs. At current administrative fee levels, the MHC's program will fold within the five-year period being considered. We will seek all additional funding to increase the number of voucher's and therefore administrative fees earned to maximize and preserve affordable housing within our jurisdiction.

Progress: *As of the date of this evaluation (June 4, 2024) Melvindale Housing Commission has 72 of 73 Mainstream vouchers under HAP contract and 29 of 35 FYI vouchers under contract. In 2023 we achieved 80% utilization of our FYI program and were allocated an additional 10 FYI vouchers. We intend to seek additional vouchers when we achieve 90% lease up of current allocation.*