

5-Year PHA Plan (for All PHAs)

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

**OMB No. 2577-0226
Expires: 02/29/2016**

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, 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. Form **HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																					
A.1	PHA Name: <u>BAY CITY HOUSING COMMISSION</u> PHA Code: <u>MI024</u>																																					
	PHA Plan for Fiscal Year Beginning: (10/2019) _____ PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission																																					
<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 on 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 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 websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p>The PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plans are available for inspection by the public at the offices of the Bay City Housing Commission. The public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. PHA Plans, including updates, are also available at each Asset Management Project (AMP) and main office or central office and at: www.baycityhousing.com.</p> <p>Bay City Housing Commission 315 14th Street Bay City, MI 48708</p> <p style="text-align: center;">□</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <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		PH	HCV	Lead PHA:																							
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B.	5-Year Plan. Required for all PHAs completing this form.
B.1	<p>Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.</p> <p>The mission of the Bay City Housing Commission is to enhance the quality of life in our community through the provision and improvement of decent, safe, affordable housing programs that meet the needs of our citizens.</p>
B.2	<p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years.</p> <p>Goal 1 - Manage the Bay City Housing Commission's existing housing programs in an efficient and effective manner.</p> <p>Objectives:</p> <ol style="list-style-type: none"> 1. The Bay City Housing Commission shall achieve and maintain status as a "high performer" under HUD's Public Housing Assessment System (PHAS), sustaining not less than an entity-wide score of 90%. 2. To stabilize on-going funding, reduce regulatory burdens and provide for access to private capital markets pursue participation in the Rental Assistance Demonstration Program (RAD). 3. Continue participation in the public/private ownership arrangement of the Housing Commission's non-Public Housing asset, Maplewood Manor. <p>Goal 2: Align the Bay City Housing Commission's housing inventory and program resources to address identified affordable housing market needs within its jurisdiction.</p> <p>Objectives:</p> <ol style="list-style-type: none"> 1. Continue analyzing programs to assure the best choices and outcomes to assist the PHA to maintain the highest quality affordable housing inventory commensurate with the needs in the community. <p>Goal 3: Maintain and enhance the quality and marketability of the Bay City Housing Commission's housing inventory.</p> <p>Objectives:</p> <ol style="list-style-type: none"> 1. Achieve and maintain a score of at 90% at all properties under the Physical Condition component (PASS) of the Public Housing Assessment System (PARS). 2. Insure compliance by residents with lease provisions regarding housekeeping standards/unit condition and prohibition of conduct that disturbs peaceful enjoyment of accommodations of other residents. 3. Effectively screen applicants under eligibility and suitability standards of applicable regulations and Admissions Policy, denying admission for proscribed causes. 4. Take action to mitigate, to the extent practicable, negative influences of deteriorated properties in the immediate vicinity of owned properties. <p>Goal 4: Fully comply with all Statutory and Regulatory requirements of applicable funding/authorizing entities.</p> <p>Objectives:</p> <ol style="list-style-type: none"> 1. The Bay City Housing Commission shall mix its public housing development populations ethnically, racially, and income-wise to the greatest extent feasible to reflect those same demographics of the City of Bay City and shall not discriminate against program participants or applicants on the basis of any protected class or characteristic. 2. Assure full compliance with all applicable financial standards and regulations including generally accepted accounting practices (GAAP) for government and annual fiscal compliance audit.
B.3	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>GOALS AND OBJECTIVES/2015 TO 2019</p> <p>Goal 1: Manage the Bay City Housing Commission's existing housing programs in an efficient and effective manner.</p>

Objectives:

1. The Bay City Housing Commission shall achieve and maintain status as a "high performer" under HUD's Public Housing Assessment System (PHAS), sustaining not less than an entity-wide score of 90%.

Objective Not Met - The Bay City Housing Commission did not meet its objective for maintaining its PHAS score at or above 90% each year. In 2019, the PHA instituted changes in its account payables management. As a result, the timing of when payables reconciled impacted the reporting. This deficiency in PHAS scoring does not indicate a late payment condition with vendors.

The comparison of total PHAS scores for 2017, 2018 and 2019 are shown in the table below.

Bay City Housing Commission (MI024)

2/3/2020	2017	2018	2019
Physical (PASS)	31	31	31
Financial (FASS)	24	25	25
Management (MASS)	25	25	23
Capital Fund (CFP)	10	10	10
PHAS Total Score	90	91	89

2. To stabilize on-going funding, reduce regulatory burdens and provide for access to private capital markets pursue participation in the Rental Assistance Demonstration Program (RAD).

Objective Met. - The PHA has completed the conversion/repositioning of 73% of its total portfolio using the RAD program. In addition to the Maplewood Manor project, three high rise public housing properties were converted in 2016 using a direct RAD conversion of the existing buildings. The remaining public housing portfolio consists of 154 scattered site buildings with 193 total family units.

3. Continue participation in the public/private ownership arrangement of the Housing Commission's non-Public Housing asset, Maplewood Manor.

Objective Met. - The Maplewood Manor property completed a restructuring and substantial rehabilitation in 2016. The project was repositioned utilizing funding from the sale of Low-Income Housing Tax Credits. The remaining high-rise buildings were converted, but not financially restructured, using the RAD program.

Goal 2: Align the Bay City Housing Commission's housing inventory and program resources to address identified affordable housing market needs within its jurisdiction.

Objectives:

1. Facilitate and finance a comprehensive housing market study.

Objective Met - In August 2016, the PHA released the Report on Housing and Neighborhoods it jointly commissioned, with the City of Bay City, Michigan. The report from Carlisle/Wortman Associates, Inc. is titled "Report on Housing and Neighborhoods City of Bay City, Michigan", (The Housing Report) and has quickly become a primary source for public evaluation of future planning for housing and, indeed, all future planning in the corridors and neighborhoods identified in the study.

In addition, the PHA commissioned two Rental Housing Market Feasibility Analyses through the Michigan State Housing Development Authority in 2018 and 2020 as referenced below:

- February 27, 2018 – A Rental Housing Market Feasibility Analysis Apartments Shaw Research & Consulting, LLC
- March 2, 2020 - A Rental Housing Market Feasibility Analysis Apartments Shaw Research & Consulting, LLC

In its efforts to obtain development permits for a proposed RAD project, the PHA relied on the February 27, 2018 Shaw Research Report was used by the PHA, in conjunction with the Housing Study. Both reports demonstrate the need for affordable, subsidized housing in Bay City. In subsequent applications for LIHTCs to the Michigan State Housing and Development Authority (MSHDA), the PHA obtained an update to the initial February 27, 2018 Shaw Research report in March 2020 that stated "an overall demand of 500 LIHTC units for 2022. Using the same methodology, the demand for subsidized units was calculated at 1,129 units" for the year 2022. This level of demand for affordable and subsidized housing has been consistent since 2018.

2. Reposition program resources to address specifically identified affordable housing needs in local market.

Objective Met. – The need for additional affordable and subsidized housing in Bay City is well documented by the market studies referenced above. If we condense the conclusions and recommendations from the housing study, market feasibility reports, capital needs assessments and HUD's toolkit for repositioning public housing into a concise conclusion, there is strong, irrefutable data to support restructure public housing and subsidized housing program resources so that the PHA may participate in the public and private-sector capital market. That task has largely been completed. The remaining portfolio of public housing is positioned so that it can service community needs well into the future. In the alternative, the portfolio assets could be leveraged to provide new multifamily developments or placed into a Section 32 Homeownership program. Any programmatic alternative provides flexibility to serving the community.

The PHA's primary resources are the human capital that creates its strong organizational capacity and manages its financial capital to use in leveraging investment in the development and/or acquisition of additional affordable housing inventory. By developing new affordable housing and repositioning the PHA's scattered site portfolio, by either (1) replacing current inventory with new or (2) maintaining and modernizing current inventory to have substantially extended lives, the PHA will serve the goals it has set.

Goal 3: Maintain and enhance the marketability of the Bay City Housing Commission's housing inventory. Objectives

I . Achieve and maintain a score of at 90% at all properties under the Physical Condition component (PASS) of the Public Housing Assessment System (PARS).

Objective Met. – For the years 2017-2019, the REAC (PASS) scores were steady at 31. There is room for improvement withing the physical scoring metric; therefore, improving the scoring is a new objective beginning in 2019.

2. Insure compliance by residents with lease provisions regarding housekeeping standards/unit condition and prohibition of conduct that disturbs peaceful enjoyment of accommodations of other residents.

Objective Met. – New policies and procedures have been instituted during 2017-2019 with the express purpose of increase resident quality of life. The primary tool for achieving this objective to have House Rules that engender a consistently higher and more stable level of compliance from residents. To achieve this, management is tasked to also perform at increasingly higher levels and communicate effectively with residents to support their capacity to be successful in this objective.

3. Effectively screen applicants under eligibility and suitability standards of applicable regulations and Admissions Policy, denying admission for proscribed causes.

Objective Met. – Since 2017, the Admissions and Continued Occupancy Policy (ACOP) for public housing residents has been made consistent with the Tenant Selection Policy (TSP) used in the multifamily portfolio.

4. Take action to mitigate, to the extent practicable, negative influences of deteriorated properties in the immediate vicinity of owned properties.

Objective Met – Already in 2019, the PHA has entered into a tri-party partnership with the City of Bay City and the Bay County Treasurer for this specific objective. The community partnership is for the acquisition and demolition of vacant and abandoned property within a corridor of downtown Bay City. This Neighborhood Investment Corridor is at the core of each high-rise building the PHA owns and operates. Those locations are, in turn, surrounded by the scattered site that comprise the public housing portfolio. The strategy that is the rational for this partnership evolved from the Report on Housing and Neighborhoods City of Bay City, Michigan, commissioned jointly by the PHA and the City of Bay City.

Goal 4: Fully comply with all Statutory and Regulatory requirements of applicable funding/authorizing entities. Objectives

I. The Bay City Housing Commission shall mix its public housing development populations ethnically, racially, and income-wise to the greatest extent feasible to reflect those same demographics of the City of Bay City and shall not discriminate against program participants or applicants on the basis of any protected class or characteristic.

Objective Met – The demographic mix of the public housing portfolio mirrors the demographics of the Bay City Michigan and the region. If we simply use the white and African America metrics as a quick measure of regional diversity against the demographics of the PHA, we see the PHA is achieving its objective. The objective is to reflect the same characteristics as the City. In fact, the PHA has a slightly higher level of diversity than the County, but less than the State as a whole.

2. Assure full compliance with all applicable financial standards and regulations including generally accepted accounting practices (GAAP) for government and annual fiscal compliance audit.

Objective Met – The independent auditors reports for each year have consistently demonstrated how the PHA achieves these objectives.

B.4 **Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.

In 2017, the Bay City Housing Commission adopted a policy to facilitate resolutions for Women and children who are the victims of domestic violence Dating Violence, Sexual Assault, or Stalking. The Bay City Housing Commission Violence Against Women Policy (VAWP) Emergency Transfer Plan for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking was adopted as a result and will continue to be updates as new policies are proved effective in protecting against abuse.

B.5 **Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.

A significant amendment or modification to the 5-Year Plan would be necessitated by: (1) Any change in the strategic direction of the organization that alters its mission to serve low income populations, (2) a material change in its financial condition due to programs or conditions not anticipated in its Five-Year Plan or (3) partnerships or consortiums created to amend the geographic service area or stakeholders to the PHA.

B.6	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) provide comments to the 5-Year PHA Plan?</p> <p><input type="checkbox"/> Y <input checked="" type="checkbox"/> N</p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
B.7	<p>Certification by State or Local Officials.</p> <p><u>Form HUD 50077-SL</u> <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>

Instructions for Preparation of Form HUD-50075-5Y

5-Year PHA Plan for All PHAs

A. PHA Information [24 CFR §903.23\(4\)\(e\)](#)

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

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. 5-Year Plan.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. ([24 CFR §903.6\(a\)\(1\)](#))

- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. ([24 CFR §903.6\(b\)\(1\)](#)) For Qualified PHAs only, if at any time a PHA proposes to take units offline for modernization, then that action requires a significant amendment to the PHA's 5-Year Plan.

- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. ([24 CFR §903.6\(b\)\(2\)](#))

- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. ([24 CFR §903.6\(a\)\(3\)](#))

- B.5 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.

B.6 Resident Advisory Board (RAB) comments.

- Did the public or RAB provide comments?
- If yes, submit 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 §903.17\(a\)](#), [24 CFR §903.19](#))

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average .76 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. 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.
