**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-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 <u>do not</u> 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 <u>both</u> of 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, or at risk of being designated as troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceeds 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 exceeds 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.

А.	PHA Information.
A.1	PHA Name:       Mobile Housing Board       PHA [2]         PHA Type:       Standard PHA [2]       Troubled PHA         PHA Plan for Fiscal Year Beginning:       (M/YYYY): 01/2021         PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)       Number of Hobbit Housing (PH) Units _ 2,940       Number of Housing Choice Vouchers (HCVs) _ 4,529       Total Combined         Units/Vouchers       7,469       PHA Plan Submission          Revised Annual Submission          PHA Plan Submission Type:       Annual Submission          Revised Annual Submission          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.          •       Mobile Housing Board's Central Office located at 151 South Claiborne Street, Mobile, AL 36602, by appointment only during the hours of 10:00 a.m 3:00 p.m.          •       Mobile Housing Board's Central Office locations by appointment only during hours of 10:00 a.m 3:00 p.m.:          •       O central Plaza Towers, 300 Bayshore Avenue, Mobile, AL 36603         •       Emerson Gardens, 759 Palmetto Street, Mobile, AL 36603         •       Reaissance Corridor Communities, 600 N. Joachim Street, Mobile, AL 36603<
	DRAFT form HUD-50075-ST (12/201-

Participating PHAs	PHA Code Program(s) in the Consortia	Program(s) not in the	No. of Units in Each Program				
		riogram(s) in the consortiu	Consortia	РН	HCV		
Lead PHA:							
					<u> </u>		
Annual Plan Elements	S						
Revision of PHA Plan Elem							
(a) Have the following PHA Plan elements been revised by the PHA?							
$\begin{array}{c c} Y & N \\ \hline & \Box \end{array} \text{ Statement of Housin} \end{array}$							
$\square$ $\square$ $\square$ Deconcentration and $\square$ $\square$ Financial Resources.	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.						
Rent Determination.							
Grievance Procedure	es.						
Community Service	<ul> <li>☐ Momeownership Programs.</li> <li>☐ Momeownership Service and Self-Sufficiency Programs.</li> </ul>						
$\square$ $\bowtie$ Pet Policy.	Safety and Crime Prevention.						
<ul> <li>☐ ⊠ Asset Management.</li> <li>☐ ⊠ Substantial Deviation</li> </ul>	1.						
$\square$ $\boxtimes$ Significant Amendme	ent/Modification						
(b) If the DUA successful and	£	d					
(b) If the PHA answered yes	for any element	, describe the revisions for each revis	sed element(s):				
(c) The PHA must submit its	s Deconcentration	n Policy for Field Office review.					
New Activities.							
(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?							
	Y N						
	leighborhoods						
Hope VI or Choice N	ernization or Dev	elopment.					
□       ⊠       Hope VI or Choice N         □       ⊠       Mixed Finance Mode         ⊠       □       Demolition and/or Di         □       ⊠       Designated Housing	ernization or Dev isposition. for Elderly and/o	-					
<ul> <li>□ X Hope VI or Choice N</li> <li>□ X Mixed Finance Mode</li> <li>□ Demolition and/or Displayed</li> </ul>	ernization or Dev isposition. for Elderly and/o Housing to Too	r Disabled Families.					

	□       ⊠       Occupancy by Over-Income Families.         □       ⊠       Occupancy by Police Officers.         □       ⊠       Non-Smoking Policies.
	<ul> <li>Project-Based Vouchers.</li> <li>Units with Approved Vacancies for Modernization.</li> <li>Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</li> </ul>
	(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.
	Please see description in 2021 Plan attachment Section B.2.b
B.3	Civil Rights Certification.
	Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations, must be submitted by the PHA as an electronic attachment to the PHA Plan.
	Please see attachment B.3
<b>B.4</b>	Most Recent Fiscal Year Audit.
	(a) Were there any findings in the most recent FY Audit?
	Y N
	(b) If yes, please describe:
	Please see description in 2021 Plan Attachment Section B.4.b
B.5	Progress Report.
	Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.
	Please see description in 2021 Plan attachment Section B.5
B.6	Resident Advisory Board (RAB) Comments.
	(a) Did the RAB(s) provide comments to the PHA Plan?
	Y N X
	(c) 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.
	Please see Attachment B.6
<b>B.</b> 7	Certification by State or Local Officials.
	Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan. Please see attachment Section B.7
B.8	<ul> <li>Troubled PHA.</li> <li>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</li> <li>Y N N/A</li> <li>⊠ □ □</li> </ul>
B.8	<ul> <li>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</li> <li>Y N N/A</li> </ul>
B.8	<ul> <li>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</li> <li>Y N N/A</li> <li>I I</li> <li>(b) If yes, please describe:</li> </ul>
B.8	<ul> <li>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</li> <li>Y N N/A</li> <li>I I</li> <li>(b) If yes, please describe:</li> </ul>

C.	<b>Statement of Capital Improvements</b> . Required for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).
C.1	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD. Mobile Housing Board's 5 Year Action Plan (HUD-5007.2) was approved by HUD on June 2, 2020.

### **Instructions for Preparation of Form HUD-50075-ST Annual PHA Plan for Standard and Troubled PHAs**

- A. PHA Information. All PHAs must complete this section.
  - A.1 Include the full PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), PHA Inventory, Number of Public Housing Units and or 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. (24 CFR §903.23(4)(e))

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

#### B. Annual Plan. All PHAs must complete this section.

#### B.1 Revision of 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." (24 CFR §903.7)

□ 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. 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 and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(1)) Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (24 CFR §903.7(a)(2)(ii))

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. PHAs must submit a Deconcentration Policy for Field Office review. For additional guidance on what a PHA must do to deconcentrate poverty in its development and comply with fair housing requirements, see 24 CFR 903.2. (24 CFR §903.23(b)) ascribe on PHA's admissions policy for deconcentration of poverty and income mixing of lower-income families in

5-Year PHA Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 02/29/2016
(for All PHAs)		

**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.

PHA Name:Mobil	e Housing Boa	ırd	P	HA Code: <u>AL0</u>	02	
PHA Plan for Fiscal Ye PHA Plan Submission T		(MM/YYYY): _01/2021 ear Plan Submission	Revised 5-Year Plan Submission			
A PHA must identify the and proposed PHA Plan a reasonably obtain additio submissions. At a minim	specific location are available for nal information aum, PHAs must are strongly e	on(s) where the proposed PHA Pla or inspection by the public. Additi n on the PHA policies contained in st post PHA Plans, including upda ncouraged to post complete PHA	PHAs must have the elements list an, PHA Plan Elements, and all ini onally, the PHA must provide info n the standard Annual Plan, but ex ttes, at each Asset Management Pr Plans on their official websites. P	formation relevant to prmation on how the cluded from their st oject (AMP) and m	o the public hear e public may reamlined ain office or cen	
• Mob	ile Housing	g Board's Central Office	located at 151 South Clai	iborne Street, I	Mobile,	
AL 3	6602, by a	ppointment only during	the hours of 10:00 a.m	3:00 p.m.		
• Mob of 10	ile Housing 0:00 a.m	g Board's Management C 3:00 p.m.:	office locations by appoir	ntment only du	ring the hou	
0	Central l	Plaza Towers, 300 Baysh	ore Avenue, Mobile, AL	. 36607		
0	Downto	wn Renaissance, 350 Blo	oodgood Street, Mobile, A	AL 36603		
0	Emersor	n Gardens, 759 Palmetto	Street, Mobile, AL 36603	3		
0	Frank W	. Boykin Tower, 1600 M	lichigan Avenue, Mobile	, AL 36605		
0			Avenue, Prichard, AL 36			
0			e Street, Mobile, AL 366			
0			ies, 600 N. Joachim Stree	et, Mobile, AL	36603	
o R. V. Taylor Plaza, 1517 Plaza Drive, Mobile, AL 36605						
o Thomas James, 1555-A Eagle Drive, Mobile, AL 36605						
0	Housing AL 3660		m Administrative Office,	1517 Plaza D	rive, Mobile	
• Moh			mobilehousing org			
Mobile Housing Board Website at <u>www.mobilehousing.org</u>						
PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)						
	РНА	Program(s) in the	Program(s) not in the	No. of Units in Each Progr		
Participating PHAs	Code	Consortia	Consortia	PH	HCV	
Lead PHA:						

ge 1 of

B.	5-Year Plan. Requi	red for <u>all</u> PHA	s completing this form.			
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.					
	Please see statemer	nt in the 20	21 5-Year Plan Attachmo	ent Section B.1		
<b>B.2</b> Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income income, and extremely low- income families for the next five years.					v- income, very low-	
	Please see statemer	nt in the 20	21 5-Year Plan Attachmo	ent Section B.2		
B.3	Progress Report. Inclu	de a report on	he progress the PHA has made in	n meeting the goals and objectives des	scribed in the prev	rious 5-Year Plan.
	Please see statement in the 2021 5-Year Plan Attachment Section B.3					
B.4				f the PHA's goals, activities objective c violence, dating violence, sexual ass		grams that will
	Please see stateme	nt in the 20	21 5-Year Plan Attachmo	ent Section B.4		
B.5	Significant Amendmen 5-Year Plan.	t or Modificat	ion. Provide a statement on the c	riteria used for determining a significa	ant amendment or	modification to the
	Please see statement in the 2021 5-Year Plan Attachment Section B.5					
B.6	Resident Advisory Boa	rd (RAB) Con	nments.			
	(a) Did the RAB(s) prov	vide comments	to the 5-Year PHA Plan?			
	Y N ⊠ □					
			d by the PHA as an attachment to and the decisions made on these	o the 5-Year PHA Plan. PHAs must a recommendations.	lso include a narra	ative describing their
	Please see attachme	ent B.6				
<b>B.</b> 7	Certification by State o	or Local Offici	als.			
	Form HUD 50077-SL, C PHA as an electronic att Please see attachm	achment to the	00 0	Plans Consistency with the Consolida	<i>ted Plan</i> , must be	submitted by the

# MOBILE HOUSING BOARD 2021-2025 5 Year and 2021 Annual Plan

**Attachment Section Narratives** 



# Mobile Housing Board 2021-2025 Five Year and 2021 Annual Plan Table of Contents

2021-2025 HUD-50075-5Y 5-Year Plan Response Narratives	4
Section A. PHA Information	4
Section B. 5-Year Plan	4
B.1 Mission	4
B.2 Goals and Objectives & B.3 Progress Report	4
B.3 Progress Report (included in B.2)	6
B.4 Violence Against Women Act (VAWA Goals)	7
B.5 Significant Amendment or Modification	8
B.6 Resident Advisory Board (RAB) Comments	8
B.7 Certification by State or Local Officials	8
2021 HUD-50075-ST Annual Plan Response Narratives	9
Section A. MHB Information	9
Background:	9
Section B. Annual Plan Elements	9
B.1 Revision of PHA Plan Elements	9
B.1.b (1) Statement of Housing Needs and Strategy for Addressing Housing Needs	9
B.1.b (1) Statement of Housing Needs and Strategy for Addressing Housing Needs	
	24
MHB Affirmatively Further Fair Housing Efforts	24 26
MHB Affirmatively Further Fair Housing Efforts B.1b (2) Statement of Financial Resources - No Change	24 26 27
MHB Affirmatively Further Fair Housing Efforts B.1b (2) Statement of Financial Resources - No Change B.1.c The PHA must submit its Deconcentration Policy for Field Office review	24 26 27 32
MHB Affirmatively Further Fair Housing Efforts B.1b (2) Statement of Financial Resources - No Change B.1.c The PHA must submit its Deconcentration Policy for Field Office review B.2 New Activities	24 26 27 32 32
MHB Affirmatively Further Fair Housing Efforts B.1b (2) Statement of Financial Resources - No Change B.1.c The PHA must submit its Deconcentration Policy for Field Office review B.2 New Activities B.2.(b) Demolition and / or Disposition Applications	24 26 32 32 32 32
MHB Affirmatively Further Fair Housing Efforts B.1b (2) Statement of Financial Resources - No Change B.1.c The PHA must submit its Deconcentration Policy for Field Office review B.2 New Activities B.2.(b) Demolition and / or Disposition Applications Demolition of Thomas James Place	24 26 32 32 32 32 33
<ul> <li>MHB Affirmatively Further Fair Housing Efforts</li> <li>B.1b (2) Statement of Financial Resources - No Change</li> <li>B.1.c The PHA must submit its Deconcentration Policy for Field Office review</li> <li>B.2 New Activities</li> <li>B.2.(b) Demolition and / or Disposition Applications</li> <li>Demolition of Thomas James Place</li> <li>Demolition of R.V. Taylor Plaza</li> </ul>	24 26 32 32 32 33 33
<ul> <li>MHB Affirmatively Further Fair Housing Efforts</li> <li>B.1b (2) Statement of Financial Resources - No Change</li> <li>B.1.c The PHA must submit its Deconcentration Policy for Field Office review</li> <li>B.2 New Activities</li> <li>B.2.(b) Demolition and / or Disposition Applications</li> <li>Demolition of Thomas James Place</li> <li>Demolition of R.V. Taylor Plaza</li> <li>Demolition of Frank Boykin Tower</li> </ul>	24 26 32 32 32 33 33 33
<ul> <li>MHB Affirmatively Further Fair Housing Efforts</li> <li>B.1b (2) Statement of Financial Resources - No Change</li> <li>B.1.c The PHA must submit its Deconcentration Policy for Field Office review</li> <li>B.2 New Activities</li> <li>B.2.(b) Demolition and / or Disposition Applications</li> <li>Demolition of Thomas James Place</li> <li>Demolition of R.V. Taylor Plaza</li> <li>Demolition of Frank Boykin Tower</li> <li>B.2.(c) Conversion of Public Housing to Project-Based Assistance under RAD</li> </ul>	24 26 32 32 32 33 33 33 34 34
<ul> <li>MHB Affirmatively Further Fair Housing Efforts</li> <li>B.1b (2) Statement of Financial Resources - No Change</li> <li>B.1.c The PHA must submit its Deconcentration Policy for Field Office review</li> <li>B.2 New Activities</li> <li>B.2.(b) Demolition and / or Disposition Applications</li> <li>Demolition of Thomas James Place</li> <li>Demolition of R.V. Taylor Plaza</li> <li>Demolition of Frank Boykin Tower</li> <li>B.2.(c) Conversion of Public Housing to Project-Based Assistance under RAD</li> <li>RAD Conversion of Oaklawn Homes</li> </ul>	24 26 32 32 32 33 33 34 34 34
<ul> <li>MHB Affirmatively Further Fair Housing Efforts</li></ul>	24 26 27 32 32 32 33 33 34 34 34 34 34
<ul> <li>MHB Affirmatively Further Fair Housing Efforts</li></ul>	24 26 27 32 32 32 33 33 33 33 34 34 34 34 34 35 35

B.7 Certification by State or Local Officials	
B.8 Troubled PHA - Voluntary Compliance Agreement (VCA) Executed	39
C.1 Capital Improvements	39

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# 2021 HUD-50075-5Y 5-Year Plan Response Narratives

### **Section A. PHA Information**

All Section A items are answered in the template form itself.

### Section B. 5-Year Plan

## **B.1 Mission**

MHB's mission is to be a catalyst for Community and Family Empowerment. In furtherance of this mission, MHB seeks to promote personal, economic and social upward mobility and economic and lifestyle independence to provide families the opportunity to make the transition from subsidized to non-subsidized housing.

## **B.2 Goals and Objectives & B.3 Progress Report**

**Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

Mobile Housing Board ("MHB") FY2021 - FY2025 5-Year Plan and FY2021 Annual Plan highlights MHB's intention to pursue its aggressive housing related goals assisting eligible residents of affordable housing and participants in the Housing Choice Voucher Program toward other non-subsidized housing, including homeownership, and use its housing as a catalyst for the empowerment of qualified residents. MHB expects to accomplish these goals by continuing to reposition and upgrade its public and affordable housing inventory, attendant resources and community partnerships necessary to promote an environment and atmosphere of economic and lifestyle independence. While MHB will maintain emphases of serving the elderly and disabled residents and modernizing its facilities, it remains committed to providing able-bodied resident/participant families with the training, skills, encouragement and incentives to move "out of assisted housing into homeownership or other non-assisted housing". With this initiative and its other activities, MHB looks to "change the face of affordable housing, one family at a time!"

### **MHB's Five-Year Goals.**

<u>MHB Strategic Goal No. I:</u> Design, enhance and implement community revitalization and redevelopment initiatives and strategies in collaboration with key strategic partners, and create quality affordable housing within vibrant communities for families.

> MHB continues to maintain high occupancy levels, above 90%, at Renaissance Gardens, The Renaissance, Downtown Renaissance, Orange Grove Homes, and Emerson Gardens. MHB has committed to raising the agency's cumulative occupancy rate to above 92% at Gulf Village Homes, Oaklawn Homes, and Central Plaza Towers by increasing unit turns and leasing activities. The sustained efforts will ultimately lead to the agency achieving 95% occupancy.

# <u>MHB Strategic Goal No. 2:</u> Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract and retain working families.

- MHB is committed to creating a new spirt and pride within its developments by encouraging tenants to take pride in and ownership of the cleanliness of the place they call home.
- MHB has enhanced the curb appeal of its communities by focusing on the removal trash, litter and debris scattered in the community by residents and third parties.
- Implemented required housekeeping inspections/unit visits via collaboration between property management and resident services to determine the condition of each occupied unit, to counsel, and encourage residents.

# <u>MHB's Strategic Goal No. 3:</u> Improve quality of housing resources and related service delivery to internal and external customers by enhancing operational efficiency, support systems and coordination with community providers.

- MHB has engaged in training of its management, maintenance and support professionals to enhance the internal capacity, knowledge and skill of its employees and their ability to provide more efficient services to residents. Such training has included Fair Housing Training, HCV Specialist Training, LIPH Management Training, Sexual Harassment/EEO/Workplace Harassment Training, FSS Program Updates, HCV Payment Standards, Section 3 Training, PHA Budgeting. Accounting and Financial Reporting Training.
- MHB has continued the ongoing upgrade and enhancement of its electronic and computer hardware.



• Continued to make supportive services available for elderly and disabled families through various community partnerships.

# <u>MHB Strategic Goal No. 4:</u> Improve the public and community image of MHB by updating and executing a comprehensive Public Relations and Marketing Strategy.

- MHB will continue its active participation in the City of Mobile's and various neighborhood planning sessions and other initiatives designed to discuss and promote redevelopment and affordable housing in and around the City of Mobile.
- MHB continues to improve the public awareness of our products, services and initiatives via enhanced website content, presentations to professional trade clubs, other housing providers and interactions with community foundations.
- MHB will establish partnerships with local philanthropic organizations to ensure the communities collective efforts to improve the lives of low to moderate income persons functions cohesively and targets resources better to enhance outcomes.

## **B.3 Progress Report (included in B.2)**

See previous section B.2 includes progress report.



## **B.4 Violence Against Women Act (VAWA Goals)**

# From the MHB ACOP, Section 16-VII.C

### MHB Policy

MHB will post the following information regarding VAWA in its offices and on its website. It will also make the information readily available to anyone who requests it.

- A notice of occupancy rights under VAWA to public housing program applicants and participants who are or have been victims of domestic violence, dating violence, sexual assault, or stalking (Form HUD-5380, see Exhibit 16-1)
- A copy of form HUD-5382, Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking and Alternate Documentation (see Exhibit 16-2)
- A copy of MHB's emergency transfer plan (Exhibit 16-3)
- A copy of HUD's Emergency Transfer Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, Form HUD-5383 (Exhibit 16-4)
- The National Domestic Violence Hot Line: 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY) (included in Exhibit 16-1)
- Contact information for local victim advocacy groups or service providers
- The VAWA information provided to applicants and participants will consist of the notices in Exhibit 16-1 and 16-2.
- MHB will provide applicants with information about VAWA during their interview for housing assistance. MHB will also include such information in all notices of denial of assistance (see section 3-III.F).
- MHB will provide tenants with information about VAWA at the time of admission (see section 8-I.B) and at annual reexamination. MHB will also include such information in all lease termination notices (see section 13-IV.D).

### MHB's goal is to expand awareness and support for VAWA covered individuals and families.



# **B.5 Significant Amendment or Modification**

The Mobile Housing Board's ("MHB") definition of, "significant/substantial Amendment", and/or, "substantial deviation/modification", is as set forth below.

MHB's criteria for defining and / or determining a significant amendment is one that meets the following criteria:

- 1. An amendment that fundamentally changes MHB's mission as stated in the plan.
- 2. Reduces housing offered by MHB in any one program, or collectively by more than 15% that is not part of an approved demolition or disposition application; or
- 3. A planned action, or policy change, not as the result of a disaster response or government directive, that is estimated to reduce or MHB's budget by more than 25%; or
- 4. A program policy change that programmatically increases total tenant payment for more than 10% of the participants; or
- 5. A modification to admissions policies, waiting list preferences, participant selection, denial or termination of assistance, that is not mandated by HUD, or already alluded to in the Five-Year or Annual Plan, ACOP.
- Changes adopted or implemented to reflect changes in Federal or HUD regulatory requirements or if such changes are adopted in response to a significant reduction in funding shall not require a new plan or public review and comment period.

Other than for a "significant/substantial amendment" or a "substantial deviation/modification," as defined above, MHB may make changes to its Five-Year Plan or Annual Plan strategies, goals, and objectives without the necessity of re-submitting a revised plan, conducting a public hearing, or otherwise engaging in Five-Year Plan Resident Advisory Board or resident consultation.

# **B.6 Resident Advisory Board (RAB) Comments**

Please see attachment B.6.

## **B.7 Certification by State or Local Officials**

Please see attachment B.7.



# 2021 HUD-50075-ST Annual Plan Response Narratives

## Section A. PHA Information

All Section A items are answered in the template form itself.

### **Section B. Annual Plan Elements**

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

- (a) See Template
- (b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

# **B.1.b** (1) Statement of Housing Needs and Strategy for Addressing Housing Needs



Waitlist: AMP01WL -OAKLAWN

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### Public Housing

Х

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	520		
Extremely low income <=30% AMI	104	20.0%	
Very low income (>30% but <=50% AMI)	11	2.1%	
Low income (>50% but <80% AMI)	2	0.4%	
Families with children	118	22.7%	
Elderly families	24	4.6%	
Families with Disabilities	94	18.1%	
Race/ <u>ethnicity_(</u> White)	117	22.5%	
Race/ethnicity (Black)	408	78.5%	
Race/ethnicity (Asian/Other)	16	3.1%	
Race/ethnicity (Hispanic)	15	2.9%	
Characteristics by Bedroom Size (PH Only)			
1 BR.	404	77.7%	
2 BR	1	0.2%	
3 BR.	115	22.1%	
4 BR.	0	0.0%	
5 BR.	0	0.0%	
5+ BR.	0	0.0%	
Is the waiting list closed (select one)?	No X Yes If	yes: Closed on 07/02/2	020
How long has it been closed (# of months)?	4		
Does the PHA expect to reopen the li	st in the PHA Plan year?	No Yes	
Does the PHA permit specific catego	ries of families onto the wa	iting list, even if	
generally closed? No Y	es		

Monday, November 16, 2020

#### Waitlist: AMP02WL - ORANGE GROVE

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### X Public Housing

Combined Section 8 and Public Housing

	# of families	% of total families	Annual Turnover
Waiting list lotal	713		
Extremely low income <=30% AMI	347	48.7%	
Very low income (>30% but <=50% AMI)	69	9.7%	
Low income (>50% but <80% AMI)	12	1.7%	
Families with children	267	37.5%	
Elderly families	17	2.4%	
Families with Disabilities	79	11.1%	
Race/ <u>ethnicity_(</u> White)	33	4.6%	
Race/ethnicity (Black)	649	91.0%	
Race/ethnicity (Asian/Other)	15	2.1%	
Race/ethnicity (Hispanic)	8	1.1%	
	•		
Characteristics by Bedroom Size (PH Only)			
1 BR.	415	58.2%	
2 BR.	123	17.3%	
3 BR.	175	24.5%	
4 BR.	0	0.0%	
5 BR.	0	0.0%	
5+ BR	0	0.0%	
the waiting list closed (select one)	? No X Yes I	f yes: Closed on 11/01/2	019
ow long has it been closed (# of onths)?	12		
oes the PHA expect to reopen the l	ist in the PHA Plan year?	No Yes	
bes the PHA permit specific catego	-	niting list even if	
es me FriA permit specific catego	sites of families onto the w	aning list, even it	

Monday, November 16, 2020

#### Waitlist: AMP05WL - THOMAS JAMES

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list's. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### X Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

MHB 2021 Annual Plan Attaciment RAF

	# of families	% of total families	Annual Turnover
Waiting list Total	140		
Extremely low income <=30% AMI	0	0.0%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	36	25.7%	
Elderly families	3	2.1%	
Families with Disabilities	12	8.6%	
Race/ethnicity_(White)	1	0.7%	
Race/ethnicity (Black)	136	97.1%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	1	0.7%	
Characteristics by Bedroom Size (PH Only) 1 BR	82	58.6%	
2 BR	32	22.9%	
3 BR	24	17.1%	
4 BR	1	0.7%	
5 BR.	1	0.7%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)?	No X Yes I	f yes: Closed on 06/17/2	019
How long has it been closed (# of months)?	17		
Does the PHA expect to reopen the li	st in the PHA Plan year?	No Yes	
Does the PHA permit specific catego	ries of families onto the w	aiting list, even if	
generally closed? 📃 No 📃 Y	es		

#### Waitlist: AMP06WL - GULF VILLAGE

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list's. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list Total	923		
Extremely low income <=30% AMI	247	26.8%	
Very low income (>30% but <=50% AMI)	25	2.7%	
Low income (>50% but <80% AMI)	6	0.7%	
Families with children	363	39.3%	
Elderly families	32	3.5%	
Families with Disabilities	151	16.4%	
Race/ <u>ethnicity_(</u> White)	166	18.0%	
Race/ethnicity (Black)	772	83.6%	
Race/ethnicity (Asian/Other)	27	2.9%	
Race/ethnicity (Hispanic)	17	1.8%	
Bedroom Size (PH Only) 1 BR 2 BR 3 BR 4 BR	520 239 164 0	56.3% 25.9% 17.8% 0.0%	
5 BR	0	0.0%	
5+ BR.	0	0.0%	
the waiting list closed (select one) ow long has it been closed (# of	? No X Yes 1 5	f yes: Closed on 06/24/2	020
onths)?			
oes the PHA expect to reopen the li	ist in the PHA Plan year?	No Yes	
oes the PHA permit specific catego		raiting list, even if	
merally closed? No Y	'es		

MHB 2021 Annual Plan Attacument RAFT

Maielinea	AMP10WL	- P\/	TAVE	OP.
VIdiuisu	APPIPIOVAL	- 6.9	1011	JOR.

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHA-

wide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### X Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

MHB 2021 Annual Plan Attacement RAFT

	# of families	% of total families	Annual Turnover
Waiting list total	116		
Extremely low income <=30% AMI	0	0.0%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	37	31.9%	
Elderly families	1	0.9%	
Families with Disabilities	13	11.2%	
Race/ <u>ethnicity_(</u> White)	6	5.2%	
Race/ethnicity (Black)	109	94.0%	
Race/ethnicity (Asian/Other)	1	0.9%	
Race/ethnicity (Hispanic)	2	1.7%	
Characteristics by Bedroom Size (PH Only) 1 BR	80	69.0%	
2 BR	13	11.2%	
3 BR		11.2%	
	17		
4 BR	0	5.2%	
5 BR	-	0.0%	
5+ BR.		0.0%	
Is the waiting list closed (select one)?	No X Yes If	yes: Closed on 08/28/2	019
How long has it been closed (# of months)?	15		
Does the PHA expect to reopen the li	st in the PHA Plan year?	No Yes	
Does the PHA permit specific categor	ries of families onto the wa	iting list, even if	
generally closed? No Y	es		
			Monday, November 16, 2020

#### Waitlist: AMP12WL - CENTRAL PLAZA TOWERS

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### X Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	11		
Extremely low income <=30% AMI	4	36.4%	
Very low income (>30% but <=50% AMI)	1	9.1%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	3	27.3%	
Elderly families	11	100.0%	
Families with Disabilities	7	63.6%	
Race/ <u>ethnicity_(</u> White)	4	36.4%	
Race/ethnicity (Black)	7	63.6%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	1	9.1%	
Characteristics by Bedroom Size (PH Only) 1 BR	5	45.5%	
2 BR	6	43.3%	
3 BR	0	0.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
s the waiting list closed (select one)		If yes:	1
How long has it been closed (# of nonths)?			
Does the PHA expect to reopen the 1	ist in the PHA Plan year?	No Yes	
Does the PHA permit specific catego	ories of families onto the w	vaiting list, even if	
	(es		

Monday, November 16, 2020

B. Housing Needs of Families on the Public Housing Waiting Lists

Waitlist: AMP13WL - EMERSON GARDENS

Ho	using Needs of Families or	1 the Waiting List	
Waiting List Type: (select one)			
Section 8 tenant-based assist	ance		
X Public Housing			
Combined Section 8 and Pub	olic Housing		
Public Housing Site-Based o	-	list (options))Upusing	
If used, identify which devel		list (optional)riousing	
	# of families	% of total families	Annual Turnover
Waiting list total	68		
Extremely low income <=30% AMI	15	22.1%	
Very low income (>30% but <=50% AMI)	6	8.8%	
Low income (>50% but <80% AMI)	1	1.5%	
Families with children	2	2.9%	
Elderly families	59	86.8%	
Families with Disabilities	29	42.7%	
Race/ <u>ethnicity_(</u> White)	10	14.7%	
Race/ethnicity (Black)	57	83.8%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	1	1.5%	
Characteristics by			
Bedroom Size (PH Only) 1 BR	62	91.2%	
2 BR	6	8.8%	
3 BR	0	0.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
s the waiting list closed (select one		If yes: Closed on 07/15/20	020
How long has it been closed (# of nonths)?	4		
Does the PHA expect to reopen the	list in the PHA Plan year?	No Yes	
Does the PHA permit specific cates	-		
	Yes	2 .	

MHB 2021 Annual Plan Attacument RAFT

Housing Needs of Families te the housing needs of the families on the		0	
le waiting list administered by the PHA. s at their option.			
Hou	ising Needs of Families or	n the Waiting List	
Waiting List Type: (select one)			
Section 8 tenant-based assista	ance		
X Public Housing			
Combined Section 8 and Publ	lic Housing		
Public Housing Site-Based or	sub-jurisdictional waiting	list (optional)Housing	
If used, identify which develo			
	# of families	% of total families	Annual Turnover
Waiting list total	7		
Extremely low income <=30% AMI	4	57.1%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	2	28.6%	
Elderly families	6	85.7%	
Families with Disabilities	5	71.4%	
Race/ethnicity_(White)	1	14.3%	
Race/ethnicity (Black)	6	85.7%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	0	0.0%	
Characteristics by			
Bedroom Size (PH Only)			
1 BR	5	71.4%	
2 BR	2	28.6%	
3 BR 4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
the waiting list closed (select one)		If yes: Closed on	1
w long has it been closed (# of		riyos. Closed on	
onths)? wes the PHA expect to reopen the 1	list in the PHA Plan year?	No Yes	
es the PHA permit specific categ	ories of families onto the w	vaiting list, even if	
nerally closed? No	Yes		

MHB 2021 Annual Plan Attacament RAFT

#### Waitlist: AMP19LI - DOWNTOWN RENAISSANCE

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list's. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	42		
Extremely low income <=30% AMI	8	19.1%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	0	0.0%	
Elderly families	42	100.0%	
Families with Disabilities	22	52.4%	
Race/ <u>ethnicity_(</u> White)	13	31.0%	
Race/ethnicity (Black)	29	69.1%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	3	7.1%	

Characteristics by Bedroom Size (PH Only)			
1 BR	42	100.0%	
2 BR	0	0.0%	
3 BR	0	0.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR.	0	0.0%	
Is the waiting list closed (select one)	2 V No Ves If	100.	

Is the waiting list closed (select one)? X No Yes If yes:

How long has it been closed (# of

MHB 2021 Annual Plan Attaciment

months)?

RAFT

Yes

Does the PHA expect to reopen the list in the PHA Plan year?

Does the PHA permit specific categories of families onto the waiting list, even if

Yes

generally closed? No

Monday, November 16, 2020

#### Waitlist: AMP19PBV - DOWNTOWN RENAISSANCE PBV

#### B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	69		
Extremely low income <=30% AMI	9	13.0%	
Very low income _(>30% but <=50% AMI)	2	2.9%	
Low income _(>50% but <80% AMI)	0	0.0%	
Families with children	1	1.5%	
Elderly families	69	100.0%	
Families with Disabilities	30	43.5%	
Race/ <u>ethnicity_(</u> White)	16	23.2%	
Race/ethnicity (Black)	53	76.8%	
Race/ethnicity (Asian/Other)	2	2.9%	
Race/ethnicity (Hispanic)	2	2.9%	
Characteristics by			

Bedroom Size (PH Only)			
1 BR.	69	100.0%	
2 BR.	0	0.0%	
3 BR.	0	0.0%	
4 BR.	0	0.0%	
5 BR.	0	0.0%	
5+ BR.	0	0.0%	
Is the waiting list closed (select one)?	X No Yes If	yes:	

How long has it been closed (# of

MHB 2021 Annual Plan Attacument

months)?

Does the PHA expect to reopen the list in the PHA Plan year? No Yes

RAH

Does the PHA permit specific categories of families onto the waiting list, even if Yes

generally closed?	No
Benerany croses:	110

Page 19

Monday, November 16, 2020

Waitlist: AMP20WL - RENAISSANCE GARDENS

Hou	sing Needs of Families or	the Waiting List	
Waiting List Type: (select one)			
Section 8 tenant-based assista	nce		
X Public Housing			
Combined Section 8 and Publ	ic Housing		
Public Housing Site-Based or If used, identify which develop		list (optional)Housing	
	# of families	% of total families	Annual Turnover
Waiting list total	380		
Extremely low income <=30% AMI	195	51.3%	
Very low income (>30% but <=50% AMI)	43	11.3%	
Low income (>50% but <80% AMI)	18	4.7%	
Families with children	309	81.3%	
Elderly families	4	1.1%	
Families with Disabilities	20	5.3%	
Race/ethnicity_(White)	18	4.7%	
Race/ethnicity (Black)	360	94.7%	
Race/ethnicity _(Asian/Other)	9	2.4%	
Race/ethnicity (Hispanic)	7	1.8%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
2 BR	221	58.2%	
3 BR.	159	41.8%	
4 BR.	0	0.0%	
5 BR	0	0.0%	
5+ BR.	0	0.0%	
the waiting list closed (select one) ww long has it been closed (# of onths)?	? No X Yes 1 12	f yes: Closed on 11/01/20	019
es the PHA expect to reopen the 1	ist in the PHA Plan year?	No Yes	
es the PHA permit specific catego	ries of families onto the w	aiting list even if	

MHB 2021 Annual Plan Attacument RAFT

#### Waitlist: AMP21WL - THE RENAISSANCE

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

Section 8 tenant-based assistance

#### X Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover	
Waiting list total	665			
Extremely low income <=30% AMI	356	53.5%		
Very low income (>30% but <=50% AMI)	81	12.2%		
Low income (>50% but <80% AMI)	21	3.2%		
Families with children	352	52.9%		
Elderly families	11	1.7%		
Families with Disabilities	66	9.9%		
Race/ <u>ethnicity_(</u> White)	32	4.8%		
Race/ethnicity (Black)	622	93.5%		
Race/ethnicity (Asian/Other)	15	2.3%		
Race/ethnicity (Hispanic)	12	1.8%		
Characteristics by Bedroom Size (PH Only)				
1 BR	238	35.8%		
2 BR	245	36.8%		
3 BR	182	27.4%		
4 BR	0	0.0%		
5 BR	0	0.0%		
5+ BR	0	0.0%		
Is the waiting list closed (select one)? No X Yes If yes: Closed on 11/01/2019				
How long has it been closed (# of months)?	12			
Does the PHA expect to reopen the lis	st in the PHA Plan year?	No Yes		

Does the PHA permit specific categories of families onto the waiting list, even if

MHB 2021 Annual Plan Attachment RAFT

Yes

generally closed? No

Monday, November 16, 2020

#### Waitlist: HCVWL18

B. Housing Needs of Families on the Public Housing Waiting Lists

State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

#### Housing Needs of Families on the Waiting List

Waiting List Type: (select one)

X Section 8 tenant-based assistance

#### Public Housing

Combined Section 8 and Public Housing

Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:

	# of families	% of total families	Annual Turnover
Waiting list total	468		
Extremely low income <=30% AMI	65	13.9%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	55	11.8%	
Elderly families	1	0.2%	
Families with Disabilities	4	0.9%	
Race/ <u>ethnicity_(</u> White)	23	4.9%	
Race/ethnicity (Black)	432	92.3%	
Race/ethnicity (Asian/Other)	3	0.6%	
Race/ethnicity (Hispanic)	8	1.7%	
Characteristics by Bedroom Size (PH Only)			
1 BR.	0	0.0%	
2 BR	0	0.0%	

1 BR.	0	0.0%			
2 BR	0	0.0%			
3 BR	0	0.0%			
4 BR.	0	0.0%			
5 BR.	0	0.0%			
5+ BR	0	0.0%			
Is the waiting list closed (select one)?	X No Yes If	yes:			
How long has it been closed (# of					

months)?

Does the PHA expect to reopen the list in the PHA Plan year? No Yes

Does the PHA permit specific categories of families onto the waiting list, even if

Yes

No

generally	closed?

Monday, November 16, 2020

Page 25

MHB 2021 Annual Plan Attacament RAF

### 2. Strategy for Addressing Housing Need.

MHB is working with the City of Mobile and collaborating towards a unified strategy for addressing the Housing Needs. MHB's Housing Needs are identical to the needs and demographics throughout the MSA. The Mobile Housing Board strategy for addressing the needs is to:

- Implement landlord outreach initiatives to increase more available units for HCV participants;
- Streamlining the application process to allow applicants to apply online for all rental assistance programs;
- Decrease the wait time to house families off the public housing waiting list in order to increase occupancy.

In addition, MHB plans to assist in the long-term viability of the affordable housing through:

- The Low-Income Housing Tax Credit program ("LITHC") administered by the Alabama Housing Finance Agency ("AHFA"),
- Section 18 Demolition/Disposition and/or Mandatory Conversion protocols under HUD rules,
- The Rental Assistance Demonstration (RAD) Program

MHB 2021 Annual Plan Attacument RAFT

• One of the affordable populations on which MHB will focus includes single heads of households (many with children), the elderly, and persons with disabilities.

**Service Provider Partnerships/Key Programs.** MHB has entered into a Memorandum of Understanding with the City of Mobile to offer a greater array of services to families and their development needs through a grant to train interested families in the field of Certified Nursing.

MHB will work with the City to develop a long-term strategy for redevelopment and maintenance of public housing sites. Moreover, MHB will continue participation of the Veterans Affairs Supportive Housing (VASH) Program to assist homeless Veterans. MHB's HUD-VASH is a partnership between MHB and the local Veterans Administration Office. The program provides Housing Choice Voucher ("HCV") rental assistance for homeless veterans, with case management and clinical services provided by the Veterans Administration ("VA") service centers.

### **MHB** Affirmatively Further Fair Housing Efforts

MHB has contracted with the Center for Fair Housing. Through this contract, MHB certifies we are actively working to revise, implement, and develop new techniques to ensure we are affirmatively furthering fair housing specifically addressing activities described in the 2021 Annual Plan by:

- 1. Examining our programs, proposed programs, and opportunities for clients;
- 2. Identifying any impediments to fair housing choice within our programs;
- 3. Taking action to address identified impediments in a reasonable fashion in view of the resources available; We are operating hastily under a current VCA with HUD.
- 4. MHB is working with local jurisdictions to implement the City of Mobile's initiatives to affirmatively further fair housing when our involvement is helpful.
- 5. We maintain records reflecting these analyses and actions.

### **Economic and Self-Sufficiency Programs**

MHB coordinates, promotes, or provides the following programs to enhance the economic and social self-sufficiency of resident and/or participant families:

Economic and Life-style Independence Services and Programs					
Program Name and Description (including location, if appropriate)	Estima ted Size	Allocation Method (waiting list/random selection/specific criteria/other)	Access (development office / PHA main office / other provider name)	Eligibility (public housing or Section 8 participants or both)	
S-8 FSS	95	Random; applicant recruitm ent	Business and Commun ity Services Group	HCV (i.e., <b>S-</b> 8)	
PHFSS	80	Random; applicant recruitm ent	Business and Community Services Group	Affordable Housing	
SWEET-P	2020:0	Random	Business and Commun ity	Both	

MHB 2021 Annual Plan Attacument RAF

			Services Group	
Employment and Job- training Preparation	2020:450	Specific Criteria	Business and Community Services Group	Both
Health Wellness Initiative	300	Specific Criteria for residents at four (4) elderly sites	Business and Community Services Group	Affordable Housing

### Family Self Sufficiency ("FSS") Participation Programs

Program	Required Number of Participants (start of 2020 Estimate)	Actual Number of Participants (As of: 10/27/2020)
Affordable Housing	85	83
Section 8	125	90



**B.1b (2) Statement of Financial Resources - No Change** 

### MOBILE HOUSING BOARD FY 2021 PLANNED FINANCIAL RESOURCES

MHB's statement of estimated or anticipated financial resources, by general categories, as referenced in Section 6.2 of this FY2021 Annual Plan is set forth below:

	Sources		Planned \$	Planned Uses
1.	Federal Grants (FY 2021):			
	a. Public Housing Operating Fund	\$	7,300,000	LIPH
	b. Public Housing Capital Fund	\$	7,200,000	LIPH
	c. Housing Choice Voucher Program (Section 3	8\$	32,500,000	<b>Rental Assistance</b>
	d. Mainstream Five Housing Voucher Program	n \$	620,000	<b>Rental Assistance</b>
L				
2.	Prior Yr- Unobligated			
	a. Public Housing Capital Fund	\$	7,000,000	LIPH
3.	Public Housing Dwelling Rental Income			
	a. Dwelling Rental Income	\$	4,000,000	LIPH
L				
4.	Other Income			
	a. Miscellaneous Income	\$	300,000	LIPH, HCV & COCC
	TOTAL FINANCIAL RESOURCES	\$	58,920,000	

MHB 2021 Annual Plan Attacement RAFT

# **B.1.c The PHA must submit its Deconcentration Policy for Field Office** review.

MHB's ACOP for the LIPH Program, in Section 4.3B, titled, "Selection Method", under the heading, (Deconcentration of Poverty and Income-Mixing) policy is as follows:

### Steps for Implementation [24 CFR 903.2(c) (1)]

Step 1. The MHB must determine the average income of all families residing in all the MHB's covered developments. The MHB may use the median income, instead of average income, provided that the MHB includes a written explanation in its annual plan justifying the use of median income.

### MHB Policy

The Mobile Housing Board will determine the average income of all families in all covered developments on an annual basis.

Step 2. The MHB must determine the average income (or median income, if median income was used in Step 1) of all families residing in each covered development. In determining average income for each development, the MHB has the option of adjusting its income analysis for unit size in accordance with procedures prescribed by HUD.

### MHB Policy

The Mobile Housing Board will determine the [average/median] income of all families in each covered development, adjusting for unit size with procedures prescribed by HUD, on an annual basis.

Step 3. The MHB must then determine whether each of its covered developments falls above, within, or below the established income range (EIR), which is from 85% to 115% of the average family income determined in Step 1. However, the upper limit must never be less than the income at which a family would be defined as an extremely low-income family (federal poverty level or 30 percent of median income, whichever number is higher).

Step 4. The MHB with covered developments having average incomes outside the EIR must then determine whether or not these developments are consistent with its local goals and annual plan.



Step 5. Where the income profile for a covered development is not explained or justified in the annual plan submission, the MHB must include in its admission policy its specific policy to provide for deconcentration of poverty and income mixing.

Depending on local circumstances MHB's deconcentration policy may include, but is not limited to the following:

- •Providing incentives to encourage families to accept units in developments where their income level is needed, including rent incentives, affirmative marketing plans, or added amenities
- •Targeting investment and capital improvements toward developments with an average income below the EIR to encourage families with incomes above the EIR to accept units in those developments
- •Establishing a preference for admission of working families in developments below the EIR
- •Skipping a family on the waiting list to reach another family in an effort to further the goals of deconcentration
- •Providing other strategies permitted by statute and determined by MHB in consultation with the residents and the community through the annual plan process to be responsive to local needs and MHB strategic objectives

A family has the sole discretion whether to accept an offer of a unit made under MHB's deconcentration policy. MHB must not take any adverse action toward any eligible family for choosing not to accept an offer of a unit under MHB's deconcentration policy [24 CFR 903.2(c) ()(4)].

If, at annual review, the average incomes at all general occupancy developments are within the EIR, MHB will be considered to be in compliance with the deconcentration requirement and no further action is required.

### MHB Policy

For developments outside the EIR MHB will take the following actions to provide for deconcentration of poverty and income mixing:

### **Deconcentration Rule**

### A. Objective:

The objective of the Deconcentration Rule for public housing units is to ensure that families are housed in a manner that will prevent a concentration of poverty families and/or a concentration of higher income families in any one development. The specific objective of the MHB is to house no less than 40 percent of its public housing inventory with families that have income at or below 30% of the area median income by public housing development. Also the MHB will take actions to insure that no individual development has a concentration of higher income families in one or more of the developments.

### B. Exemptions:

The following are exempt from this rule.

- Public housing development with fewer than 100 public housing units. A covered development is defined as any single development or contiguous developments that total over 100 units.
- Public housing developments, which house only elderly persons or persons with disabilities, or both.
- Public housing developments, which consist of only one general occupancy family public housing development.
- Public housing developments approved for demolition or conversion to residentbased assistance.
- Mixed financing developments.

### C. Actions:

To accomplish the deconcentration goals, the MHB will take the following actions:

- At the beginning of each MHB fiscal year, the MHB will establish a goal for housing 40% of its new admissions with families whose incomes are at or below the area median income. The annual goal will be calculated by taking 40% of the total number of move-ins from the previous MHB fiscal year.
- 2. To accomplish the goals of deconcentration:
  - Not less than 40% of the MHB admissions on an annual basis shall be to families that have incomes at or below 30% of area median income (extremely low-income), and
  - b. The MHB shall determine the average income of all families residing in all the MHB's covered developments. The MHB shall determine the average income of all families residing in each covered development. In determining average income for each development, the MHB has adjusted its income analysis for unit size in accordance with procedures prescribed by HUD. The MHB shall determine whether each of its covered developments falls above, within or below the established income range. The established income range is from 85 to 115 percent (inclusive) of the average family income.

MHB 2021 Annual Plan Attacament RAFT

### **Deconcentration and Income Mixing Report**

November 5, 2020

There are two allowable methods of analyzing incomes to determine if Public Housing developments have average, annual resident incomes that fall outside the Established Income Range (EIR); the standard method and a method that employs unit size adjustment factors. We are opting to use the standard method. An explanation of how that determination was reached follows:

### Income Analysis Using Standard Method

We identified which MHB Public Housing Developments were considered "covered" developments and determined the average annual incomes of <u>each</u> development and of all developments. Developments dedicated exclusively to senior citizens and/ or disabled were excluded as allowed by regulations.

Covered MHB developments and the average annual income of each:

1.	Oaklawn	\$5, 912
2.	Orange Grove	\$13,069
3.	Thomas James	\$11, 546
4.	Gulf Village	\$8,095
5.	RV Taylor	<u>\$9,076</u>
	Total	\$47, 698
	Average	\$9, 540

The average annual income of all covered developments (\$9, 540) was used to determine the Established Income Range (EIR): 85% to 115% of \$9, 540 or \$8, 109 to \$10, 971.

<u>Result:</u> Using the standard method, Oaklawn and Gulf Village fell below 85%. Orange Grove and Thomas James exceeded 115% of average.

### **Explanation**:

Oaklawn and Gulf Village are two of our challenging locations due to the location and crime rates.

Orange Grove average income is higher than other developments because it was part of the now defunct Wealth Program. Residents were required to be employed and/or in school. Higher preferences were given to applicants with higher incomes. Orange Grove is also one of



MHB's modernized developments That combination resulted in the attracting and housing of higher income families.

Thomas James is slated as a Section 18 demo/disposition property. Due to the upcoming application, deconcentration efforts will not be applicable as the site is not leasing, nor has it leased any new families within the last thirty-six (36) months.

### Implementation:

MHB will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve the MHB's deconcentration goals. A deconcentration offer will be considered a "bonus" offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer. MHB will establish a preference for admission of working families in developments below the EIR. MHB will also skip a family on the waiting list to reach another family in an effort to further the goals of deconcentration.

### Income Analysis Using Unit Size Adjustment Factors

We determined the EIR (85% - 115% range) for each covered development using HUD unit size adjustment factors. Average annual income of each covered development using unit size adjustment factors:

1.	Oaklawn	\$5, 796
2.	Orange Grove	\$12, 688
3.	Thomas James	\$11, 102
4.	Gulf Village	\$7, 784
5.	RV Taylor	\$8, 251
	Total	<u>\$45, 621</u>
	Average	\$9, 124

The average annual income of all covered developments using unit size adjustment factors (\$9, 124) was used to determine the Established Income Range (EIR): 85% to 115% of \$7, 755 or \$8, 177 to \$10, 493.

Result: Oaklawn fell below 85% and Orange Grove and Thomas James exceeded 115% of the average for all covered development.

### **B.2 New Activities**

### (a) See Template checkboxes

### B.2.(b) Demolition and / or Disposition Applications

In the fourth quarter of 2020, MHB intends to apply for Section 18 of the 1937 Act for either the demolition of all, or significant portions of the following developments:

Section 18 Demolition and Disposition of the following Public Housing Units. 1) A description of any housing (including project number (if known) and unit count) for which the MHB will apply Section 18 Demolition and Disposition; and 2) A timetable for the submission of applications.

### **Demolition of Thomas James Place**

- la. Development name: Thomas James Place
- lb. Development (project) number: AL002000005
- **lc. Description of development:**

This rental housing development has 508 single-story buildings, 11 two-story buildings, and 7 non-residential buildings. Residents, including families, singles and seniors, occupy the units. The complex consists of 796 units with the following breakdown: 132 one-bedroom units, 463 two bedroom units, 197 three-bedroom units, 0 four-bedroom units, and 4 five-bedroom units. 1 approved non-dwelling unit is included in this unit count. The non-dwelling buildings include management offices, warehouses/storage buildings, office buildings and an Economic Development Center. Tenants in these buildings include MHB/affiliate professionals, commercial and other tenants. Thomas James Place is located at 1555-A Eagle Drive, Mobile, AL 36605.

- 2. Activity Type: Public Housing
- 3. Application Status: Planned for Application Quarter 4 2020
- 4. Number of units affected: 796
  - f. Coverage of action: Total development

### 6. Timeline for activity:

a. Projected start date of activity: 2020

- b.Projected end date of activity: 2025
- c. Future development uses of the sites are not known at this time.

MHB 2021 Annual Plan Attacument

### **Demolition of RV. Taylor Plaza**

- la. Development name: RV. Taylor Plaza
- lb. Development (project) number: AL002000010
- **lc. Description of development:**

This rental housing development has 209 dwelling unit buildings, and 4 non-dwelling buildings. Residents, including families, singles and seniors, occupy the units. The complex consists of 450 units with the following breakdown: 144 one-bedroom, 68 two-bedroom, 198 three-bedroom, 28 four-bedroom, 12 five-bedroom. 6 approved non-dwelling units are included in this unit count.

- R.V. Taylor Plaza is located at 1509 Plaza Drive, Mobile, AL 36605.
- 2. Activity Type: Public Housing
- 3. Application Status: Planned for Application Quarter 4 2020
- 4. Number of units affected: 450
- 5. Coverage of action: Total development
- 6. Timeline for activity:
  - a. Projected start date of activity: 2020
  - **b.**Projected end date of activity: 2025
  - c. Future development uses of the sites are not known at this time.

### **Demolition of W. Boykin Tower**

### la. Development name: W. Boykin Tower

lb. Development (project) number: AL002000016

### **lc. Description of development:**

This rental housing development is an eight-story building. Senior residents occupy the units. The building consists of 122 units with the following breakdown: 98 onebedrooms, 12 one-bedroom handicapped units, and 13 two-bedrooms. Frank W. Boykin Tower is located at 1600 Michigan Avenue, Mobile, AL 36605.

- 2. Activity Type: Public Housing
- 3. Application Status: Planned for Application Quarter 4 2020
- 4. Number of units affected: 122
- 5. **Coverage of action:** Total development
- 6. Timeline for activity:
  - a. Projected start date of activity: 2020
  - b.Projected end date of activity: 2025
  - c. Future development uses of the sites are not known at this time.

### B.2.(c) Conversion of Public Housing to Project-Based Assistance under RAD.

Subject to funding availability, eligibility and other Notice of Funding Availability criteria, if applicable, MHB plans to redevelop, revitalize, or otherwise reposition the communities set forth below. In order to assist with the financing of such activities, Mixed Finance Repositioning/Modernization, Rental Assistance Demonstration ("RAD"), tax credit, Development, conventional/non-conventional loans, gifts, grants, awards, donations, or other affordable housing related funding for the community or communities as described below:

### la. Development name: Oaklawn Homes

### lb. Development (project) number: AL002000001

### lc. Description of development:

This rental housing development has 12 dwelling unit buildings, and 2 non-dwelling buildings. Residents, including families, singles and seniors, occupy the units. The complex consists of 100 units with the following breakdown: 16 one-bedroom, 64 two-bedroom, and 20 three-bedroom.

Oaklawn Homes is located at 1010 Baltimore Street, Mobile, AL 36605.

- 2. Activity Type: Public Housing
- 3. Application Status: Planned for Application Quarter 3 of 2021
- 4. Number of units affected: 100
- 5. Coverage of action: Total development
- 6. Timeline for activity:
  - a. Projected start date of activity: 2021
  - **b.** Projected end date of activity: 2022

### la. Development name: Orange Grove Homes

### lb. Development (project) number: AL002000002

### **lc. Description of development:**

This rental housing development has 42 dwelling unit buildings, and 1 non-dwelling buildings. Residents, including families, singles and seniors, occupy the units. The complex consists of 247 units with the following breakdown: 32 one-bedroom, 164 two-bedroom, 51 three-bedroom. 2 approved non-dwelling units are included in this unit count.

Orange Grove Homes is located at 600 N. Joachim Street, Mobile, AL 36603.

- 2. Activity Type: Public Housing
- 3. Application Status: Planned for Application Quarter 3 of 2021
- 4. Number of units affected: 247
- **5.** Coverage of action: Total development
- 6. Timeline for activity:
  - a. Projected start date of activity: 2021
  - **b.** Projected end date of activity: 2022

### **B.3 Civil Rights Certification.**

Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations, is submitted by the MHB as an electronic attachment to this PHA Plan.

### **B.4 Most Recent Fiscal Year Audit**

### (b) Please describe the findings from the most recent FY Audit.

- 1. Housing Choice Voucher Tenant Files, Eligibility, Rent Calculations, Noncompliance & Significant Deficiency.
- 2. Public Housing Eligibility, Tenant Account Receivables and Rent Collection CFDA-14.850, Noncompliance & Significant Deficiency.
- 3. Public Housing Capital Fund Program Allowability of Costs Ineligible wire transfer resulting from loss of funds CFDA- 14.872, Noncompliance & Significant Deficiency.
- 4. Housing Choice Voucher Program Allowability of Costs Overpayments to housing owners Noncompliance & Significant Deficiency.
- 5. Public Housing Capital Fund Program Procurement Failure to monitor renovations contracts CFDA- 14.872, Noncompliance & Significant Deficiency.

Finance staff are making progress in mitigating all findings.



### **B.5 Progress Report**

**Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

Mobile Housing Board ("MHB") FY2016 - FY2020 5-Year Plan and FY2021 Annual Plan highlights MHB's intention to pursue its aggressive housing related goals assisting eligible residents of affordable housing and participants in the Housing Choice Voucher Program toward other non-subsidized housing, including homeownership, and use its housing as a catalyst for the empowerment of qualified residents. MHB expects to accomplish these goals by continuing to reposition and upgrade its public and affordable housing inventory, attendant resources and community partnerships necessary to promote an environment and atmosphere of economic and lifestyle independence. While MHB will maintain emphases of serving the elderly and disabled residents and modernizing its facilities, it remains committed to providing able-bodied resident/participant families with the training, skills, encouragement and incentives to move "out of assisted housing into homeownership or other non assisted housing". With this initiative and its other activities, MHB looks to "change the face of affordable housing, one family at a time!"

### MHB's Five-Year Goals.

<u>MHB Strategic Goal No. I:</u> Design, enhance and implement community revitalization and redevelopment initiatives and strategies in collaboration with key strategic partners, and create quality affordable housing within vibrant communities for families.

> • MHB continues to maintain high occupancy levels, above 90%, at Renaissance Gardens, The Renaissance, Downtown Renaissance, Orange Grove Homes, and Emerson Gardens. MHB has committed to raising the agency's cumulative occupancy rate to above 92% at Gulf Village Homes, Oaklawn Homes, and Central Plaza Towers by increasing unit turns and leasing activities. The sustained efforts will ultimately lead to the agency achieving 95% occupancy.

# <u>MHB Strategic Goal No. 2:</u> Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract and retain working families.

• MHB is committed to creating a new spirt and pride within its developments by encouraging tenants to take pride in and ownership of the cleanliness of the place they call home.

- MHB has enhanced the curb appeal of its communities by focusing on the removal trash, litter and debris scattered in the community by residents and third parties.
- Implemented required housekeeping inspections/unit visits via collaboration between property management and resident services to determine the condition of each occupied unit, to counsel, and encourage residents.

<u>MHB's Strategic Goal No. 3:</u> Improve quality of housing resources and related service delivery to internal and external customers by enhancing operational efficiency, support systems and coordination with community providers.

- MHB has engaged in training of its management, maintenance and support professionals to enhance the internal capacity, knowledge and skill of its employees and their ability to provide more efficient services to residents. Such training has included Fair Housing Training, HCV Specialist Training, LIPH Management Training, Sexual Harassment/EEO/Workplace Harassment Training, FSS Program Updates, HCV Payment Standards, Section 3 Training, PHA Budgeting. Accounting and Financial Reporting Training.
- MHB has continued the ongoing upgrade and enhancement of its electronic and computer hardware.
- Continued to make supportive services available for elderly and disabled families through various community partnerships.

# <u>MHB Strategic Goal No. 4:</u> Improve the public and community image of MHB by updating and executing a comprehensive Public Relations and Marketing Strategy.

- MHB will continue its active participation in the City of Mobile's and various neighborhood planning sessions and other initiatives designed to discuss and promote redevelopment and affordable housing in and around the City of Mobile.
- MHB continues to improve the public awareness of our products, services and initiatives via enhanced website content, presentations to professional trade clubs, other housing providers and interactions with community foundations.
- MHB will establish partnerships with local philanthropic organizations to ensure the communities collective efforts to improve the lives of low to moderate income persons functions cohesively and targets resources better to enhance outcomes.

# B.6 Resident Advisory Board (RAB) Comments

Please see attachment B.6



## B.7 Certification by State or Local Officials

*Please see attachment B.7.* Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, is submitted by the MHB as an electronic attachment to this PHA Plan.

## B.8 Troubled PHA - Voluntary Compliance Agreement (VCA) Executed

- (a) Yes, MHB has a current Recovery Agreement and VCA with HUD in place.
- (b) If Yes, please describe.
- (I) MHB is classified as a Troubled PHA. Due to the extent of its deficiencies the agency entered into a Recovery Agreement with HUD on May 10, 2018. The Board of Commissioners (Board) fully performs its duty of overseeing the operations of MHB. The goal of the Recovery Plan is to transition MHB from Troubled to Standard Performance designation. MHB has fully implemented Asset Management as required by HUD. MHB has reasonable and logical cost allocation principles. MHB has a fully updated Internal Control Policy that covers conflict of interest, appropriate solicitation, selection, and awarding of contracts. The Housing Managers and Director of Maintenance provide oversight and leadership to the Maintenance Department. MHB has implemented several initiatives that have resulted in improved physical condition and providing residents with decent, safe, and sanitary housing. MHB provides the Field Office with a 5-year Capital Fund plan (as required) and prioritizes work in the plan to address the modernization needs of MHB to maximize the PHAS score and living needs of residents.

(II) In addition, MHB has executed a Voluntary Compliance Agreement as described below:

**Voluntary Compliance Agreement.** Mobile Housing Board is currently under a Voluntary Compliance Agreement. Mobile Housing Board has made eleven submissions to become compliant under the VCA.

### C.1 Capital Improvements

Section C.1 is answered in the template form itself.

