

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 9/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform 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-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA **do not** need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	<p> PHA Name: _____ PHA Code: _____ PHA Type: <input type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____ PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units _____ Number of Housing Choice Vouchers (HCVs) _____ Total Combined Units/Vouchers _____ </p> <p> PHA Plan Submission Type: <input type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Public 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. 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 and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. </p>

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)

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:					

B. Plan Elements

B.1 Revision of Existing PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

- | | | |
|--------------------------|--------------------------|--|
| Y | N | |
| <input type="checkbox"/> | <input type="checkbox"/> | Statement of Housing Needs and Strategy for Addressing Housing Needs. |
| <input type="checkbox"/> | <input type="checkbox"/> | Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. |
| <input type="checkbox"/> | <input type="checkbox"/> | Financial Resources. |
| <input type="checkbox"/> | <input type="checkbox"/> | Rent Determination. |
| <input type="checkbox"/> | <input type="checkbox"/> | Operation and Management. |
| <input type="checkbox"/> | <input type="checkbox"/> | Grievance Procedures. |
| <input type="checkbox"/> | <input type="checkbox"/> | Homeownership Programs. |
| <input type="checkbox"/> | <input type="checkbox"/> | Community Service and Self-Sufficiency Programs. |
| <input type="checkbox"/> | <input type="checkbox"/> | Safety and Crime Prevention. |
| <input type="checkbox"/> | <input type="checkbox"/> | Pet Policy. |
| <input type="checkbox"/> | <input type="checkbox"/> | Asset Management. |
| <input type="checkbox"/> | <input type="checkbox"/> | Substantial Deviation. |
| <input type="checkbox"/> | <input type="checkbox"/> | Significant Amendment/Modification. |

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

(c) The PHA must submit its Deconcentration Policy for Field Office review.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y N

- Choice Neighborhoods Grants.
- Modernization or Development.
- Demolition and/or Disposition.
- Designated Housing for Elderly and/or Disabled Families.
- Conversion of Public Housing to Tenant-Based Assistance.
- Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
- Homeownership Program under Section 32, 9 or 8(Y)
- Occupancy by Over-Income Families.
- Occupancy by Police Officers.
- Non-Smoking Policies.
- Project-Based Vouchers.
- Units with Approved Vacancies for Modernization.
- Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the applicable 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.

B.3

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.

B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C. Other Document and/or Certification Requirements.	
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>

<p>C.2</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.3</p>	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<p>C.4</p>	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

C.5 Troubled PHA.

(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?

Y N N/A

(b) If yes, please describe:

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 (24 CFR 903.4).

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 Number of HCVs, PHA Plan Submission Type,** and the **Public Availability of Information,** specific location(s) of all information relevant to the public hearing and proposed PHA Plan. Note: The number of HCV's should include all special purpose vouchers (e.g. Mainstream Vouchers, etc.) (24 CFR 903.23(e)).

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

B. Plan Elements. All PHAs must complete this section.

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

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no" (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 and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists 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.

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

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. 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)). Describe the PHA's admissions policy for deconcentration of poverty and income mixing of lower-income families in public housing. The Deconcentration Policy must describe the PHA's policy for bringing higher income tenants into lower income developments and lower income tenants into higher income developments. The deconcentration requirements apply to general occupancy and family public housing developments. Refer to 24 CFR 903.2(b)(2) for developments not subject to deconcentration of poverty and income mixing requirements (24 CFR 903.7(b)). Describe the PHA's procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists (24 CFR 903.7(b)). A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV (24 CFR 903.7(b)). Describe the unit assignment policies for public housing (24 CFR 903.7(b)).

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

Rent Determination. A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units, including applicable public housing flat rents, minimum rents, voucher family rent contributions, and payment standard policies (24 CFR 903.7(d)).

Operation and Management. A statement of the rules, standards, and policies of the PHA governing maintenance and management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA (24 CFR 903.7(e)).

Grievance Procedures. A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants (24 CFR 903.7(f)).

Homeownership Programs. A description of any Section 5h, Section 32, Section 8y, or HOPE I public housing or HCV homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

Community Service and Self Sufficiency Programs. Describe how the PHA will comply with the requirements of (24 CFR 903.7(l)). Provide a description of: (1) Any programs relating to services and amenities provided or offered to assisted families; and (2) Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs subject to Section 3 of the Housing and Urban Development Act of 1968 (24 CFR Part 135) and FSS (24 CFR 903.7(l)).

Safety and Crime Prevention (VAWA). Describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must provide development-by-development or jurisdiction wide-basis: (i) A description of the need for measures to ensure the safety of public housing residents; (ii) A description of any crime prevention activities conducted or to be conducted by the PHA; and (iii) A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities (24 CFR 903.7(m)). Note: All coordination and activities must be consistent with federal civil rights obligations. A description of: (1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to survivors of domestic violence, dating violence, sexual assault, or stalking; (2) Any activities, services, or programs provided or offered by a PHA that helps survivors of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and (3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance survivor safety in assisted families (24 CFR 903.7(m)(5)).

Pet Policy. Describe the PHA's policies and requirements pertaining to the ownership of pets in public housing (24 CFR 903.7(n)).

Asset Management. State how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory (24 CFR 903.7(q)).

Substantial Deviation. PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan (24 CFR 903.7(s)(2)(i)).

Significant Amendment/Modification. PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan (24 CFR 903.7(s)(2)(ii)). For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH 2019-23(HA), successor RAD Implementation Notices, or other RAD Notices.

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

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)).

B.2 New Activities. If the PHA intends to undertake any new activities related to these elements in the current Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

Choice Neighborhoods Grants. (1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for Choice Neighborhoods Grants; and (2) A timetable for the submission of applications or proposals. The application and approval process for Choice Neighborhoods is a separate process. See guidance on HUD's website at: <https://www.hud.gov/cn> (Notice PIH 2011-47).

Modernization or Development (Conventional & Mixed-Finance). (1) A description of any Public Housing (including name, project number (if known) and unit count) for which the PHA will apply for modernization or development; and (2) A timetable for the submission of applications or proposals. The application and approval process for modernization or development is a separate process. (See 24 CFR part 905 and guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph#4).

Demolition and/or Disposition. With respect to public housing only, (1) describe any public housing development(s), or portion of a public housing development projects, owned by the PHA and subject to ACCs (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition approval under section 18 of the 1937 Act (42 U.S.C. 1437p); and (2) a timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed as described in the PHA's last Annual and/or 5-Year PHA Plan submission. The application and approval process for demolition and/or disposition is a separate process. Approval of the PHA Plan does not constitute approval of these activities. See guidance on HUD's website at: https://www.hud.gov/program_offices/public_indian_housing/centers/sac/demo_dispo/ and 24 CFR 903.7(h).

Designated Housing for Elderly and Disabled Families. Describe any public housing projects owned, assisted, or operated by the PHA (or portions thereof), in the upcoming fiscal year, that the PHA has continually operated as, has designated, or will apply for designation for occupancy by elderly and/or disabled families only. Include the following information: (1) development name and number; (2) designation type; (3) application status; (4) date the designation was approved, submitted, or planned for submission, (5) the number of units affected and (6) expiration date of the designation of any HUD approved plan. **Note:** The application and approval process for such designations is separate from the PHA Plan process, and PHA Plan approval does not constitute HUD approval of any designation (24 CFR 903.7(i)(c)).

Conversion of Public Housing under the Voluntary or Mandatory Conversion programs. Describe (1) any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; (2) an analysis of the projects or buildings required to be converted under Section 33; and (3) a statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at the Special Applications Center (SAC) (<https://www.hud.gov/sac>) and 24 CFR 903.7(j).

Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program (including Faircloth to RAD). Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Rental Assistance or Project-Based Vouchers under RAD. Note that all PHAs shall be required to provide the information listed in Attachment ID of Notice PIH 2019-23(HA) as a significant amendment or its successor notice. See additional guidance on HUD's website at: <https://www.hud.gov/RAD/library/notices>.

Homeownership Programs. A description of any Section 5h, Section 32, Section 8y, or HCV homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

Occupancy by Over-Income Families. A PHA that owns or operates fewer than two hundred fifty (250) public housing units, may lease a unit in a public housing development to an over-income family (a family whose annual income exceeds the limit for a low income family at the time of initial occupancy), if all the following conditions are satisfied: (1) There are no eligible low income families on the PHA waiting list or applying for public housing assistance when the unit is leased to an over-income family; (2) The PHA has publicized availability of the unit for rental to eligible low income families, including publishing public notice of such availability in a newspaper of general circulation in the jurisdiction at least thirty days before offering the unit to an over-income family; (3) The over-income family rents the unit on a month-to-month basis for a rent that is not less than the PHA's cost to operate the unit; (4) The lease to the over-income family provides that the family agrees to vacate the unit when needed for rental to an eligible family; and (5) The PHA gives the over-income family at least thirty day notice to vacate the unit when the unit is needed for rental to an eligible family. The PHA may incorporate information on occupancy by over-income families into its PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. (See additional guidance on HUD's website at: Notice PIH-2021-35 (24 CFR 960.503) (24 CFR 903.7(b)).

Occupancy by Police Officers. The PHA may allow police officers who would not otherwise be eligible for occupancy in public housing, to reside in a public housing dwelling unit. The PHA must include the number and location of the units to be occupied by police officers, and the terms and conditions of their tenancies; and a statement that such occupancy is needed to increase security for public housing residents. A "police officer" means a person determined by the PHA to be, during the period of residence of that person in public housing, employed on a full-time basis as a duly licensed professional police officer by a Federal, State or local government or by any agency of these governments. An officer of an accredited police force of a housing agency

may qualify. The PHA may incorporate information on occupancy by police officers into its PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. See additional guidance on HUD's website at: Notice PIH 2021-35. (24 CFR 960.505) (24 CFR 903.7(b))
NOTE: All activities must be consistent with civil rights laws – including ensuring that it does not have a disparate impact on protected class groups based on race, color, religion, national origin, sex (including sexual orientation), familial status, and disability.

Non-Smoking Policies. The PHA may implement non-smoking policies in its public housing program and incorporate this into its PHA Plan statement of operation and management and the rules and standards that will apply to its projects. See additional guidance on HUD's website at: Notice PIH 2009-21 and Notice PIH-2017-03 (24 CFR 903.7(e)).

Project-Based Vouchers. Describe any plans to use HCVs for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 24 CFR 983.55(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations (including if PBV units are planned on any former or current public housing units or sites), and describe how project-basing would be consistent with the PHA Plan (24 CFR 903.7(b)(3), 24 CFR 903.7(r)).

Units with Approved Vacancies for Modernization. The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with 24 CFR 990.145(a)(1).

Other Capital Grant Programs (i.e., Capital Fund Lead Based Paint, Housing Related Hazards, At Risk/Receivership/Substandard/Troubled Program, and/or Emergency Safety and Security Grants).

For all activities that the PHA plans to undertake in the applicable Fiscal Year, provide a description of the activity in the space provided.

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

B.4 Capital Improvements. PHAs that receive funding from the Capital Fund Program (CFP) must complete this section (24 CFR 903.7 (g)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: "See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX."

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

C. Other Document and/or Certification Requirements.

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

C.2 Certification by State of Local Officials. Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. (24 CFR 903.15). **Note:** A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of 24 CFR 5.150 et. seq., 24 CFR 903.7(o)(1), and 903.15.

C.4 Challenged Elements. If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public (24 CFR 903.23(b)).

C.5 Troubled PHA. If the PHA is designated troubled, and has a current MOA, improvement plan, or recovery plan in place, mark "yes," and describe that plan. Include dates in the description and most recent revisions of these documents as attachments. If the PHA is troubled, but does not have any of these items, mark "no." If the PHA is not troubled, mark "N/A" (24 CFR 903.9).

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 and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 5.64 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. 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 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.

Attachment A

Statement of Housing Needs and Strategy for Addressing Housing Needs

At the end of calendar year 2025, nearly 84% of applicants for Raise Up's housing programs were at or below the Extremely Low Income (ELI) level. Approximately 81% of public housing residents, 99% of multifamily residents, and 81% of participants in HCVP are ELI. For comparison, 2024 data shows that approximately 10.6% of families in Lorain County are ELI, which remained the same as 2023. Approximately 18% of the public housing households (263) have zero annual income.

Approximately 23% of Raise Up applicants for PH, Multifamily, and HCVP are elderly families or families with disabilities. In public housing, if an accessible unit is vacant, that unit will be offered to the first family that needs the features of the unit, even if the family is not at the top of the waiting list. If an applicant or current family does not need the accessibility, Raise Up contacts agencies who serve persons with disabilities to advise them of the availability of such units.

Though none of Raise Up's Public Housing properties are designated for persons who are elderly or have disabilities Raise Up manages two Multifamily Project-Based Section 8 properties (Harr and International Plazas) with 100 units each designated for elderly or persons with disabilities 85 are elderly; 179 are persons with a disability. In Raise Up's public housing, 462/36% of the heads of households are persons with a disability, and 218/17% of the heads of household are elderly.

This demonstrates that Raise Up housing programs are providing housing for the neediest residents of Lorain County. Source for Lorain County statistics:

<https://data.census.gov/table/ACSST1Y2023.S1701?q=Lorain%20County,%20Ohio&t=Income%20and%20Poverty:Poverty>

The City of Elyria Consolidated Plan identifies housing issues, homelessness, and other special needs as priorities. The 2025-2029 Consolidated Plan is only available at

https://www.cityofelyria.org/departments/community-development/community-development-block-grant/https://www.cityofelyria.org/wp-content/uploads/2024/10/Draft_Consolidated_Plan.pdf

Raise Up's Annual and Capital Fund Program 5-Year Action Plans are consistent with the City of Elyria's identified goals and objectives as to support housing issues, homeless, and other special needs.

The City of Lorain Consolidated Plan identifies Housing, Homelessness, Community and Economic Development, and Non-Homeless Special Needs as priorities. The City of Lorain Consolidated Plan for 2025 to 2030 is available at: <https://www.cityoflorain.org/DocumentCenter/View/6711/Five-Year-Consolidated-Plan-2025-2029--Annual-Action-Plan-Program-Year-2025>

Raise Up's Annual and Capital Fund Program 5-Year Action Plans are also consistent with the City of Lorain's Consolidated Plan goals to improve the availability and accessibility of affordable housing for persons of low and moderate income in Lorain and to reduce homelessness.

Housing Needs - Homelessness in Lorain County

Information provided from Lorain County Homeless Shelters estimates that 37 persons are unsheltered on any given night. COHHIO's PIT count unsheltered figure was 11. This number reflects the most current PIT count conducted in 2025. The 2026 PIT count is scheduled for 2/2/2026.

Raise Up adopted a homeless preference for its housing programs. This was a Substantial Deviation/Significant Amendment to Raise Up's 7/01/2024 Annual approved plan.

Raise Up is exploring collaborations with the Cities of Elyria and Lorain to support increased affordable housing development. In addition Raise Up is exploring collaboration and/or partnership with private developers to sustain existing and increase the availability of high quality affordable housing.

Despite the high demand for subsidized housing in Lorain County, applicant families consisting of only 1 person are becoming more selective and will turn down an offer for housing in a zero-bedroom (i.e., efficiency) apartment. Efficiency units are rejected an average of 3 times. Raise Up will consider a modernization project to convert efficiencies to 1-bedroom units by combining 3 adjacent efficiencies into 1-bedroom or two-bedroom units. Lakeview Plaza, 310 W 7th Street, Lorain, OH 44052, at which 150 of the 209 units are efficiencies is ideal for this conversion. The project was added to the 2019 5-Year Action Plan and plans have been made to proceed with the project.

Raise Up will continue to pursue housing development through Low Income Housing Tax Credits, federal, state, and local grants and other financing options.

Housing Needs – Elderly, Disabled, and Special Needs

Raise Up responds to requests for reasonable accommodations for modifications to units or transfers to appropriate units to ensure that the household member has full access to live in the apartment without limitations. Raise Up processed more than 493 requests for Reasonable Accommodations annually for all housing programs in calendar year 2025. Raise Up has a goal to increase the number of units that are handicap accessible. As the agency transitions to RAD Raise Up will continue to focus on establishing mobility accessible units. Raise Up has exceeded its initial goal of having 2%, or 29, units for persons with sensory impairments. There are many units that are not fully mobility accessible but are visitable, having been renovated to include principles of Universal Design.

Raise Up administers 175 vouchers for persons who are Non-Elderly Disabled (NED), 122 Veterans Affairs Supportive Housing (VASH) vouchers and are housing 6 persons via the Foster Youth to Independence (FYI) initiative. Raise Up had 5 referrals in 2025 for the FYI initiative. Four applicants leased; one was issued a voucher and is in the process of leasing up.

Raise Up exceeded its Section 504 goal of having 2%, or 29, units for persons with sensory impairments. Additional units are made accessible for sensory impairments upon request.

Raise Up collaborates with community partners to identify specific target populations to be served through project based vouchers. Raise Up will also issue project-based vouchers to eligible developer(s) who assist homeless persons or who have more disabling conditions that complicate a person's ability to find and maintain housing subject to funding availability.

Raise Up may project base up to the 438 vouchers as approved by HUD in February 2019. Raise Up has awarded 66 vouchers to projects that are in financing and development stages. These projects will serve seniors, homeless families, and homeless Veterans. Vouchers will be awarded throughout Lorain County either through a competitive RFP process or LIHTC or other competitive processes for supportive services.

Raise Up is committed to providing affordable housing to families/individuals at the extremely low-income range. Raise Up continues to work with community partners to identify specific target populations to be served through project-based vouchers.

DRAFT

Attachment B

Lorain Metropolitan Housing Authority
Annual Plan

Financial Resources - Expended on eligible purposes.		FFY Beginning July 1, 2026
1	Federal Grants - Current	
	Public Housing Operating Fund	\$4,981,095.00
	Public Housing Capital Fund	\$3,100,215.00
	HOPE VI Revitalization	\$0.00
	HOPE VI Demolition	\$0.00
	Annual Contributions for Section 8 Tenant Based Assistance	\$29,724,200.00
	Resident Opportunity and Self-Sufficiency Grants	\$282,591.00
	Community Development Block Grant	\$0.00
	HOME	\$0.00
	Other Federal Grants	\$0.00
	Shelter Plus Care	\$0.00
2	Prior Year Federal Grants(unobligated funds only)	\$5,960,259.00
3	Public Housing Dwelling Rental Income	\$2,445,251.00
		<u>\$46,493,611.00</u>

Attachment C – Deconcentration Policy

Raise Up is committed to achieving a healthy mix of incomes in its public housing developments by attracting and retaining higher income families and by working toward deconcentration of poverty goals.

Methodology:

1. Raise Up will determine the average income of all families in all covered developments on an annual basis.
2. Raise UP will determine the average income of all families residing in each covered development (not adjusting for unit size) on an annual basis.
3. Raise Up will 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.
4. For covered developments having average incomes outside the EIR Raise Up will then determine whether these developments are consistent with its local goals and annual plan.
5. For developments outside the EIR Raise Up will take the following actions to provide for deconcentration of poverty and income mixing:
 - As an incentive to employed individuals, Raise Up will grant a permissive deduction to working families for medical insurance premiums withheld from the employed applicant's/resident's gross pay.
 - Raise Up may also target investment and capital improvements toward developments with an average income below the Established Income Range to encourage applicant families whose income is above the Established Income Range to accept units in those developments.
 - For properties with average incomes below EIR, Raise Up has chosen a strategy of working with current households to raise their incomes rather than adjusting admissions policies or criteria. Raise Up will target the properties with high percentages of zero-income households, and which have an average household income below 85% of the LMHA average.
 - Raise Up will consider its deconcentration goals when transfer units are offered.

Attachment D

New Activities

Hope VI or Choice Neighborhoods

Choice Neighborhoods Transformation Grant: Raise Up intends to apply for a Choice Neighborhood Implementation Grant for the Southside Gateway Community including Southside Gardens. The City of Lorain will be the co-applicant.

Mixed Finance Modernization or Development

Raise Up has a portfolio wide CHAP to reposition its public housing stock through the RAD program. Raise Up may utilize a variety of different options as part of the plan which could include RAD Section 18 blends or straight RAD conversions which may include project-based rental assistance. Additionally, Raise Up plans to utilize the 4% tax credit program through the Ohio Housing Finance Agency (OHFA) to accomplish this plan along with Capital Funds or Raise Up Funds. Raise Up may submit an application for 4% or 9% Tax Credits in 2026.

Raise Up also plans to develop new public/affordable housing units. Raise Up is exploring the option of developing these units with the Faircloth to RAD program, Low-Income Housing Tax Credits, and other funding/financing resources.

Demolition and/or Disposition

Raise Up's request to dispose of the Central Administrative Office property at 1600 Kansas Avenue, Lorain, OH 44052 via sale was approved by HUD on December 18, 2024. Raise Up is still pursuing sale of this property.

Raise Up also plans to dispose of all scattered site units, listed below, through sale at fair market value.

List of Properties: Attached hereto as Ex. 1

Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD

Raise Up will be converting to Project Based Rental Assistance under the guidelines of PIH 2019-23, REV-4, PIH Notice 2023-19, PIH Notice 2025-03 and any successor notices. Raise Up's RAD conversion of Wilkes Villa closed in December 2025 and construction is underway. The RAD conversion of Westview Terrace, Leavitt Homes, and Westgate Apartments is expected to close in March 2026.

Raise Up is contemplating converting Southside Gardens through the Choice Neighborhood Implementation Grant, RAD and Section 18 Construction Blend Strategy. Raise Up was issued a CHAP for Southside Gardens on April 24, 2024. Raise Up will prepare and publish a significant amendment or update to its Annual Plan at the appropriate time to comply with the requirements in 2019-23, REV-4.

Project Based Vouchers: In 2019 HUD approved LMHA to issue up to 438 vouchers to be utilized for Project Based Vouchers. Raise Up may issue a rolling RFP to offer PBVs to create additional mixed income, deeply affordable, LIHTC, and PBV communities throughout Lorain County. Vouchers will be

awarded through a competitive RFP process or based upon a Low Income Housing Tax Credit (LIHTC) or other competitive process award as permitted under Raise Up's Administrative Plan. This will include the construction of new designated housing for elderly and/or disabled families and or new family mixed income/workforce PBV communities. This will also include renovating existing housing through the LIHTC program and using PBV's as needed.

Units with Approved Vacancies for Modernization:

Raise Up is planning to convert efficiency units at Lakeview Terrace to one or two bedroom ADA Accessible units to meet the needs of Raise Up's requested and approved transfer list. Raise Up is exploring conversion of efficiency units at Kennedy Plaza to one or two bedroom ADA Accessible units to meet the needs of Raise Up's requested and approved transfer list.

Raise Up will submit a request for approval by HUD for modernization vacancies as applicable for this purpose and for units requiring extensive renovation.

Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants)

Raise Up is planning to apply for other capital grant programs if available. Raise Up may apply for Capital Fund Community Facilities Grants or Emergency Safety and Security Grants.

Raise Up continually reviews and intends to apply for HUD, other public, and private philanthropic grant opportunities that support development, community initiatives, and programming for residents and participants.

Other New Activities

Raise Up may pursue development of a Public Housing Home Ownership Program.

Raise Up plans to acquire a property located at 457 Broadway, Lorain, OH for Central Office operations. Raise Up will lease and/or partner with other local government, nonprofits, or businesses to lease space in the new building to provide Raise Up income and increase service access to the community.

Raise Up may implement a Vacancy Reduction Plan to address persistent pest infestations affecting unit leasing and vacancy rates.

Raise Up's Bed Bug Heat Treatment room at Lakeview is complete and has been operational since April 2025. The Kennedy Plaza heat treatment room is under construction and is anticipated to be complete mid-2026. Raise Up may install Bed Bug Heat Treatment rooms at Riverview Plaza and John Frederick Oberlin Homes, both public housing high-rises.

Raise Up will continue to explore and pursue opportunities toward its goal of providing affordable housing and supportive services supporting the greatest community impact.

Ex. 1

1100 Highland Pk., Lorain 44052	3719 Oxford Dr., Lorain 44053
1228 W. 8th St., Lorain 44052	3813 Oxford Dr., Lorain 44053
4302 Princess Anne Dr., Lor 44052	3923 Oxford Dr., Lorain 44053
2733 W. 39th St., Lorain 44053	3942 Oberlin Ave., Lorain 44053
1804 Lexington Ave., Lorain 44052	1503 Colorado Ave., Lorain 44052
1814 Lexington Ave., Lorain 44052	1515 Colorado Ave., Lorain 44052
1425 Pennsylvania Ave., Lorain 44052	1527 Colorado Ave., Lorain 44052
204 W. 17th St., Lorain 44052	1535 Colorado Ave., Lorain 44052
1405 W. 19th St., Lorain 44052	142 Brace Avenue, Elyria
318 W. 28th St., Lorain 44052	177 Brace Avenue, Elyria
443 Bell Avenue, Elyria	181 Brace Avenue, Elyria
230 Jackson Street, Elyria	930 Middle Avenue, Elyria
165 Erie Avenue, Elyria	152 Taft Street, Elyria
349 West Tenth St., Elyria	156 Taft Street, Elyria
138 Brace Avenue, Elyria	300 Parmely Avenue, Elyria
563 West Third St., Elyria	308 Parmely Avenue, Elyria
501 East Avenue, Elyria	304 Parmely Avenue, Elyria
425 14th Street, Elyria	748 West 16th Street, Elyria
162 Warden Ave., Elyria	163 Brunswick Drive, Elyria
143 Brunswick Drive, Elyria	165 Brunswick Drive, Elyria
145 Brunswick Drive, Elyria	107 Academy Court, Elyria
149 Brunswick Drive, Elyria	109 Academy Court, Elyria
151 Brunswick Drive, Elyria	125 Academy Court, Elyria
155 Brunswick Drive, Elyria	127 Academy Court, Elyria
157 Brunswick Drive, Elyria	4708 Clifton, Lorain
4600 Riverside Drive, Lorain	4710 Clifton, Lorain
4603 Riverside Drive, Lorain	4965 Clifton, Lorain
4604 Riverside Drive, Lorain	4967 Clifton, Lorain
4607 Riverside Drive, Lorain	4969 Clifton, Lorain
610 East 32nd Street, Lorain	4971 Clifton, Lorain
612 East 32nd Street, Lorain	5031 Clifton, Lorain
4921 Vincent Avenue, Lorain	5033 Clifton, Lorain
4924 Vincent Avenue, Lorain	5035 Clifton, Lorain
4925 Vincent Avenue, Lorain	5037 Clifton, Lorain
4928 Vincent Avenue, Lorain	5039 Clifton, Lorain
4932 Vincent Avenue, Lorain	3733 Dallas, Lorain
4936 Vincent Avenue, Lorain	3737 Dallas, Lorain
4940 Vincent Avenue, Lorain	3741 Dallas, Lorain
618 East 39th Street, Lorain	5341 Fleming, Lorain
5096 Libery Avenue, Lorain	5126 Liberty Avenue, Lorain

Attachment E

Goal Progress

Goal #1: Expand the supply of affordable housing

- Raise Up's total voucher count reached 3,176
- Raise Up now has a total of 122 VASH Vouchers
- Raise Up has 175 vouchers for persons who are non-elderly disabled (NED)
- Promoted communities throughout Lorain County to encourage deconcentration of low-income housing from traditional areas of poverty
- Provided 50 project-based vouchers to Broadway Commons a supportive housing development; in the process of allocating 12 VASH vouchers as PBVs – completion date unknown
- Provided 8 project-based vouchers to South Lorain Family Apartments – there is no movement on this project
Provided 8 project-based vouchers to Foster Senior Lofts – units are expected to be online Spring of 2026
- Provided 8 project-based vouchers to Oberlin Place Senior Housing

Goal #2: Improve the quality of affordable housing

- Raise Up completed obligated \$4,114,381 and expended \$7,699,640 for capital improvements for public housing properties
- Raise Up's Building Systems and Capital Needs Manager and Senior Maintenance Manager continue to review Raise Up systems to identify critical needs, review past planning and forecast capital needs from information gathered from staff as well as current Nspire inspections
- Raise Up closed on its Wilkes Villa RAD project in December 2025 and anticipates closing on its Leavitt Homes, Westview Terrace, and Westgate Apartments projects in late March 2026 which will provide upgraded units and additional site amenities to Raise Up residents

Goal #3: Enhance the provision of services to residents, applicants, and the public

Raise Up rebranded in May 2025 affirming the authority's commitment to providing and supporting development of quality affordable housing and expanding resident and community initiatives.

Resident Service Coordinators work with residents to identify and address barriers that affect housing retention, economic self-sufficiency, and quality of life. The Resident Services Department plans events and programming to build community, connect residents with resources, and further education and job skills and retention.

Raise Up Resident Councils give all residents the opportunity for their voice to be heard and to collaborate with initiatives at their properties. Raise Up offers ongoing Resident Council training to support councils and the Resident Advisory Board.

Raise up offers the Family Self-Sufficiency Program to both Public Housing residents and Housing Choice Voucher (HCV) participants.

Raise Up is a HUD certified Housing Counseling agency. Public Housing residents and HCV participants have the opportunity to attend financial literacy and prepurchase education classes to prepare them for the purchase of their own home or work on budgeting, credit, debt reduction, savings plans, and other areas that move them closer to mortgage readiness. HCV participants who meet the HCV Homeownership program eligibility criteria, also have the opportunity to purchase their own home with their HCV assistance on the HCV Homeownership program.

Raise Up has strong partnerships with community agencies who offer services focused on self-sufficiency and financial independence. Many partners offer programming and assistance on Raise Up sites. Our network of providers offer consistent opportunities to our residents.

Services and amenities offered to Raise Up assisted families:

- Family Self Sufficiency (FSS) programming for Raise Up public housing and HCVP residents
- HCVP Home Ownership Option Program
- Resident Service Coordinators to connect the residents with social service agencies
- Public Housing residents assisted by the Service Coordinator with referrals, surveys, and hardship rent exemptions.
- Resident Service Coordinators assisted by Raise Up's Resident Services staff worked with Lorain County agencies and non-profits to connect residents and participants with Emergency Rental Assistance Funds
- Resident Service Coordinators assist in mediation between Property Managers and residents regarding rent delinquency, community service, housekeeping, lease violations and minimum rent exemption applications
- Resident Services Coordinators assisted by Executive and Resident Services staff reviewed Resident Council organizational documents and procedures and coordinated review and training on resident engagement, participation, and organization
- Resident Council Training Program provided for new resident council officers
- Resident Services Department supports Resident Council operations and Resident Advisory Board participation
- The Raise Up Green Thumb flower and garden program providing annual and perennial flowers plus urban vegetable gardens is offered to support resident engagement and beautification of Raise Up properties.
- Raise Up families cared for community gardens located at Westview, Wilkes, and Southside Gardens
- Computer labs available at several Raise Up public housing high rises gave residents computer and internet access to look for employment, complete online applications, send/receive emails, complete telehealth visits, etc.
- Resident Assistance Watch (RAW) programs engage public housing residents in monitoring their properties and support completion of required community service hours
- Medicare, Medicaid, and Fraud Awareness presentations were provided at dedicated senior engagement events
- Raise Up is a Certified Credit Counseling Agency
- Raise Up conducts Group Housing Counseling Homebuyer's Education which fulfills the HCV Homeownership program requirements
- Boys and Girls Club of Northeast Ohio offers childcare and programing for children living Westview Terrace, Leavitt Homes and the surrounding community

- Raise Up participates in the Domestic Violence Awareness Task Force in collaboration with the Genesis House Lorain County Safe Harbour
- Referrals were made to Mary Lee Tucker application center to provide clothing for families
- Lorain County Health and Dentistry operates a medical and dental center in Wilkes Villa for residents and the general public; additional centers are located close to Lakeview Plaza, Kennedy Plaza, and John Frederick Oberlin Homes, and Southside Gardens
- Horizon Day Care facility located at Wilkes Villa provides day care to children residing at Wilkes Villa as well employment opportunities for Raise Up residents; as of December 31, 2025, there were 19 children residing at Wilkes Villa served by/enrolled at Horizon.
- In partnership with Horizon Education Center, the Boys and Girls Club of Northeast Ohio, and other Lorain County non-profit providers the Raise Up housed the USDA Summer Food Program providing children with breakfast and lunch at Wilkes Villa, Leavitt Homes, and Westview Terrace
- Resident Services publishes a newsletter to keep public housing residents informed on available housing and community programs
- Binders with community resource information are available to public housing resident at each development's management office or by request
- Holiday meals were provided to residents on Raise Up properties in collaboration with local support and faith-based organizations,
- Raise Up participates in the Lorain County Homeless Task Force
- Coordinates employment assistance with Lorain County Goodwill: Job Club; Ohio Means Jobs:
- Catholic Charities provides resources to Raise Up residents upon request
- Four Raise Up Public Housing properties have Little Free Libraries on site stocked with books to promote literacy and reading
- Second Harvest provided Raise Up tenants at Riverview (25 families), Kennedy (23 families), International (45 families), Albright Terrace (20 families) and Harr Plazas (23 families) with monthly Senior Food Boxes
- Raise Up hosts an annual Senior Resource Fair aimed at connecting senior residents with multiple life-enriching resources.
- Through a Blue Cross Blue Shield grant Raise Up partnered with Catholic Charities to provide tenants at Harr and International Plazas on site assessment behavioral / mental health, counseling (individual, couple, family, and group), substance use counseling, case management, and social hours/engagement.
- Through a Blue Cross Blue Shield grant Raise Up partnered with AXS Performance to provide tenants at Harr and International Plazas with low impact mature exercise routine
- Raise Up partnered with McGregor PACE to provide Harr and International Plazas tenant with all-inclusive care coordination for nursing, rehab, personal care needs, home support, transportation, meals on wheels, home health care, prescription medication management, group activities (day care) physical and occupational therapy
- Raise Up collaborated with Lorain County Urban League/Serving the Streets Program to offer programming to Wilkes Villa, Leavitt, and Westview Terrace family sites on the impact of street violence to families; a community, block party celebrated community clean up and collaboration
- Raise Up partnered with the Elyria Public Library - Workforce and Outreach Center to provide Harr, Riverview, and Wilkes Villa tenants a mobile van outfitted with laptops, printer, Wi-Fi and small seating for small collaboration and assistance

- Raise Up and El Centro partnered with Urban League to provide Civic Engagement workshops on Raise Up sites
- Raise Up partnered with Second Harvest Food Bank SNAP Coordinator to assist residents with education on SNAP benefits and local food pantries
- Raise Up Riverview Resident Council, Raise Up staff, and Elyria Community Partnership hosted Third Thursday at Riverview Plaza.
- Raise Up partnered with Elyria Mini-Pioneers football to provide a youth football camp with plans to expand youth programming and opportunities
- Raise Up partnered with Lorain County Transit to provide residents at Harr and International with transportation information
- Raise Up partnered with Lorain County Community College to provide GED classes to Raise Up residents on site to Leavitt Homes and Westview Terrace
- Raise Up partnered with Ohio Means Jobs to bring resume building and job readiness workshops to Southside Gardens, Leavitt Homes, Westview Terrace, and Wilkes Villa
- Raise Up established a shelf stable food and necessities pantry at its central office location in November 2025 serving over 544 individuals
- In partnership with local donors and nonprofits Raise Up facilitated the distribution of fresh food and meals in October, and fresh food and shelf stable meals in November, and December 2025.

Goal #4: Increase the supply of accessible housing

- Retrofit units with desired accessible features for residents who request accommodations. Common accommodation requests which required retrofitting units are installation of grab bars, installation of walk-in showers, and installation of raised toilets.
- Raise Up reviewed 493 requests for reasonable accommodations in 2025

Goal #5: Promote self-sufficiency, asset development, and homeownership

Raise Up's resident programs support and empower and families to improve their quality of life, achieve economic stability, and reduce their need for government assistance.

Raise Up's Public Housing FSS program statistics for January 1, 2025, thru December 31, 2025:

59 current PH FSS participants

- 62 current PH FSS participants
- 20 new participants added
- 11 graduated with final escrow disbursements totaling \$60,200.28
- 21 have positive escrow accounts totaling \$111,138.59
- 8 new escrow accounts established this year
- 18 increased their escrow deposits due to higher earned income
- 38 are employed
- 20 have been employed more than a year
- 0 participants receive Temporary Assistance to Needy Families (TANF) Cash Assistance
- 4 continue to work on General Education Diploma (GED)
- 14 are enrolled in college or technical school
- 5 have earned a degree or certification
- Highest Disbursement check total \$13,023.98

Raise Up's Housing Choice Voucher FSS program statistics for January 1, 2025, thru December 31, 2025:

- 95 current HCV FSS participants
- 38 new participants added
- 10 graduated with final escrow disbursements totaling \$59,353.46
- 43 have positive escrow accounts totaling \$189,592.53
- 10 new accounts established this year
- 19 increased their escrow deposits due to higher earned income
- 60 are employed
- 37 have been employed more than a year
- 4 participants receive Temporary Assistance to Needy Families (TANF) Cash Assistance
- 2 continue to work on their General Education Diploma (GED)
- 8 are enrolled in college
- 10 have associate degrees
- 3 have a bachelor's degree
- Highest Disbursement check total \$10,853.76

Homeownership Programs

A description of any Section 5h, Section 32, Section 8y, or HOPE I public housing or Housing Choice Voucher (HCV) homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. (24 CFR §903.7(k))
LMHA's Housing Choice Voucher Home Ownership Program has 96 active participants and has assisted 230 participants to purchase homes since the program's inception in 2002. Seven (9) participants became new homeowners in 2025. LMHA has a goal of eight (8) new homeowners in 2026.

HUD's Housing Counseling program provides counseling to FSS and Homeownership participants on seeking, financing, maintaining, and owning a home. The program also assists homeownership program homeowners in need of foreclosure assistance. Counseling is provided by HUD-approved housing counseling agencies. Counseling sessions include, but are not limited to, money management and budget development, credit counseling, and analysis of individual financial profiles aimed at bringing clients closer to achieving their dream of homeownership.

In order to maintain HUD approved status, Raise Up must have 30 clients participating in housing counseling and education classes each year.

In 2025, the program had:

- 23 families completed pre-purchase homebuyer / financial literacy education workshop
- 15 families received one-on-one counseling for pre-purchase/home buying (services provided through partnership with Urban League and El Centro during period LMHA did not have certified counselor on staff)
- 15 Households improved their financial capacity (e.g., increased discretionary income, decreased debt load, increased savings, increased credit score) after receiving Housing Counseling Services (through partnership with Urban League and El Centro during period LMHA did not have certified counselor on staff)

- 9 Households received pre-purchase /home buying counseling and purchase their own homes after receiving Housing Counseling Services

Goal #6: Promote and market LMHA’s owned and managed affordable housing in Lorain County, not only Public Housing and Multifamily properties but also the HCVP Program

- Raise Up advertised through a variety of diverse daily and monthly publications and media, such as traditional newspapers, radio advertisements, ethnic publications, and coupon programs to ensure residents of Lorain County are aware of the availability of affordable housing without discrimination
- Raise Up expanded its social media outlets (Facebook, text message blasts, email blasts, message boards, website) to better communicate agency news and events to residents and the community
- Raise Up printed and emailed newsletters for its residents and participants
- Raise Up improved engagement with local government entities and community partners to improve access to all LMHA programs
- Raise Up attends local community events to share information on affordable housing and Fair Housing resources throughout Lorain County

Goal #7: Enhance the Safety of the Living Environment for Public Housing Residents

- Continue to provide protective services at various properties as funds are available – Raise Up’s in house Security Services provide greater resident engagement and the ability to address problems as they occur
- Provide above baseline police protection services at public housing properties and multifamily properties as funds are available
- Raise Up has completed security camera installation at 1 family sites; installation is underway at 3 family sites with completion anticipated in 2026
- Continue to encourage residents to report suspicious or criminal activity observed at their properties
- Residents and participants use multiple alternative methods for reporting criminal or suspicious activity, such as text messaging, emailing, voicemail, or online reporting capabilities
- Raise Up publicized an “if you SEE something Say something” campaign - a confidential tip line allows people to report issues or suspicious activity

Goal #8: Affirmatively Further Fair Housing

- Conducted annual Fair Housing Training and Reasonable Accommodation training for all employees, with some being tailored to specific personnel, such as maintenance staff, receptionists, management, inspectors, case workers, etc.

Goal #9: Promote Deconcentration of Poverty

- During orientations, Raise Up promoted the benefits of living in areas of Lorain County outside of areas of high poverty by highlighting housing opportunities, services, employment opportunities and amenities
- Raise Up began using Small Area Payment Standards effective 1/1/2025 allowing the families to choose higher market rent areas that may have otherwise been unaffordable, which encourages the deconcentration of poverty
- Supported portability by allowing families the opportunity to move outside of areas of poverty

- Encouraged the use of www.affordablehousing.com where families may seek housing via the internet
- Raise Up Executive staff and HCV department held multiple in person and virtual HCV Landlord engagement events NSPIRE, payment standards, how to become a landlord and an overview of the process
- Raise Up staff presented multiple times to the Lake Erie Landlord Association (LELA), in which we reviewed NSPIRE, payment standards, how to become a landlord and an overview of the process
- Raise Up was awarded a Housing Mobility Planning Grant and submitted its plan to HUD in January 2026 to assist families to find housing in less concentrated areas of poverty and areas of opportunity