

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

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

A. PHA Information.

PHA Name: Miami Metropolitan Housing Authority **PHA Code:** OH062
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2025
The Five-Year Period of the Plan (i.e., 2019-2023): 2025-2029
Plan Submission Type 5-Year Plan Submission Revised 5-Year Plan Submission

Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.

How the public can access this PHA Plan: The plan will be available on the MMHA website, www.mmha.org, available in print at the MMHA offices, provided to the Resident Advisory Council and available to the public at the public hearing.

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

B. Plan Elements. Required for all PHAs 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.
To meet Miami County's need for decent, safe and affordable housing for low-moderate income households, while promoting self-sufficiency and neighborhood revitalization.

B.2 Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.

Our Essential Goals and objectives are based on the limitations of HUD funding and guideline restrictions. The goals are: 1. To maximize assisting housing supply by: a. Achieving at least a 97% HCV (or financially equivalent) utilization rate each year. b. To maintain PH occupancy rate above 98%. 2. To improve the quality of housing: a. Re-achieving and maintaining a high performance status in Public Housing (>90% PHAS score) b. Sustaining a High Performer status in the Voucher Program (> 90 %SEMAP score). c. Modernizing PH housing units through prioritized implementation of each year's PH Capital Grant. 3. To increase housing choice by: a. Increasing HCV Payment Standards, up to the maximum amount needed based on annual FMR's reflecting current market conditions, rental demand, rent inflation, and sufficient HUD-held reserves. 4. To improve the quality of life: a. Implementing income mixing in PH above the minimum levels set by HUD; b. Applying for a HUD ROSS Service Coordinator grant to assist family site residents with available tools and resources to achieve stability and self-sufficiency. In our Senior building at Morris House, this effort would focus on linking individual needs with community resources to meet the unique needs of these senior citizens. c. Short of obtaining a ROSS grant, staff will make referrals, as they are able, to assist residents in meeting their goals and needs. 5. To ensure Equal Opportunity in housing: a. Undertaking affirmative action measures through advertisements, logo, promotions and posters. b. Providing Fair Housing training to all new staff in their first year and providing ongoing updates and training to current staff at least every other year. c. Reviewing occupancy reports monthly to ensure that we maintain a racial minority (2%) and ethnic minority (1.3%) percentage in our housing programs at least equal to the comparable percentage in the population of the county. Our Stretch Goals reflect additional objectives identified in a recently completed Strategic Plan. These objectives fall under the Goals numbered above and will be pursued as opportunities, finances, Board initiative, and staff resources permit. 1c. Pursuing/creating LIHTC or other development partnerships to earn development fee income to facilitate our ability to build/create more affordable rental housing, in partnership with others. 1.d. Promoting/developing the building of affordable 'starter homes' for first time homeowners. 2.d. Applying for a ROSS Service Coordinator grant from HUD. 3.b. Increasing landlord participation in the Housing Choice Voucher program through improved landlord communication, education, and

	<p>outreach. 4.d. Creating/promoting ‘New Head of Household’ classes and training for renters, with certification. 4.e. Networking with other agencies to create program(s) offering individualized support/training in Life Skills guidance and planning to achieve greater self-sufficiency. 4.f. Researching our ability to create an Individual Development Account (IDA) program and requisite funding sources for families. 4.g. Providing/requiring financial counseling and budgeting programs to tenants desiring or needing this skill. 4.h. Developing and offering First Time Homebuyer classes to low-income residents.</p>
<p>B.3</p>	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>The goals and accomplishments from the 2020-2024, 5-Year Plan are: 1. To expand assisting housing supply by achieving at least a 95% occupancy rate each year. In the last four years the occupancy rate in PH has averaged 99.5% and the utilization rate in the HCV program has averaged 98%. 2. To improve the quality of housing by: a. Achieving and maintaining a high performance status as measured by PHAS (> 90%). In 2018 we received a score of 87 and this score was carried through 2021 due to COVID waivers. Two reasons for the lower score were inadequate liquid financial reserves, and a lower REAC score than usual because the office building was included in the inspectable inventory for the first time since MMHA received the title to the property. It is not reasonable to invest the money needed to address the physical conditions of the office building, in order to focus on the needs of residents. In 2022 we received a very low REAC score which lowered our overall PHAS score to a 78 even though the Financial section had improved in recent years. All PH staff are attending NSPIRE inspection training in preparation for our next REAC inspection under these new standards. b. By achieving a high performer status in the Voucher Program. The HCV program as continued to score 100% in its SEMAP scores in the last five years. New scores were also waived from being redetermined due to COVID in the last three years. In 2022, we scored 93%, which is still high-performing. c. By modernizing housing units through implementing each year’s Capital Grant. Over the past five years, we have completed each Capital Grant in a timely manner preserving and improved our housing stock. We replaced the elevator and did related upgrades in our one senior housing building. We have replaced all roofs at both family sites, replaced all the windows at Floral View, and resurfaced the driveway and parking lots at Washington Common. Utilizing HUD Shortfall Funds, from 2020 - 2022, the entire HVAC systems at Morris House has also been replaced. 3. To increase housing choice: We have raised the Voucher Payment Standards several times, up to 120% of FMR due to market conditions, demand, and more than sufficient HUD-held reserves. This has had the result of increasing the number of potentially available units and, as a side-effect, this has lowered the rent burden on those residents paying between 30-40% of their income on rent. 4. To improve the quality of life by implementing income mixing in PH: Over the past five years, we have maintained an average income mix and in 2022 the income mixing ratios were: LI (10%), VLI (26%), ELI (59%), >LI (5%) As these numbers demonstrate, we are increasingly serving a lower income population in this program, and these ratios are relatively consistent for each of our three sites. 5. To promote self-sufficiency by increasing the percentage of employed persons in assisted housing for family projects. At the end of 2023 this figure was 62 %. This is 5% higher than 5 years ago. We no longer have this as a goal, because we currently have very limited means of changing tenant behavior in this regard. 6. To ensure Equal Opportunity in housing: a. By undertaking affirmative action measures through advertisements, logo, promotions and posters. This is done routinely each year. b. By maintaining a racial minority (2%) and ethnic minority (1.3%) percentage in our housing programs at least equal to the comparable percentage in the population of the county. 2023 Minority % Public Housing 12% This is an increase of 1% from five years ago. Voucher 17% This is an increase of 4% from five years ago.</p>
<p>B.4</p>	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>Miami Metropolitan Housing Authority has adopted related policies including: • VAWA Notice sent to all Housing Choice Voucher Owners and Managers • Emergency Transfer Move Policy and Procedure • Annual training is offered to all staff • VAWA Notice of Occupancy Rights under the Violence Against Women Act posted on the MMHA website and given to every applicant and recertifying household annually. • The Administrative Plan and Public Housing’s ACOP policies reinforce the importance of this policy and spell out procedures for implementing as needed for applicants and residents.</p>
<p>C.</p>	<p>Other Document and/or Certification Requirements.</p>
<p>C.1</p>	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>We will follow the HUD criteria suggested for Significant Amendment and Substantial Deviation/Modification, that is: - Changes to rent or admissions policies or organization of the waiting list; - Additions of non-emergency work items (items not included in the current Annual Statement or 5-Year Action Plan) or change in use of replacement reserve funds under the Capital Fund; - Additions of new activities not included in the current PHDEP Plan; and - Any change with regard to demolition or disposition, family designation, homeownership programs or conversion activities. An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements; such changes will not be considered significant amendments by HUD.</p>
<p>C.2</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations</p>
<p>C.3</p>	<p>Certification by State or Local Officials.</p> <p>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.</p>
<p>C.4</p>	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
<p>D.</p>	<p>Affirmatively Furthering Fair Housing (AFFH).</p>
<p>D.1</p>	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p>

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

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