

PHA Plans

5-Year Plan for Fiscal Years 2005 - 2009
Annual Plan for Fiscal Year 2006

MT. CLEMENS HOUSING COMMISSION

**PHA Plan
Agency Identification**

PHA Name: **Mount Clemens Housing Commission**

PHA Number: **MI028**

PHA Fiscal Year Beginning: **07/2006**

Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting: (select all that apply)

- Main administrative office of the PHA**
50 Church Street, Mount Clemens, Michigan 48043
- PHA development management offices
- PHA local offices
- other** (list below)
One Crocker Blvd., Mount Clemens, Michigan 48043

Display Locations for PHA Plans and Supporting Documents

The PHA Plans (including attachments) are available for public inspection at: (select all that apply)

- Main administrative office of the PHA**
- PHA development management offices
- PHA local offices
- Main administrative office of the local government**
One Crocker Blvd., Mount Clemens, Michigan 48043
- Main administrative office of the County government
- Main administrative office of the State government
- Public library
- PHA website
- Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- Main business office of the PHA**
50 Church Street, Mount Clemens, Michigan 48043
- PHA development management offices
- Other (list below)
One Crocker Blvd., Mount Clemens, Michigan 48043

5-YEAR PLAN
PHA FISCAL YEARS 2005 - 2009
[24 CFR Part 903.5]

A. 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. (select one of the choices below)

The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

X The PHA's mission is: (state mission here)

The mission of the Mt. Clemens Housing Commission is to be the leader in making excellent affordable housing available for low and moderate-income persons through effective management and wise stewardship of public funds. We will also partner with our residents and others to enhance the quality of life in our communities.

B. Goals

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAS ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS.** (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

X PHA Goal: Expand the supply of assisted housing

Objectives:

Apply for additional rental vouchers:

X Reduce public housing vacancies:

Leverage private or other public funds to create additional housing opportunities:

Acquire or build units or developments

X Other (list below)

Increase customer satisfaction

Renovate and/or modernize public housing units

PHA Goal: Improve the quality of assisted housing

Objectives:

Improve public housing management: (PHAS score)

Improve voucher management: (SEMAP score)

- Increase customer satisfaction:
- Concentrate on efforts to improve specific management functions:
(list; e.g., public housing finance; voucher unit inspections)
- Renovate or modernize public housing units:
- Demolish or dispose of obsolete public housing:
- Provide replacement public housing:
- Provide replacement vouchers:
- Other: (list below)

X PHA Goal: Increase assisted housing choices

Objectives:

- Provide voucher mobility counseling:
- Conduct outreach efforts to potential voucher landlords
- Increase voucher payment standards
- Implement voucher homeownership program:
- Implement public housing or other homeownership programs:
- X **Implement public housing site-based waiting lists:**
- Convert public housing to vouchers:
- Other: (list below)

HUD Strategic Goal: Improve community quality of life and economic vitality

X PHA Goal: Provide an improved living environment

Objectives:

- X **Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:**
- Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
- Implement public housing security improvements:
- X **Designate developments or buildings for particular resident groups (elderly, persons with disabilities)**
- Other: (list below)

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

X PHA Goal: Promote self-sufficiency and asset development of assisted households

Objectives:

- X **Increase the number and percentage of employed persons in assisted families:**

- Provide or attract supportive services to improve assistance recipients' employability:
- Provide or attract supportive services to increase independence for the elderly or families with disabilities.
- Other: (list below)

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

X PHA Goal: Ensure equal opportunity and affirmatively further fair housing Objectives:

X Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:

- Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
- Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
- Other: (list below)

Other PHA Goals and Objectives: (list below)

- 1. Monitor crime at Housing Authority properties.**
- 2. Improve security as needed.**
- 3. Establish preventive maintenance programs.**
- 4. Monitor resident's comments and complaints for emerging customer trends.**
- 5. Implement improvements in systems and practices as needed.**
- 6. Establish a senior/elderly only building.**

Annual PHA Plan
PHA Fiscal Year 2006
[24 CFR Part 903.12]

i. Annual Plan Type:

Select which type of Annual Plan the PHA will submit.

Standard Plan

Streamlined Plan:

- High Performing PHA**
 Small Agency (<250 Public Housing Units)

Troubled Agency Plan

ii. Executive Summary of the Annual PHA Plan (optional)

[24 CFR Part 903.12 (b), 24 CFR 903.7(r)]

Provide a brief overview of the information in the Annual Plan, including highlights of major initiatives and discretionary policies the PHA has included in the Annual Plan.

EXECUTIVE SUMMARY

The Mount Clemens Housing Commission has prepared this Agency Plan in compliance with Section 511 of the Quality Housing and Work Responsibility Act of 1998 and the ensuing HUD requirements.

The Mission Statement presented in this plan was developed by the Mt. Clemens Housing Commission and formerly adopted and is reflective of the goals of this Housing Commission. Our Annual Plan is based on the premise that if we accomplish our goals and objectives, we will be working toward the achievement of our mission.

The plans, statements, budget summary, policies, etc. set forth in the Annual Plan all lead toward the accomplishment of our goals and objectives. Taken as a whole, they outline a comprehensive approach toward our goals and objectives and are consistent with the Consolidation Plan. In summary, we are on course to maintain and improve the conditions of affordable housing in Mount Clemens, Michigan.

We have adopted the following Mission statement to guide the activities of the Mount Clemens Housing Commission.

The mission of the Mt. Clemens Housing Commission is to be the leader in making excellent affordable housing available for low and moderate-income persons through effective management and wise stewardship of public funds. We also partner with our residents and others to enhance the quality of life in our communities.

The goals and objectives adopted by the Mount Clemens Housing Commission are as follows:

Goal One: Manage the Mount Clemens Housing Commission's existing public housing program in a efficient and effective manner thereby qualifying as a high performer under the Public Housing Assessment System (PHAS).

Objectives:

1. HUD shall recognize the Mount Clemens Housing Commission as a high performer in its PHAS score by the fiscal year ending June 30, 2008.
2. The Mount Clemens Housing Commission shall make Clemens Towers high-rise units more marketable to the entire community by June 30, 2008.
3. The Mount Clemens Housing Commission shall achieve and sustain an occupancy rate of 95% by June 30, 2008.
4. The Mount Clemens Housing Commission shall promote a motivating work environment with a capable and efficient team of employees to operate as a customer-friendly and fiscally prudent leader in the affordable housing industry.

Goal Two: Make public housing the affordable housing of choice for the very low income residents of our community.

Objectives:

1. The Mount Clemens Housing Commission shall achieve enhanced curb appeal for its housing developments by improving its streetscape, maintaining its landscaping, making its properties litter free and other actions by June 30, 2008.
2. The Mount Clemens Housing Commission shall achieve and maintain an average response time of 7 days in responding to routine work orders by June 30, 2008.
3. The Mount Clemens Housing Commission shall establish an aggressive preventative maintenance program and improve the physical condition of all its properties and increase its PHAS physical condition score to 90% by Fiscal Year June 30, 2008.

Goal Three: Operate the Mount Clemens Housing Commission in full compliance with all Equal Opportunity laws and regulations.

Objectives:

1. The Mount Clemens Housing Commission shall mix its public housing development populations as much as possible with respect to ethnicity, race and income.
2. Ensure full compliance with applicable standards and regulations as well as generally accepted accounting principles.
3. Maintain all programs of the Mount Clemens Housing Commission in a fiscally responsible manner realizing that our survival is dependent upon continued HUD

funding.

4. The Mount Clemens Housing Commission shall attempt to increase non-revenue income by a minimum of 5 percent per year to reduce the need for Federal operating Subsidies by June 30, 2008.
5. The Mount Clemens Housing Commission shall continue to generate sufficient revenues to cover operating expenses and therefore not rely on the City Of Mount Clemens for financial assistance.

Goal Four: Enhance the image of public housing in the Mount Clemens community.

Objective:

1. The Mount Clemens Housing Commission shall speak to at least two (2) civic, religious, or fraternal groups a year to explain how important these community groups are to the housing community by June 30, 2008.

Here are just a few highlights of our Annual Plan:

- We have adopted four local preferences: for victims of domestic violence, for individuals paying more than 50% of family income for rent, for individuals working at least 20 hours per week (seniors and people with disabilities automatically gets this preference) and for individuals who live or work in Mount Clemens.
- Applicants will be selected from the waiting list by preference and in order of the date and time they applied.
- We have implemented a thorough screening policy for public housing applicants to ensure to the best of our ability that new admissions will be good neighbors. Our screening practices meet all fair-housing requirements.
- We have established a minimum rent of \$50.00.
- We have established flat rents for all developments based on 70% of fair market rent, reduced from 80% to better facilitate Goal #3.
- In an attempt to encourage work and advancement in the workplace, we are not requiring re-certifications if a resident has an increase in income. The increase will be reported at the next regular re-certification.
- Our capital expenditure program for family housing will continue to use defensible space designs to reinforce the Public Housing Drug Elimination Program work that is being done within our neighborhoods.
- We will continue to work with other agencies such as the Macomb County Health Department and local law enforcement agencies to bring in essential services to our neighborhoods.
- The status of the waiting list changes from year to year and this year's adjustment reflects this.

The Mount Clemens Housing Commission is committed to improving the condition of our housing and thus improving the lives of the residents we serve.

iii. Annual Plan Table of Contents

[24 CFR Part 903.12(b)]

Provide a table of contents for the Annual Plan, including attachments, and a list of supporting documents available for public inspection.

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 - Resident Advisory Board Comments
 - Statement of Consistency with Consolidated Plan
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Attachments

Required Attachments:

- Admissions Policy for Deconcentration (Included in Plan)**
- FY 2005 Capital Fund Program Annual Statement (Included in Plan)**
- Most recent board-approved operating budget (Required Attachment for PHAs that are troubled or at risk of being designated troubled ONLY)

Optional Attachments:

- PHA Management Organizational Chart
- FY 2006 Capital Fund Program 5-Year Action Plan**
- Comments of Resident Advisory Board or Boards (must be attached if not included in PHA Plan text) (Included in Plan)**
- Other (List below, providing each attachment name)
Pet Policy (Included in Plan)**

Supporting Documents Available for Review

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
X	PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations	5 Year and Annual Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan	5 Year and Annual Plans
X	Fair Housing Documentation: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions' initiatives to affirmatively further fair housing that require the PHA's involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs of families on the PHA's public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan: Financial Resources;
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O), which includes the Tenant Selection and Assignment Plan [TSAP]	Annual Plan: Eligibility, Selection, and Admissions Policies
	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Applicable Plan Component
X	Public Housing Deconcentration and Income Mixing Documentation: 1. PHA board certifications of compliance with deconcentration requirements (section 16(a) of the US Housing Act of 1937, as implemented in the 2/18/99 <i>Quality Housing and Work Responsibility Act Initial Guidance; Notice</i> and any further HUD guidance) and 2. Documentation of the required deconcentration and income mixing analysis	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the methodology for setting public housing flat rents <input type="checkbox"/> check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
X	Schedule of flat rents offered at each public housing development <input type="checkbox"/> check here if included in the public housing A & O Policy	Annual Plan: Rent Determination
	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies <input type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Rent Determination
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grant	Annual Plan: Capital Needs
X	Most recent, approved 5 Year Action Plan for the Capital Fund/Comprehensive Grant Program, if not included as an attachment (provided at PHA option)	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans or any other approved proposal for development of public housing	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing	Annual Plan: Demolition and Disposition
	Approved or submitted public housing homeownership programs/plans	Annual Plan: Homeownership
X	Other supporting documents: Public Housing Grievance Procedures	Annual Plan: Grievance Procedures

1. Statement of Housing Needs

[24 CFR Part 903.12 (b), 903.7(a)]

A. Housing Needs of Families on the Public Housing and Section 8 Tenant-Based Assistance Waiting Lists

Housing Needs of Families on the Waiting List			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8 tenant-based assistance			
<input checked="" type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input checked="" type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/sub-jurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	256		60
Extremely low income <=30% AMI	187	70%	
Very low income (>30% but <=50% AMI)	63	24%	
Low income (>50% but <80% AMI)	17	6%	
Families with children	91	34%	
Elderly families	91	34%	
Families with Disabilities	111	41%	
Race/ethnicity	NA		
Characteristics by Bedroom Size (Public Housing Only)			
1BR	63		
2 BR	55		
3 BR	38		
4 BR	34		
5 BR	12		
5+ BR	0		

Housing Needs of Families on the Waiting List

Is the waiting list closed (select one)? No Yes

If yes:

How long has it been closed (# of months)? **6 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 generally closed? No Yes

B. Strategy for Addressing Needs

(1) Strategies

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Select all that apply

- Employ effective maintenance and management policies to minimize the number of public housing units off-line**
- Reduce turnover time for vacated public housing units**
- Reduce time to renovate public housing units**
- Seek replacement of public housing units lost to the inventory through mixed finance development**
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources**
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction**
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required**
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

Strategy 2: Increase the number of affordable housing units by:

Select all that apply

- Apply for additional section 8 units should they become available

- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

Need: Specific Family Types: Families at or below 30% of median

Strategy 1: Target available assistance to families at or below 30 % of AMI

Select all that apply

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing
- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

Need: Specific Family Types: Families at or below 50% of median

Strategy 1: Target available assistance to families at or below 50% of AMI

Select all that apply

- Employ admissions preferences aimed at families who are working**
- Adopt rent policies to support and encourage work**
- Other: (list below)

Need: Specific Family Types: The Elderly

Strategy 1: Target available assistance to the elderly:

Select all that apply

- Seek designation of public housing for the elderly**
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

Need: Specific Family Types: Families with Disabilities

Strategy 1: Target available assistance to Families with Disabilities:

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs

- Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities**
- Other: (list below)

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs**
- Other: (list below)

Strategy 2: Conduct activities to affirmatively further fair housing

Select all that apply

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

Other Housing Needs & Strategies: (list needs and strategies below)

(2) Reasons for Selecting Strategies

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints**
- Staffing constraints**
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA**

- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- X** **Results of consultation with local or state government**
- X** **Results of consultation with residents and the Resident Advisory Board**
- X** **Results of consultation with advocacy groups**
- Other: (list below)

2. Statement of Financial Resources

[24 CFR Part 903.12 (b), 903.7 (c)]

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2006 grants)	607,080	

Financial Resources: Planned Sources and Uses		
Sources	Planned \$	Planned Uses
a) Public Housing Operating Fund	463,137	
b) Public Housing Capital Fund		
c) HOPE VI Revitalization		
d) HOPE VI Demolition		
e) Annual Contributions for Section 8 Tenant-Based Assistance		
f) Public Housing Drug Elimination Program (including any Technical Assistance funds)		
g) Resident Opportunity and Self-Sufficiency Grants		
h) Community Development Block Grant		
i) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
FY 2005	408,137	Capital Improvements
3. Public Housing Dwelling Rental Income	648,000	Operations
4. Other income (list below)		
Laundry/Late Fees	13,000	Operations
Roof Top Rental	42,000	Operations
4. Non-federal sources (list below)		
Investment Income	6,000	Operations
Total resources	2,187,354	

3. PHA Policies Governing Eligibility, Selection, and Admissions

[24 CFR Part 903.12 (b), 903.7 (b)]

A. Public Housing

(1) Eligibility

- a. When does the PHA verify eligibility for admission to public housing?
X When families are within a certain number of being offered a unit: (5-30 days)
- b. Which non-income (screening) factors does the PHA use to establish eligibility for admission to public housing?
X Criminal or Drug related activity
X Rental history
X Housekeeping
- c. **X Yes** No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?
- d. Yes **X No**: Does the PHA request criminal records from State law enforcement agencies for screening purposes?
- e. Yes **X No**: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

(2)Waiting List Organization

- a. Which methods does the PHA plan to use to organize its public housing waiting list (select all that apply)
X Community-wide list
 Sub-jurisdictional lists
X Site-based waiting lists
 Other (describe)
- b. Where may interested persons apply for admission to public housing?
X PHA main administrative office
X PHA development site management office Clemens Manor
- c. If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to subsection **(3) Assignment**
1. How many site-based waiting lists will the PHA operate in the coming year? **One (1)**
2. **X Yes** No: Are any or all of the PHA's site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?
If yes, how many lists? **One (1)**
3. **X Yes** No: May families be on more than one list simultaneously
If yes, how many lists? **Two (2)**
4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?
X PHA main administrative office

- All PHA development management offices
- Management offices at developments with site-based waiting lists**
- At the development to which they would like to apply
- Other (list below)

(3) Assignment

a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)

- One
- Two
- Three or More**

b. **Yes** **No**: Is this policy consistent across all waiting list types?

c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

(4) Admissions Preferences

a. Income targeting:

Yes **No**: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?

b. Transfer policies:

In what circumstances will transfers take precedence over new admissions? (list below)

- Emergencies**
- Overhoused**
- Underhoused**
- Medical justification**
- Administrative reasons determined by the PHA (e.g., to permit modernization work)**
- Resident choice: (state circumstances below)
- Other: (list below)

c. Preferences

1. **Yes** **No**: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If "no" is selected, skip to subsection **(5) Occupancy**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)**
- Victims of domestic violence**
- Substandard housing**
- Homelessness
- High rent burden (rent is > 50 percent of income)**

Other preferences: (select below)

- Working families and those unable to work because of age or disability**
- Veterans and veterans' families
- Residents who live and/or work in the jurisdiction**
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes**
- Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

1 Date and Time

Former Federal preferences:

- 2 Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- 3 Victims of domestic violence
- 4 Substandard housing
- 5 Homelessness
- 6 High rent burden

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability**
- Veterans and veterans' families
- Residents who live and/or work in the jurisdiction**
- Those enrolled currently in educational, training, or upward mobility programs**
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)

- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes**
- Other preference(s) (list below)

4. Relationship of preferences to income targeting requirements:

- The PHA applies preferences within income tiers
- Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements**

(5) Occupancy

a. What reference materials can applicants and residents use to obtain information about the rules of occupancy of public housing (select all that apply)

- The PHA-resident lease**
- The PHA's Admissions and (Continued) Occupancy policy**
- PHA briefing seminars or written materials**
- Other source (list)

b. How often must residents notify the PHA of changes in family composition? (select all that apply)

- At an annual reexamination and lease renewal
- Any time family composition changes**
- At family request for revision
- Other (list)

(6) Deconcentration and Income Mixing

a. Yes **No:** Did the PHA's analysis of its family (general occupancy) developments to determine concentrations of poverty indicate the need for measures to promote deconcentration of poverty or income mixing?

b. Yes **No:** Did the PHA adopt any changes to its **admissions policies** based on the results of the required analysis of the need to promote deconcentration of poverty or to assure income mixing?

c. If the answer to b was yes, what changes were adopted? (select all that apply)

- Adoption of site based waiting lists
If selected, list targeted developments below:
- Employing waiting list "skipping" to achieve deconcentration of poverty or income mixing goals at targeted developments
If selected, list targeted developments below:

Employing new admission preferences at targeted developments
If selected, list targeted developments below:

X Other (list policies and developments targeted below)
Preference for working families
Establishing flat rents

**MOUNT CLEMENS HOUSING COMMISSION
POLICY ON DECONCENTRATION
PROJECT MI 28-1, 28-2, 28-3**

Pursuant to the Quality Housing and Work Responsibility Act of 1998 (QHWRA) Section 513-Public Housing and Section 8 Targeting contains certain provisions relative to the deconcentration of Public housing communities. The Mount Clemens Housing Commission hereby provides the following information and police statement relative to de-concentration of Clemens Towers (elderly/disabled) and Scattered Sites (family) single-family homes.

MICHIGAN 28-1 and 28-2, CLEMENS HOMES, SCATTERED SITE HOMES (160)

The Housing Commission has several one, two, three, four and five bedroom units located in various communities in Mt. Clemens. The final de-concentration rule exempts Housing Agencies with only one general family housing development.

MICHIGAN 28-3, CLEMENS TOWERS (94)

The final deconcentration rule exempts elderly/disabled housing developments for the analysis.

The above information is submitted pursuant to:

- A.) 24 CPR 903, rule to Deconcentrate Poverty and Promote Integration in Public Housing; final rule dated December 22, 2000 and;
- B.) 24 CFR 903, Public Housing Agency Plans: Deconcentration-Amendments to Establish Income Range Definition; Proposed Rule dated August 15, 2001.

DECONCENTRATION POLICY

It is Mount Clemens Housing Commission's policy to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. Toward "this end, we will skip families on the waiting list to reach other families with a lower or higher income. We will accomplish this in a uniform and nondiscrimination manner."

The Mount Clemens Housing Commission will affirmatively market our housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

Prior to the beginning of each fiscal year, we will analyze the income levels of families residing in each of our developments, the income levels of census tracts in which our developments are located, and the income levels of families on the waiting list.

Based on this analysis, we will determine the level of marketing strategies and deconcentration incentives to

implement.

DECONCENTRATION INCENTIVES

The Mount Clemens Housing Commission may offer one or more incentives to encourage applicant families whose income classification would help to meet the de-concentration goals of a particular development.

Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner.

OFFER OF A UNIT

When the Mount Clemens Housing Commission discovers that a unit will become available, we will contact the first family on the waiting list who has the highest priority for this type of unit or development and whose income category would help to meet the de-concentration goal and/or the income targeting goal. The Mount Clemens Housing Commission will contact the family first by telephone to make the unit offer.

If the family cannot be reached by telephone, the family will be notified of a unit offer via first class mail. The family will be given five (5) business days from the date the letter was mailed to contact the Mount Clemens Housing Commission regarding the offer.

The family will be offered the opportunity to view the unit. After the opportunity to view the unit, the family will have two (2) business days to accept or reject the unit. This verbal offer and the family's decision must be documented in the tenant file. If the family rejects the offer of the unit, the Mount Clemens Housing Commission will send the family a letter documenting the offer and the rejection.

REJECTION OF UNIT

If in making the offer to the family Mount Clemens Housing Commission skipped over other families on the waiting list in order to meet their deconcentration goals or offered the family any other de-concentration incentives and the family rejects the unit, the family will not lose their place on the waiting list and will not be otherwise penalized.

If the Mount Clemens Housing Commission did not skip over other families on the waiting list to reach this family, did not offer any other de-concentration incentive, and the family rejects the unit without good cause, the family will forfeit their application date in time. The family will keep their preferences, but the date and time of application will be changed to the date and time the unit was rejected.

If the family rejects, the good cause any unit offer, they will not lose their place on the waiting list. Good cause includes reasons related to health, proximity to work.

d. **X** Yes No: Did the PHA adopt any changes to **other** policies based on the results of the required analysis of the need for de-concentration of poverty and income mixing?

e. If the answer to d was yes, how would you describe these changes? (select all that apply)

- Additional affirmative marketing
- X** **Actions to improve the marketability of certain developments**
- Adoption or adjustment of ceiling rents for certain developments
- Adoption of rent incentives to encourage deconcentration of poverty and income mixing
- Other (list below)

f. Based on the results of the required analysis, in which developments will the PHA make special efforts to attract or retain higher-income families? (select all that apply)

Not applicable: results of analysis did not indicate a need for such efforts

List (any applicable) developments below:

g. Based on the results of the required analysis, in which developments will the PHA make special efforts to assure access for lower-income families? (select all that apply)

Not applicable: results of analysis did not indicate a need for such efforts

List (any applicable) developments below:

B. Section 8

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.

Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).

(1) Eligibility

a. What is the extent of screening conducted by the PHA? (select all that apply)

- Criminal or drug-related activity only to the extent required by law or regulation
 Criminal and drug-related activity, more extensively than required by law or regulation
 More general screening than criminal and drug-related activity (list factors below)
 Other (list below)

b. Yes No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c. Yes No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

d. Yes No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

- Criminal or drug-related activity
 Other (describe below)

(2) Waiting List Organization

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

- None
 Federal public housing

- Federal moderate rehabilitation
- Federal project-based certificate program
- Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)

- PHA main administrative office
- Other (list below)

(3) Search Time

a. Yes No: Does the PHA give extensions on standard 60-day period to search for a unit?

If yes, state circumstances below:

(4) Admissions Preferences

a. Income targeting

Yes No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences

1. Yes No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs

- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below)

3. If the PHA will employ admissions preferences, please prioritize by placing a “1” in the space that represents your first priority, a “2” in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use “1” more than once, “2” more than once, etc.

Date and Time

Former Federal preferences

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans’ families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below)

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- Date and time of application
- Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for “residents who live and/or work in the jurisdiction” (select one)

- This preference has previously been reviewed and approved by HUD
- The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)

- The PHA applies preferences within income tiers

- Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

(5) Special Purpose Section 8 Assistance Programs

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained? (select all that apply)

- The Section 8 Administrative Plan
 Briefing sessions and written materials
 Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

- Through published notices
 Other (list below)

4. PHA Rent Determination Policies

[24 CFR Part 903.7(d)]

A. Public Housing

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

(1) Income Based Rent Policies

Describe the PHA's income based rent setting policy/ies for public housing using, including discretionary (that is, not required by statute or regulation) income disregards and exclusions, in the appropriate spaces below.

a. Use of discretionary policies: (select one)

X The PHA employs discretionary policies for determining income based rent (If selected, continue to question b.)

b. Minimum Rent

1. What amount best reflects the PHA's minimum rent? (select one)

- \$0
 \$1-\$25
X \$26-\$50

2. **X** Yes No: Has the PHA adopted any discretionary minimum rent hardship exemption policies?

3. If yes to question 2, list these policies below:

A. When the family has lost eligibility for or is waiting an eligibility determination for a federal, state or local assistance programs.

- B. When the family would be evicted as a result of the imposition of the minimum rent.**
- C. When the income of the family had decreased because of changed circumstances, including loss of employment.**
- D. When the family has increase in expenses because of changed circumstances for medical costs, child care, transportation, education or similar items**
- E. When a death has occurred in the family.**

c. Rents set at less than 30% than adjusted income

1. Yes No: Does the PHA plan to charge rents at a fixed amount or percentage less than 30% of adjusted income?
2. If yes to above, list the amounts or percentages charged and the circumstances under which these will be used below:

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)

For the earned income of a previously unemployed household member

- For increases in earned income
- Fixed amount (other than general rent-setting policy)
If yes, state amount/s and circumstances below:
- Fixed percentage (other than general rent-setting policy)
If yes, state percentage/s and circumstances below:
- For household heads
- For other family members
- For transportation expenses
- For the non-reimbursed medical expenses of non-disabled or non-elderly families
- Other (describe below)

e. Ceiling rents

1. Do you have ceiling rents? (rents set at a level lower than 30% of adjusted income) (select one)

- Yes for all developments**
- Yes but only for some developments

No

2. For which kinds of developments are ceiling rents in place? (select all that apply)

For all developments

For all general occupancy developments (not elderly or disabled or elderly only)

For specified general occupancy developments

For certain parts of developments; e.g., the high-rise portion

For certain size units; e.g., larger bedroom sizes

Other (list below)

3. Select the space or spaces that best describe how you arrive at ceiling rents (select all that apply)

Market comparability study

Fair market rents (FMR)

95th percentile rents

75 percent of operating costs

100 percent of operating costs for general occupancy (family) developments

Operating costs plus debt service

The "rental value" of the unit

Other (list below)

f. Rent re-determinations:

1. Between income reexaminations, how often must tenants report changes in income or family composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

Never

At family option

Any time the family experiences an income increase

Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold)_____

Other (list below)

g. Yes No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year?

(2) Flat Rents

1. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)

The section 8 rent reasonableness study of comparable housing

Survey of rents listed in local newspaper

Survey of similar unassisted units in the neighborhood

Other (list/describe below)

B. Section 8 Tenant-Based Assistance

Exemptions: PHAs that do not administer Section 8 tenant-based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

(1) Payment Standards

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

- At or above 90% but below 100% of FMR
- 100% of FMR
- Above 100% but at or below 110% of FMR
- Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

- FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
- The PHA has chosen to serve additional families by lowering the payment standard
- Reflects market or submarket
- Other (list below)

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

- FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- Reflects market or submarket
- To increase housing options for families
- Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

- Annually
- Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- Success rates of assisted families
- Rent burdens of assisted families
- Other (list below)

(2) Minimum Rent

a. What amount best reflects the PHA's minimum rent? (select one)

- \$0
- \$1-\$25

X **\$26-\$50**

b. Yes No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)

5. Capital Improvement Needs

[24 CFR Part 903.7 (g)]

Exemptions from Component 7: Section 8 only PHAs are not required to complete this component and may skip to Component 8.

A. Capital Fund Activities

Exemptions from sub-component 7A: PHAs that will not participate in the Capital Fund Program may skip to component 7B. All other PHAs must complete 7A as instructed.

Capital Fund Program

A. **X Yes** No: Is the PHA eligible to participate in the CFP in the fiscal year covered by this PHA Plan?

B. What is the amount of the PHA's estimated or actual (if known) Capital Fund Program grant for the upcoming year? **\$437,661.00**

C. **X Yes** No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete the rest of this component. If no, skip to next component.

D. Yes **X No**: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

E. Capital Fund Program Grant Submissions

(1) Capital Fund Program 5-Year Action Plan

The Capital Fund Program 5-Year Action Plan is provided as Attachment

(2) Capital Fund Program Annual Statement

X The Capital Fund Program Annual Statement is provided as Attachment

B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)

Applicability of sub-component 7B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

- Yes **X No:** a) Has the PHA received a HOPE VI revitalization grant? (if no, skip to question c; if yes, provide responses to question b for each grant, copying and completing as many times as necessary)
- b) Status of HOPE VI revitalization grant (complete one set of questions for each grant)

1. Development name:
2. Development (project) number:
3. Status of grant: (select the statement that best describes the current status)
 - Revitalization Plan under development
 - Revitalization Plan submitted, pending approval
 - Revitalization Plan approved
 - Activities pursuant to an approved Revitalization Plan underway

- Yes **X No:** c) Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year?
If yes, list development name/s below:

- Yes **X No:** d) Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year?
If yes, list developments or activities below:

- Yes **X No:** e) Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement?
If yes, list developments or activities below:

6. Demolition and Disposition

[24 CFR Part 903.7 (h)]

Applicability of component 8: Section 8 only PHAs are not required to complete this section.

1. Yes **X No:** Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 of the U.S. Housing Act of 1937 (42 U.S.C. 1437p)) in the plan Fiscal Year? (If “No”, skip to component 9; if “yes”, complete one activity description for each development.)

2. Activity Description

- Yes No: Has the PHA provided the activities description information in the **optional** Public Housing Asset Management Table? (If “yes”, skip to component 9. If “No”, complete the Activity Description table below.)

Demolition/Disposition Activity Description

1a. Development name: 1b. Development (project) number:
2. Activity type: Demolition <input type="checkbox"/> Disposition <input type="checkbox"/>
3. Application status (select one) Approved <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input type="checkbox"/>
4. Date application approved, submitted, or planned for submission: (DD/MM/YY)
5. Number of units affected:
6. Coverage of action (select one) <input type="checkbox"/> Part of the development <input type="checkbox"/> Total development
7. Timeline for activity: a. Actual or projected start date of activity: b. Projected end date of activity:

7. Homeownership Programs Administered by the PHA

[24 CFR Part 903.7 (k)]

A. Public Housing

Exemptions from Component 11A: Section 8 only PHAs are not required to complete 11A.

1. Yes **X** No: Does the PHA administer any homeownership programs administered by the PHA under an approved section 5(h) homeownership program (42 U.S.C. 1437c(h)), or an approved HOPE I program (42 U.S.C. 1437aaa) or has the PHA applied or plan to apply to administer any homeownership programs under section 5(h), the HOPE I program, or section 32 of the U.S. Housing Act of 1937 (42 U.S.C. 1437z-4). (If “No”, skip to component 11B; if “yes”, complete one activity description for each applicable program/plan, unless eligible to complete a streamlined submission due to **small PHA** or **high performing PHA** status. PHAs completing streamlined submissions may skip to component 11B.)

2. Activity Description

- Yes No: Has the PHA provided all required activity description information for this component in the **optional** Public Housing Asset Management Table? (If “yes”, skip to component 12. If “No”, complete the Activity Description table below.)

Public Housing Homeownership Activity Description

MOUNT CLEMENS HOUSING COMMISSION

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form HUD 50075 (7/2003)

(Complete one for each development affected)	
1a. Development name:	
1b. Development (project) number:	
2. Federal Program authority:	<input type="checkbox"/> HOPE I <input type="checkbox"/> 5(h) <input type="checkbox"/> Turnkey III <input type="checkbox"/> Section 32 of the USHA of 1937 (effective 10/1/99)
3. Application status: (select one)	<input type="checkbox"/> Approved; included in the PHA's Homeownership Plan/Program <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application
4. Date Homeownership Plan/Program approved, submitted, or planned for submission: (DD/MM/YYYY)	
5. Number of units affected:	
6. Coverage of action: (select one)	<input type="checkbox"/> Part of the development <input type="checkbox"/> Total development

B. Section 8 Tenant Based Assistance

1. Yes **X** No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If "No", skip to component 12; if "yes", describe each program using the table below (copy and complete questions for each program identified), unless the PHA is eligible to complete a streamlined submission due to high performer status. **High performing PHAs** may skip to component 8.)

2. Program Description:

a. Size of Program

- Yes No: Will the PHA limit the number of families participating in the section 8 homeownership option?

If the answer to the question above was yes, which statement best describes the number of participants? (select one)

- 25 or fewer participants
 26 - 50 participants
 51 to 100 participants
 more than 100 participants

b. PHA established eligibility criteria

- Yes No: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria?
If yes, list criteria below:

8. Civil Rights Certifications

[24 CFR Part 903.12 (b), 903.7 (o)]

Civil rights certifications are included in the PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations.

9. Additional Information

[24 CFR Part 903.12 (b), 903.7 (r)]

A. PHA Progress in Meeting the Mission and Goals Described in the 5-Year Plan

- The Mount Clemens Housing Commission continues to strive to provide safe, decent, affordable, marketable housing for persons with low to moderate income.
- The properties of the Commission ranges in age, our oldest properties began in construction in 1959, completed in 1962. Our youngest building was constructed in 1975.
- In order to continue providing quality housing for our residents, our 47 and 31 years old properties require many capital improvements.
- The annual agency plan and 5 year plans are our best attempt at keeping our properties up to code and in good livable conditions.
- The commission continues to utilize the capital funds as the major component in keeping our properties in good condition for our residents.
- The ages of our buildings creates unforeseen challenges that are sometimes not a part of the agency plan, although we attempt to determine what needs to be addressed, and when.
- We have been able to progress forward using our 5-year plan as the blueprint.
- We have more needs in terms of capital improvements than we have funds necessary to complete the needed work on the properties. Our funding is constantly being reduced in a time when more funds are needed to complete necessary projects without interruptions.
- We attempt to balance our projects in a manner that allows us to provide some improvements to all our properties on an annual basis. If we had more funding we would be able to complete more projects totally instead of phasing in projects over time.

- Even with the challenges of shrinking capital funds, higher material and labor costs, the Commission continues to move forward in an aggressive and planned manner, providing much needed capital improvements to our properties.
- The Commission is on schedule with the planned work displayed in our 5-year plan and annual plans.
- We continue to meet our goals in the areas of mission and capital improvement work based on our submitted agency plans.

B. Criteria for Substantial Deviations and Significant Amendments

C. Other Information

[24 CFR Part 903.13]

A. Resident Advisory Board Recommendations

1. **Yes** **No**: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

2. If yes, the comments are: (if comments were received, the PHA **MUST** select one)

Attached at Attachment (File name)

Provided below:

The Public Hearing and Resident meetings for the fiscal year 2006 was held on December 14, 2005 with 66 residents in attendance. A Staff presentation on the proposed five- (5) year plan was presented to the 66 attendants. The questions, comments, and recommendations emerging from this meeting are as follows:

- A. Parking lots - residents want to know if there is anything that can be done about people parking in housing lots that are not residents.
Response: housing will issue passes to be able to identify residents. We d not have legal authority to move cars but will contact authorities as needed.
- B. Residents like the idea of getting their apartments painted on the 5-year cycle.
- C. Can housing provide air conditioning for the family units.
Response: Housing will consider for the future.
- D. Residents also like the idea of new carpet.
- E. Residents wanted to know if they could have doorbells installed.
Response: Housing will consider for future.

F. Residents wanted to know if they could have knobs or handles on cabinets.
Response: When time for bid this will be included.

3. In what manner did the PHA address those comments? (select all that apply)

- Considered comments, but determined that no changes to the PHA Plan were necessary.
 The PHA changed portions of the PHA Plan in response to comments
List changes below:

Other: (list below)

B. Description of Election Process for Residents on the PHA Board

1. Yes No: Does the PHA meet the exemption criteria provided in section 2(b)(2) of the U.S. Housing Act of 1937? (If no, continue to question 2; if yes, skip to sub-component C.)
2. Yes No: Was the resident who serves on the PHA Board elected by the residents? (If yes, continue to question 3; if no, skip to sub-component C.)

3. Description of Resident Election Process

a. Nomination of candidates for place on the ballot: (select all that apply)

- Candidates were nominated by resident and assisted family organizations
 Candidates could be nominated by any adult recipient of PHA assistance
 Self-nomination: Candidates registered with the PHA and requested a place on ballot
 Other: (describe)

b. Eligible candidates: (select one)

- Any recipient of PHA assistance
 Any head of household receiving PHA assistance
 Any adult recipient of PHA assistance
 Any adult member of a resident or assisted family organization
 Other (list)

c. Eligible voters: (select all that apply)

- All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
 Representatives of all PHA resident and assisted family organizations
 Other (list)

C. Statement of Consistency with the Consolidated Plan

[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

1. Consolidated Plan jurisdiction: **2005-2010 Macomb County, Michigan**
2. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply)

The PHA has based its statement of needs of families in the jurisdiction on the needs expressed in the Consolidated Plan/s.

The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.

The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.

Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)

The Mount Clemens Housing Commission Needs Assessment

Other: (list below)

3. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

Macomb County Consolidated Plan States

The Mount Clemens Housing Commission Needs Assessment section identifies the number of households within the Macomb County urban area in need of housing assistance. The information comes directly from Macomb County's Consolidation Plan and from Mount Clemens Housing Commission records.

Housing Needs

According to information maintained by the Michigan State housing Development Authority there are a total of 9,881 assisted housing units located within Macomb County. Sixty-one separate developments are scattered throughout 15 local communities. Of these Developments, 26 have reserved 2,795 living units for elderly citizens. This figure represents 28.2 percent of the total available assisted housing units.

Since 1991, the County of Macomb has estimated the housing assistance needs of low and moderate income households and presented this data in the federally approved Comprehensive Housing Affordability Plan. The most recent and comprehensive available data on households by type, income and housing problems is contained in the 2000 Census. The accompanying presents the housing needs of the Macomb Urban County for Fiscal Year 2005 through Fiscal Year 2010.

Extremely Low-Income (0-30%MFI)

According to the Census, there are 7,487 households or 8.3% of all households within the Urban

County, whose income is 30% or less of the Median Family Income. Owners make up 48.6% of this grouping and renters constitute 51.4% of the total.

Renter-occupied households (3,851) are divided among the elderly, 1,754 (45.6%), small related, 1,041 (27.0%), large related, 158 (4.1%), and other households, 989 (23.3%). 72% of all renters who are classified as extremely low-income have cost burdens greater than 30%. There are 72% who have housing burdens greater than 50%.

Owner-occupied households (3,636) are divided among elderly, 2,097 (57.7%), and all others 1,539 (42.3%). 81% of all owners have a reported cost burden greater than 30% of their incomes. 55% of the owner-occupied have housing burdens greater than 50%.

Low-Income (31-50% MFI)

There are 8,210 households or 9.1% of all households with the Urban County whose income is 31-50% of the Median Family Income. Renters make up 35.7% of this grouping and Owners comprise the balance or 60.3% of the total.

Renter occupied households (3,261) are divided among elderly, 1,153 (35.4%), small related, 1,084 (33.2%). 71% of this group declares problems with housing. 73% experience cost burdens greater than 30%. Only 30% (1.42% drop over the Extremely Low Income Category) have cost burdens greater than 50%.

Owner-occupied households (4,949) are made up on 3,025 elderly households (61.1%) and 1,924 in an All Others Category (38.9%). On average, 61% in this grouping experience housing problems and 60% are cost burdens greater than 30%. Only 20% declare a cost burden greater than 50%.

Moderate-Income (51-80% MFI)

There are 14,359 households or 15.9% of all Urban County households that earn incomes that are considered Moderate by federal standards. In this designation, renters make up 4,387 or 30.6% and owners constitute 9,972 households or 59.4%

Moderate-Income rentals have 1,782 small-related households, and 1,631 all other households, contrasted with 637 elderly and 337 large family. 33% of this group are cost burdened more than 30% and only 1% is burdened greater than 50%.

4,058 owner occupants have incomes that are moderate and 12% are cost burdened greater than 30%. Only 2% have cost burdens that exceed 50%. In All Others Category, 5,914 households fall into designation and 39% are cost burdened greater than 30% and 6% have burdens, which exceed 50%.

Middle-Income (81-95% MFI)

There are 8,025 households or 8.9% of all households within the Urban County that earn

between 81-95% of the Median Family Income. Renters total 2,039 or 25.4% and Owners total 5,986 or 74.6%.

Renters household in the middle income category have 176 (8.6%), elderly, 826 (40.5%), small related 169 (8.3%), Large related and 868 all other households (42.6%). 10% of the elderly are experiencing rent cost burdens greater than 30%.

Owners-occupancy with middle income ranges have 1,265 elderly (21.1%) and 4,721 in All Other Owners (78.9%). The elderly state that 9% are cost burdens are greater than 30 % of their income. In the All Other Category, this percentage increases to 21%.

Among the 90,136 households located in the Urban County, 22% have housing problems. This equates to 19,829 households. Of the 20,516 rental households, approximately 1 in every 3 units experiences housing problems. If you are an elderly residing in rental property, the chances of experiencing housing problems rise 54%. Of the 69,620 owner-occupant, 18% (1 in 5) experience housing problems. For the elderly, 25% (1 in 4) is experience housing difficulties.

Meeting Housing Needs

Finally, we are required to state how we intend to address our community housing needs to the extent practical. While we wish we could meet the needs in our jurisdiction, we are not optimistic about achieving this objective. The problem is that we lack the resources to address the housing needs here in this community. There are two steps we can take in order to meet additional housing needs. We can apply for additional grant opportunities made available by the U.S. Department of Housing and Urban Development. We may also be able to work with the Mount Clemens Housing Corporation to utilize bond refunding proceeds that organizations accumulates under the provisions of the McKinney Act.

D. Other Information Required by HUD

Use this section to provide any additional information requested by HUD

1. Deviations From and Modifications To the Agency Plan

The Agency Plan is a living document, which shall serve to guide Mount Clemens Housing Commission operations and resource management. In the event that circumstances or priorities necessitate actions, which would represent a substantial departure from the goals, objectives, timetables or policies as set forth in the plan, the Mount Clemens Housing Commission will invite resident review and input prior to taking actions that would implement such substantial changes. Developments of subsequent Annual Plans shall be a vehicle through which updates and minor or routine modifications to the Agency plan are made. On an annual basis MCHC will review its progress toward the achievement of its goals and objectives and the existing policies and procedures, adequately address the needs or its constituents, stakeholders, and the agency. To the extent that those needs are not met by the elements at the existing Agency Plan the subsequent

Annual Plan shall be written to reflect changes to goals, objectives, policies and procedures to address those needs.

In the event that the elements of the subsequent Annual Plan represent a significant departure from those of the existing Agency Plan, a significant amendment or modification to the Agency Plan will be undertaken. Under these circumstances, a full and participatory planning process will be used to obtain resident and stakeholder input. A draft of the substantially modified Agency Plan will be subject to the public review, comment and hearing process.

The MCHC will honor the current HUD definition of Substantial Deviation and Significant Amendment.

- Changes to rent or admission policies or organization of the waiting list;
- Addition 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; and
- Any change with regard to demolition or disposition, designation, homeownership programs or conversion activities.

2. Challenge Statement

The MCHC consists of 288 units of low-income public housing built from 1959-1961 as several challenges to meet:

- Providing safe, decent and affordable housing for low-income people.
- Maintaining housing stock that is almost 50 years standing.
- Meeting the demands of more services with less revenue.
- Balancing services in an era of reduced funding.
- Meeting all HUD guidelines.
- Meeting the needs of our customers in an era of reduced funding.

10. Project-Based Voucher Program (if applicable)

If the PHA plans to use the project-based voucher program, provide a statement of the projected number of project-based units and general locations, and how project basing would be consistent with its PHA Plan.

Attachments

Use this section to provide any additional attachments referenced in the Plans.

Required Attachment: Resident Member on the PHA Governing Board

1. **X Yes** No: Does the PHA governing board include at least one member who is directly assisted by the PHA this year?

A. Name of resident member(s) on the governing board:

Kim Dudley

B. How was the resident board member selected (select one)

Elected
X Appointed

C. The term of appointment is (include the date term expires):

2010

2. A. If the PHA Governing board does not have at least one member who is Directly assisted by the PHA, why not.

B. Date of next term expiration of a governing board member.

2010

C. Name and title of appointing officials for governing board (indicate appointing official for the next position):

Mayor Barbara Dempsey

Resident Advisory Board Members:

Kim Dudley
Joan Lake

Zellan Ferguson

William Earle
Janice Moore

PHA Plan Table Library

Component 7 Capital Fund Program Annual Statement Parts I, II, and II

Annual Statement Capital Fund Program (CFP) Part I: Summary

Capital Fund Grant Number: **ME 8P02850150** FFY of Grant Approval: **07/2006**

X Original Annual Statement

Line No.	Summary by Development Account	Total Estimated Cost
1	Total Non-CGP Funds	
2	1406 Operations	
3	1408 Management Improvements	\$22,100
4	1410 Administration	\$54,000
5	1411 Audit	
6	1415 Liquidated Damages	
7	1430 Fees and Costs	\$40,800
8	1440 Site Acquisition	
9	1450 Site Improvement	\$11,040
10	1460 Dwelling Structures	\$309,721
11	1465.1 Dwelling Equipment-Nonexpendable	
12	1470 Nondwelling Structures	
13	1475 Nondwelling Equipment	
14	1485 Demolition	
15	1490 Replacement Reserve	
16	1492 Moving to Work Demonstration	
17	1495.1 Relocation Costs	
18	1498 Mod Used for Development	
19	1502 Contingency	
20	Amount of Annual Grant (Sum of lines 2-19)	\$437,661
21	Amount of line 20 Related to LBP Activities	
22	Amount of line 20 Related to Section 504 Compliance	
23	Amount of line 20 Related to Security	
24	Amount of line 20 Related to Energy Conservation	

**Annual Statement
Capital Fund Program (CFP) Part II: Supporting Table (Sheet 1 of 2)**

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost
PHA Wide	<u>Management Improvements</u>	1408	
	A. Commissioner & Staff Training		11,200
	B. Software Upgrades		2,250
	C. Office Equipment		2,250
	D. Maintenance skills training		<u>6,400</u>
	SUBTOTAL		22,100
PHA Wide	<u>Adminstration</u>	1410	
	A. Modernization Coordinator		38,000
	B. Portion of staff salaries		<u>16,000</u>
			SUBTOTAL
PHA Wide	<u>Fees & Costs</u>	1430	
	A. A & E Fees & Reimbursibles		35,100
	B. Accountant's Fees		<u>5,700</u>
			SUBTOTAL
PHA Wide	<u>Site Improvements</u>	1450	
	A. Walks upgrades / P-lot resurface		6,400
	B. Landscaping, trim trees & shrubs		<u>4,640</u>
			SUBTOTAL

Annual Statement
Capital Fund Program (CFP) Part II: Supporting Table (Sheet 2 of 2)

Development Number/Name HA-Wide Activities	General Description of Major Work Categories	Development Account Number	Total Estimated Cost
	<u>Dwelling Structures</u>	1460	
MI 28-1, 2	A. Paint buildings' exterior		14,700
MI 28-1, 2, 3, 4	B. Paint unit interiors		13,400
MI 28-1, 2	C. Replace vinyl floor tile		28,481
MI 28-3, 4	D. Replace kitchen cabinets		17,600
MI 28-1, 2	E. Repair closet doors		32,000
MI 28-1, 2, 3	F. Replace bathtubs with shower stalls in senior units		37,840
MI 28-1, 2	G. Replace water heaters		44,800
MI 28-4	H. Repair & caulk soffits and fascias		3,200
MI 28-3	I. Replace carpet in select units		4,320
MI 28-2	J. Replace cantilevered closets		21,280
MI 28-2	K. Replace furnaces in family units		21,360
MI 28-2	L. Stabilize building's foundations		21,860
MI 28-2	M. Bathroom upgrades		4,240
MI 28-2	N. Electrical upgrade to 100 AMP service		8,560
MI 28-3	O. B oiler upgrade/replacement		21,360
MI 28-4	P. Replace outmoded entrance system		10,720
MI 28-4	Q. U pgrade plumbing/heating system		<u>4,000</u>
	SUB TOTAL		309,721

Annual Statement

Capital Fund Program (CFP) Part III: Implementation Schedule

Capital Fund Program No: **MI28 PO28 501 06**

Federal FY of Grant: **2006**

Development Number/Name HA-Wide Activities	All Funds Obligated (Quarter Ending Date)	All Funds Expended (Quarter Ending Date)
PHA Wide	06/30/07	12/31/09
MI 28-1 Clemens Homes	06/30/07	12/31/09
MI 28-2 Clemens Homes	06/30/07	12/31/09
MI 28-3 Clemens Tower	06/30/07	12/31/09
MI 28-4 Clemens Manor	06/30/07	12/31/09

Optional Table for 5-Year Plan for Capital Fund (component 7)

5 YEAR ACTION PLAN

DEVELOPMENT NUMBER:
PHA WIDE

DEVELOPMENT NAME:
MOUNT CLEMENS HOUSING COMMISSION

Fiscal Year Commencing July 1, 2007 through June 30, 2010

Description of Needed Improvements	Units Involved	Estimated Costs	Planned year of Implementation
Management Improvement	288	28,000	2007
Administration	288	56,000	2007
A/E Fees & Costs	288	45,000	2007
Management Improvement	288	28,000	2008
Administration	288	56,000	2008
A/E Fees & Costs	288	5,000	2008
Management Improvement	288	28,000	2009
Administration	288	56,000	2009
A/E Fees & Costs	288	45,000	2009
Management Improvement	288	28,000	2010
Administration	288	56,000	2010
A/E Fees & Costs	288	45,000	2010

SUMMARY

Management Improvement	288	112,000
Administration	288	224,000
A/E Fees & Costs	288	180,000

TOTAL **516,000**

Optional Table for 5-Year Action Plan for Capital Fund (Component 7)

Complete one table for each development in which work is planned in the next 5 PHA fiscal years. Complete a table for any PHA-wide physical or management improvements planned in the next 5 PHA fiscal year. Copy this table as many times as necessary. Note: PHAs need not include information from Year One of the 5-Year cycle, because this information is included in the Capital Fund Program Annual Statement.

Optional 5-Year Action Plan Tables			
Development Number	Development Name (or indicate PHA wide)	Number Vacant Units	% Vacancies in Development
MI 28-1	Clemens Homes		
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)
Repair & caulk soffits and fascias		10,000	2007
Replace furnaces on select basis		5,000	2007
Repair/Replace closet doors		35,000	2007
Paint building's exteriors		12,000	2007
Window replacement		3,000	2007
Site work		7,000	2007
Replace vinyl floor tile		25,000	2007
Upgrade bathrooms		5,000	2007
Replace kitchen cabinets/countertops		4,000	2007
Repair & caulk soffits and fascias		10,000	2008
Replace furnaces		8,000	2008
Repair cantilevered closets		10,000	2008
Paint buildings' exterior		12,000	2008
Window replacement		10,000	2008
Site work		7,000	2008
Replace vinyl floor tile		25,000	2008
Bathroom upgrades		5,000	2008
Replace water heaters		20,000	2008
Replace storm doors		4,000	2008
Replace kitchen cabinets/countertops		5,000	2008
Upgrade electrical service to 100 AMPS		10,000	2008
Paint buildings' exterior		12,000	2009
Site work		7,000	2009
Purchase utility vehicle		25,000	2009
Replace vinyl floor tile		25,000	2009
Replace water heaters		20,000	2009
Stabilize selected buildings' foundation		10,000	2009
Upgrade bathrooms		5,000	2009
Replace furnaces in select units		8,000	2009
Replace storm doors		7,000	2009
Replace cabinets/countertops		7,000	2009
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)

Paint unit interiors	10,000	2010
Site work	7,000	2010
Paint buildings exterior	12,000	2010
Stabilize selected buildings' foundations	10,000	2010
Repair cantilevered closets	25,000	2010
Upgrade electrical service to 100 AMPS	30,000	2010
Upgrade bathrooms	5,000	2010
Replace windows in selected units	6,000	2010
Replace furnaces in select units	7,000	2010
Replace kitchen cabinets/countertops	8,000	2010
Replace storm doors	6,000	2010
Total estimated cost over next 5 years (MI 28-1)	\$504,000	

TABLE FOR 5-YEAR ACTION PLAN FOR CAPITAL FUND PROGRAM

Development Number	Development Name (or indicate PHA Wide)	Number Vacant Units	% Vacancies in Development
MI 28-2	Clemens Homes		
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)
Repair/Replace closet doors		21,000	2007
Replace floor tiles		5,000	2007
Replace senior bathtub w/ shower stalls		30,000	2007
Site work		4,200	2007
Bathroom upgrade		1,000	2007
Paint buildings' exterior		5,000	2007
Replace windows		2,000	2007
Replace kitchen cabinets/countertops		3,800	2007
Caulk & repair soffits and fascias		6,000	2007
Replace floor tiles		8,800	2008
Paint building's exterior		5,000	2008
Site work		4,200	2008
Replace senior bathtubs w/shower stalls		30,000	2008
Replace water heater		12,000	2008
Electrical update to 100 AMP service		6,000	2008
Repair cantilevered closets	6,000		2008
Caulk & repair soffits and fascias		6,000	2008
Replace vinyl floor tiles		10,000	2009
Paint building's exteriors		5,000	2009
Site work		4,200	2009
Replace senior bathtub w/shower stalls		30,000	2009
Stabilize buildings' foundation		10,000	2009
Replace water heaters		12,000	2009
Replace windows		2,600	2009
Paint unit interiors as needed		6,000	2010
Repair cantilevered closets	4,800		2010
Site work		4,200	2010
Paint building's exterior		5,000	2010
Foundation stabilization		10,000	2010
Upgrade electrical service to 100 AMPS		18,000	2010
Replace bathtubs in senior units w/shower stalls		30,000	2010
TOTAL ESTIMATED COST OVER NEXT 5 YEARS FOR MI 28-2		\$312,000	

TABLE FOR 5-YEAR ACTION PLAN FOR CAPITAL FUND PROGRAM

Development Number	Development Name (or indicate PHA Wide)	Number Vacant Units	% Vacancies in Development
MI 28-3	Clemens Towers		
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)
Paint unit interior as needed		4,000	2007
Replace carpet in select units		3,500	2007
Upgrade bathrooms		4,000	2007
Replace/repair boiler		15,000	2007
Replace vinyl floor tile		2,000	2007
Replace senior bathtub w/shower stall		60,000	2007
Repair/replace generator		26,500	2007
Site work		7,000	2007
Paint unit interiors as needed		3,000	2008
Replace senior bathtubs w/shower stalls		60,000	2008
Replace water heater		25,000	2008
Repair/replace generator		5,000	2008
Replace vinyl floor tile		2,000	2008
Upgrade elevators		15,000	2008
Upgrade bathrooms		5,000	2008
Site work		7,000	2008
Paint unit interiors as needed		2,000	2009
Replace carpet in select units as needed		4,500	2009
Bathroom upgrade		6,000	2009
Replace vinyl floor tile		2,000	2009
Replace windows		90,000	2009
Upgrade elevators		5,000	2009
Replace/repair boiler		5,500	2009
Site work		7,000	2009
Upgrade elevators		5,000	2010
Paint unit interiors		1,000	2010
Upgrade bathrooms		7,000	2010
Site work		7,000	2010
Replace carpeting in selected units		4,500	2010
Repair/replace windows		90,000	2010
Repair/replace boiler		5,500	2010
Replace vinyl floor tile		2,000	2010
TOTAL ESTIMATED COST OVER NEXT 5 YEARS FOR MI 28-3		\$488,000	

TABLE FOR 5-YEAR ACTION PLAN FOR CAPITAL FUND PROGRAM

Development Number	Development Name (or indicate PHA Wide)	Number Vacant Units	% Vacancies in Development
MI 28-4	Clemens Manor		
Description of Needed Physical Improvements or Management Improvements		Estimated Cost	Planned Start Date (HA Fiscal Year)
Upgrade bathrooms		4,000	2007
Replace bathtubs in senior units w/shower stalls		10,000	2007
Replace windows		4,500	2007
Replace kitchen cabinets/countertops		12,500	2007
Replace boiler		3,500	2007
Upgrade electrical service to 100 AMPS		8,000	2007
Site work		2,500	2007
Paint unit interiors as needed		2,000	2008
Replace kitchen cabinets/countertops		12,500	2008
New entrance system		8,000	2008
Replace windows		4,000	2008
Replace carpet in select units		4,000	2008
Replace boiler		4,000	2008
Upgrade electrical service to 100 AMPS		8,000	2008
Site work		2,500	2008
Upgrade bathrooms		4,000	2009
Replace bathtubs in senior units w/shower stalls		10,000	2009
Replace kitchen cabinets/countertops		12,500	2009
Replace windows		4,000	2009
Replace boiler		3,000	2009
Upgrade electrical service to 100 AMPS		9,000	2009
Site work		2,500	2009
Paint unit interiors as needed		2,000	2010
Replace windows		17,000	2010
Replace carpet in select units		5,000	2010
Replace kitchen cabinets/countertops		12,500	2010
New entrance system		6,000	2010
Site work		2,500	2010
TOTAL ESTIMATED COST OVER NEXT 5 YEARS FOR MI 28-4		\$180,000	