

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: <u>BOYNE CITY HOUSING COMMISSION</u> PHA Code: <u>MI 084</u> PHA Type: <input checked="" type="checkbox"/> Small <input type="checkbox"/> High Performing <input type="checkbox"/> Standard <input type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): <u>10/2010</u>					
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: <u>79</u> Number of HCV units: <u>60</u>					
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only					
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)					
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program	
					PH	HCV
PHA 1:						
PHA 2:						
	PHA 3:					
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.					
5.1	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: The mission of the Boyne City Housing Commission is to provide decent, safe, affordable housing to all members of the service area most especially low-income, very low-income, and extremely low income families and the elderly to the best of our ability given funding constraints and opportunities.					
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. A major goal of the housing commission was to increase the number of dwelling units available for the low income citizens of our service area. While the housing commission was not able to increase units, other developers of low income housing were supported in their efforts. As a result, additional low income units were added to the community and others were remodeled and upgraded. Working with the Committee on Aging, families of the frail elderly and a local assisted living facility, more seniors were provide services in their homes or sensitively moved to more appropriate housing for them. More home health care services were brought into senior units enabling them to continue to live at home for a longer period. Due to staffing constraints, the Transitional Housing Program (4 units) many miles apart were turned back to USDA. Given funding constraints, the PHA has been able to retain their low income public housing but has not been able to add to our inventory. While our low income family housing is very outdated, it is full and, at this time, demolition of these units would cause a hardship. These units are maintained and upgraded as needed. Our last REAC score was 100%. I believe that is quite an accomplishment given the age of our units. Many improvements and upgrades were made to the Senior and Family Housing Units. It is the intention of the housing commission to continue to upgrade and maintain all of these units in the coming years. We also will apply for funding for additional units if the opportunity presents itself. We will use all sources of funding to continue to achieve the above goals. We dearly wish we could provide the additional housing units that are needed to serve the frail elderly (36 units), but funding constraints and loss of funding resources such as Low Income Tax Credits have deeply curtailed any hope for additional funding any time soon. While funding from the city and county has been relatively easy to come by in the past, present conditions prohibit asking for city and county assistance. Another factor limiting forward movement is the lack of staff time and funding to seek outside expertise. Daily events and deadlines make it impossible for us to fill this role. An attempt was made this year to purchase a private for sale complex containing 32 units, but the asking price was too high. If sold the complex will stay market rate and rents will increase when the economy changes because it is a highly desirable well-maintained complex. As a housing provider/developer, we are deeply troubled by the current conditions but we know we are not in this situation alone. Should economic conditions change, we will seek funding for additional family and elderly housing.					

	<p>Market conditions have created more vacancies in our senior housing than ever before. We realize this situation is not uncommon, it is no less troublesome. Should this condition continue, possible conversion of some of our elderly units to assisted living units or two bedroom units will be explored.</p> <p>There are more needs than agencies or funds to meet them. But, the housing commission will continue to cooperate with other entities in an attempt to meet needs wherever they may be.</p>
6.0	<p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <p>Since the last 5 Year Plan was presented, the entire ACOP Plan was redrafted. Not many of the standard operating procedures were changed. The ACOP was redrafted to include all mandatory Rules and Regulations not contained in the older Plan and to provide a complete document to be used by management staff when managing programs in order to ensure compliance with Rules and Regulations. The redraft was so complete it is simply more efficient to refer the reader to the new ACOP Plan to determine changes and additions.</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>All pertinent documents are available at the administrative offices of the PHA located at 829 South Park Street, Boyne City, MI 49712</p>
7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p>Nothing to report</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p>
8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p>
8.3	<p>Capital Fund Financing Program (CFFP).</p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p>
9.0	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>The Consolidated Plan reported a great need for all of the above housing. However, the economic downturn coupled with new additional affordable housing having been constructed has left the area with an excess of rental units and owners willing to rent. What is not known is if applicants will screen into open units. Renters who are not lease compliant are a problem for all landlords.</p> <p>Another problem is the lack of Vouchers in this area. There are units available to rent, but not enough Vouchers are available. The housing commission will apply for additional Vouchers if they are offered. The geographic area where Vouchers may be used also needs to be expanded. This area of the state is extremely economically stressed and there is a great need for more. But while the need grows, area non-profits who were handling additional Vouchers have had their funding cut. There is a great need for this funding to be restored. The housing commission will most certainly support restoration of funding to these agencies.</p>
9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>See Items 5.2 and 9.0.</p>
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA's definition of "significant amendment" and "substantial deviation/modification"</p> <p>See Items 5.2 and 9.0.</p>

Part I: Summary		
PHA Name: Boyne City Housing Commission	Grant Type and Number Capital Fund Program Grant No: MI033P08450108 Replacement Housing Factor Grant No: Date of CFFP: OCTOBER 1, 2009 - SEPTEMBER 30, 2010	FFY of Grant: 2009-2010 FFY of Grant Approval: 2008-2009

Type of Grant
 Original Annual Statement **Reserve for Disasters/Emergencies** **Revised Annual Statement (revision no: _____)**
 Performance and Evaluation Report for Period Ending: SEPTEMBER 30, 2009 **Final Performance and Evaluation Report**

Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations (may not exceed 20% of line 21) ³	\$100,026		\$100,026	
3	1408 Management Improvements				
4	1410 Administration (may not exceed 10% of line 21)				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Non-dwelling Structures				
13	1475 Non-dwelling Equipment				
14	1485 Demolition				
15	1492 Moving to Work Demonstration				
16	1495.1 Relocation Costs				
17	1499 Development Activities ⁴				

¹ To be completed for the Performance and Evaluation Report.

² To be completed for the Performance and Evaluation Report or a Revised Annual Statement.

³ PHAs with under 250 units in management may use 100% of CFP Grants for operations.

⁴ RHF funds shall be included here.

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Type of Grant					
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement (revision no:)	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> Final Performance and Evaluation Report			
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost ¹	
		Original	Revised ²	Obligated	Expended
18a	1501 Collateralization or Debt Service paid by the PHA				
18ba	9000 Collateralization or Debt Service paid Via System of Direct Payment				
19	1502 Contingency (may not exceed 8% of line 20)				
20	Amount of Annual Grant:: (sum of lines 2 - 19)	\$100,026		\$100,026	
21	Amount of line 20 Related to LBP Activities				
22	Amount of line 20 Related to Section 504 Activities				
23	Amount of line 20 Related to Security - Soft Costs				
24	Amount of line 20 Related to Security - Hard Costs				
25	Amount of line 20 Related to Energy Conservation Measures				
Signature of Executive Director 2009		Date JULY 23,		Signature of Public Housing Director Date	

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Capital Fund Program—Five-Year Action Plan

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 Expires 4/30/2011

Part I: Summary						
PHA Name/Number Boyne City Housing Commission MI084		Locality (City/County & State): BOYNE CITY, CHARLEVOIX, MICHIGAN			X Original 5-Year Plan Revision No:	
A.	Development Number and Name	Work Statement for Year 1 FFY – 2008-9	Work Statement for Year 2 FFY – 2009-10	Work Statement for Year 3 FFY – 2010-11	Work Statement for Year 4 FFY – 2011-12	Work Statement for Year 5 FFY – 2012-13
B.	Physical Improvements Subtotal	Annual Statement				
C.	Management Improvements					
D.	PHA-Wide Non-dwelling Structures and Equipment		\$100,026	\$100,026	\$100,026	\$100,026
E.	Administration					
F.	Other					
G.	Operations					
H.	Demolition					
I.	Development					
J.	Capital Fund Financing – Debt Service					
K.	Total CFP Funds					
L.	Total Non-CFP Funds					
M.	Grand Total		\$100,026	\$100,026	\$100,026	\$100,026

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2008-9	Work Statement for Year: 2 FFY- 2009-10			Work Statement for Year: 3 FFY – 2010-11		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See	PHA WIDE	OPERATIONS	\$100,026	PHA WIDE	OPERATIONS	\$100,026
Annual Statement						
	Subtotal of Estimated Cost		\$100,026	Subtotal of Estimated Cost		\$100,026

Part II: Supporting Pages – Physical Needs Work Statement(s)						
Work Statement for Year 1 FFY 2008	Work Statement for Year: 4 FFY – 2011-12			Work Statement for Year: 5 FFY – 2012-13		
	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost	Development Number/Name General Description of Major Work Categories	Quantity	Estimated Cost
See	PHA WIDE	OPERATIONS	\$100,026	PHA WIDE	OPERATIONS	\$100,026
Annual Statement						
	Subtotal of Estimated Cost		\$100,026	Subtotal of Estimated Cost		\$100,026

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY _____	Work Statement for Year _____ FFY _____		Work Statement for Year: _____ FFY _____	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See				
Annual Statement				
	Subtotal of Estimated Cost	\$	Subtotal of Estimated Cost	\$

Part III: Supporting Pages – Management Needs Work Statement(s)				
Work Statement for Year 1 FFY _____	Work Statement for Year _____ FFY _____		Work Statement for Year: _____ FFY _____	
	Development Number/Name General Description of Major Work Categories	Estimated Cost	Development Number/Name General Description of Major Work Categories	Estimated Cost
See				
Annual Statement				
	Subtotal of Estimated Cost	\$	Subtotal of Estimated Cost	\$