Annual PHA Plan (Standard PHAs and Troubled PHAs)

U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires: 02/29/2016

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families.

Applicability. Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form.

Definitions.

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

Α.	PHA Information.
A.1	PHA Name: Mobile Housing Authority PHA Code: AL002 PHA Type: □Standard PHA □ Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2022 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units 2,665 Number of Housing Choice Vouchers (HCVs) 4,503 Total Combined Units/Vouchers 7,168 PHA Plan Submission Type: □ Annual Submission □Revised Annual Submission Revised Annual Submission

	☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)						
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the	No. of Units in	n Each Program	
	Lead PHA:			Consortia	PH	HCV	
В.	Annual Plan Elements						
B.1	Revision of PHA Plan Elements.						
	(a) Have the following PHA Plan elements been revised by the PHA?						
	Y N						
	□ □						
	☐ Financial Resources. ☐ ☐ Rent Determination.						
	☐ ☑ Operation and Management. ☐ ☑ Grievance Procedures.						
	Homeownership Prog	ind Self-Sufficie	ncy Programs.				
	Safety and Crime Pre Pet Policy.	vention.					
	 ☐ ☒ Asset Management. ☐ ☒ Substantial Deviation. ☐ ☒ Significant Amendme 	nt/Modification					
	☐ ☑ Significant Amendme	m/Mountcation					
	(b) If the PHA answered yes	for any element,	describe the revisions for each revi	sed element(s):			
	(c) The PHA must submit its	Deconcentration	n Policy for Field Office review.				
B.2	New Activities.						
	(a) Does the PHA intend to u	ndertake any ne	w activities related to the following	in the PHA's current Fiscal Yea	ar?		
	Y N ☐ ⊠ Hope VI or Choice No	eighborhoods.					
	☐ ☐ Mixed Finance Moder ☐ ☐ Demolition and/or Dis	nization or Dev	elopment.				
	☐ ☑ Designated Housing for Elderly and/or Disabled Families. ☐ ☑ Conversion of Public Housing to Tenant-Based Assistance.						
	Conversion of Public Housing to Project-Based Assistance under RAD.						

	 ☐ ☑ Occupancy by Over-Income Families. ☐ ☑ Occupancy by Police Officers. ☐ ☑ Non-Smoking Policies.
	 ☐ Project-Based Vouchers. ☐ Units with Approved Vacancies for Modernization. ☐ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).
	(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project based units and general locations, and describe how project basing would be consistent with the PHA Plan.
	Please see description in 2021 Plan attachment Section B.2.b
B.3	Civil Rights Certification.
	Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations, must be submitted by the PHA as an electronic attachment to the PHA Plan. Please see attachment B.3
B.4	Most Recent Fiscal Year Audit.
	(a) Were there any findings in the most recent FY Audit?
	Y N
	(b) If yes, please describe: Please see description in 2021 Plan Attachment Section B.4.b
B.5	Progress Report.
	Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.
	Please see description in 2021 Plan attachment Section B.5
B.6	Resident Advisory Board (RAB) Comments.
	(a) Did the RAB(s) provide comments to the PHA Plan?
	Y N □ ⊠
	(c) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
B.7	Certification by State or Local Officials.
	Form HUD 50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan. Please see attachment Section B.7
B.8	Troubled PHA. (a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y N N/A □ □ □
	(b) If yes, please describe: Please see description in 2021 Plan attachment Section B.8

C.	Statement of Capital Improvements . Required for all PHAs completing this form that administer public housing and receive funding from the Capital Fund Program (CFP).
C.1	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan (HUD-50075.2) and the date that it was approved by HUD. Mobile Housing Authority's 5 Year Action Plan (HUD-50075.2) was approved by HUD on June 29, 2021.

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

- A. PHA Information. All PHAs must complete this section.
 - A.1 Include the full PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), PHA Inventory, Number of Public Housing Units and or Housing Choice Vouchers (HCVs), PHA Plan Submission Type, and the Availability of Information, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. (24 CFR §903.23(4)(e))

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

- B. Annual Plan. All PHAs must complete this section.
- **B.1 Revision of PHA Plan Elements.** PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no." (24 CFR §903.7)

□ Statement of Housing Needs and Strategy for Addressing Housing Needs. Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income), (ii) elderly families and families with disabilities, and (iii) households of various races and ethnic groups residing in the jurisdiction or on the waiting list based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(1)) Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (24 CFR §903.7(a)(2)(ii))

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

MOBILE HOUSING AUTHORITY 2022 Annual Plan

Attachment Section Narratives







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2022 HUD-50075-ST Annual Plan Response Narratives

Section A. PHA Information

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

Section B. Annual Plan Elements

B.1 Revision of PHA Plan Elements

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

$B.1.b\ (1)$ Statement of Housing Needs and Strategy for Addressing Housing Needs

Page 1 Waitlist: AMP01WL -Qaklawa B. Housing Needs of Families on the Public Housing Waiting Lists State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option. Housing Needs of Families on the Waiting List Waiting List Type: (select one) Section 8 tenant-based assistance **Public Housing** Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: # of families % of total families Annual Turnover Waiting list lotal 445 Extremely low income 92 20.7% <=30% AMI Very low income 14 3.2% (>30% but <=50% AMI) Low income 6 1.4% (>50% but <80% AMI) Families with children 358 80.5% Elderly families 1.8% 37 Families with Disabilities 8 3% Race/ethnicity (White) 67 15.1% 384 86.3% Race/ethnicity (Black) Race/ethnicity 13 2.9% (Asian/Other) Race/ethnicity (Hispanic) 11 2.5% Characteristics by Bedroom Size (PH Only) 1 BR 15.5% 2 BR 189 42.5% 3 BR 187 42.0% 4 BR 0 0.0% 5 BR 0 0.0% 5+ BR 0.0% 0 X Yes Is the waiting list closed (select one)? No If yes: Closed on 05/03/2021 How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? Does the PHA permit specific categories of families onto the waiting list, even if generally closed? No Yes

Needs of Families of		nai public lousing water
using urisdictional waiting		
urisdictional waiting	list (ontional) Hausing	
urisdictional waiting	list (ontional)Hausina	
urisdictional waiting	list (ontional) Hausing	
urisdictional waiting	list (antional)Housing	
urisdictional waiting	list (ontional)Housing	
/sub-jurisdiction:		
January	nst (optionar) rousing	
# of families	% of total families	Annual Turnover
1033		
231	22.4%	
25	2.4%	
10	1.0%	
862	83.5%	
8	0.8%	
79	7.7%	
73	7.1%	
968	93.7%	
28	2.7%	
19	1.8%	
	T	
120	11.6%	
609	59.0%	
304	29.4%	
0	0.0%	
0	0.0%	
0	0.0%	
	1033 231 25 10 862 8 79 73 968 28 19	1033 231 22.4% 25 2.4% 10 1.0% 862 83.5% 8 0.8% 79 7.7% 73 7.1% 968 93.7% 28 2.7% 19 1.8% 120 11.6% 609 59.0% 304 0 0.0% 0 0.0%

Page 1

Waitlist: AMP05WL -Thomas James B. Housing Needs of Families on the Public Housing Waiting Lists State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option. Housing Needs of Families on the Waiting List Waiting List Type: (select one) Section 8 tenant-based assistance **Public Housing** Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: % of total families # of families Annual Turnover Waiting list lotal Extremely low income 0 0.0% <=30% AMI Very low income 0 0.0% (>30% but <=50% AMI) Low income 0 0.0% (>50% but <80% AMI) Families with children 25.4% 16 Elderly families 4.8% Families with Disabilities 9.5% 6 Race/ethnicity (White) 1.6% Race/ethnicity (Black) 96.8% 61 Race/ethnicity 0 0.0% (Asian/Other) Race/ethnicity (Hispanic) 2 3.2% Characteristics by Bedroom Size (PH Only) 1 BR 37 58.7% 2 BR 22.2% 14 3 BR 11 17.5% 4 BR 0 0.0% 5 BR 1.6% 0.0% 0 Is the waiting list closed (select one)? No X Yes If yes: Closed on 06/17/2019 How long has it been closed (# of 26 months)? Does the PHA expect to reopen the list in the PHA Plan year?

Friday, August 27, 2021

generally closed?

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

Yes

No

Page 1

Waitlist: AMP06WL - Gulf Village B. Housing Needs of Families on the Public Housing Waiting Lists State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option. Housing Needs of Families on the Waiting List Waiting List Type: (select one) Section 8 tenant-based assistance **Public Housing** Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: # of families % of total families Annual Turnover Waiting list lotal 871 Extremely low income 90 10.3% <=30% AMI Very low income 5 0.6% (>30% but <=50% AMI) Low income 2 0.2% (>50% but <80% AMI) 577 Families with children 66.3% Elderly families 12 1.4% Families with Disabilities 94 10.8% 129 14.8% Race/ethnicity (White) Race/ethnicity (Black) 761 87.4% Race/ethnicity 36 4.1% (Asian/Other) Race/ethnicity (Hispanic) 22 2.5% Characteristics by Bedroom Size (PH Only) 1 BR 231 26.5% 2 BR 426 48.9% 3 BR 214 24.6% 4 BR 0 0.0% 5 BR 0 0.0% 0.0% Is the waiting list closed (select one)? X Yes If yes: Closed on 08/20/2021 No How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? No Does the PHA permit specific categories of families onto the waiting list, even if

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No

Yes

generally closed?

Page 1

Waitlist: AMP10WL - RV Taylor

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

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

months)?	Housing Needs of Families on the Waiting List					
Public Housing Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdictions:	Waiting List Type: (select one)					
Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:	Section 8 tenant-based assistan	ce				
Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:						
Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: # of families	l 	Hamina				
# of families	l 🖳					
## Waiting list lotal Extremely low income			list (optional)Housing			
Extremely low income <=30% AMI		# of families	% of total families	Annual Turnover		
<=30% ÅMI	Waiting list lotal	38				
(>30% but <=50% AMI) Low income (>50% but <80% AMI) Families with children Elderly families Elderly families 0 0.0% Families with Disabilities 4 10.5% Race/ethnicity (White) 0 0.0% Race/ethnicity (Black) Race/ethnicity (Hispanic) Race/ethnicity (Hispanic) Characteristics by Bedroom Size (PH Only) 1 BR 29 76.3% 2 BR 3 BR 4 10.5% 4 BR 3 7.9% 5 BR 0 0.0% Is the waiting list closed (select one)? How long has it been closed (# of months)? 0 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%		0	0.0%			
(>50% but <80% AMI) Families with children Elderly families 0 0.0% Families with Disabilities 4 10.5% Race/ethnicity (White) Race/ethnicity (Black) Race/ethnicity (Hispanic) Characteristics by Bedroom Size (PH Only) 1 BR 29 76.3% 2 BR 3 BR 4 10.5% 4 BR 5 BR 0 0 0.0% Is the waiting list closed (select one)? How long has it been closed (# of months)? Value (Asian/Other) No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?		0	0.0%			
Elderly families		0	0.0%			
Families with Disabilities	Families with children	9	23.7%			
Race/ethnicity (White) 0 0.0% Race/ethnicity (Black) 37 97.4% Race/ethnicity (III) 1 2.6% Race/ethnicity (Hispanic) 2 5.3% Characteristics by Bedroom Size (PH Only) 1 BR 29 76.3% 2 BR 2 5.3% 3 BR 4 10.5% 4 BR 3 7.9% 5 BR 0 0.0% 5 + BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?	Elderly families	0	0.0%			
Race/ethnicity (Black) 37 97.4%	Families with Disabilities	4	10.5%			
Race/ethnicity (Asian/Other) 1 2.6% Race/ethnicity (Hispanic) 2 5.3% Characteristics by Bedroom Size (PH Only) 1 BR 29 76.3% 2 BR 2 5.3% 3 BR 4 10.5% 4 BR 3 7.9% 5 BR 0 0.0% 5 + BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?	Race/ethnicity (White)	0	0.0%			
(Asian/Other) 1 2.6% Race/ethnicity (Hispanic) 2 5.3% Characteristics by Bedroom Size (PH Only) 29 76.3% 1 BR 29 76.3% 2 BR 2 5.3% 3 BR 4 10.5% 4 BR 3 7.9% 5 BR 0 0.0% 5+ BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)? 24	Race/ethnicity (Black)	37	97.4%			
Characteristics by Bedroom Size (PH Only) 1 BR 29 76.3% 2 BR 3 BR 4 10.5% 4 BR 5 BR 5 BR 0 0.0% 5+BR 0 X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?		1	2.6%			
Bedroom Size (PH Only) 29 76.3%	Race/ethnicity (Hispanic)	2	5.3%			
Bedroom Size (PH Only) 29 76.3%	Characteristics by					
1 BR 29 76.3% 2 BR 2 5.3% 3 BR 4 10.5% 4 BR 3 7.9% 5 BR 0 0.0% 5+ BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)? 24						
3 BR 4 10.5% 4 BR 3 7.9% 5 BR 0 0.0% 5+BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?		29	76.3%			
4 BR 3 7.9% 5 BR 0 0.0% 5+ BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?	2 BR	2	5.3%			
5 BR 0 0.0% 5+ BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?	3 BR	4	10.5%			
5+ BR 0 0.0% Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?	4 BR	3	7.9%			
Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019 How long has it been closed (# of months)?	5 BR	0	0.0%			
How long has it been closed (# of 24 months)?	5+ BR	0	0.0%			
months)?	Is the waiting list closed (select one)? No X Yes If yes: Closed on 08/28/2019					
Does the PHA expect to reopen the list in the PHA Plan year? No Yes						
	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						

Waitlist: AMP12WL - Central Plaza Towers B. Housing Needs of Families on the Public Housing Waiting Lists State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option. Housing Needs of Families on the Waiting List Waiting List Type: (select one) Section 8 tenant-based assistance **Public Housing** Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: # of families % of total families Annual Turnover Waiting list lotal 28 Extremely low income 1 3.6% <=30% AMI Very low income 1 3.6% (>30% but <=50% AMI) Low income 0 0.0% (>50% but <80% AMI) 0 0.0% Families with children 28 Elderly families 100.0% Families with Disabilities 15 53.6% Race/ethnicity (White) 9 32.1% Race/ethnicity (Black) 19 67.9% Race/ethnicity 1 3.6% (Asian/Other) Race/ethnicity (Hispanic) 2 7.1% Characteristics by Bedroom Size (PH Only) 1 BR 27 96.4% 2 BR 3.6% 1 3 BR 0.0% 0 0.0% 4 BR 0 5 BR 0 0.0% 5+ BR 0.0% 0 Is the waiting list closed (select one)? X No How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? Does the PHA permit specific categories of families onto the waiting list, even if

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No

generally closed?

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Waitlist: AMP13WL - Emerson Gardens					
B. Housing Needs of Families of	on the Public Housing	Waiting Lists			
State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHA- wide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.					
Hous	ing Needs of Families on	the Waiting List			
Waiting List Type: (select one)					
Section 8 tenant-based assistance					
X Public Housing					
Combined Section 8 and Public	e Housing				
		list (actional) Housing			
Public Housing Site-Based or s If used, identify which develop	ment/sub-jurisdiction:	list (optional)riousing			
	# of families	% of total families	Annual Turnover		
Waiting list lotal	121				
Extremely low income <=30% AMI	17	14.1%			
Very low income (>30% but <=50% AMI)	13	10.7%			
Low income (>50% but <80% AMI)	0 0%				
Families with children 1 0.8%					
Elderly families 118 97.5%					
Families with Disabilities 60 49.6%					
Race/ethnicity (White)	20	16.5%			
Race/ethnicity (Black)	100	82.6%			
Race/ethnicity (Asian/Other)	2	1.7%			
Race/ethnicity (Hispanic)	4	3.3%			
Characteristics by Bedroom Size (PH Only)					
1 BR	115	95.0%			
2 BR	6	5.0%			
3 BR	0	0.0%			
4 BR	0	0.0%			
5 BR	0	0.0%			
5+ BR	0	0.0%			
Is the waiting list closed (select one)?	No X Yes I	f yes: Closed on 08/20/20	021		
How long has it been closed (# of months)?	0				
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					

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Waitlist: AMP16WL- Boykin Tower					
B. Housing Needs of Families of	on the Public Housing	Waiting Lists			
State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHA- wide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.					
Hous	ing Needs of Families on	the Waiting List			
Waiting List Type: (select one) Section 8 tenant-based assistance X Public Housing Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:					
	# of families	% of total families	Annual Turnover		
Waiting list lotal	7				
Extremely low income <=30% AMI	6	85.7%			
Very low income (>30% but <=50% AMI)	0	0.0%			
Low income (>50% but <80% AMI)	0	0.0%			
Families with children 1 14.3%					
Elderly families 6 85.7%					
Families with Disabilities 5 71.4%					
Race/ethnicity (White) 1 14.3%					
Race/ethnicity (Black) 6 85.7%					
Race/ethnicity (Asian/Other)	0	0.0%			
Race/ethnicity (Hispanic)	0	0.0%			
Characteristics by Bedroom Size (PH Only)					
1 BR	5	71.4%			
2 BR	2	28.6%			
3 BR	0	0.0%			
4 BR	0	0.0%			
5 BR	0	0.0%			
5+ BR	0	0.0%			
Is the waiting list closed (select one)?	No X Yes I	f yes: Closed on			
How long has it been closed (# of months)?					
Does the PHA expect to reopen the list in the PHA Plan year? No Yes					
Does the PHA permit specific categories of families onto the waiting list, even if					

Page 1

Waitlist: AMP19LI - Downtown Renaissance B. Housing Needs of Families on the Public Housing Waiting Lists State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option. Housing Needs of Families on the Waiting List Waiting List Type: (select one) Section 8 tenant-based assistance **Public Housing** Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: # of families % of total families Annual Turnover Waiting list lotal 32 Extremely low income 5 15.6% <=30% AMI Very low income 5 15.6% (>30% but <=50% AMI) Low income 0 0.0% (>50% but <80% AMI) Families with children 1 3.1% Elderly families 32 100.0% Families with Disabilities 16 50.0% Race/ethnicity (White) 5 15.6% 27 Race/ethnicity (Black) 84.4% Race/ethnicity 0 0.0% (Asian/Other) Race/ethnicity (Hispanic) 2 6.3% Characteristics by Bedroom Size (PH Only) 1 BR 24 75.0% 2 BR 8 25.0% 3 BR 0 0.0% 4 BR 0 0.0% 5 BR 0 0.0% 5+ BR 0 0.0% Is the waiting list closed (select one)? Yes If yes: How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? No Does the PHA permit specific categories of families onto the waiting list, even if

Friday, August 27, 2021

No

generally closed?

Page 1

Waitlist: AMP19PBV - Downtown Renaissance PBV

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

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

lists at their option.					
Hous	sing Needs of Families on	the Waiting List			
Waiting List Type: (select one)					
Section 8 tenant-based assistar	Section 8 tenant-based assistance				
Public Housing					
Combined Section 8 and Publi	ic Housing				
		Park of Breeze			
Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction:					
	# of families	% of total families	Annual Turnover		
Waiting list lotal	134				
Extremely low income <=30% AMI	32	23.9%			
Very low income (>30% but <=50% AMI)	13	9.7%			
Low income (>50% but <80% AMI)	1	0.8%			
Families with children	2	1.5%			
Elderly families	134	100.0%			
Families with Disabilities	76	56.7%			
Race/ethnicity (White)	26	19.4%			
Race/ethnicity (Black)	109	81.3%			
Race/ethnicity (Asian/Other)	1	0.8%			
Race/ethnicity (Hispanic)	5	3.7%			
Characteristics by			1		
Bedroom Size (PH Only)					
1 BR	131	97.8%			
2 BR	3	2.2%			
3 BR	0	0.0%			
4 BR	0	0.0%			
5 BR 5+ BR	0	0.0%			
Is the waiting list closed (select one)? How long has it been closed (# of months)?	? X No Yes I	If yes:			
Does the PHA expect to reopen the li	ist in the PHA Plan year?	No Yes			
Does the PHA permit specific catego	•				
generally closed? No Y	'es	_			

Page 1
Waitlist: AMP20WL - Renaissance Gardens

Waitlist: AMP20WL						
B. Housing Needs of Families of	on the Public Housing	Waiting Lists				
State the housing needs of the families on the	PHA's waiting list/s. Complet	te one table for each type of PHA-				
wide waiting list administered by the PHA. I lists at their option.	wide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting					
Hous	ing Needs of Families on	the Waiting List				
Waiting List Type: (select one)						
Section 8 tenant-based assistan	nce					
X Public Housing						
Combined Section 8 and Public	c Housing					
		list (antional) Housing				
Public Housing Site-Based or s If used, identify which develop		nst (optional)Housing				
	# of families	% of total families	Annual Turnover			
Waiting list lotal	778					
Extremely low income <=30% AMI	168	21.6%				
Very low income (>30% but <=50% AMI)	18	2.3%				
Low income (>50% but <80% AMI)	11	1.4%				
Families with children	Families with children 720 92.5%					
Elderly families 6 0.8%						
Families with Disabilities	43	5.5%				
Race/ethnicity (White)	59	7.6%				
Race/ethnicity (Black)	724	93.1%				
Race/ethnicity (Asian/Other) 21 2.7%						
Race/ethnicity (Hispanic) 11 1.4%						
			I			
Characteristics by Bedroom Size (PH Only)						
1 BR	0	0.0%				
2 BR	491	63.1%				
3 BR	287	36.9%				
4 BR	0	0.0%				
5 BR 0 0.0%						
5+ BR 0 0.0%						
Is the waiting list closed (select one)? No X Yes If yes: Closed on 05/03/2021						
How long has it been closed (# of months)?						
Does the PHA expect to reopen the list in the PHA Plan year? No Yes						
Does the PHA permit specific categories of families onto the waiting list, even if						
generally closed? No Yes						

Page 1

Waitlist: AMP21WL - The Renaissance B. Housing Needs of Families on the Public Housing Waiting Lists State the housing needs of the families on the PHA's waiting list/s. Complete one table for each type of PHAwide waiting list administered by the PHA. PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option. Housing Needs of Families on the Waiting List Waiting List Type: (select one) Section 8 tenant-based assistance **Public Housing** Combined Section 8 and Public Housing Public Housing Site-Based or sub-jurisdictional waiting list (optional)Housing If used, identify which development/sub-jurisdiction: % of total families # of families Annual Turnover 1338 Waiting list lotal Extremely low income 278 20.8% <=30% AMI Very low income 38 2.8% (>30% but <=50% AMI) Low income 14 1.1% (>50% but <80% AMI) Families with children 760 56.8% Elderly families 39 2.9% Families with Disabilities 130 9.7% Race/ethnicity (White) 116 8.7% Race/ethnicity (Black) 1237 92.5% Race/ethnicity 43 3.2% (Asian/Other) Race/ethnicity (Hispanic) 19 1.4% Characteristics by Bedroom Size (PH Only) 1 BR 532 39.8% 2 BR 534 39.9% 3 BR 272 20.3% 4 BR 0 0.0% 5 BR 0.0% 0 5+ BR 0.0% 0 Is the waiting list closed (select one)? No Х Yes If yes: Closed on 05/03/2021 How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? Does the PHA permit specific categories of families onto the waiting list, even if

Friday, August 27, 2021

No

generally closed?

Page 13

Waitlist: CHPPBV			
B. Housing Needs of Families	on the Public Housing	Waiting Lists	
State the housing needs of the families on th wide waiting list administered by the PHA. lists at their option.			
Hou	sing Needs of Families or	the Waiting List	
Waiting List Type: (select one) Section 8 tenant-based assista Public Housing Combined Section 8 and Publ Public Housing Site-Based or If used, identify which develo	ic Housing sub-jurisdictional waiting	list (optional)Housing	
	# of families	% of total families	Annual Turnover
Waiting list lotal	837		
Extremely low income <=30% AMI	0	0.0%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	545	65.1%	
Elderly families	11	1.3%	
Families with Disabilities	56	6.7%	
Race/ethnicity (White)	50	6.0%	
Race/ethnicity (Black)	797	95.2%	
Race/ethnicity (Asian/Other)	24	2.9%	
Race/ethnicity (Hispanic)	17	2.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	837	100.0%	
2 BR	0	0.0%	
3 BR	0	0.0%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one) How long has it been closed (# of months)?		f yes: Closed on	•
Does the PHA expect to reopen the l	-	No Yes	
Does the PHA permit specific category	ries of families onto the w	aning fist, even if	

2. Strategy for Addressing Housing Need.

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

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

MHA has contracted with Econometrica as its Asset Repositioning Specialist. Through this contract MHA will revitalize its Public Housing developments via the RAD program. In addition, MHA plans to assist in the long-term viability of the affordable housing through:

- The Low-Income Housing Tax Credit program ("LITHC") administered by the Alabama Housing Finance Agency ("AHFA"),
- Section 18 Demolition/Disposition protocols under HUD rules,
- The Rental Assistance Demonstration (RAD) Program
- One of the affordable populations on which MHA will focus includes single heads of households (many with children), the elderly, and persons with disabilities.
- MHA plans to issue project-based vouchers to help support the development of new affordable housing.

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

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

MHA has entered into a Memorandum of Understanding with Housing First (the Continuum of Care for Mobile) and the City of Mobile to house households that are homeless and/or atrisk of homelessness through the Emergency Housing Vouchers.

Economic and Self-Sufficiency Programs

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

	Economic and Life	e-style Independence Serv	ices and Programs	
Program Name and Description (including location, if appropriate)	Estimated Size	Allocation Method (waiting list/random selection/specific criteria/other)	Access (development office / PHA main office / other provider name)	Eligibility (public housing or Section 8 participants or both)
S-8 FSS	82	Random; applicant recruitme nt	Business and Commu nity Services Group	HCV (i.e., S-8)
PHFSS	78	Random; applicant recruitme nt	Business and Community Services Group	Affordable Housing
SWEET-P	2021 Cancelled due to COVID	Random	Business and Commu nity Services Group	Both
Employment and Job- training Preparation	25	Specific Criteria	Business and Community Services Group	Both
Health Wellness Initiative	300	Specific Criteria for residents at four (4) elderly sites	Business and Community Services Group	Affordable Housing

Family Self Sufficiency ("FSS") Participation Programs

Program	Required Number of Participants (start of 2020 Estimate)	Actual Number of Participants (As of: 10/27/2020)
Affordable Housing	78	71
Section 8	83	82

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

MOBILE HOUSING AUTHORITY FY 2022 PLANNED FINANCIAL RESOURCES

MHA's statement of estimated or anticipated financial resources, by general categories, as referenced in Section 6.2 of this FY2022 Annual Plan is set forth below:

	Sources	Planned \$	Planned Uses
L			
1.	Federal Grants (FY 2022):		
	a. Public Housing Operating Fund	\$ 7,200,000	LIPH
	b. Public Housing Capital Fund	\$ 7,500,000	LIPH
	c. Housing Choice Voucher Program (Section	\$ 33,000,000	Rental Assistance
	d. Mainstream Five Housing Voucher Program	\$ 630,000	Rental Assistance
2.	Prior Yr- Unobligated		
	a. Public Housing Capital Fund	\$ 6,500,000	LIPH
3.	Public Housing Dwelling Rental Income		
	a. Dwelling Rental Income	\$ 4,200,000	LIPH
4.	Other Income		
	a. Miscellaneous Income	\$ 300,000	LIPH, HCV & COCC
	TOTAL FINANCIAL RESOURCES - 2022	\$ 59,330,000	

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

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

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

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

MHA Policy

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

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

MHA Policy

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

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

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

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

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

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

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

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

MHA Policy

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

Deconcentration Rule

A. Objective:

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

development has a concentration of higher income families in one or more of the developments.

B. Exemptions:

The following are exempt from this rule.

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

C. Actions:

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

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

Deconcentration and Income Mixing Report

August 19, 2021

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

Income Analysis Using Standard Method

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

Covered MHA developments and the average annual income of each:

Oaklawn	\$5, 844
Orange Grove	\$13,701
Thomas James	\$12, 143
Gulf Village	\$7, 741
RV Taylor	\$8,577
Total	\$48,006
Average	\$9,601

The average annual income of all covered developments (\$9,601) was used to determine the Established Income Range (EIR): 85% to 115% of \$9,601 or \$8,161 to \$11,042.

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

Explanation:

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

Orange Grove average income is higher than other developments because it was part of the now defunct Wealth Program. Residents were required to be employed and/or in school.

Higher preferences were given to applicants with higher incomes. Orange Grove is also one of MHA's modernized developments That combination resulted in the attracting and housing of higher income families.

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

Implementation:

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

<u>Income Analysis Using Unit Size Adjustment Factors</u>

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

1.	Oaklawn	\$5,696
2.	Orange Grove	\$13, 274
3.	Thomas James	\$11,675
4.	Gulf Village	\$7, 451
5.	RV Taylor	\$7,775
	Total	\$45, 871
	Average	\$9, 174

The average annual income of all covered developments using unit size adjustment factors (\$9, 174) was used to determine the Established Income Range (EIR): 85% to 115% of \$9,174 or \$7, 798 to \$10, 550.

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

MHA Affirmatively Further Fair Housing Efforts

MHA has contracted with the Housing Choice Partners to develop a Fair Housing Plan that will be integrated into the agency's policy documents. Through this contract, MHA certifies that we are actively working to review, implement, and develop new techniques to ensure we are affirmatively further fair housing.

MHA will continue to work with the City of Mobile to develop a long-term strategy for redevelopment and maintenance of public housing sites, and affordable housing opportunities in the City of Mobile. Mobile Housing Authority is represented on the Board of the Continuum of Care, the Homeless Coalition of the Gulf Coast, which services citizens experiencing homelessness in Mobile. The Continuum of Care works in conjunction with Housing First. MHA is part of a community partnership, which works with the City of Mobile advocacy organizations affirmatively to further fair housing by providing training and guidance within the locality. Information is disseminated city wide utilizing local newspapers, social media, and the MHA website, www.mobilehousing.org To support the City's commitment to non- discrimination and equal opportunity in housing, MHA makes special efforts to assure that housing programs assisted with federal or local funds are made widely known throughout the community.

Program Demographics

Mobile Housing Authority has examined its programs and have determined the following distribution of Head of Households Race. Documentation of the demographics below are attached.

- A. Public Housing
 - White − 3%
 - Black/African America 96%
 - American Indian or Alaska Native 0
 - Asian -0
 - Other -0
- B. Housing Choice Voucher
 - White 4%
 - Black/African America 95%
 - American Indian or Alaska Native 0
 - Asian − 0
 - Other − 0

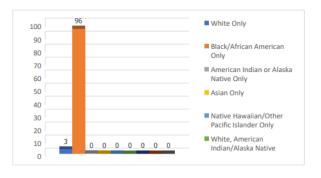
Mobile Housing Authority has examined its programs and have determined the following distribution of Head of Households Ethnicity:

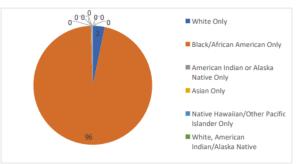
- Hispanic or Latino 0%
- Not Hispanic or Latino 100%

Family Race/Ethnicity

Distribution by Head of Household's Race as a % of 50058

White Only	Black/African American Only	American Indian or Alaska Native Only		Native Hawaiian/ Other Pacific Islander Only	American Indian/	White, Black/ African American	White, Asian	All Other Combina- tions
3	96	0	0	0	0	0	0	0

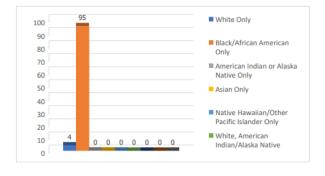


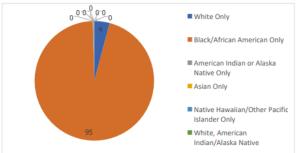


Family Race/Ethnicity

Distribution by Head of Household's Race as a % of 50058

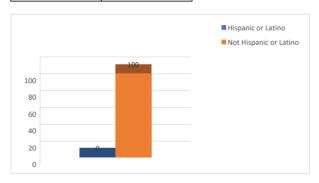
Distribution	by nead of h	lousellolu's R	ace as a 70 0	1 30036				
White Only	Black/African	American	Asian Only	Native	White,	White, Black/	White,	All Other
	American	Indian or		Hawaiian/	American	African	Asian	Combina-
	Only	Alaska Native		Other Pacific	Indian/	American		tions
		Only		Islander Only	Alaska Native			
4	95	0	0	0	0	0	0	0

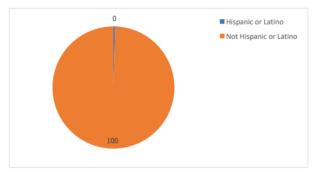




Distribution by Head of Household's Ethnicity as a % of 50058

Hispanic or Latino	Not Hispanic or Latino
0	100





An analysis of demographics and locational patterns determined that Housing Choice Vouchers and Public Housing Developments are concentrated in high poverty tracts and neighborhoods of minority concentration. These neighborhoods, units, and developments are located predominantly in the City of Mobile and to its immediate north.

In this section we summarize the location of MHA HCV units and public or senior housing developments. The maps and other descriptive information presented here show the relationship between the location of MHA's HCVs and public/senior housing and several neighborhood-level¹ characteristics: poverty²; racial segregation³; "opportunity", and age of the rental housing stock⁵. We also examine the distribution of "voucher-affordable" rental units, especially in relation to HCVs and opportunity tracts in Mobile County.

Poverty concentration and racial segregation

¹ We use census tracts as proxies for neighborhoods.

² We employ poverty rate data for census tracts from the 2015-19 5-year American Community Survey, table S1701.

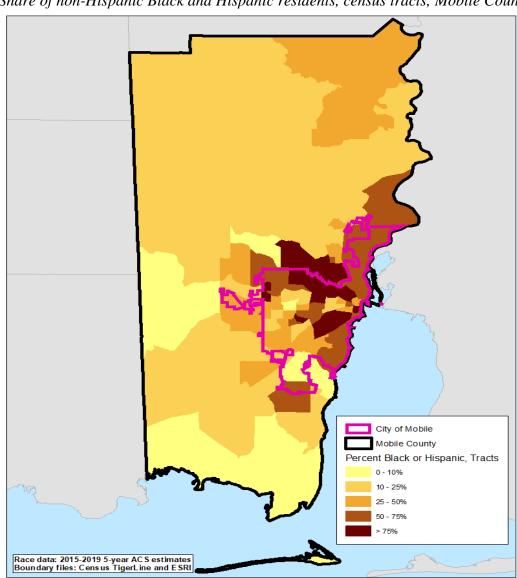
³ We compute the census tract share of residents that are non-Hispanic Black or Hispanic, using data from the 2015-19 5-year American Community Survey, table B03002.

⁴ Opportunity data are downloaded from the Opportunity Atlas. Opportunity is conceived in terms of economic mobility, such that opportunity tracts are those in the upper two quintiles in Mobile County on the following Opportunity Atlas measure: Mean household income rank for children whose parents were at the 25th percentile of the national income distribution. For more information, see: Chetty, R., Friedman, J., Hendren, N., Jones, M., Porter, S. The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility. 2018. NBER Working Paper No. 25147.

⁵ We compute the census tract share of rental units in structures built before 1980, using data from the 2015-19 American Community Survey, table B25036.

⁶ We estimate census tract totals of voucher-affordable rental units as the number of rental units with gross rents below Mobile Housing Authority's 2BR payment standard, which is 110% of the 2BR fair market rent of \$906. Census tract gross rent data are from the 2015-19 American Community Survey, table B25063.

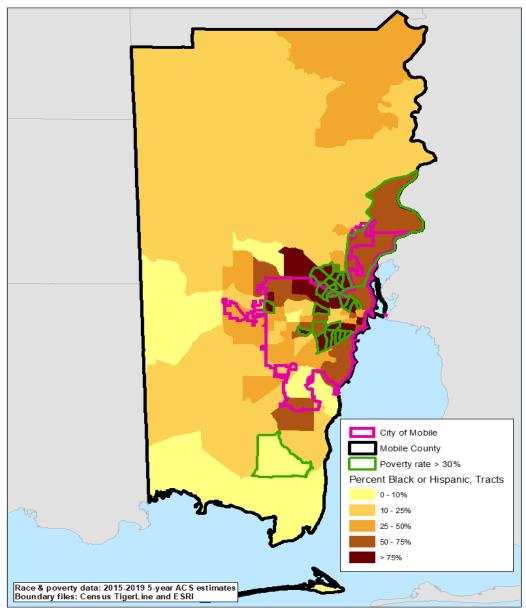
Map 1 (below) depicts the share of non-Hispanic Black or Hispanic residents for census tracts in Mobile County. Tract shares range from the lowest percentages (0-10% Black or Hispanic) which are shaded in the lightest yellow, to the highest (over 75% Black or Hispanic) which are represented in the darkest colors on the map. Tracts with the highest shares of Black or Hispanic residents are in the city of Mobile (i.e. within the municipal border demarcated in pink on the map) or to the city's immediate north and northeast.



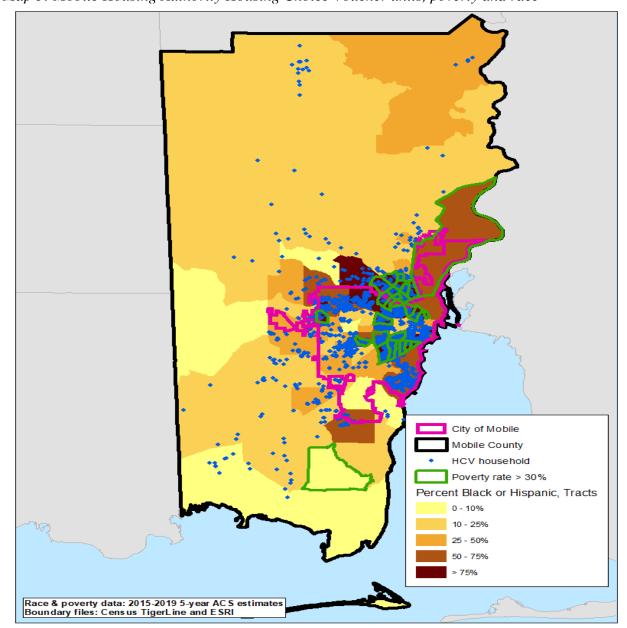
Map 1: Share of non-Hispanic Black and Hispanic residents, census tracts, Mobile County

Map 2 shows the relationship between poverty and racial concentration, by highlighting the boundaries of high poverty tracts (defined as tracts with poverty rates of 30% and above) in green. The race information is replicated from Map 1. We observe that almost all of the neighborhoods in Mobile County with the highest poverty rates are in the city or to its north. Furthermore, these high poverty neighborhoods are typically also tracts with the highest shares of Black or Hispanic residents.

Map 2: High Poverty and non-Hispanic Black or Hispanic residents, census tracts, Mobile County



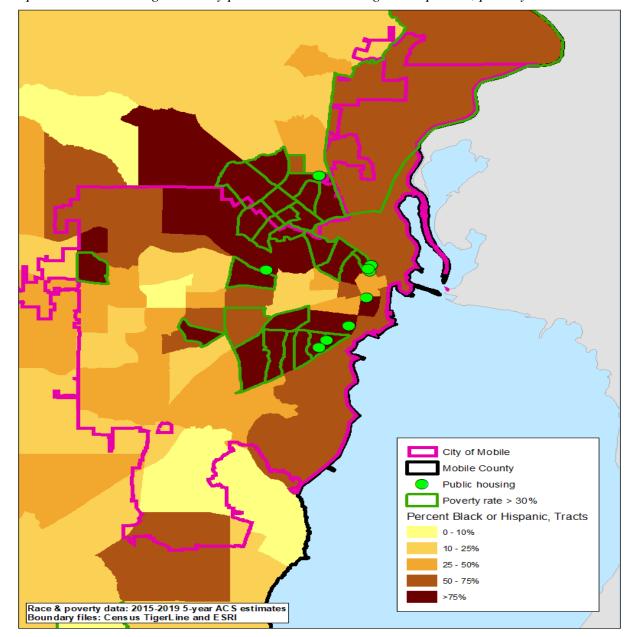
Map 3 plots the location of MHA HCV units⁷ against poverty rate and the share of Black or Hispanic residents, with each blue representing one voucher unit. We observe that many of the voucher units are providing rental assistance for rental units located in the city of Mobile. Additionally, high concentrations of voucher units are located in census tracts with high poverty and high shares of Black or Hispanic residents.



Map 3: Mobile Housing Authority Housing Choice Voucher units, poverty and race

 $^{^{7}}$ Map plots location of 4,056 MHA voucher units with, as of May 25^{th} , 2021.

Map 4 shows the location of MHA public housing⁸ or senior living⁹ developments, plotted again against poverty rate and the share of Black or Hispanic residents.



Map 4: Mobile Housing Authority public and senior living developments, poverty and race

⁸ Public housing developments as listed on the MHA website, here: https://mobilehousing.org/housing-programs/affordable-housing

⁹ Senior living developments as listed on the MHA website, here: https://mobilehousing.org/housing-programs/senior-living

Using the U.S. Department of Housing and Urban Development's (HUD) definition, we designate a census tract in Mobile County as an "area of minority concentration" if the tract's share of non-white ¹⁰ residents is 20 or more percentage points greater than the Mobile County's share of non-white residents¹¹. We observe that 62 percent (2,506 of 4,056) of MHA's voucher units are in areas of minority concentration. Furthermore, 10 of 10 public housing or senior living developments are located in areas of minority concentration, and all but one are located in neighborhoods with non-white shares of at least 95 percent.

In addition, 179 of 4,056 voucher units (4.4 percent) are in low poverty tracts, defined as having a poverty rate of 10 percent or lower. By contrast, 32 percent (1,297 of 4,056) of MHA voucher units are in high poverty tracts, and we estimate that an even higher percentage (over 50%) of voucher units with children are in high poverty tracts. Seven of the ten MHA public housing or senior living developments are located in high poverty neighborhoods.

Finally, there are 25 tracts that are areas of minority concentration *and* have poverty rates above 30%. We observe that 1,296 of 4,056 voucher units, or 32%, are in these tracts, including a high percentage of children living in MHA-assisted units.

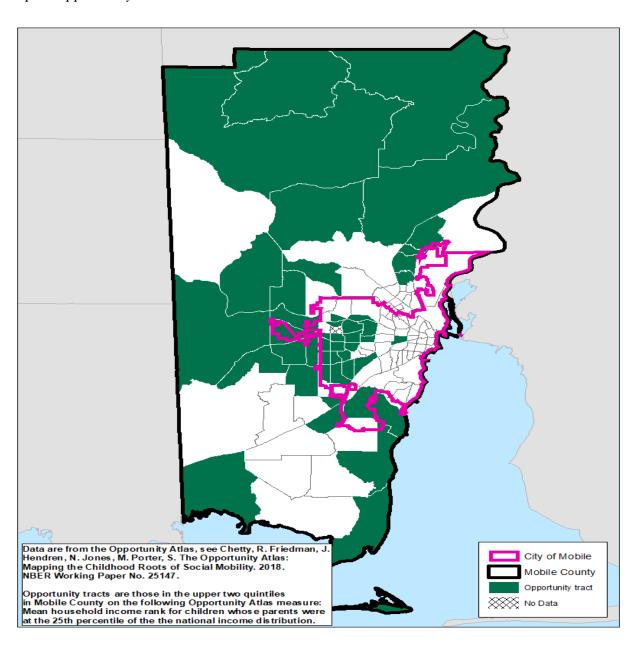
Opportunity areas

¹⁰ Here, "white" is defined as non-Hispanic white.

¹¹ According to 2015-19 5-Year American Community Survey data, Mobile County has a share of non-white residents of 43.11%. Therefore, a tract in Mobile County is considered an "area of minority concentration" if it has a share of non-white residents of at least 63.11%.

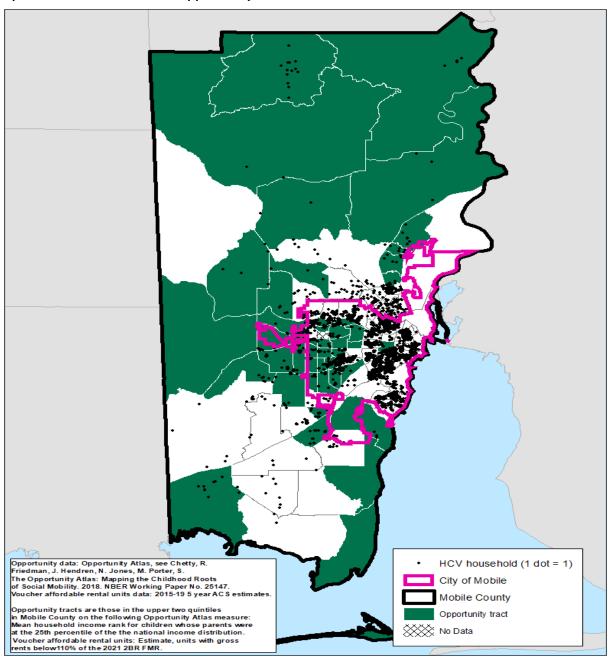
The census tracts colored green in Map 5 are those we designate as "opportunity" areas (see footnote 4 above for definition). Opportunity tracts are clustered primarily to the north and west of the city of Mobile, however with a number of opportunity areas within the municipal boundary and on the west side. There are no opportunity tracts that are also high poverty areas. By contrast, 11 (out of 45) opportunity tracts are low-poverty. In addition, only 2 of 45 opportunity tracts are also areas of minority concentration.

Map 5: Opportunity areas

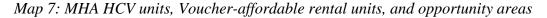


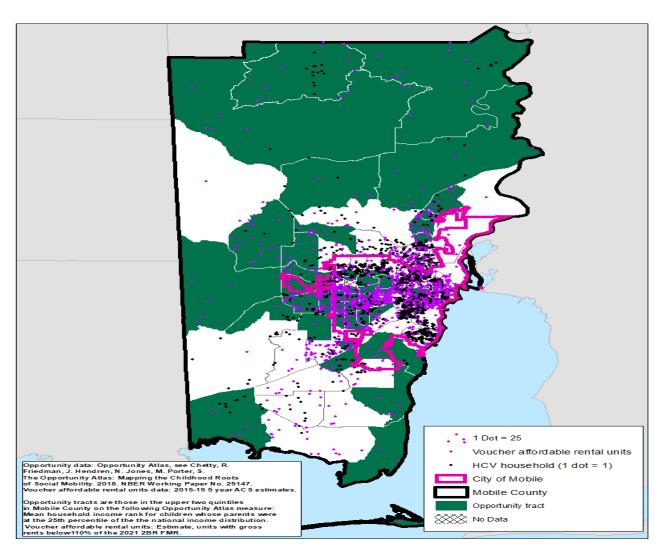
Map 6 overlays MHA HCV units on the opportunity area map. We observe that most units are located outside of opportunity tracts. Some voucher households are located in opportunity areas, however, especially in neighborhoods on the west side of the city of Mobile. Specifically, 3,184 of 4,056 voucher units, or 79%, are located outside of opportunity tracts. None of the public housing or senior living developments are in opportunity areas (see map 8).

Map 6: MHA HCV units and opportunity areas



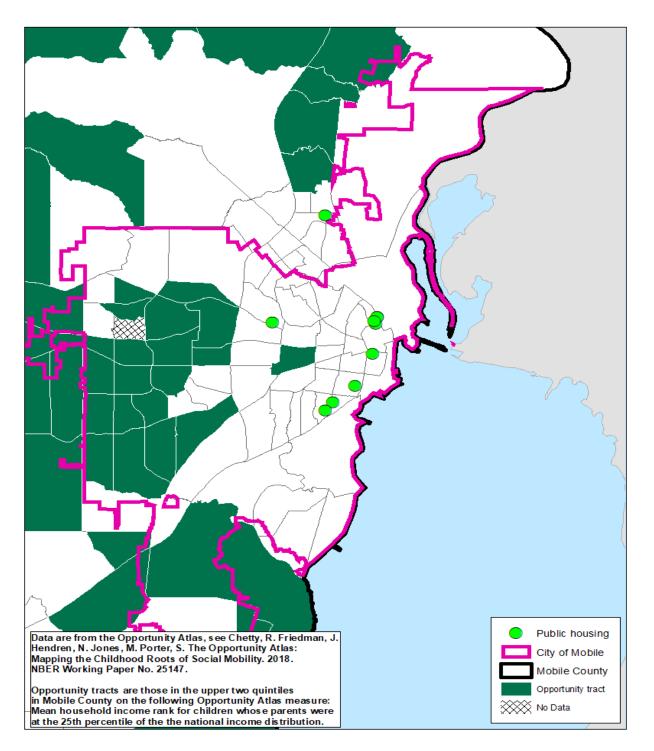
Map 7 includes voucher-affordable rental units (defined above in footnote 6), which are depicted as 25 units per purple dot. These rental units are concentrated in the largest numbers within the city of Mobile, both in the eastern tracts containing many HCV units and in the western opportunity areas. We also see concentrations of voucher-affordable units outside of the city, in close-in tracts – both opportunity and non-opportunity – to the north and west. Large numbers of voucher-affordable units are also observable in neighborhoods in southern Mobile County. Further, we find that 41.5 percent of voucher-affordable rental units (14,198 of 34,194) are located in opportunity neighborhoods. Lastly, of the 55,398 occupied rental units in Mobile County, 61.7 percent are voucher-affordable.¹²





¹² We looked at whether estimates of voucher-affordable units would increase from incorporating 2BR Small Area Fair Market rents in ZIP Codes where it is greater than MHA's payment standard. In fact, there are only three ZIP Codes in which this occurs, and in those locations the SAFMR is only slightly larger than the payment standard. As a result, the impact of using SAFMRs on the estimate of voucher-affordable units is negligible in Mobile County.

Map 8: Public housing and senior living developments and opportunity areas



We compute the census tract share of rental units in structures built before 1980 as a proxy for the "quality" of a building (this also roughly coincides with the date when lead paint was phased out of new building construction). Large stocks of older – and perhaps lower quality – rental structures may make it difficult to absorb an expansion of housing choice voucher units.

Overall, 52.4 percent renter-occupied units in Mobile County are in structures built before 1980. ¹³ As such, it seems reasonable to designate a census tract's rental stock as old if at least 50 percent is in structures built before 1980. And, 57 percent of tracts in Mobile County (64 of 113) have at least 50 percent of renter-occupied units in structures built before 1980. Furthermore, 35 percent of tracts (40 of 113) have at least 75 percent of rental units in "old" structures, and this share is at least 90 percent in 13 percent of tracts (15 of 113).

There are only 17 tracts that are opportunity areas and that have at least 50 percent of renter-occupied units in structures built before 1980. Finally, we observe at present that 64 percent of MHA voucher units (2,613 of 4,056) are located in tracts that have at least 50% of renter-occupied units in structures built before 1980.

City of Mobile Assessment of Fair Housing: Concerns, Goals, and Strategies as Related to MHA

Location and Type of Affordable Housing

The City of Mobile AFH found that public housing residents are almost exclusively African American and families with children, and the housing is located in racially/ethnically concentrated areas of poverty (R/ECAPs) and surrounded by communities that have fallen into disrepair, with few job opportunities, services, grocery stores, banks, and other amenities.

As MHA begins to consider locational options for placement of Project Based Vouchers or redevelopment of public housing units, MHA seeks to balance housing opportunities in high poverty neighborhoods with a continuing need for safe, stable, affordable housing, with housing options in neighborhoods that offer greater opportunities for families to build long-term economic and social wealth, such as those with well-funded schools, healthy environments, and stable job opportunities.

In addition, the City of Mobile AFH states that families with children are overrepresented in MHA's HCV program, a point to consider when determining need for new/improved MHA services to assist HCV program participants with finding housing within the MHA jurisdiction. This may include creating new incentives for owners with larger-sized units that are located close to well-funded schools; housing search assistance that includes staff dedicated to conducting owner outreach to present the HCV program to owners that may be reluctant to accept the voucher; higher payments standards in opportunity areas; and partnership with

MHA 2022 Annual Plan Attachment

¹³ Data from 2015-19 5-year American Community Survey. By comparison, the overall share for the U.S. is 56.4 percent, so it appears that rental units in Mobile County are in structures slightly less old than is the case nationally.

community organizations that support families' health and well-being to provide warm referrals for families as they transition into new neighborhoods.

According to the AFH, housing for those with disabilities and seniors is more likely to be located in higher opportunity locations and have a more integrated population. However, the majority of accessible housing is located in western Mobile, limiting choice for those with disabilities. Households with a member with a disability will likely need increased housing search assistance or flexibilities may need to be made to the HCV leasing process, including landlord incentives such as expedited inspections in order to provide for the greatest housing choice.

Availability of Affordable Units in a Range of Sizes, Accessible Housing Provide more housing in areas of high opportunity and reduce barriers to affordable housing

An overarching finding reiterated throughout the AFH was that there is a lack of affordable housing to meet the needs of residents in Mobile, including those with disabilities. Currently, families with children are concentrated in areas that have higher exposure to poverty, as well as areas with the highest negative environmental health risks.

There is a significant need for quality, affordable housing throughout the city of Mobile. MHA plans to work with developers and other partners to support and pursue affordable housing development in high opportunity areas, including the placement of Project Based Vouchers.

B.2 New Activities

(a) See Template checkboxes

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

MHA has applied for Section 18 of the 1937 Act for either the demolition or disposition of all, or significant portions of the following developments:

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

Demolition of Thomas James Place

la. Development name: Thomas James Place

lb. Development (project) number: AL002000005

lc. Description of development:

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

2. Activity Type: Public Housing

3. **Application Status:** Submitted Application Quarter 3 2021

4. Number of units affected: 796

b. Coverage of action: Total development

6. Timeline for activity:

a. Projected start date of activity: 2022b. Projected end date of activity: 2026

c. Future development uses of the sites are not known at this time.

Demolition of RV. Taylor Plaza

la. Development name: RV. Taylor Plaza

lb. Development (project) number: AL002000010

lc. Description of development:

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

R.V. Taylor Plaza is located at 1509 Plaza Drive, Mobile, AL 36605.

- 2. Activity Type: Public Housing
- 3. **Application Status:** Submitted Application Quarter 3 2021
- 4. Number of units affected: 450
- 5. Coverage of action: Total development
- 6. Timeline for activity:
 - a. Projected start date of activity: 2022b. Projected end date of activity: 2026
 - **c.** Future development uses of the sites are not known at this time.

Disposition of W. Boykin Tower

la. Development name: W. Boykin Tower

lb. Development (project) number: AL002000016

lc. Description of development:

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

- 2. **Activity Type:** Public Housing
- 3. **Application Status:** Application Approved Quarter 3 2021
- 4. Number of units affected: 122
- 5. **Coverage of action:** Total development
- 6. Timeline for activity:
 - a. Projected start date of activity: 2021
 - **b.**Projected end date of activity: 2025
 - **c.** Future development uses of the sites are not known at this time.

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

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

la. Development name: Oaklawn Homes

lb. Development (project) number: AL002000001

lc. Description of development:

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

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

2. Activity Type: Public Housing

3. Application Status: Planned for Application Quarter 3 of 2022

4. Number of units affected: 100

5. Coverage of action: Total development

6. Timeline for activity:

a. Projected start date of activity: 2022b. Projected end date of activity: 2024

la. Development name: Orange Grove Homes

lb. Development (project) number: AL002000002

lc. Description of development:

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

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

2. Activity Type: Public Housing

3. Application Status: Planned for Application Quarter 3 of 2022

4. Number of units affected: 247

5. Coverage of action: Total development

6. Timeline for activity:

a. Projected start date of activity: 2022b. Projected end date of activity: 2024

B.2.(d) Project-Based Vouchers.

MHA will project-base a portion of its tenant-based vouchers. MHA's goal through project-basing these vouchers is to increase the supply of affordable housing in accordance with the PHA Plan strategy for addressing housing needs in the Mobile community and deconcentrate poverty.

MHA will seek to project-base vouchers in areas of higher income and lower percentages of minority concentration. MHA will not ignore areas of historic poverty, specifically where major demolition and disposition activities are planned for MHA owned properties where public housing residents may experience displacement. Instead, PBVs will be used in these areas to support the new construction of affordable housing opportunities and reduce significant displacement.

The construction of new affordable housing units is of critical need in Mobile, over 52% of the renter-occupied units in Mobile County were built prior to 1980. New affordable housing opportunities in areas of historic poverty along with other development efforts that can expand economic opportunities has the potential to increase economic and racial diversity in a community leading to improved overall outcomes for educational achievement, job growth and reduced crime. These outcomes are what MHA aims to achieve through the anchoring effect of supporting new construction of affordable housing through the use of project-base vouchers. Activities MHA will participate in over the next year include:

- 1. Conducting an Absorption Study to determine the amount of new affordable housing that is needed in the Mobile.
- 2. Issuing a PBV RFP for projects seeking to place PBVs in developments in Mobile.
- 3. MHA would consider Project Basing up to 500 vouchers (11.5%) of its voucher allocation in several projects throughout the city and county.
- 4. Locations of PBV units aim to include, but not be limited to areas north and west of the city of Mobile and the downtown corridor.

B.3 Civil Rights Certification.

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

B.4 Most Recent Fiscal Year Audit

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

All findings have been cleared.

B.5 Progress Report

Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.

Mobile Housing Authority ("MHA") FY2021 - FY2025 5-Year Plan and FY2022 Annual Plan highlights MHA's intention to pursue its aggressive housing related goals assisting eligible residents of affordable housing and participants in the Housing Choice Voucher Program toward other non-subsidized housing, including homeownership, and use its housing as a catalyst for the empowerment of qualified residents. MHA expects to accomplish these goals by continuing to reposition and upgrade its public and affordable housing inventory, attendant resources and community partnerships necessary to promote an environment and atmosphere of economic and lifestyle independence. While MHA will maintain emphases of serving the elderly and disabled residents and modernizing its facilities, it remains committed to providing able-bodied resident/participant families with the training, skills, encouragement and incentives to move "out of assisted housing into homeownership or other non assisted housing". With this initiative and its other activities, MHA looks to "change the face of affordable housing, one family at a time!"

MHA's Five-Year Goals.

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

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

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

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

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

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

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

MHA Strategic Goal No. 4: Improve the public and community image of MHA by updating and executing a comprehensive Public Relations and Marketing Strategy.

 MHA's name was changed along with a new logo and tagline as indicated below



- MHA will continue its active participation in the City of Mobile's and various neighborhood planning sessions and other initiatives designed to discuss and promote redevelopment and affordable housing in and around the City of Mobile.
- MHA continues to improve the public awareness of our products, services and initiatives via enhanced website content, presentations to

professional trade clubs, other housing providers and interactions with community foundations.

MHA will establish partnerships with local philanthropic organizations
to ensure the communities collective efforts to improve the lives of low
to moderate income persons functions cohesively and targets resources
better to enhance outcomes.

B.6 Resident Advisory Board (RAB) Comments

See Attachment..

B.7 Certification by State or Local Officials

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

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

- (a) Yes, MHA has a current Recovery Agreement and VCA with HUD in place.
- (b) If Yes, please describe.
- (I) MHA is classified as a Troubled PHA. Due to the extent of its deficiencies the agency entered into a Recovery Agreement with HUD dated January 27, 2021. The goal of the Recovery Agreement is to transition MHA from Troubled to Standard Performance designation. The Action Plan identifies the measures that need to be implemented to improve the performance and desired outcomes to be achieved. It also establishes a timetable to achieve those outcomes. The Board of Commissioners (Board) fully performs its duty of overseeing the operations of MHA. MHA has implemented several initiatives that have resulted in improved physical condition and providing residents with decent, safe, and sanitary housing, increased occupancy rates, increased PIC reporting rates, and strengthened HCV and LIPH programs. MHA provides the Field Office with a 5-year Capital Fund plan (as required) and prioritizes work in the plan to address the modernization needs of MHA to maximize the PHAS score and living needs of residents.

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

Voluntary Compliance Agreement.

Mobile Housing Authority is taking steps to ensure compliance with the VCA. Mobile Housing Authority has made 19 submissions in relation to the VCA. MHA's Phase I and Phase II UFAS-Accessible Units, physical and sensory, have been completed and certified by a third (3rd) party. Those certifications have been submitted to FHEO. MHA is currently seeking to forgo modifying the units at Oaklawn Homes due to various construction and size issues, coupled with the cost to modify said units. Right of Way Accessibility Conversion and Construction is near completion as of August 2021. The Covid-19 Pandemic and weather has delayed completion.

C.1 Capital Improvements

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