

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

Applicability. The Form HUD-50075-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 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, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	<p> PHA Name: <u>Mobile Housing Authority</u> PHA Code: <u>AL002</u> PHA Type: <input type="checkbox"/> Standard PHA <input checked="" type="checkbox"/> Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2024</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>2660</u> Number of Housing Choice Vouchers (HCVs) <u>4535</u> Total Combined Units/Vouchers <u>7195</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission </p> <p> Availability of Information. PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <ul style="list-style-type: none"> • Mobile Housing Authority's Central Office located at 151 South Claiborne Street, Mobile, AL 36602, by appointment only during the hours of 10:00 a.m. - 3:00 p.m. • Mobile Housing Authority's Management Office locations by appointment only during hours of 10:00 a.m. - 3:00 p.m.: <ul style="list-style-type: none"> ○ Central Plaza Towers, 300 Bayshore Avenue, Mobile, AL 36607 ○ Downtown Renaissance, 350 Bloodgood Street, Mobile, AL 36603 ○ Emerson Gardens, 759 Palmetto Street, Mobile, AL 36603 ○ Oaklawn Homes, 1010 Baltimore Street, Mobile, AL 36605 ○ Renaissance Corridor Communities, 600 N. Joachim Street, Mobile, AL 36603 ○ Thomas James, 1555 Eagle Drive, Mobile, AL 36605 ○ Gulf Village Homes, 2002 Ball Avenue, Prichard, AL 36610 ○ RV Taylor Homes, 1509 Plaza Drive, Mobile, AL 36605 ○ Clinton L. Johnson Center, 1655 Eagle Drive, Mobile, AL 36605 • Mobile Housing Authority website at mobilehousing.org

<input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)					
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

B. Plan Elements

B.1 Revision of Existing PHA Plan Elements.

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

Y N

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

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

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

B.2 New Activities.

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

Y N

- Hope VI or Choice Neighborhoods.
- Mixed Finance Modernization or Development.
- Demolition and/or Disposition.
- Designated Housing for Elderly and/or Disabled Families.
- Conversion of Public Housing to Tenant-Based Assistance.

	<input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. <input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Over-Income Families. <input type="checkbox"/> <input checked="" type="checkbox"/> Occupancy by Police Officers. <input type="checkbox"/> <input checked="" type="checkbox"/> Non-Smoking Policies. <input type="checkbox"/> <input checked="" type="checkbox"/> Project-Based Vouchers. <input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization. <input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). <p>(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.</p>
<p>B.3</p>	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.</p> <p style="text-align: center;">Please see description in 2024 Plan attachment Section B.3</p>
<p>B.4</p>	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p style="text-align: center;">Mobile Housing Authority’s 5 Year Action Plan (HUD-50075.2) was approved by HUD on October 5, 2022.</p>
<p>B.5</p>	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p style="text-align: center;">Please see description in 2024 Plan Attachment Section B.5</p>
<p>C. Other Document and/or Certification Requirements.</p>	
<p>C.1</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/></p> <p style="text-align: center;"><u>Meeting Pending</u></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>C.2</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p style="text-align: center;">Please see attachment Section C.2</p>
<p>C.3</p>	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p> <p style="text-align: center;">Please see 2024 Plan attachment C.3</p>

C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p style="margin-left: 20px;">Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p style="margin-left: 20px;">If yes, include Challenged Elements.</p>				
C.5	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?</p> <p style="margin-left: 20px;">Y N N/A <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p style="text-align: center; margin-top: 20px;">Please see description in 2024 Plan attachment Section C.5</p>				
D.	Affirmatively Furthering Fair Housing (AFFH).				
D.1	<p>Affirmatively Furthering Fair Housing (AFFH).</p> <p>Provide a statement of the PHA’s strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="padding: 5px;">Fair Housing Goal:</td> </tr> <tr> <td style="padding: 5px;"><i><u>Describe fair housing strategies and actions to achieve the goal</u></i></td> </tr> <tr> <td style="height: 150px;"></td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="padding: 5px;">Fair Housing Goal:</td> </tr> </table>	Fair Housing Goal:	<i><u>Describe fair housing strategies and actions to achieve the goal</u></i>		Fair Housing Goal:
Fair Housing Goal:					
<i><u>Describe fair housing strategies and actions to achieve the goal</u></i>					
Fair Housing Goal:					

	<p><u>Describe fair housing strategies and actions to achieve the goal</u></p>
	<p>Fair Housing Goal:</p> <p><u>Describe fair housing strategies and actions to achieve the goal</u></p>

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

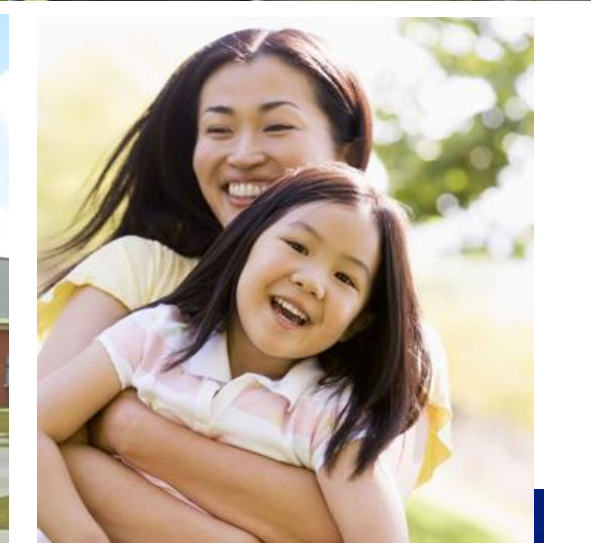
- A. PHA Information.** All PHAs must complete this section. (24 CFR §903.4)
- A.1** Include the full **PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), PHA Inventory, Number of Public Housing Units and or Housing Choice Vouchers (HCVs), PHA Plan Submission Type,** and the **Availability 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. Plan Elements.** All PHAs must complete this section.
- B.1 Revision of Existing PHA Plan Elements.** PHAs must:
- Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the “yes” box. If an element has not been revised, mark “no.” ([24 CFR §903.7](#))
- Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA’s strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data. The statement of housing needs shall be based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. Once the PHA has submitted an Assessment of Fair Housing (AFH), which includes an assessment of disproportionate housing needs in accordance with 24 CFR §5.154(d)(2)(iv), information on households with individuals with disabilities and households of various races and ethnic groups residing in the jurisdiction or on the waiting lists no longer needs to be included in the Statement of Housing Needs and Strategy for Addressing Housing Needs. (24 CFR §903.7(a)).

MOBILE HOUSING AUTHORITY **DRAFT**

2024 Annual Plan

Attachment Section Narratives



Mobile Housing Authority
2024 Annual Plan
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2024 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

Mobile Housing Authority 2024 Annual Plan

Waitlist: AMP01WL

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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	766		
Extremely low income <=30% AMI	109	14.2%	
Very low income (>30% but <=50% AMI)	24	3.1%	
Low income (>50% but <80% AMI)	8	1.0%	
Families with children	341	44.5%	
Elderly families	44	5.7%	
Families with Disabilities	141	18.4%	
Race/ethnicity (White)	106	13.8%	
Race/ethnicity (Black)	666	87.0%	
Race/ethnicity (Asian/Other)	30	3.9%	
Race/ethnicity (Hispanic)	13	1.7%	
Characteristics by Bedroom Size (PH Only)			
1 BR	409	53.4%	
2 BR	197	25.7%	
3 BR	160	20.9%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023 How long has it been closed (# of months)? 0 Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority 2024 Annual Plan

Waitlist: AMP02WL

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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	1420		
Extremely low income <=30% AMI	383	27.0%	
Very low income (>30% but <=50% AMI)	58	4.1%	
Low income (>50% but <80% AMI)	21	1.5%	
Families with children	843	59.4%	
Elderly families	56	3.9%	
Families with Disabilities	203	14.3%	
Race/ethnicity (White)	131	9.2%	
Race/ethnicity (Black)	1296	91.3%	
Race/ethnicity (Asian/Other)	50	3.5%	
Race/ethnicity (Hispanic)	22	1.6%	
Characteristics by Bedroom Size (PH Only)			
1 BR	534	37.6%	
2 BR	497	35.0%	
3 BR	389	27.4%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023			
How long has it been closed (# of months)? 0			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

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Waitlist: AMP06WL

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	827		
Extremely low income <=30% AMI	138	16.7%	
Very low income >30% but <=50% AMI	24	2.9%	
Low income >50% but <80% AMI	7	0.8%	
Families with children	375	45.3%	
Elderly families	48	5.8%	
Families with Disabilities	146	17.7%	
Race/ethnicity (White)	102	12.3%	
Race/ethnicity (Black)	735	88.9%	
Race/ethnicity (Asian/Other)	35	4.2%	
Race/ethnicity (Hispanic)	13	1.6%	
Characteristics by Bedroom Size (PH Only)			
1 BR	445	53.8%	
2 BR	229	27.7%	
3 BR	153	18.5%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023 How long has it been closed (# of months)? 0 Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

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Waitlist: AMP12WL

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one)			
<input type="checkbox"/> Section 8 tenant-based assistance			
<input checked="" type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> 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 total	4		
Extremely low income <=30% AMI	4	100.0%	
Very low income >30% but <=50% AMI	0	0.0%	
Low income >50% but <80% AMI	0	0.0%	
Families with children	0	0.0%	
Elderly families	4	100.0%	
Families with Disabilities	3	75.0%	
Race/ethnicity (White)	1	25.0%	
Race/ethnicity (Black)	3	75.0%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	0	0.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	4	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)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 03/07/2022			
How long has it been closed (# of months)? 17			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority 2024 Annual Plan

Waitlist: AMP13WL

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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	147		
Extremely low income <=30% AMI	35	23.8%	
Very low income >30% but <=50% AMI	7	4.8%	
Low income >50% but <80% AMI	2	1.4%	
Families with children	1	0.7%	
Elderly families	146	99.3%	
Families with Disabilities	68	46.3%	
Race/ethnicity (White)	17	11.6%	
Race/ethnicity (Black)	130	88.4%	
Race/ethnicity (Asian/Other)	3	2.0%	
Race/ethnicity (Hispanic)	0	0.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	138	93.9%	
2 BR	9	6.1%	
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)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023 How long has it been closed (# of months)? 0 Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

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Waitlist: AMP19LI

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	104		
Extremely low income <=30% AMI	21	20.2%	
Very low income >30% but <=50% AMI	8	7.7%	
Low income >50% but <80% AMI	2	1.9%	
Families with children	1	1.0%	
Elderly families	102	98.1%	
Families with Disabilities	55	52.9%	
Race/ethnicity (White)	19	18.3%	
Race/ethnicity (Black)	85	81.7%	
Race/ethnicity (Asian/Other)	2	1.9%	
Race/ethnicity (Hispanic)	0	0.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	91	87.5%	
2 BR	13	12.5%	
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)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023			
How long has it been closed (# of months)? 0			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

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Waitlist: AMP20WL

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	738		
Extremely low income <=30% AMI	113	15.3%	
Very low income (>30% but <=50% AMI)	10	1.4%	
Low income (>50% but <80% AMI)	7	0.9%	
Families with children	696	94.3%	
Elderly families	9	1.2%	
Families with Disabilities	48	6.5%	
Race/ethnicity (White)	60	8.1%	
Race/ethnicity (Black)	677	91.7%	
Race/ethnicity (Asian/Other)	22	3.0%	
Race/ethnicity (Hispanic)	5	0.7%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
2 BR	458	62.1%	
3 BR	280	37.9%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023 How long has it been closed (# of months)? 0 Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority 2024 Annual Plan

Waitlist: AMP21WL

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input checked="" type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	1549		
Extremely low income <=30% AMI	234	15.1%	
Very low income (>30% but <=50% AMI)	59	3.8%	
Low income (>50% but <80% AMI)	22	1.4%	
Families with children	861	55.6%	
Elderly families	74	4.8%	
Families with Disabilities	195	12.6%	
Race/ethnicity (White)	138	8.9%	
Race/ethnicity (Black)	1417	91.5%	
Race/ethnicity (Asian/Other)	54	3.5%	
Race/ethnicity (Hispanic)	15	1.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	656	42.4%	
2 BR	543	35.1%	
3 BR	350	22.6%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023 How long has it been closed (# of months)? 0 Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority 2024 Annual Plan

waitlist: AMP19PbV

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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	177		
Extremely low income <=30% AMI	46	26.0%	
Very low income >30% but <=50% AMI	17	9.6%	
Low income >50% but <80% AMI	3	1.7%	
Families with children	1	0.6%	
Elderly families	176	99.4%	
Families with Disabilities	95	53.7%	
Race/ethnicity (White)	29	16.4%	
Race/ethnicity (Black)	148	83.6%	
Race/ethnicity (Asian/Other)	2	1.1%	
Race/ethnicity (Hispanic)	2	1.1%	
Characteristics by Bedroom Size (PH Only)			
1 BR	165	93.2%	
2 BR	12	6.8%	
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)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 08/01/2023 How long has it been closed (# of months)? 0 Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

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Waitlist: CHPPBV

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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input type="checkbox"/> Section 8 tenant-based assistance <input type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	387		
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	219	56.6%	
Elderly families	8	2.1%	
Families with Disabilities	38	9.8%	
Race/ethnicity (White)	23	5.9%	
Race/ethnicity (Black)	366	94.6%	
Race/ethnicity (Asian/Other)	10	2.6%	
Race/ethnicity (Hispanic)	10	2.6%	
Characteristics by Bedroom Size (PH Only)			
1 BR	190	49.1%	
2 BR	124	32.0%	
3 BR	73	18.9%	
4 BR	0	0.0%	
5 BR	0	0.0%	
5+ BR	0	0.0%	
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If yes:			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority 2024 Annual Plan

Waitlist: HCV

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one)			
<input checked="" type="checkbox"/> Section 8 tenant-based assistance			
<input type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> 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 total	131		
Extremely low income <=30% AMI	47	35.9%	
Very low income >30% but <=50% AMI	0	0.0%	
Low income >50% but <80% AMI	0	0.0%	
Families with children	80	61.1%	
Elderly families	1	0.8%	
Families with Disabilities	5	3.8%	
Race/ethnicity (White)	11	8.4%	
Race/ethnicity (Black)	121	92.4%	
Race/ethnicity (Asian/Other)	3	2.3%	
Race/ethnicity (Hispanic)	1	0.8%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
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)?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes	If yes: 01/20/2023
How long has it been closed (# of months)?	7		
Does the PHA expect to reopen the list in the PHA Plan year?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
Does the PHA permit specific categories of families onto the waiting list, even if generally closed?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	

Mobile Housing Authority 2024 Annual Plan

Waitlist: HCVWL

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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one) <input checked="" type="checkbox"/> Section 8 tenant-based assistance <input type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> 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 total	1		
Extremely low income <=30% AMI	1	100.0%	
Very low income (>30% but <=50% AMI)	0	0.0%	
Low income (>50% but <80% AMI)	0	0.0%	
Families with children	1	100.0%	
Elderly families	0	0.0%	
Families with Disabilities	0	0.0%	
Race/ethnicity (White)	0	0.0%	
Race/ethnicity (Black)	1	100.0%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	0	0.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
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)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on 06/21/2013			
How long has it been closed (# of months)? 122			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority 2024 Annual Plan

Waitlist: trinityg

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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.

Housing Needs of Families on the Waiting List			
Waiting List Type: (select one)			
<input checked="" type="checkbox"/> Section 8 tenant-based assistance			
<input type="checkbox"/> Public Housing			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> 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 total	2		
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	0	0.0%	
Elderly families	2	100.0%	
Families with Disabilities	1	50.0%	
Race/ethnicity (White)	1	50.0%	
Race/ethnicity (Black)	1	50.0%	
Race/ethnicity (Asian/Other)	0	0.0%	
Race/ethnicity (Hispanic)	0	0.0%	
Characteristics by Bedroom Size (PH Only)			
1 BR	0	0.0%	
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)? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes If yes: Closed on			
How long has it been closed (# of months)?			
Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			

Mobile Housing Authority **2024 Annual Plan**

1.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;
- Decrease the wait time to house families off the public housing waiting list in order to increase occupancy.
- Assist in the long-term viability of affordable housing by moving the subsidy base of public housing to the Section 8 platform (either Project Based Vouchers or Project Based Rental Assistance) using the tools provided by the U.S. Department of Housing and Urban Development’s (“HUD”) Rental Assistance Demonstration (“RAD”) Program, the Low Income Housing Tax Credit program (“LITHC”) administered by the Alabama Housing Finance Agency (“AHFA”), Section 18 Demolition/Disposition protocols under HUD rules, other Project-based Voucher (“PBV”), affordable or market driven initiatives. Generally, the housing will remain affordable with rents based on 30 percent of family’s household income.

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 will be applying for the CDBG grant that will allow us to provide Certified Nursing Assistant (CNA)

Mobile Housing Authority 2024 Annual Plan

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 at-risk 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-style Independence Services 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	78	Random; applicant recruitment	Business and Community Services Group	HCV (i.e., S-8)
PH FSS	75	Random; applicant recruitment	Business and Community Services Group	Affordable Housing
SWEET-P	7	Random	Business and Community Services Group	Both
Employment and Job-training Preparation	300	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

Mobile Housing Authority 2024 Annual Plan

Family Self Sufficiency ("FSS") Participation Programs

Program	Required Number of Participants (start of 2020 Estimate)	Actual Number of Participants (As of: 08/31/2023)
Affordable Housing	75	60
Section 8	78	70

Mobile Housing Authority 2024 Annual Plan

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

MOBILE HOUSING AUTHORITY FY 2024 PLANNED FINANCIAL RESOURCES

MHA's statement of estimated or anticipated financial resources, by general categories, as referenced in Section 6.2 of this FY2024 Annual Plan is set forth below:

1. Federal Grants (FY 2024):			
a. Public Housing Operating Fund	\$ 8,000,000	LIPH	
b. Public Housing Capital Fund	\$ 7,500,000	LIPH	
c. Housing Choice Voucher Program (Section 8)	\$ 34,500,000	Rental Assistance	
d. Mainstream Five Housing Voucher Program	\$ 700,000	Rental Assistance	
2. Prior Yr - Unobligated			
a. Public Housing Capital Fund	\$ 9,000,000	LIPH	
3. Public Housing Dwelling Rental Income			
a. Dwelling Rental Income	\$ 4,000,000	LIPH	
4. Other Income			
a. Miscellaneous Income	\$ 50,000	Interest + Fees	
TOTAL FINANCIAL RESOURCES	\$ 63,750,000		

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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.

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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 ensure that no individual development has a concentration of higher income families in one or more of the developments.

B. Exemptions:

Mobile Housing Authority
2024 Annual Plan

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 resident-based 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 30, 2023

Mobile Housing Authority 2024 Annual Plan

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 each 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:

1. Oaklawn	\$8, 982
2. Orange Grove	\$12, 726
3. Thomas James	\$13, 064
4. Gulf Village	\$10, 136
5. RV Taylor	<u>\$11, 166</u>
Total	\$56, 074
Average	\$11, 215

The average annual income of all covered developments (\$11, 215) was used to determine the Established Income Range (EIR): 85% to 115% of \$11, 215 or \$9, 533 to \$12, 897.

Result: Using the standard method, Oaklawn fell below 85% and Orange Grove and Thomas James exceeded 115% of average.

Explanation:

Oaklawn is one 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.

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Thomas James has been approved for Section 18 demo/disposition. As a result, deconcentration efforts will not be applicable due to relocation activities. All tenants are in the process of being relocated.

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.

MHA Affirmatively Further Fair Housing Efforts

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 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.

Preventing Conditions that Limit Participation

Mobile Housing Authority continues to ensure updates are made to its Admissions and Continued Occupancy Plan (ACOP) and Housing Choice Voucher Administrative Plan in order. Mobile Housing Authority fully utilizes its Reasonable Accommodation Policy and all Reasonable Accommodations are processed through the designated 504 Coordinators. MHA provides a copy of the Reasonable Accommodation Policy to tenants and applicants ensuring that they are aware that they may at any time, request a reasonable accommodation, including reasonable accommodations so that the tenant can meet lease requirements or other requirements of tenancy. Mobile Housing Authority provides a copy of the Reasonable Accommodation Policy to every applicant at the time of interview and to each tenant at annual recertification.

MHA also includes the following language on applicant correspondence, reexamination documents, and notices of adverse action by MHA: "If you or anyone in your family is a person with disabilities, and you require a specific accommodation in order to fully utilize our programs

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and services, please contact the housing authority.” When applying for housing, the application portal also permits applicants to select accessibility requirements including hearing, mobility, or sight access, as applicable. Mobile Housing Authority is also taking steps to ensure that all developments comply with Uniform Accessibility Standards.

To meet the needs of persons with hearing impairments, TTD/TTY (text telephone display / teletype) communication is available.

To meet the needs of persons with vision impairments, large-print key program documents will be made available upon request. Key program documents include the following:

1. Application for Housing
2. Application for Continued Occupancy
3. Lease Agreement
4. Reasonable Accommodation Policy
5. Grievance Procedure
6. VAWA documents
7. Smoke Free Policy
8. Citizenship Form
9. Privacy Act
10. EIV and Debts Owed Forms
11. Pet Policy

When visual aids are used in public meetings or presentations, or in meetings with MHA staff, one-on-one assistance will be provided upon request.

Additional examples of alternative forms of communication are sign language interpretation, having material explained orally by staff, or having a third party representative (a friend, relative or advocate, named by the applicant) to receive, interpret and explain housing materials and be present at all meetings, upon request. Should sign language interpretation be requested, MHA will procure the services of a qualified organization such as Alabama Institute for the Deaf and Blind.

Program Demographics

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

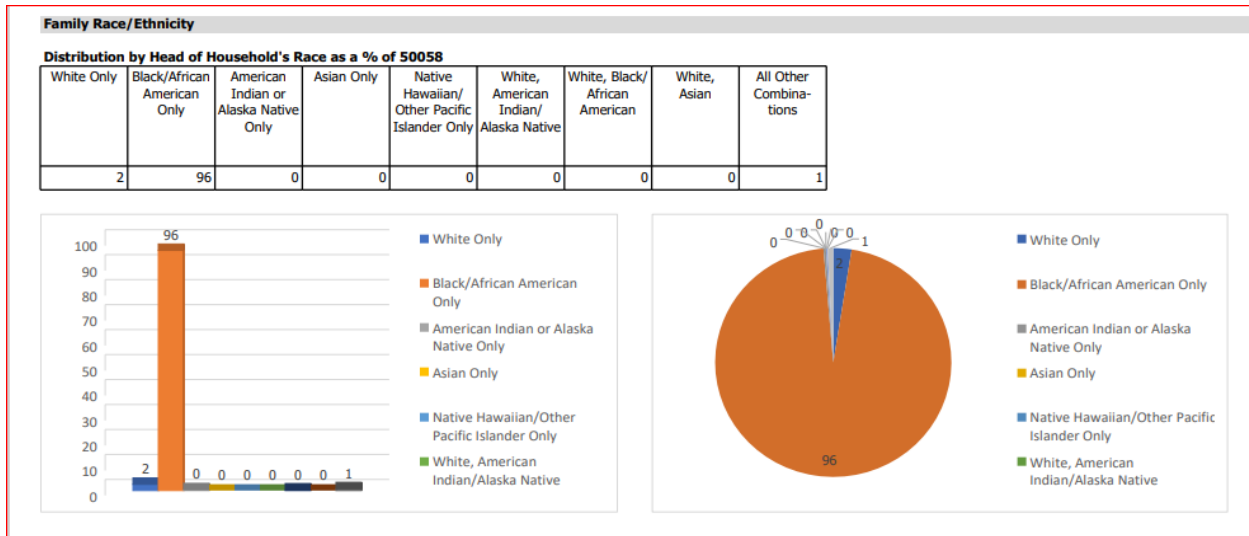
- A. Public Housing
 - White – 2%
 - Black/African America – 96%
 - American Indian or Alaska Native – 0
 - Asian – 0
 - Other – 1
- B. Housing Choice Voucher
 - White – 4%

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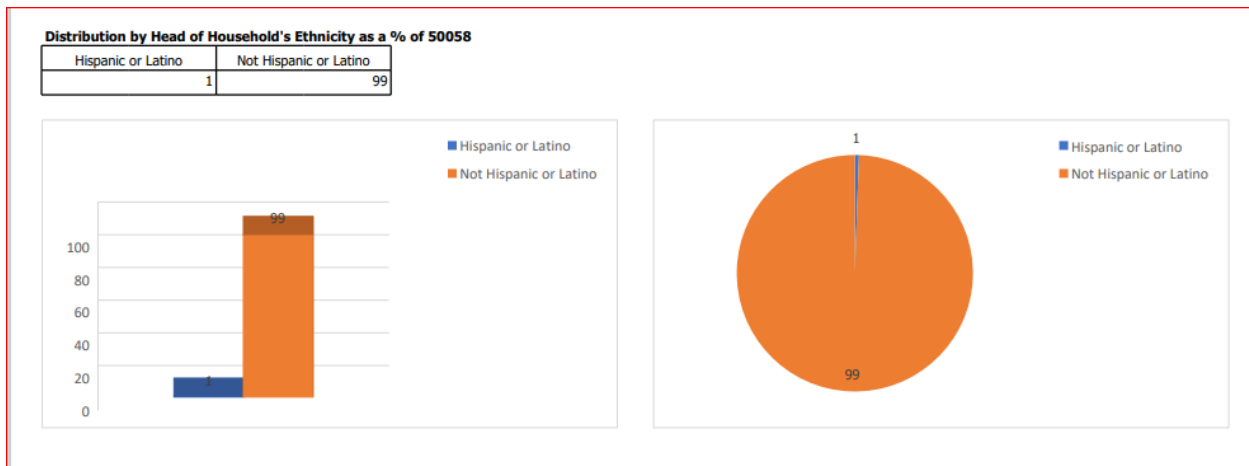
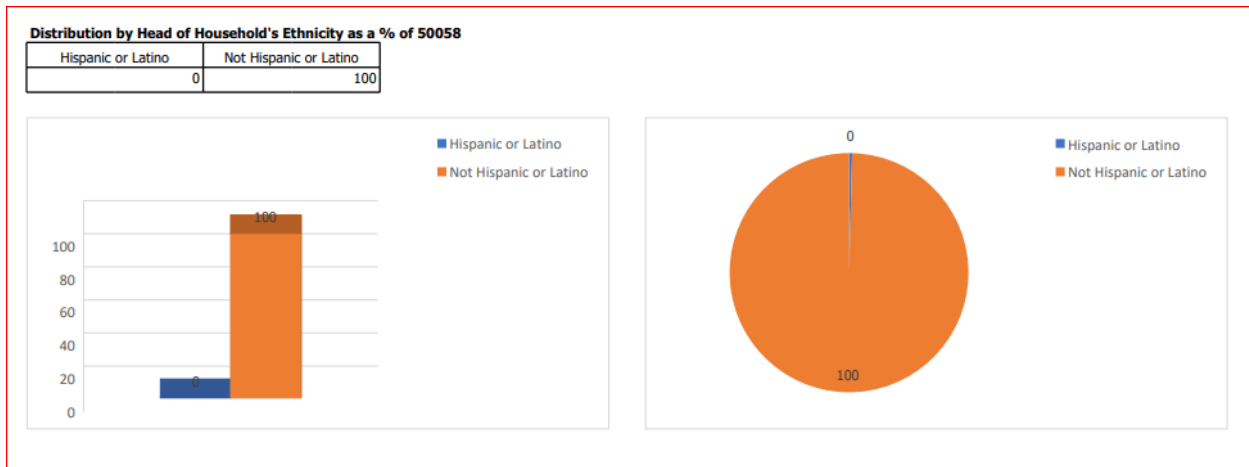
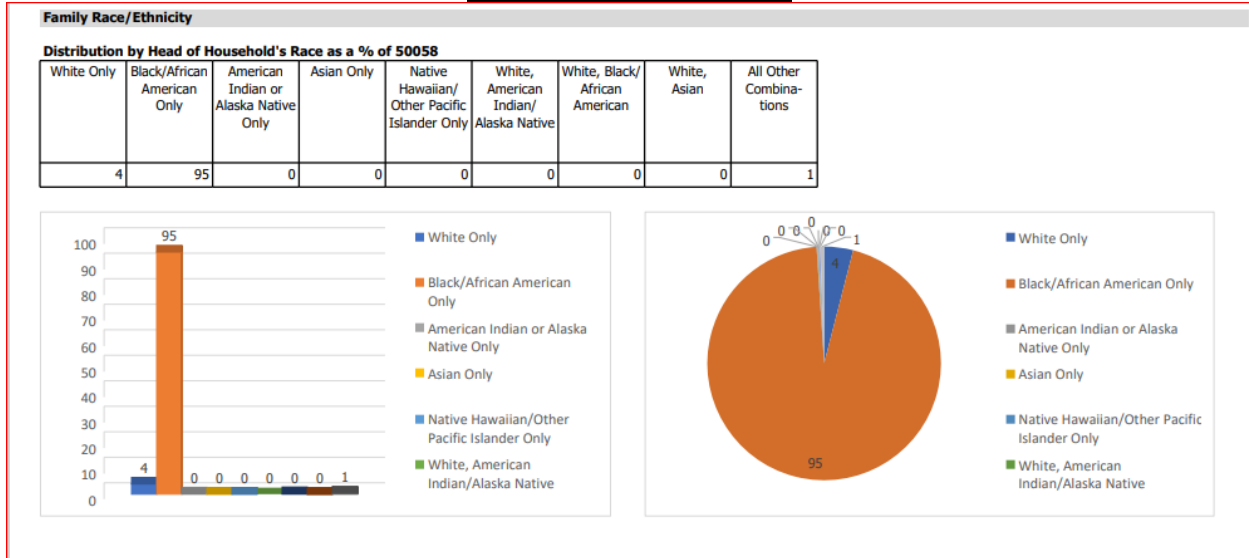
- Black/African America – 95%
- American Indian or Alaska Native – 0
- Asian – 0
- Other – 1

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

- A. Public Housing
 - Hispanic or Latino – 0%
 - Not Hispanic or Latino – 100%
- B. Housing Choice Voucher
 - Hispanic or Latino – 1%
 - Not Hispanic or Latino – 99%



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Mobile Housing Authority has reviewed the demographics of the community. With exception to Emerson Gardens, located within zip code 36602, all of Mobile Housing Authority properties are located in areas consisting of predominantly Black/African American citizens. MHA has concluded that additional advertising efforts should be targeted to under-represented racial or ethnic groups in the project area. The under-represented racial and ethnic groups are: White, American Indian or Alaska Native, Asian, and Latino. As a result, Mobile Housing Authority advertising efforts will be targeted to under-represented racial or ethnic groups. Mobile Housing Authority has representation on the Continuum of Care (CoC) Board. The CoC is the homeless Coalition of the Gulf Coast. It is a community wide system for serving citizens experiencing homelessness in Mobile and Baldwin counties that works in conjunction with Housing First. The CoC is composed of various agencies, some of which are listed below, that serve a diverse group of people. The opening and closing of the waiting lists and available housing will be announced and flyers distributed at the CoC's board meetings. Mobile Housing Authority will also announce the opening and closing of all waiting lists via advertisement in the Mobile Register Newspaper, Mobile Housing Authority website, and Mobile Housing Authority Social Media Page – Instagram and Facebook. Mobile Housing Authority will also distribute flyers to the agencies listed below for announcement and/or bulletin board posting. This effort will include but not be limited to advertising via the following:

- Housing First Inc.
- Salvation Army
- Penelope House
- McKemie Place

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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"⁴; and age of the rental housing stock⁵. We also examine the distribution of "voucher-affordable" rental units⁶, 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.

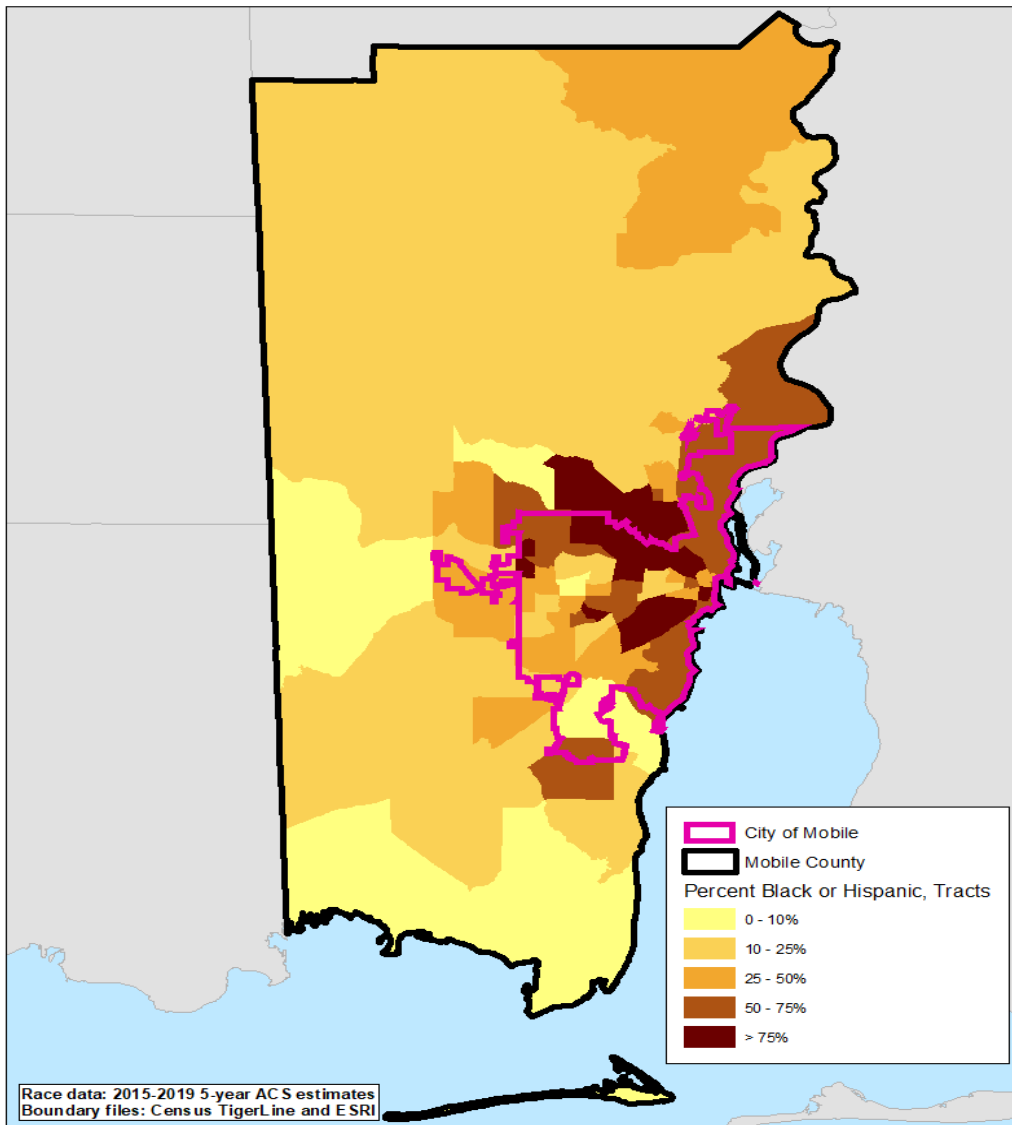
⁵ We compute the census tract share of rental units in structures built before 1980, using data from the 2015-19 American Community Survey, table B25036.

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.

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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.

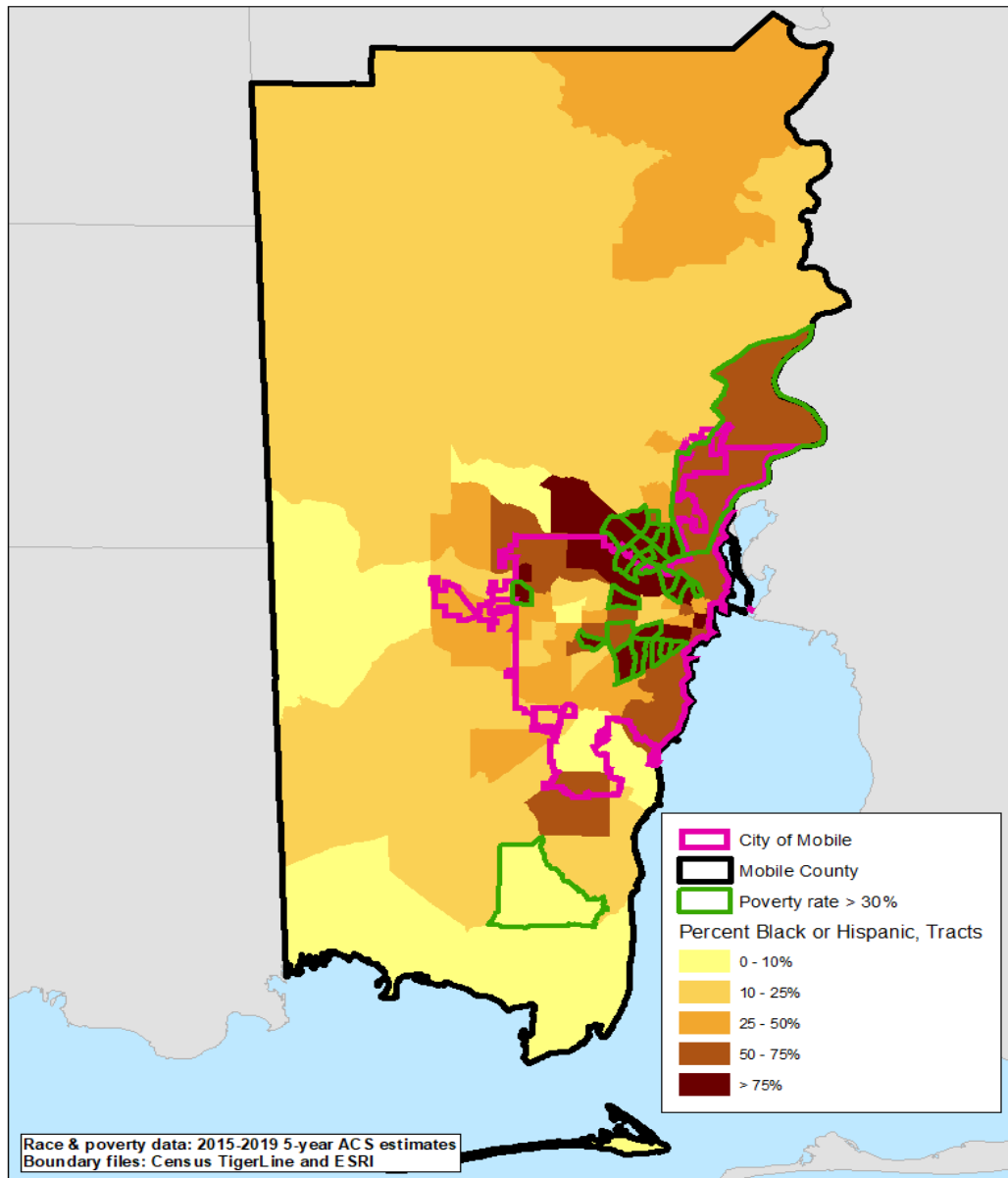
Map 1: Share of non-Hispanic Black and Hispanic residents, census tracts, Mobile County



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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.

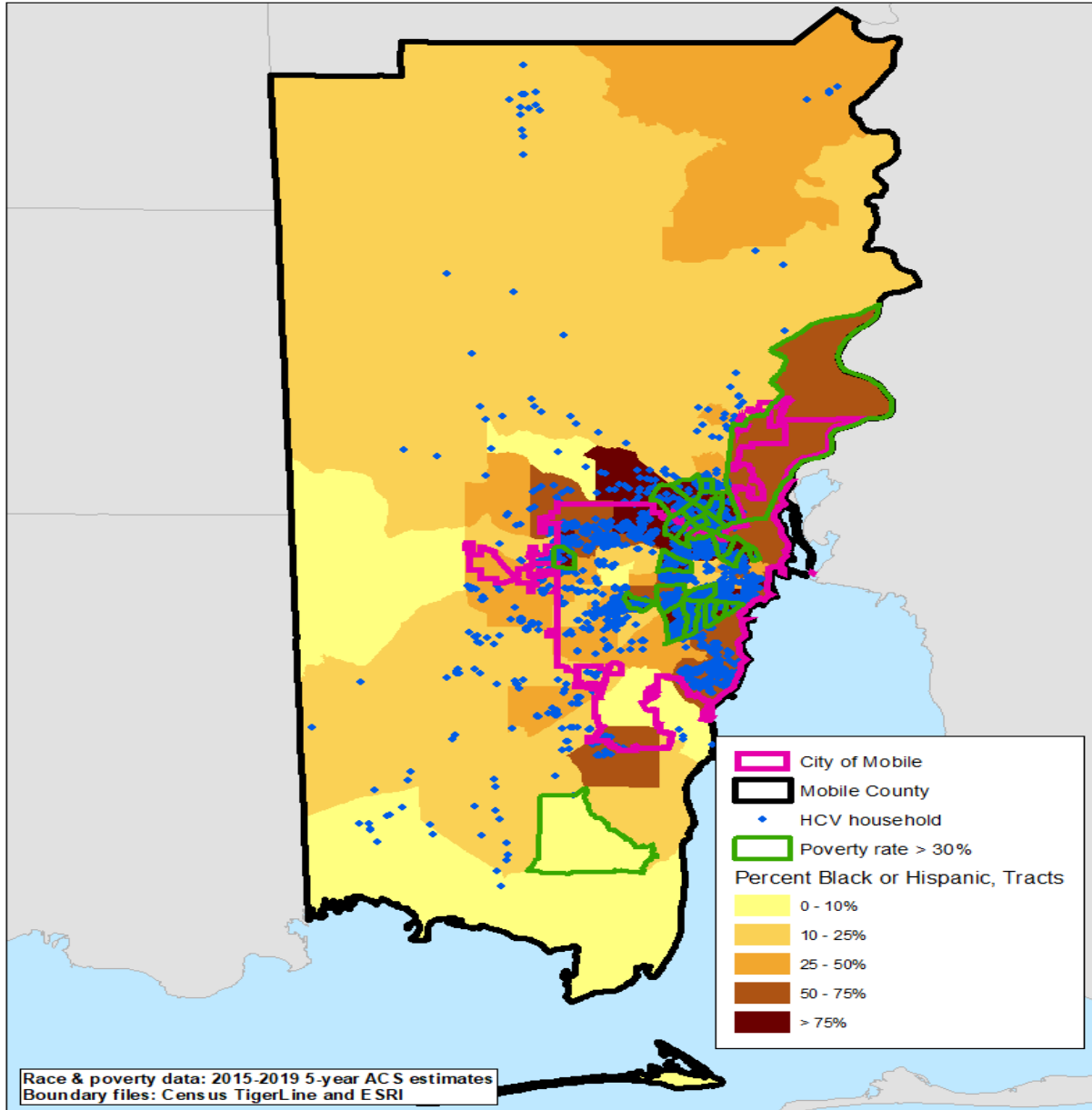
Map 2: High Poverty and non-Hispanic Black or Hispanic residents, census tracts, Mobile County



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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

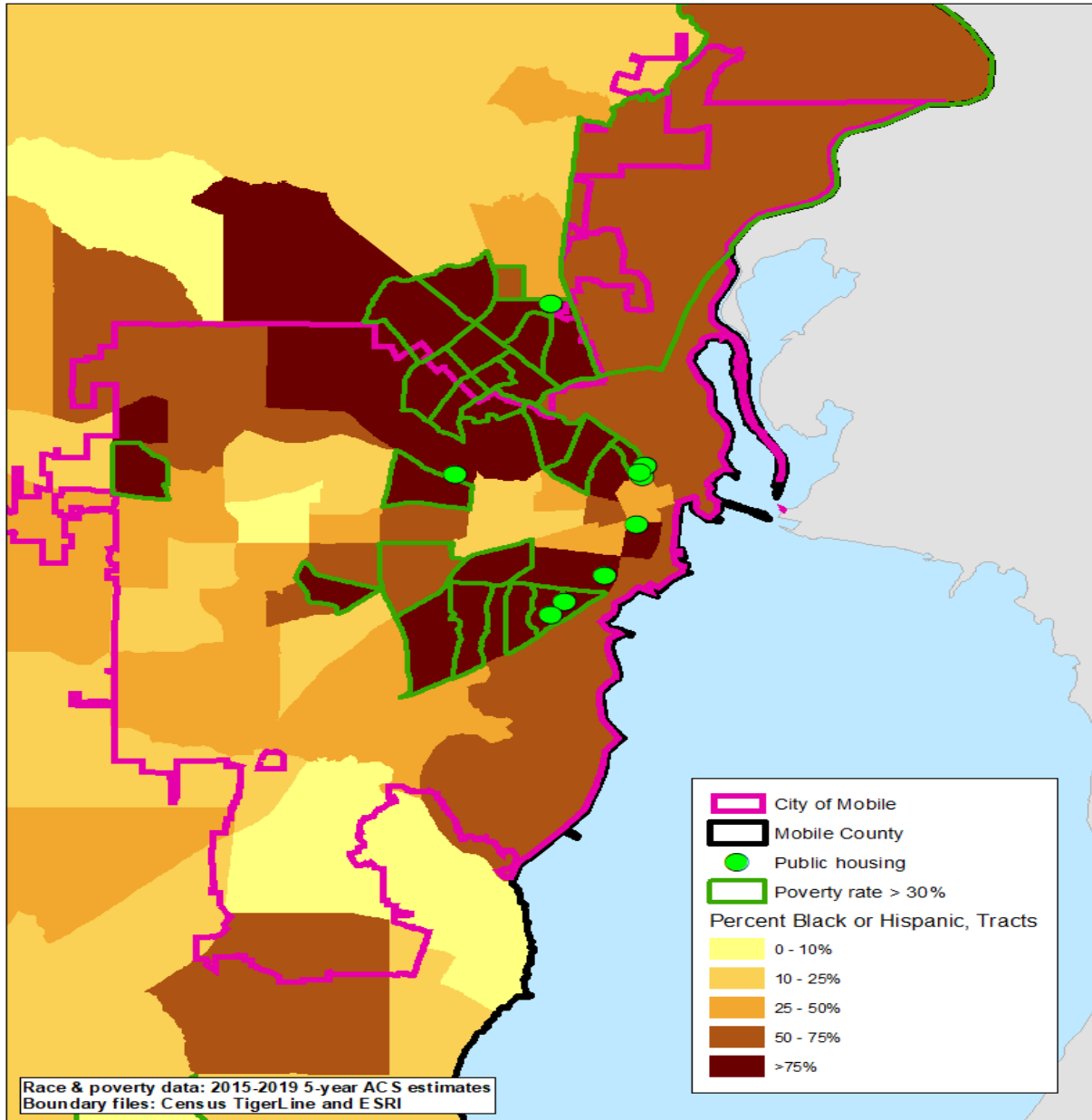


⁷ Map plots location of 4,056 MHA voucher units with, as of May 25th, 2021.

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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>

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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-white¹⁰ residents is 20 or more percentage points greater than the Mobile County’s share of non-white residents¹¹. We observe that 62 percent 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, 4.4 percent of voucher units are in low poverty tracts, defined as having a poverty rate of 10 percent or lower. By contrast, 32 percent 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 32 percent of voucher units, are in these tracts, including a high percentage of children living in MHA-assisted units.

¹⁰ Here, “white” is defined as non-Hispanic white.

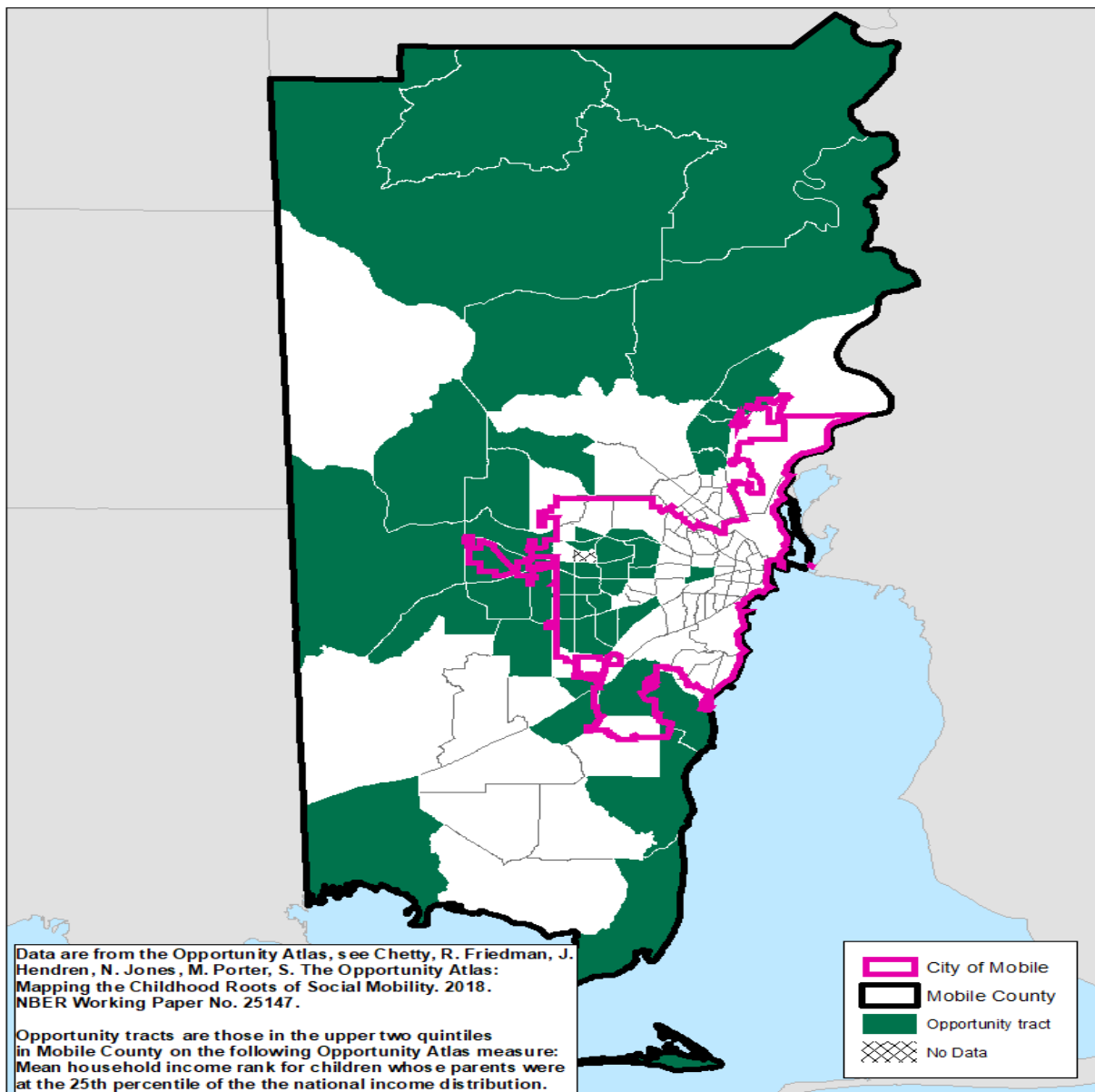
¹¹ According to 2015-19 5-Year American Community Survey data, Mobile County has a share of non-white residents of 43.11%. Therefore, a tract in Mobile County is considered an “area of minority concentration” if it has a share of non-white residents of at least 63.11%.

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Opportunity areas

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.

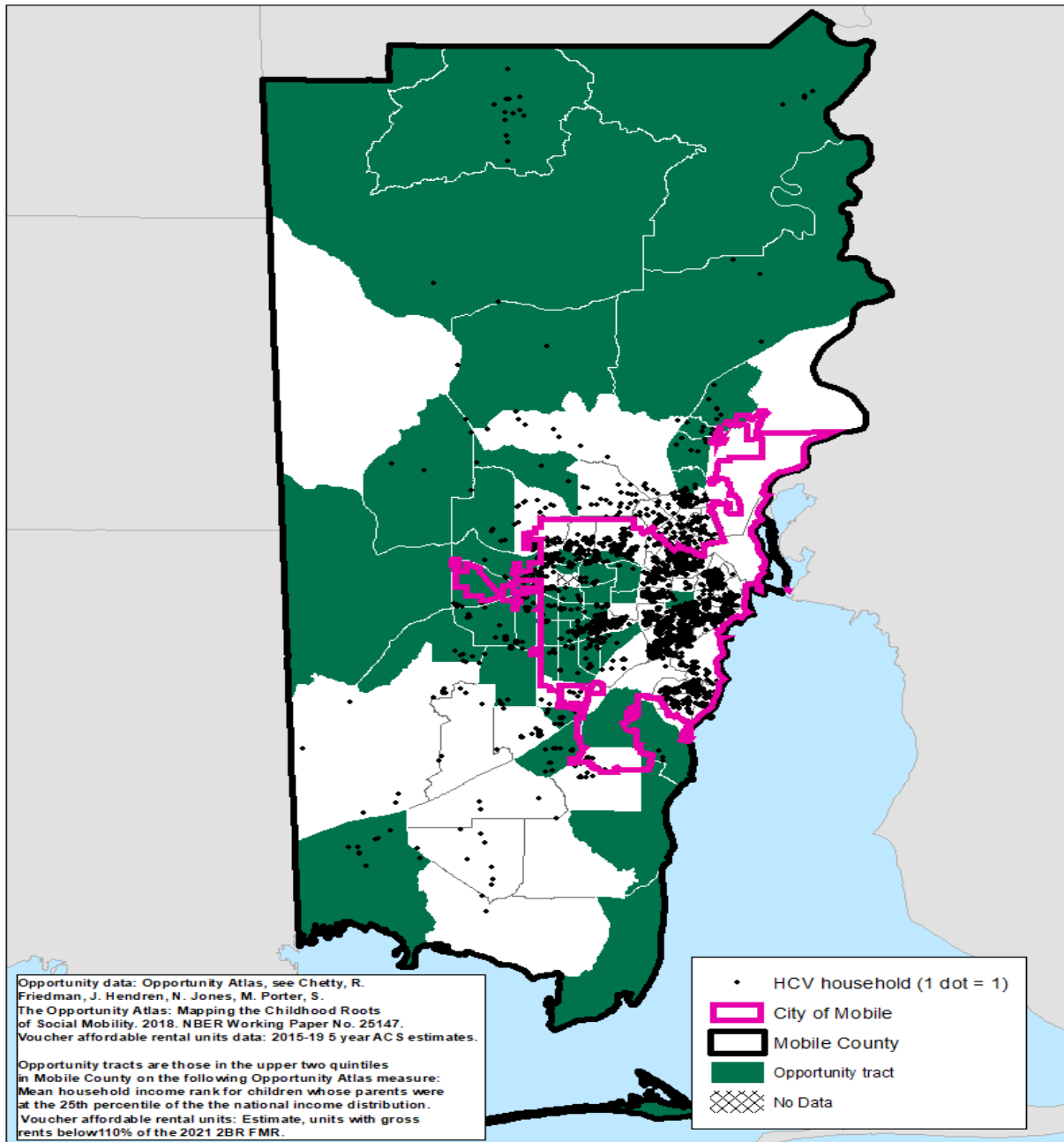
Map 5: Opportunity areas



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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, 79 percent of voucher units are located outside of opportunity tracts. None of the public housing or senior living developments are in opportunity areas (see map 8).

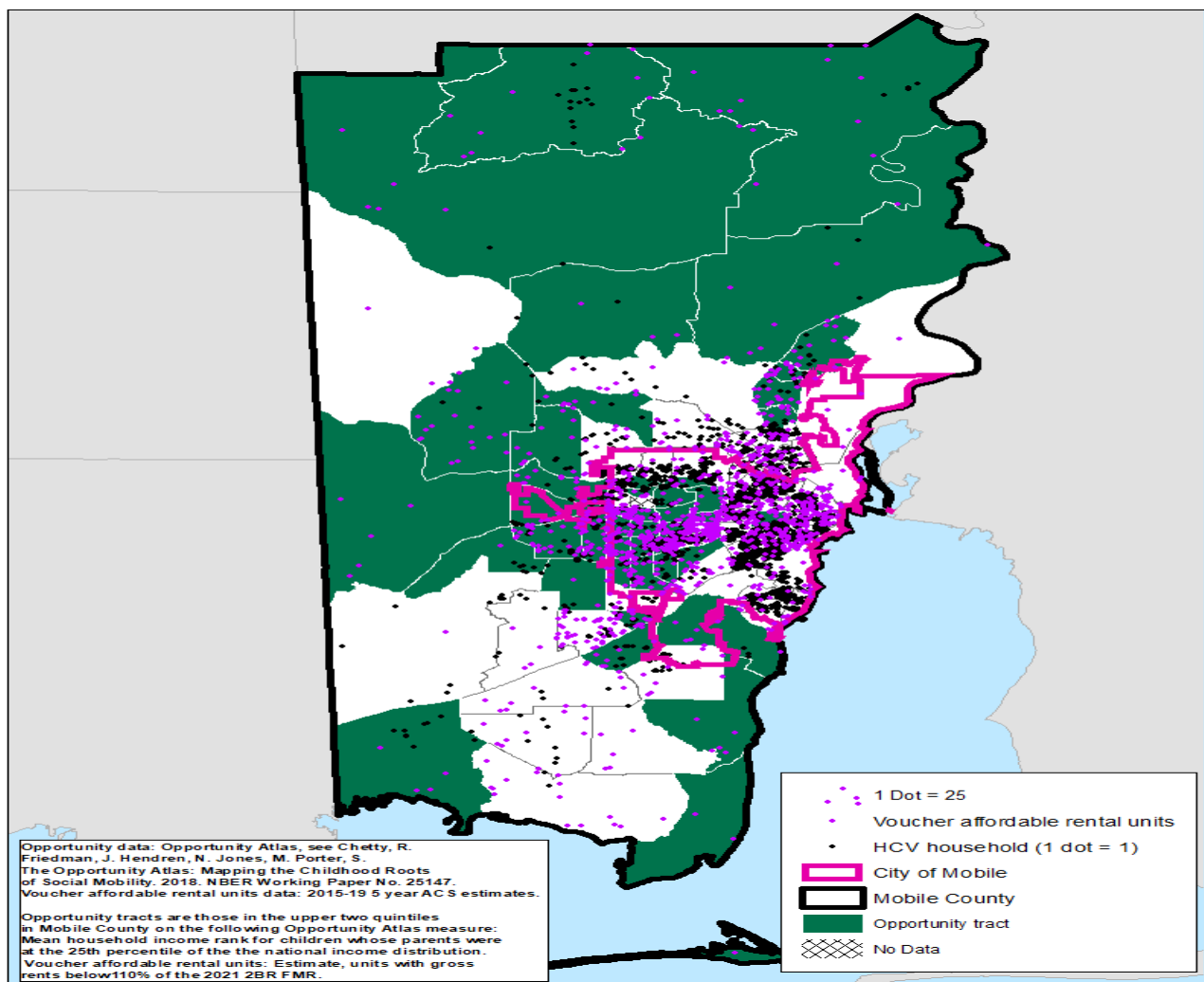
Map 6: MHA HCV units and opportunity areas



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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 are located in opportunity neighborhoods. Lastly, of the 61.7 percent of occupied rental units in Mobile County are voucher-affordable.¹²

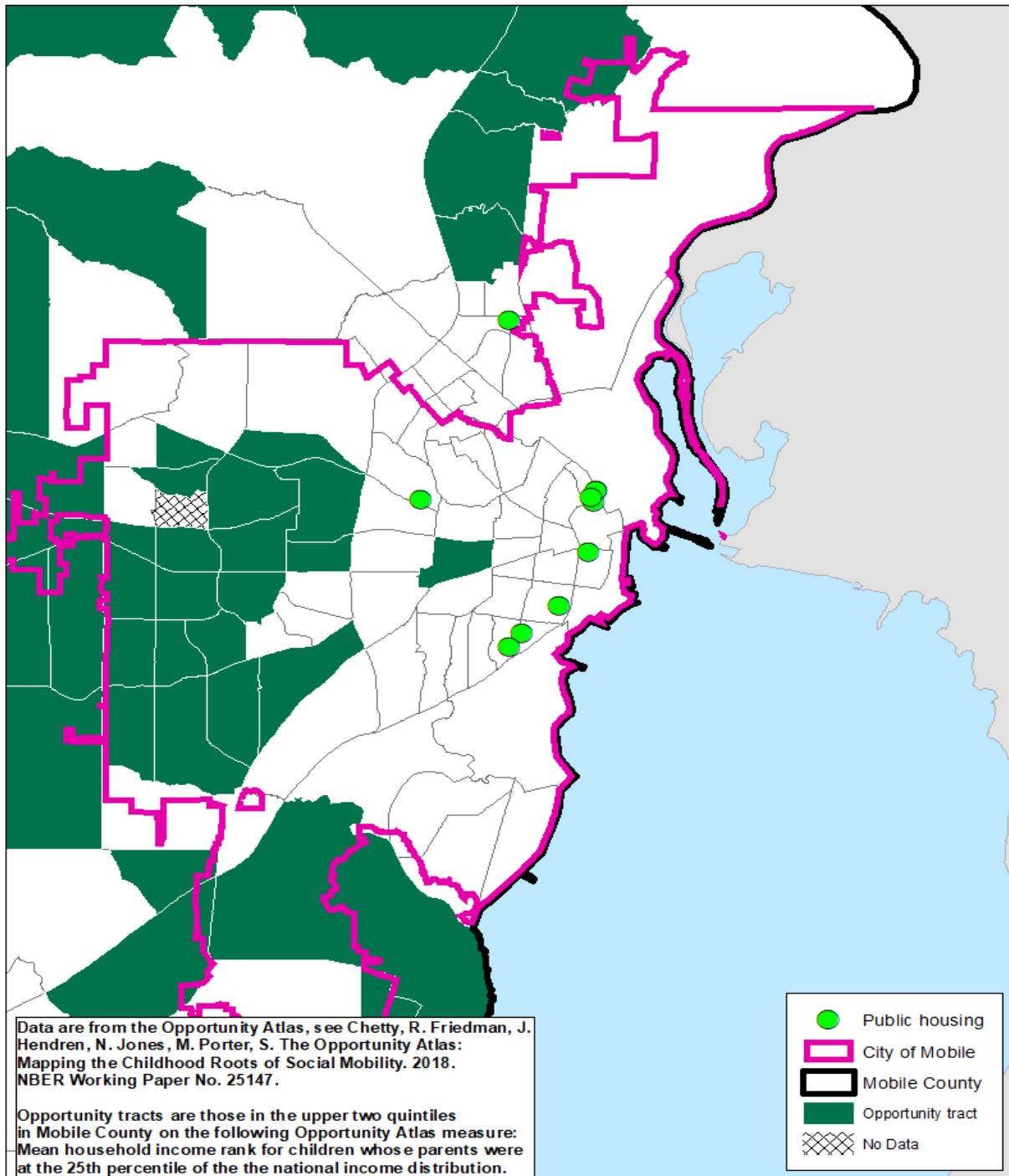
Map 7: MHA HCV units, Voucher-affordable rental units, and opportunity areas



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.

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



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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 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. To address this housing need, MHA plans to offer 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 community organizations that

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.

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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. To address this housing need, MHA will offer housing search assistance as requested to those with disabilities. In addition, flexibilities may to the HCV leasing process, including landlord incentives such as expedited inspections can be provided 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.

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B.2 New Activities

(a) See Template checkboxes

B.2.b (2) 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:

1a. Development name: Orange Grove Homes

1b. Development (project) number: AL002000002

1c. 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: CHAP issued

4. Number of units affected: 247

5. Coverage of action: Total development

6. Timeline for activity:

a. Projected start date of activity: 2023

b. Projected end date of activity: 2026

1a. Development name: Central Plaza Towers

1b. Development (project) number: AL002000012

1c. Description of development:

This rental housing development has 3 multi-story buildings, and 1 non-dwelling building. Senior residents occupy the units. The complex consists of 465 units with the following breakdown: 196 efficiency-bedrooms 234 one-bedrooms, 33 two-bedroom, 2

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three-bedrooms. 9 approved non-dwelling units are included in this unit count. Central Plaza Towers is located at 300 Bayshore Avenue, Mobile, AL 36607.

2. **Activity Type:** Public Housing
3. **Application Status:** CHAP Issued
4. **Number of units affected:** 465
5. **Coverage of action:** Total development
6. **Timeline for activity:**
 - a. **Projected start date of activity:** 2023
 - b. **Projected end date of activity:** 2026

- 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:** CHAP Issued
4. **Number of units affected:** 95
5. **Coverage of action:** Total development
6. **Timeline for activity:**
 - a. **Projected start date of activity:** 2023
 - b. **Projected end date of activity:** 2026

- la. **Development name:** Gulf Village
- lb. **Development (project) number:** AL002000006
- lc. **Description of development:**

This rental housing development has 124 dwelling unit buildings, and 2 non-dwelling buildings. The complex consists of 200 units with the following breakdown: 86 one-bedroom, and 8 two-bedrooms.

Gulf Village Homes is located at 2002 Ball Avenue, Prichard, AL 36610.

2. **Activity Type:** Public Housing
3. **Application Status:** Planned for Application Quarter 3 or Quarter 4 of 2023
4. **Number of units affected:** 199
5. **Coverage of action:** Total development
6. **Timeline for activity:**
 - a. **Projected start date of activity:** 2024
 - b. **Projected end date of activity:** 2026

- 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

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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:** Planned Application Quarter 4 2023/Quarter 1 2024
4. **Number of units affected:** 193
5. **Coverage of action:** <50% of development
6. **Timeline for activity:**
 - a. Projected start date of activity: 2023
 - b. Projected end date of activity: 2024

B.2.b (3) 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.

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HUD approved the conversion of 300 tenant-based vouchers (TBV) to project-based vouchers (PBV), pursuant to this conversion of TBVs to PBVs, the MHA HCV program released a request for proposals for developers seeking PBV contracts which will remain open until all 300 PBVs have been awarded. In its initial publication of the request for proposal, two projects were awarded a total of 110 PBVs (96 and 14 respectively). 96 PBVs were awarded to Maryvale Place development located in zip code 36605 and 14 PBVs were awarded to Live Oak Trace development 36608.

B.3 Progress Report

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

Mobile Housing Authority ("MHA") FY2021 - FY2025 5-Year Plan and FY2024 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.

MHA Strategic Goal No. I: 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 96%, 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 96% at Gulf Village Homes and Oaklawn Homes. Leasing efforts at Central Plaza Towers were discontinued due to the upcoming RAD activities. The sustained efforts will ultimately lead to the agency achieving 96% occupancy.

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MHA Strategic Goal No. 2: 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 spirit 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.
- Resumed 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.

MHA's Strategic Goal No. 3: 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 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.

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- 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.4 Capital Improvements

Section B.4 is answered in the template form itself.

B.5 Most Recent Fiscal Year Audit

(b) Please describe the findings from the most recent FY Audit.

1. Material Adjustments to Financial Statements
2. Missing Release Form (HCV Program)
3. Late REAC Submission

Written responses have been provided to the auditors and significant progress has been made towards resolution.

Section C. Other Document and/or Certification Requirements

C.1 Resident Advisory Board (RAB) Comments

Meeting Pending.

C.2 Certification by State or Local Officials

Please see attachment C.2. 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.

C.3 Challenged Elements

Please see attachment C.3. Form HUD 50077-ST-HCV-HP, Certifications of Compliance, is submitted by the MHA as an electronic attachment to this PHA Plan.

C.4 Certifications of Compliance

Section C.4 is answered in the template form itself.

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C.5 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.

(1) 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.