



Serving Communities. Creating Pathways. Elevating Mobile.

MHA 2024 Accomplishments

At the Mobile Housing Authority (MHA), we believe that quality housing is more than just shelter—it's the cornerstone of opportunity and the foundation for success. We are committed to serving communities, creating pathways, and elevating Mobile, ensuring that every family we serve has the resources to thrive.

A Journey of Transformation

MHA faced significant operational and financial hurdles a few years ago, yet we have turned challenges into milestones through resilience, innovation, and strategic leadership. Emerging from HUD's Recovery Agreement, we have restored operational excellence, established financial stability, and enhanced community impact, all while remaining steadfast in our mission to provide high-quality, affordable housing for our Mobile residents.

Empowering Families Through Housing

Housing is the key to economic mobility, personal stability, and generational success. With over 5,900 families served, we ensure residents can access safe, affordable, and sustainable housing options. Our efforts extend beyond just providing homes; we empower residents through workforce development, financial literacy programs, and pathways to homeownership.

MHA's efforts to provide high-quality housing now include utilizing HUD's Rental Assistance Demonstration (RAD) program. This program repositions our Low-Income Public Housing (LIPH) portfolio to enhance resident experiences. Creighton's Central Plaza Towers (CPT) is the first property in line to undergo this transformation.

This \$56 million rehabilitation investment will be made through a public-private partnership. It will feature updated units, modernized common areas, increased security measures, and renovated amenities designed to significantly elevate the residents' living experience.

Innovating for a Stronger Community

We recognize that progress requires bold action. By investing in sustainable development, MHA is redefining what it means to be a modern housing authority. Through leveraged resources and redevelopment projects, MHA's Housing Choice Voucher Program is poised to contribute \$89.55M to Mobile's economy over the next 20 years. Our revitalization projects, favorable financial position, and voucher programs help guarantee the long-term viability of quality affordable housing in Mobile. This forward-thinking approach ensures community stability and growth.

Building Beyond Today

MHA's RAD program modernizes housing, serving as a cornerstone for economic empowerment. It provides families with quality living environments that foster personal and financial growth. Beyond immediate needs, we champion community and family empowerment through entrepreneurial support, job training, and homeownership opportunities. At MHA, we are building a future for Mobile defined by safe homes, thriving neighborhoods, and empowered families.

We are focused on what matters most to us—the lives we’ve touched and the communities we’re strengthening. Stable, secure, and safe housing is a fundamental need for people to succeed and neighborhoods to thrive. Below are the five pillars we’re working on today to ensure our success tomorrow.

1. A Journey Toward Excellence

A few years ago, MHA faced substantial operational hurdles, culminating in HUD requiring it to enter into a Recovery Agreement. This year, our Housing Authority celebrated its early release from HUD’s Recovery Agreement, a significant milestone reflecting promise and potential. By prioritizing and addressing 47 HUD-mandated action items, MHA improved its HUD status and made substantial operational and financial advancements.

Key Highlights:

- Achieved audit compliance for the first time since 2018.
- Improved financial standing by eliminating a projected \$6M deficit.
- Through strategic positioning, MHA anticipates receiving \$22.8M in Federal funds to advance the supply of permanent affordable housing.
- Increased occupancy rates by more than 40%.
- Developed a comprehensive asset repositioning plan, removing more than 1,368 obsolete units and beginning redevelopment of 465 units.

2. Housing as a Foundation for Success

MHA is committed to effectively managing resources and supporting the community’s housing needs. In 2024, MHA provided safe, affordable housing for over 5,900 families, about 3.1 percent of Mobile’s population.

We primarily support our residents in one of two ways: 1.) Low-Income Public Housing (LIPH) Program and 2.) Housing Choice Vouchers (HCV). The agency managed 1,292 units through the LIPH program and administered 4,659 HCVs, ensuring residents had access to stable homes. Between Q4 2024 and Q4 2026, MHA will expand its HCV program by adding 306 units through strategic partnerships with private developers. This effort underscores our commitment to addressing Mobile’s housing needs and supporting economic stability.

We’re proud that MHA earned a “High Performer” rating for the second consecutive year under HUD’s Section Eight Management Assessment Program (SEMAP), which evaluates the performance of HCV programs nationwide.

HCV 2024 Highlights Include:

- A 98% utilization rate for HCV Mainstream Vouchers serving disabled families.
- Adding 60 Veterans Affairs Supportive Housing Vouchers expands housing options for Mobile’s veterans. Now, MHA is serving 120 vouchers.
- A \$3.4M increase in HUD funding due to heightened leasing activity.
- Maryvale Place Project-Based Voucher (PBV) development added 96 units equipped with workforce development resources, wellness programs, and public healthcare services.

LIPH Portfolio 2024 Highlights Include:

- Maintained a cumulative occupancy rate of 97.39% across all eight properties.
- Achieved an average score of 97% of the physical conditions of MHA properties based on an independent inspection by HUD using the National Standards for Physical Inspection of Real Estate (NSPIRE) scoring system
- Completed 5,653 work orders to ensure timely and effective property maintenance.

- Delivered 201-unit turnovers, welcoming 176 new families and 25 transfers into MHA-managed properties.

3. Strategic Growth Through Collaboration

Partnerships were at the core of MHA's 2024 success. The agency's collaboration with private developers and nonprofits unlocked vital funding and enabled impactful projects, such as:

- Generating \$23M from selling 330 acres to the Mobile Airport Authority.
- HUD approved MHA's Section 18 Demo/Dispo and Dispo Only applications for Thomas James Place, R.V. Taylor Plaza and Frank Boykin Tower, respectively. These approvals allowed MHA to bypass the mandatory conversion process. Subsequently, MHA will receive a combination of Additional Replacement Funding (ARF) and Demolition and Disposition Transitional Funding (DDTF) over a five-year period, totaling \$22.8M. In conjunction with the previously allocated \$8M for tenant relocations and the \$23M from the sale of 330 acres to the Mobile Airport Authority, these funds have transformed MHA's financial situation, eliminating its projected \$6M deficit and positioning it with a positive financial position, totaling \$53.8M over the five-year period. Sales proceeds will be utilized to fully fund MHA's pension plan, reposition MHA properties, and assist in the development of other affordable housing projects.

4. Innovating for the Future

Recognizing the importance of innovation, MHA prioritized technology upgrades to enhance its operational efficiency:

- Upgraded network routers and switches with next-generation hardware.
- Transitioned elevator phone lines to internet-based products, yielding significant cost savings.
- Completed the relocation of its IT and HCV departments to the GM&O building, featuring a newly built data center and digital signage systems.

These investments ensure that MHA remains well-positioned to meet the demands of a modern housing authority while delivering superior services to residents.

5. Building Our Financial and Administrative Capacity

MHA's focus on financial accountability and administrative efficiency bore fruit in 2024 and solidified the agency's financial foundation:

- In 2024, MHA completed its 2022 and 2023 annual audits, bringing its financial reporting back on track. The agency has also resolved ongoing financial reporting challenges, met deadlines for grant funding requirements, and improved its overall economic performance score.
- Generated \$40,811 in salvage sales through effective asset management.
- Delivered cost savings across professional services, life insurance, and payroll operations.
- Ensured compliance with key labor and training requirements, including overtime rules and child labor certifications updates, and provided ongoing employee support through update meetings and an appreciation event.