

# **CHEBOYGAN HOUSING COMMISSION**

**CY 2022 | FYE 3/31/2021 PHA ANNUAL PLAN - *Small PHA*  
Adopted January 19, 2022 - Resolution 2022.10**

## MISSION OF THE CHEBOYGAN HOUSING COMMISSION

The PHA's mission is to provide safe, decent and sanitary housing conditions for very low-income families and to manage resources efficiently. The PHA is to promote social determinants of health and support personal, economic and social upward mobility to provide families the opportunity to make the transition from subsidized to non-subsidized housing.

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## SIGNIFICANT AMMENDMENTS TO THE PHA PLAN

### **PHA Definition of Significant Amendment as stated in PHA 5-Year Plan 2020-2024 approved January 2020:**

Based on the guidance provided in 24CFR 905.300 (b)(1)(iii), the Cheboygan Housing Commission defines 'Significant Amendment' to a plan to be a change in the admissions policies or the organization of the waiting list, addition of capital improvements to ensure long-term physical and social viability of the commission's housing projects, or a change to the current ownership or conversion of properties owned by the commission.

## PUBLIC HOUSING ASSESSMENT SCORE (PHAS) INFORMATION

Cheboygan Housing Commission accessed PHAS score information in November 2021. The most recent score available is for FYE 3/31/19 and is included in the PHA Plan.

## PHA 5-YEAR PLAN INFORMATION

<b>Capital Improvement Plan:</b>	HUD 50075.2 2020-2024 approved January 2020
<b>Environmental Review:</b>	HUD 7015.16 approved August 2021



**U.S. Department of Housing and Urban Development**

OFFICE OF PUBLIC AND INDIAN HOUSING  
REAL ESTATE ASSESSMENT CENTER

**Public Housing Assessment System (PHAS) Score Report for Interim**

Report Date: 11/11/2021

PHA Code:	MI030
PHA Name:	Cheboygan Housing Commission
Fiscal Year End:	03/31/2019

PHAS Indicators	Score	Maximum Score
Physical	40	40
Financial	25	25
Management	18	25
Capital Fund	5	10
Late Penalty Points	0	
<b>PHAS Total Score</b>	<b>88</b>	<b>100</b>
<b>Designation Status:</b>	<b>Standard Performer</b>	

Published 03/13/2020

Initial published 03/13/2020

Financial Score Details	Score	Maximum Score
Audited/Non Single Audit		
1. FASS Score before deductions	25.00	25
2. Audit Penalties	0.00	
Total Financial Score Unrounded (FASS Score - Audit)	25.00	25

Capital Fund Score Details	Score	Maximum Score
Timeliness of Fund Obligation:		
1. Timeliness of Fund Obligation %	N/A	
2. Timeliness of Fund Obligation Points		5
Occupancy Rate:		
3. Occupancy Rate %	89.47	
4. Occupancy Rate Points		5
Total Capital Fund Score (Fund Obligation + Occupancy Rate):	5	10

Notes:

- The scores in this Report are the official PHAS scores of record for your PHA. PHAS scores in other systems are not to be relied upon and are not being used by the Department.
- Due to rounding, the sum of the PHAS indicator scores may not equal the overall PHAS score.
- "0" FASS Score indicates a late presumptive failure. See 902.60 and 902.92 of the Interim PHAS rule.
- "0" Total Capital Fund Score is due to score of "0" for Timeliness of Fund Obligation. See the Capital Fund
- PHAS Interim Rule website - <http://www.hud.gov/offices/reac/products/prodphasinrule.cfm>

# Authority to Use Grant Funds

U.S. Department of Housing  
and Urban Development  
Office of Community Planning  
and Development

To: (name & address of Grant Recipient & name & title of Chief Executive Officer)

Copy To: (name & address of SubRecipient)

We received your Request for Release of Funds and Certification, form HUD-7015.15 on

Your Request was for HUD/State Identification Number

All objections, if received, have been considered. And the minimum waiting period has transpired.  
You are hereby authorized to use funds provided to you under the above HUD/State Identification Number.  
File this form for proper record keeping, audit, and inspection purposes.

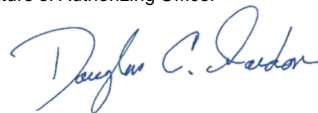
Typed Name of Authorizing Officer

Signature of Authorizing Officer

Date (mm/dd/yyyy)

Title of Authorizing Officer

X



**Streamlined Annual  
PHA Plan  
(Small PHAs)**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing

OMB No. 2577-0226  
Expires: 03/31/2024

**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-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer 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.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and 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: Cheboygan Housing Commission <span style="float: right;">PHA Code: MI030</span>            PHA Type: <input checked="" type="checkbox"/> Small            PHA Plan for Fiscal Year Beginning (MM/YYYY): 4/1/2023            PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)            Number of Public Housing (PH) Units <sup>38</sup> <span style="margin-left: 100px;">Number of Housing Choice Vouchers (HCVs) <sup>120</sup></span>            Total Combined <sup>158</sup>            PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, 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. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. 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> <p><input type="checkbox"/> <b>PHA Consortia:</b> (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td>Lead PHA: NA</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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: NA																	
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		PH	HCV																								
Lead PHA: NA																											

<b>B.</b>	<b>Plan Elements Submitted with 5-Year PHA Plans.</b> Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).
<b>B.1</b>	<p><b>Revision of Existing PHA Plan Elements.</b></p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last <b>Five-Year PHA Plan</b> submission?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input type="checkbox"/> Safety and Crime Prevention.</p> <p><input type="checkbox"/> <input type="checkbox"/> Pet Policy.</p> <p><input type="checkbox"/> <input type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s): See exhibit B.1 'Housing Needs'</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office Review.</p>
<b>B.2</b>	<p><b>New Activities.</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <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>
<b>B.3</b>	<p><b>Progress Report.</b></p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p>
<b>B.4</b>	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p>

B.5	<p><b>Most Recent Fiscal Year Audit.</b></p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe: NA</p>
<p><b>Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.</b></p>	
B.2	<p><b>New Activities</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N  <input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.  <input checked="" type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.  <input checked="" type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.  <input checked="" type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.  <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.  <input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.  <input type="checkbox"/> <input type="checkbox"/> -Units with Approved Vacancies for Modernization.  <input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <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. See Exhibit B.2 'New Activities'</p> <p>(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan. See Exhibit B.2 'New Activities'</p> <p>(d) The PHA must submit its Deconcentration Policy for Field Office Review.</p>
B.4	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. The PHA's most recent 5-Year Action Plan, 2020-2024, was approved January 15, 2021.</p>
<p><b>C Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.</b></p>	
C.1	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan? TBA</p> <p>Y N  <input type="checkbox"/> <input type="checkbox"/></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>
C.2	<p><b>Certification by State or Local Officials.</b> See Exhibit C.2 HUD 50077-SL - 2022 PHA Annual Plan</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>
C.3	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b> See Exhibit C.3 HUD 50077-SL - 2022 PHA Annual Plan</p> <p>Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations</i></p>

*Including PHA Plan Elements that Have Changed*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4

**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.

(a) Did the public challenge any elements of the Plan? TBA

Y N

If yes, include Challenged Elements.



**D. Affirmatively Furthering Fair Housing (AFFH)**

**D.1 Affirmatively Furthering Fair Housing.**  
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

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*  
1. Fair Housing & ADA Compliance in all communications  
The PHA includes Fair Housing and Reasonable Accommodation notice on all letters to clients, owners, and the public.  
The PHA allows tenants to select their preferred format for communication i.e. text, email, telephone for file management.  
The PHA allows tenants to submit verifications in a variety of ways and will soon establish an online document portal.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*  
2. Fair Housng & ADA Compliance in all marketing  
The PHA markets to diverse populations and is welcoming to individuals from all backgrounds in compliance with Fair Housing.  
The PHA makes information avallabe in multiple formats including literature, verbal presentations, and visual aides.  
The PHA is exploring transition to a software system in which applicants/tenants/staff can select their language in an online portal.

**Fair Housing Goal:**

*Describe fair housing strategies and actions to achieve the goal*  
3. Explanation of Fair Housing & Reasonable Accomodations at all briefings, orientations, and annual recertifications  
The PHA briefs all owners on their responsibility to comply with Fair Housing and enforces when necessary.  
The PHA briefs all applicants on their rights at program move in and annual recertification.  
The PHA handles requests for reasonable accomodations including service & assistance animals in a way that is approachable.

# Instructions for Preparation of Form HUD-50075-SM Annual Plan for Small 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. PHAs must complete this section during years where the 5-Year Plan is also due. (24 CFR §903.12)

### 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."

**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))

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR §903.7(a)(2)(i)) Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy. (24 CFR §903.7(a)(2)(ii))

**Deconcentration and Other Policies that Govern Eligibility, Selection and Admissions.** Describe the PHA's admissions policy for deconcentration of poverty and income mixing of lower-income families in public housing. The Deconcentration Policy must describe the PHA's policy for bringing higher income tenants into lower income developments and lower income tenants into higher income developments. The deconcentration requirements apply to general occupancy and family public housing developments. Refer to 24 CFR §903.2(b)(2) for developments not subject to deconcentration of poverty and income mixing requirements. 24 CFR §903.7(b) Describe the PHA's procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists. 24 CFR §903.7(b) A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV. (24 CFR §903.7(b)) Describe the unit assignment policies for public housing. 24 CFR §903.7(b)

**Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA operating, capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program and state the planned use for the resources. (24 CFR §903.7(c))

proposed  
flat rent  
and payment  
standard  
changes

**Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units, including applicable public housing flat rents, minimum rents, voucher family rent contributions, and payment standard policies. (24 CFR §903.7(d))

**Homeownership Programs.** A description of any homeownership programs (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval. For years in which the PHA's 5-Year PHA Plan is also due, this information must be included only to the extent that the PHA participates in homeownership programs under section 8(y) of the 1937 Act. (24 CFR §903.7(k)) and 24 CFR §903.12(b).

**Safety and Crime Prevention (VAWA).** A description of: 1) Any activities, services, or programs provided or offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families. (24 CFR §903.7(m)(5))

**Pet Policy.** Describe the PHA's policies and requirements pertaining to the ownership of pets in public housing. (24 CFR §903.7(n))

**Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan. (24 CFR §903.7(r)(2)(i))

**Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the "Sample PHA Plan Amendment" found in Notice PIH-2012-32 REV-3, successor RAD Implementation Notices, or other RAD Notices.

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

PHAs must submit a Deconcentration Policy for Field Office review. For additional guidance on what a PHA must do to deconcentrate poverty in its development and comply with fair housing requirements, see 24 CFR 903.2. (24 CFR §903.23(b))

**B.2 New Activities.** If the PHA intends to undertake any new activities related to these elements or discretionary policies in the current Fiscal Year, mark “yes” for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark “no.”

**HOPE VI or Choice Neighborhoods.** 1) A description of any housing (including project name, number (if known) and unit count) for which the PHA will apply for HOPE VI; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6) . (Notice PIH 2011-47)

**Mixed Finance Modernization or Development.** 1) A description of any housing (including name, project number (if known) and unit count) for which the PHA will apply for Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Mixed Finance Modernization or Development is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6/mfph#4](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6/mfph#4)

**Demolition and/or Disposition.** Describe any public housing projects owned by the PHA and subject to ACCs (including name, project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD’s website at: [http://www.hud.gov/offices/pih/centers/sac/demo\\_dispo/index.cfm](http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm). (24 CFR §903.7(h))

**Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD’s website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>. (24 CFR §903.7(i))

**Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program.** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Rental Assistance or Project-Based Vouchers under RAD. See additional guidance on HUD’s website at: [Notice PIH 2012-32 REV-3, successor RAD Implementation Notices, and other RAD notices.](#)

**Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers. (24 CFR §983.57(b)(1)) If using project-based vouchers, provide the projected number of project-based units and general locations, and describe how project-basing would be consistent with the PHA Plan (24 CFR §903.7(b)).

**Units with Approved Vacancies for Modernization.** The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with 24 CFR §990.145(a)(1).

**Other Capital Grant Programs** (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

**B.3 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year PHA Plan. (24 CFR §903.7(i)(1))

**B.4 Capital Improvements.** PHAs that receive funding from the Capital Fund Program (CFP) must complete this section. (24 CFR §903.7(g)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: “See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX.”

**B.5 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark “yes” and describe those findings in the space provided. (24 CFR §903.7(p))

**B. Annual Plan Elements Submitted All Other Years (Years 1-4).** PHAs must complete this section during years where the 5-Year Plan is also due. (24 CFR §903.12) NA

**B.1 New Activities.** If the PHA intends to undertake any new activities related to these elements in the current Fiscal Year, mark “yes” for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark “no.”

**Hope VI or Choice Neighborhoods.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Choice Neighborhoods; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI or Choice Neighborhoods is a separate process. See guidance on HUD’s website at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/hope6](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/hope6) . (Notice PIH 2010-30)

**Mixed Finance Modernization or Development.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Mixed Finance Modernization or Development is a separate process. See guidance on HUD’s website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>. (Notice PIH 2010-30)

**Demolition and/or Disposition.** With respect to public housing only, describe any public housing development(s), or portion of a public housing development projects, owned by the PHA and subject to ACCs (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition approval under section 18 of the 1937 Act (42 U.S.C. 1437p); and (2) A timetable for the demolition or disposition. This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed as described in the PHA’s last Annual and/or 5-Year PHA Plan submission. The application and

approval process for demolition and/or disposition is a separate process. Approval of the PHA Plan does not constitute approval of these activities. See guidance on HUD's website at: [http://www.hud.gov/offices/pih/centers/sac/demo\\_dispo/index.cfm](http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm). (24 CFR §903.7(h))

**Conversion of Public Housing under the Voluntary or Mandatory Conversion programs.** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA is required to convert or plans to voluntarily convert to tenant-based assistance; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at:

<http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>. (24 CFR §903.7(j))

**Conversion of Public Housing under the Rental Assistance Demonstration (RAD) program.** Describe any public housing building(s) (including project number and unit count) owned by the PHA that the PHA plans to voluntarily convert to Project-Based Rental Assistance or Project-Based Vouchers under RAD. See additional guidance on HUD's website at: [Notice PIH 2012-32 REV-3, successor RAD Implementation Notices, and other RAD notices.](#)

**Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers. (24 CFR §983.57(b)(1)) If using project-based vouchers, provide the projected number of project-based units and general locations and describe how project-basing would be consistent with the PHA Plan.

**Units with Approved Vacancies for Modernization.** The PHA must include a statement related to units with approved vacancies that are undergoing modernization in accordance with [24 CFR §990.145\(a\)\(1\)](#).

**Other Capital Grant Programs** (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

**B.2 Capital Improvements.** PHAs that receive funding from the Capital Fund Program (CFP) must complete this section. (24 CFR §903.7(g)). To comply with this requirement, the PHA must reference the most recent HUD approved Capital Fund 5 Year Action Plan in EPIC and the date that it was approved. PHAs can reference the form by including the following language in the Capital Improvement section of the appropriate Annual or Streamlined PHA Plan Template: "See Capital Fund 5 Year Action Plan in EPIC approved by HUD on XX/XX/XXXX."

### C. Other Document and/or Certification Requirements.

**C.1 Resident Advisory Board (RAB) comments.** If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR §903.13(c), 24 CFR §903.19)

**C.2 Certification by State of Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. (24 CFR §903.15) Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.

**C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 CRT-SM, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077 CRT-SM, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of §§ 903.7(o)(1) and 903.15(d) and: (i) examines its programs or proposed programs; (ii) identifies any fair housing issues and contributing factors within those programs, in accordance with 24 CFR 5.154; or 24 CFR 5.160(a)(3) as applicable (iii) specifies actions and strategies designed to address contributing factors, related fair housing issues, and goals in the applicable Assessment of Fair Housing consistent with 24 CFR 5.154 in a reasonable manner in view of the resources available; (iv) works with jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; (v) operates programs in a manner consistent with any applicable consolidated plan under 24 CFR part 91, and with any order or agreement, to comply with the authorities specified in paragraph (o)(1) of this section; (vi) complies with any contribution or consultation requirement with respect to any applicable AFH, in accordance with 24 CFR 5.150 through 5.180; (vii) maintains records reflecting these analyses, actions, and the results of these actions; and (viii) takes steps acceptable to HUD to remedy known fair housing or civil rights violations. impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction. (24 CFR §903.7(o)).

**C.4 Challenged Elements.** If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

### D. Affirmatively Furthering Fair Housing (AFFH).

**D.1 Affirmatively Furthering Fair Housing.** The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) ... Strategies and actions must affirmatively further fair housing ... ." Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D., nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that

require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year and Annual PHA Plan. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

Public reporting burden for this information collection is estimated to average 7.02 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Act Notice.** The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

# CHEBOYGAN HOUSING COMMISSION

CY 2021 PHA ANNUAL PLAN | EXHIBIT B.1 'Strategy to Address Housing Needs'

## Housing Needs

Based on Demographic Data of Families on the Cheboygan Housing Commission Combined Open Section 8 and Public Housing Waiting Lists

November 2021 Point in Time Wait List Data	Number of Applicants		Percentage of Applicants	
	PH	S8	PH	S8
<b>Waiting List Total</b>	71	23	76%	24%
<b>Extremely Low Income</b>	28	6	80%	38%
<b>Very Low Income</b>	2	1	6%	13%
<b>Low Income</b>	4	1	11%	13%
<b>Families with Children</b>	10	3	29%	34%
<b>Elderly/Disabled HOH</b>	20	3	28%	13%
<b>Non-Minority HOH</b>	32	7	91%	88%

### Voucher Success Rate

#### January 2021 - November 2021 Voucher Success

Vouchers Issued	50
Vouchers Leased	14
Vouchers in 'shop'	11
Vouchers Failed	25

Current Fail to Lease Rate	50%
Current Success Rate (excluding shop)	27%

## Strategy for Addressing Housing Needs

### Need: ADA Accessible Units

- Identify properties that are or could be converted to barrier free units and encourage owner to consider Fair Market Rent (FMR) and program participation.
- Convert as many Public Housing units as possible to barrier free as part of repositioning strategy.

### Need: Owner participation in Section 8 program

- Host information sessions.
- Market programs in the community.

### Need: Permanent Supportive Housing

- See PHA Goals and Objectives (stated in Exhibit B.3 Progress Report) for keeping at-risk individuals permanently housing in decent, safe and affordable unit.
- Participate in local community action groups to promote quality of life and self-sufficiency supports for low-income individuals and families.

### Need: Cooperation of Local Unit(s) of Government

- 2018 City Services Survey asks about satisfaction with city commissions including Downtown Development Authority, Recreation Commission, and Historic Resources Commission. Housing Commission is a city entity but was conspicuously omitted from that survey.
- City of Cheboygan employs a full time staff person to manage an independent recreation entity, but does not have any paid staff dedicated to housing needs and issues. The Michigan House of

## **CHEBOYGAN HOUSING COMMISSION**

### **CY 2021 PHA ANNUAL PLAN | EXHIBIT B.1 'Strategy to Address Housing Needs'**

Representatives just passed Bill 4722 banning municipality's ability to bar short term rental units but capping such rentals at 30%. The City of Cheboygan currently has no actual data on residential units within its city limits, so assessing if such activity exceeds 30% will not be possible. Assessment of owner-occupied residential units, tenant occupied long term residential rentals, and short term rentals is essential in determining actual housing needs, but impossible with current systems in place.

- Poor quality of residential rental units remains an ongoing issue that negatively impacts the image of the community. The PHA prides itself on ensuring that our clients our living in quality affordable housing, which does not appear to be a priority for leadership, citing an owner's right to choose how they maintain their property and what they charge individuals living in poor quality housing. Owner's rights are prioritized over tenant rights despite the presence of a rental quality ordinance, known adverse health outcomes from poor quality housing, and evident that rent burden contributes to disproportionate community poverty.
- Housing stability and affordability data is available from multiple sources, including Enterprise 360 dashboards; however, because data is based only publicly subsidized housing programs it does not accurately capture issues with quality, affordability, or stability which can only be assessed at the local level inclusive of private rental practices.

#### **Related Documents:**

City of Cheboygan Master Plan

<https://www.cheboygan.org/wp-content/media/Cheboygan-Master-Plan.pdf>

City of Cheboygan 2018 City Services Survey

<https://www.cheboygan.org/wp-content/media/2018-Survey.pdf>

Enterprise 360 Dashboard

<https://dashboards.mysidewalk.com/opportunity360-community-dashboard-99eb3368381c>

#### **Rent Burden and Poverty Research**

United States Government Accountability Office (GOA). *As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges*. GAO Highlights-20-427 (May 2020)

<https://www.gao.gov/assets/gao-20-427.pdf>

Board of Governors of the Federal Reserve System. *Assessing the Severity of Rent Burden on Low-Income Families*. Feds Notes (December 22, 2017).

<https://www.federalreserve.gov/econres/notes/feds-notes/assessing-the-severity-of-rent-burden-on-low-income-families-20171222.htm>

Aratani, Chau, Wight, and Addy. *Rent Burden, Housing Subsidies and the Well-being of Children and Youth*. National Center for Children in Poverty: Bank Street Graduate School of Education (November 2011).

<https://www.nccp.org/publication/rent-burden-housing-subsidies-and-the-well-being-of-children-and-youth/>

**Cheboygan Housing Commission**  
**Demographic Statistics Report**  
 Applicants - Public Housing

<u>Unit Locations</u>	<u>HoH Count</u>	<u>Percent</u>	<u>Fam Count</u>	<u>Percent</u>
Cheboygan	30	86	56	79
La Porte	1	3	1	1
Onaway	2	6	11	15
Pellston	1	3	1	1
Rogers City	1	3	2	3
Total All Locations	35	100	71	100

<u>Family Composition</u>	<u>Count</u>	<u>Percent</u>	<u>Avg Age</u>
Average Family Size	2		
Elderly Heads of Household (age 62 or older)	4	11	63
Non-Elderly Heads of Household (age 61 or less)	31	89	41
Near-Elderly Heads of Household (ages 55 to 61)	6	17	58
Other Heads of Household (age 54 or less)	25	71	37
Female Heads of Household	20	57	42
Elderly	2	10	62
Non-Elderly	18	90	40
Near-Elderly	4	20	57
Other	14	70	35
Male Heads of Household	15	43	46
Elderly	2	13	65
Non-Elderly	13	87	43
Near-Elderly	2	13	59
Other	11	73	40
Disabled/Handicapped Heads of Household	16	46	51
Male	9	56	52
Female	7	44	51
Non-Minority Heads of Household	32	91	
Minority Heads of Household	3	9	
Black	1	3	
American Indian/Alaska Native	1	3	
Hispanic	1	3	
# of Family Members younger than 18 years	24		7
# of Families with children	10	29	

<u>Income Source</u>	<u>Annual Amount</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Own Business	\$400	0.1	1	3
Child Support	\$12,072	4.2	5	14
Other Nonwage Sources	\$400	0.1	1	3
SSI	\$71,437	24.6	9	26
Social Security	\$47,102	16.2	5	14
TANF (formerly AFDC)	\$6,072	2.1	2	6
Other Wage	\$152,725	52.6	12	34
Total All Income Sources	\$290,210	100	35	100

Average Household Income \$8,292

<u>Length of Time On Program</u>	<u>Count</u>	<u>Percent</u>
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<u>Broad Range of Income</u>	<u>Count</u>	<u>Percent</u>
\$0 - \$5,000	11	31
\$5,000 - \$10,000	8	23
\$10,000 - \$15,000	8	23
\$15,000 - \$20,000	2	6
\$20,000 - \$25,000	2	6



Cheboygan Housing Commission  
**Demographic Statistics Report**  
Applicants - Public Housing

More than \$25,000 4 11

<u>Income Levels</u>	<u>Count</u>	<u>Percent</u>
Extremely Low	28	80
Very Low	2	6
Low	4	11
Over Income	1	3

**Cheboygan Housing Commission**  
**Demographic Statistics Report**  
 Applicants - Section 8

<u>Unit Locations</u>	<u>HoH Count</u>	<u>Percent</u>	<u>Fam Count</u>	<u>Percent</u>
Cheboygan	6	75	13	57
Onaway	1	13	8	35
Rogers City	1	13	2	9
Total All Locations	8	100	23	100

<u>Family Composition</u>	<u>Count</u>	<u>Percent</u>	<u>Avg Age</u>
Average Family Size	3		
Elderly Heads of Household (age 62 or older)	1	13	75
Non-Elderly Heads of Household (age 61 or less)	7	88	38
Near-Elderly Heads of Household (ages 55 to 61)	0	0	0
Other Heads of Household (age 54 or less)	7	88	38
Female Heads of Household	4	50	33
Elderly	0	0	0
Non-Elderly	4	100	33
Near-Elderly	0	0	0
Other	4	100	33
Male Heads of Household	4	50	52
Elderly	1	25	75
Non-Elderly	3	75	44
Near-Elderly	0	0	0
Other	3	75	44
Disabled/Handicapped Heads of Household	2	25	0
Male	2	100	49
Female	0	0	0
Non-Minority Heads of Household	7	88	
Minority Heads of Household	1	13	
American Indian/Alaska Native	1	13	
# of Family Members younger than 18 years	9		6
# of Families with children	3	38	

<u>Income Source</u>	<u>Annual Amount</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Other Wage	\$15,783	100.0	2	100
Total All Income Sources	\$15,783	100	2	100

Public Assistance is the sole source of income for 0% of households.  
 Households that are working comprise 13% of households.  
 Of the working households, 0% of households also receive TANF.

Average Household Income \$1,973

<u>Length of Time On Program</u>	<u>Count</u>	<u>Percent</u>
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<u>Broad Range of Income</u>	<u>Count</u>	<u>Percent</u>
\$0 - \$5,000	5	63
\$5,000 - \$10,000	0	0
\$10,000 - \$15,000	1	13
\$15,000 - \$20,000	1	13
\$20,000 - \$25,000	0	0
More than \$25,000	1	13

<u>Income Levels</u>	<u>Count</u>	<u>Percent</u>
Extremely Low	6	75
Very Low	1	13
Low	1	13

**Cheboygan Housing Commission**  
**Demographic Statistics Report**  
Applicants - Section 8

Over Income

0

0

# **CHEBOYGAN HOUSING COMMISSION**

## **CY 2022 PHA ANNUAL PLAN | EXHIBIT C.1 ‘New Activities’**

### **PHA Annual Plan Exhibit C1. ‘New Activities’ Contents**

Section 18 Demolition and Disposition .....	1
Establishment of PHA Non-Profit Affiliate .....	1
Public housing projects owned by the PHA and subject to ACCs .....	2
Choice Neighborhoods .....	4
Timetable for demolition or disposition .....	4
Conversion of Public Housing .....	5
Project-Based Vouchers .....	5

### **Section 18 Demolition and Disposition**

The PHA has been working with technical assistance since October 2019 to review and select a repositioning strategy. The PHA intends to reposition the public housing program through Section 18 Demolition and Disposition. Using repositioning as a preservation tool, the PHA has selected a partner to redevelop public housing sites into mixed-finance, mixed-income properties to meet housing needs, maintain, and expand affordable housing opportunities in Cheboygan.

### **Establishment of PHA Non-Profit Affiliate**

At a Special Meeting held November 5, 2021 ahead of the PHA Annual Meeting, the Board of Commissioners voted to establish Cheboygan Housing Commission’s Non-profit affiliate ‘Home Port Housing & Community Development’. Through this entity the PHA will engage in development agreements to substantially rehabilitate its public housing portfolio, and in the future hopes to engage in additional community development and amenity projects.

# CHEBOYGAN HOUSING COMMISSION

## CY 2022 PHA ANNUAL PLAN | EXHIBIT C.1 'New Activities'

### Public housing projects owned by the PHA and subject to ACCs

The City of Cheboygan established the Public Housing Authority (PHA) in 1962 and constructed three (3) scattered site properties comprising one (1) AMP with 38 units of varying sizes. The PHA also manages 120 Housing Choice Vouchers in its jurisdiction consisting of the City of Cheboygan and seven (7) surrounding townships.



#### LINCOLN AVENUE

418 Lincoln Avenue  
420 Lincoln Avenue  
422 Lincoln Avenue  
424 Lincoln Avenue  
PHA Office at 659 Cuyler Street  
657 Cuyler Street  
655 Cuyler Street  
653 Cuyler Street  
651 Cuyler Street

(6) 1BR Standard Units at 651, 653, 655 and 657 Cuyler Street, and 420, 422 Lincoln Avenue

(2) 1BR 504 Compliant Accessible Units at 418 Lincoln Avenue and

424 Lincoln Avenue

Additional Features: Community Room & Carport, Maintenance Garage, Workshop, Combustible Storage, Tenant Storage Lockers (1/unit)

<https://www.google.com/maps/place/Cheboygan+Public+Housing+Commn/@45.6345845,-84.4853829,134m/data=!3m1!1e3!4m5!3m4!1s0x0:0xc8a2193d81227e17!8m2!3d45.6345586!4d-84.4855247>

# CHEBOYGAN HOUSING COMMISSION

## CY 2022 PHA ANNUAL PLAN | EXHIBIT C.1 'New Activities'



### CLEVELAND AVENUE

- 414 Cleveland Avenue
- 416 Cleveland Avenue
- 418 Cleveland Avenue
- 420 Cleveland Avenue
- 426 Cleveland Avenue
- 428 Cleveland Avenue
- 430 Cleveland Avenue
- 432 Cleveland Avenue
- 434 Cleveland Avenue
- 436 Cleveland Avenue
- 438 Cleveland Avenue
- 440 Cleveland Avenue
- 446 Cleveland Avenue
- 448 Cleveland Avenue
- 450 Cleveland Avenue
- 452 Cleveland Avenue

Site Features: (8) Duplexes, (16) Units 2-4 BR, each unit has Storage shed (4) structures , (2) parking lots, close proximity to elementary school, City of Cheboygan Major City Park is located on Declaration of Trust property featuring recreation center, walking trail, fishing piers, and footbridge over river to Downtown Cheboygan. No accessible design features.

<https://www.google.com/maps/place/440+Cleveland+Ave,+Cheboygan,+MI+49721/@45.6399735,-84.4743086,199m/data=!3m1!1e3!4m5!3m4!1s0x4d3597c24477538b:0x4489059fe46abea1!8m2!3d45.639415!4d-84.4743351>

# CHEBOYGAN HOUSING COMMISSION

## CY 2022 PHA ANNUAL PLAN | EXHIBIT C.1 'New Activities'



### North F/Third Street

- 202 North F Street
- 204 North F Street
- 206 North F Street
- 208 North F Street
- 210 North F Street
- 212 North F Street
- 218 North F Street
- 220 North F Street
- 222 North F Street
- 224 North F Street
- 802 Third Street
- 804 Third Street
- 808 Third Street
- 810 Third Street

Site Features: (7) Duplexes

(14) Units 1-3 BR, each unit has storage shed (4) structures, (1) Parking Lot, city park directly across street from units (the may be on DOT property also, and will be explored through title search).

<https://www.google.com/maps/place/220+N+F+St,+Cheboygan,+MI+49721/@45.644961,-84.4650492,238m/data=!3m1!1e3!4m5!3m4!1s0x4d3597da48580801:0x6a7b45cac1d14e7f!8m2!3d45.6443546!4d-84.4652695>

## Choice Neighborhoods

The PHA submitted an unsuccessful application to the CY 2020 Choice Neighborhoods planning grant program, and did submit again in CY 2021 for funding to assist with planning new mixed income development, and neighborhood amenities, many of which are located on DOT property.

## Timetable for demolition or disposition

At start of technical assistance, the PHA director set a goal of submitting special application in January 2021. The Covid-19 pandemic has slowed progress on this goal. Additionally, the first partner selected was not able to agree to terms stated in Memorandum of Understanding (MOU). A new partner was selected in September 2021 pursuant to Request for Qualifications issued in July 2021 in compliance with the Mixed Finance Rule. MOU for predevelopment activities is pending but will be executed by the end of the calendar year. A tentative timeline is provided below, all dates are pending timely procurement of necessary assessments and approvals.

- Fall 2018 HUD Repositioning Team Cheboygan Analysis
- Spring 2019 Cheboygan Director attended Repositioning panel at Detroit RFO
- 2019-2020 Free technical assistance provided by HUD for very small PHA

## CHEBOYGAN HOUSING COMMISSION

### CY 2022 PHA ANNUAL PLAN | EXHIBIT C.1 'New Activities'

Predevelopment	In Process
Section 18 Application submitted to HUD SAC	April 2022
Market Study Request to MSHDA	June 2022
Site Plan Approval	June 2022
9% LIHTC App. Submission to MSHDA	October 1, 2022
MSHDA Announces LIHTC Awards	Dec 2022 (approx)
Close on Project Financing	March 2023 (approx)
Construction Completion	May 2024 (approx)
Full Lease-Up	Sept 2024 (approx)

## Conversion of Public Housing

Upon successful submission to reposition through Section 18, the PHA will convert its public housing portfolio of 38 units to tenant-based assistance through Tenant Protection Vouchers (TPV). The PHA will utilize all assistance received through current public housing operating subsidy and capital fund program grants, voucher administrative fees, and voucher obligated funds for rental assistance or other housing assistance in connection with such conversion.

The PHA holds a small reserve of voucher obligated funds and did suffer recapture in CY 2021 due to inability to lease up pursuant to lack of owners working with the program. To reduce the amount of voucher funding subject to recapture the PHA is using payment standards set at 110% of fair market rent in the current calendar year, and proposed to do the same in CY 2022. By 'vouchering out' of public housing, the PHA will not only streamline its operation, offering one optimized and high quality program, but will also achieve a fully leased voucher program by using the assistance at its own units.

Any remaining public housing reserves would be used for eligible repositioning and affordable housing redevelopment expenses such as resident relocation, predevelopment assessments, abatement of environmental hazards required before demolition and rehabilitation, demolition and other eligible activities.

## Project-Based Vouchers

**PHA Annual Plan Instructions:** Describe any plans to use HCVs for new project-based vouchers. (24 CFR §983.57(b)(1))

The PHA received permission from HUD in December 2019 to Project Base a percentage of its vouchers; 24 of the current allocation of 120 vouchers can be project based. Use of Project Based Vouchers is consistent with the PHA plan goals of improving quality, affordable housing options in the city of Cheboygan, and optimizing the voucher program. Additionally, Project Based Vouchers may be helpful in achieving goals of assisting hard-to-house populations such as the chronically homeless, homeless youth, foster youth transitioning to independence, and family unification.



# CHEBOYGAN HOUSING COMMISSION

## CY 2022 PHA ANNUAL PLAN | EXHIBIT B.3 'PHA Goals & Objectives' with Progress Report

### PHA Goals & Objectives

Goal	Objectives	Measure
<b>#1 Community Development</b> Participate in Community Development activities to promote equitable investment in diverse populations.	<ol style="list-style-type: none"> <li>1. Improve stock of quality affordable rental housing (7)</li> <li>2. Reduce unemployment with year-round employment opportunities (7)</li> <li>3. Culture change encourage the community collaboration to attract &amp; retain families, 'the missing middle' (4)</li> <li>4. Reduce trauma/promote resiliency with coordinated homeless prevention &amp; housing-based services (3)</li> <li>5. Apply/reapply for HUD Choice Neighborhoods (3)</li> <li>6. Support recreation to attract &amp; retain residents (1)</li> </ol>	<ol style="list-style-type: none"> <li>1. Number of units assisted by PHA or similar entity</li> <li>2. State unemployment data, state labor and economic development (LEO) data</li> <li>3. Census tract data</li> <li>4. Number of formerly homeless individuals/families housed by the PHA &amp; formal partnerships</li> <li>5. Receipt of Choice Neighborhoods grant funding (!)</li> <li>6. Number of youth/adults participating in recreation</li> </ol>
<b>#2 Self-Sufficiency</b> Assess and address client & community needs to promote self-sufficiency & economic mobility.	<ol style="list-style-type: none"> <li>1. Improve access to affordable childcare (12)</li> <li>2. Implement self-sufficiency training protocol i.e. HUD family self sufficiency (FSS) or other (8)</li> <li>3. Develop partnership with other housing programs i.e. homeownership, financial capability, wealth building (1)</li> </ol>	<ol style="list-style-type: none"> <li>1. Community assessment of availability/enrollment</li> <li>2. Presence of &amp; participation in self sufficiency</li> <li>3. Number of partnerships agreements and/or referrals</li> </ol>
<b>#3 Housing Needs</b> Assess & address housing needs for general & special populations	<ol style="list-style-type: none"> <li>1. Aging in place, affordable, accessible (5)</li> <li>2. Formerly homeless (5)</li> <li>3. Youth age 14-24 housing/Foster youth aging out (5)</li> <li>4. Housing up to 80% Area Median Income (2)</li> </ol>	<ol style="list-style-type: none"> <li>1. Referrals, wait list data, community needs assess.</li> <li>2. Same</li> <li>3. Same</li> <li>4. Same, local housing/rental data would be helpful</li> </ol>
<b>#4 Operations: General Administration</b> Maintain efficient & effective operations	<ol style="list-style-type: none"> <li>1. Repositioning (9)</li> <li>2. Marketing (6)</li> <li>3. Record Management (2)</li> <li>4. Software, Data Management &amp; Reporting (2)</li> </ol>	<ol style="list-style-type: none"> <li>1. Closeout of public housing program</li> <li>2. Waiting list &amp; community engagement activities</li> <li>3. Adoption &amp; implementation of local records policy</li> <li>4. Updated technology plan within budget</li> </ol>
<b>#5 Operations: Housing Choice Vouchers</b> Optimal utilization of vouchers	<ol style="list-style-type: none"> <li>1. Maintain SEMAP Compliance (9)</li> <li>2. Lease 100% of Vouchers (5)</li> </ol>	<ol style="list-style-type: none"> <li>1. SEMAP Score of Standard or High Performing</li> <li>2. Voucher utilization data</li> </ol>
<b>#6 Operations: Low Income Public Housing</b> Transition out of public housing to Lease vouchers at our own redeveloped sites	<ol style="list-style-type: none"> <li>1. Make capital improvements &amp; improve accessibility (8)</li> <li>2. Resident Relocation &amp; Tenant Meeting (6)</li> <li>3. Maintain Collections (4)</li> </ol>	<ol style="list-style-type: none"> <li>1. Correct capital needs through closeout</li> <li>2. Lease up of Tenant Protection Vouchers</li> <li>3. Monitor collection rate</li> </ol>

# **CHEBOYGAN HOUSING COMMISSION**

CY 2022 PHA ANNUAL PLAN | EXHIBIT B.3 'PHA Goals & Objectives' with Progress Report

## **PHA Long-term Goals & Pipeline Projects**

### **Purchase & Redevelop Blighted Properties:**

Take equity and/or funds raised through nonprofit entity to purchase blighted residential units and/or land to develop additional housing units for voucher holders and/or special populations.

### **Establish business(es):**

Partner with Community Development Financial Institution to establish business(es) to employ assisted families and act as job incubator i.e. year-round short term rentals/cabins on DOT property, Property Management & Housekeeping Services, Levering Dairy

### **Cheboygan Armory:**

Apply for grant to acquire and rehabilitate Federally disposed property

### **Community Center/Recreation Pavilion:**

Center to house after school activities, summer camps, and athletic, educational, and cultural programs for all members of the community with vouchers for assisted families

### **Community Activity Collaborative:**

One entity to support boards, marketing, communication, registration, and activities of athletic, educational, and cultural programs i.e. Recreation Authority

## **PHA Annual Plan Progress Report November 2021**

### **GOAL #1 COMMUNITY DEVELOPMENT**

Participate in Community Development activities to promote equitable investment in diverse populations.

**Objective 1.1:** Improve stock of quality affordable rental housing

**Measure:** Number of units assisted by PHA or similar entity

**Progress:**

**Objective 1.2:** Reduce unemployment with year-round employment opportunities

**Measure:** State unemployment data, state labor and economic development (LEO) data

**Progress:**

**Objective 1.3:** Culture change to encourage community collaboration to make Cheboygan a more welcoming and inclusive city that will attract & retain families i.e. 'the missing middle'

**Measure:** Census tract data

**Progress:**

**Objective 1.4:** Reduce trauma/promote resiliency with coordinated homeless prevention & housing-based services

**Measure:** Number of formerly homeless individuals/families housed by the PHA & formal partnerships

**Progress:**

**Objective 1.5:** Apply/reapply for HUD Choice Neighborhoods

# CHEBOYGAN HOUSING COMMISSION

## CY 2022 PHA ANNUAL PLAN | EXHIBIT B.3 'PHA Goals & Objectives' with Progress Report

**Measure:** Receipt of Choice Neighborhoods grant funding  
**Progress:** Choice Neighborhoods Planning Grant Application submitted 7/14/2021 with no response as of 11/8/2021.

**Objective 1.6:** Support recreation to attract & retain residents

**Measure:** Number of youth/adults participating in recreation

**Progress:** There is no data on recreation participation. All athletic, educational, and cultural programs are provided by various independent entities.

## GOAL #2 SELF SUFFICIENCY

**Assess and address client & community needs to promote self-sufficiency & economic mobility.**

**Objective 2.1:** Improve access to affordable childcare

**Measure:** Community assessment of availability/enrollment

**Progress:** None

**Objective 2.2:** Implement self-sufficiency training protocol i.e. HUD family self sufficiency (FSS) or other

**Measure:** Presence of & participation in self sufficiency

**Progress:** None

**Objective 3.3:** Develop partnership with other housing programs i.e. homeownership, financial capability, wealth building

**Measure:** Number of partnerships agreements and/or referrals

**Progress:** There are no formal partnerships. Referrals are made between agencies but are not tracked.

## GOAL #3 HOUSING NEEDS

**Assess & address housing needs for general & special populations.**

**Objective 3.1:** Aging in place, affordable, accessible

**Measure:** Referrals made and received to/from aging services providers, wait list data, community needs assessment data, census data.

**Progress:** None

**Objective 3.2:** Formerly homeless

**Measure:** Referrals made and received to/from homeless services providers, wait list data, community needs assessment data.

**Progress:**

**Objective 3.3:** Youth age 14-24 housing/Foster youth aging out

**Measure:** Referrals made and received to/from youth/foster care services providers, wait list data, community needs assessment data.

**Progress:**

**Objective 3.4:** Housing up to 80% Area Median Income

**Measure:** Referrals made and received to/from aging services providers, wait list data, community needs assessment data, local housing availability and rental data would be helpful.

**Progress:** None

# **CHEBOYGAN HOUSING COMMISSION**

CY 2022 PHA ANNUAL PLAN | EXHIBIT B.3 'PHA Goals & Objectives' with Progress Report

## **GOAL #4 OPERATIONS: GENERAL ADMINISTRATION**

**Maintain efficient & effective operations.**

**Objective 4.1:** Repositioning

**Measure:** Closeout of public housing program

**Progress:**

**Objective 4.2:** Marketing

**Measure:** Waiting list & community engagement activities

**Progress:**

**Objective 4.3:** Record Management

**Measure:** Adoption & implementation of local records policy

**Progress:**

**Objective 4.4:** Software, Data Management & Reporting

**Measure:** Updated technology plan within budget

**Progress:**

## **GOAL #5 OPERATIONS: HOUSING CHOICE VOUCHERS**

**Optimal utilization of vouchers.**

**Objective 5.1:** Maintain SEMAP Compliance

**Measure:** SEMAP Score of Standard or High Performing

**Progress:**

**Objective 5.2:** Lease 100% of Vouchers

**Measure:** Voucher utilization data

**Progress:**

## **GOAL #6 OPERATIONS: LOW INCOME PUBLIC HOUSING**

**Transition out of public housing to Lease vouchers at our own redeveloped sites.**

**Objective 6.1:** Make capital improvements, improve accessibility, adopt green building principles

**Measure:** Correct capital needs through closeout

**Progress:**

**Objective 6.2:** Resident Relocation & Tenant Meeting

**Measure:** Lease up of Tenant Protection Vouchers

**Progress:**

**Objective 6.3:** Maintain Collections

**Measure:** Monitor collection rate

**Progress:**

## **Residential Maintenance and Development**

The strength of Cheboygan is directly attributable to the quality of the housing stock and the stability of long-standing neighborhoods. While the affordability and quality of the single family housing stock and established neighborhoods are identified strengths, the City currently faces two major issues related to the housing stock: 1) upkeep and maintenance of the existing housing stock; and 2) a lack of housing options.

As the city's housing stock continues to age, the community's physical appearance alters accordingly. With appropriate property maintenance, aging structures can again contribute to attractive and stable neighborhoods. However, neglected or sub-standard property maintenance can have an adverse impact of the community's physical appearance and quality of life. Thus it is imperative that the City encourages and requires reinvestment in neighborhoods. This includes requiring property maintenance as an expectation of individual property owners and a goal of the community.

While, property maintenance is a multi-faceted issue relating to code enforcement, financial capability, and general economic conditions, the age of the housing stock and the local attitudes regarding the neighborhood also factor in the upkeep of properties. Property maintenance must be sensitive to property owners' circumstances, but also recognize the community's greater good to protect property values and eliminate health and safety hazards. Programs that combine early warnings and consistent application of property maintenance codes are extremely important to prevent long-term neglect of properties that may lead to inhabatability and the need to raze older properties.

Ensuring property maintenance and improving existing properties would entail getting to the root of the problem, which may include stricter enforcement of property maintenance standards. These steps would not only improve the properties themselves but also enhance the neighborhoods in which they are located, which subsequently enhances the overall quality of life.

The second issue the City must address is the lack of housing diversity. While there are some multi-family housing and condominium developments located in various areas, overall Cheboygan suffers from a lack of quality apartments, condominium, and townhouse housing options. This lack of housing diversity limits housing options for many populations of the society, and is particularly limiting to young professionals, empty nesters, and older families. These populations are most attracted to condominium and townhouse housing. Enhancing the diversity and quality of Cheboygan's housing stock will insure that the city remains a desirable place to live by providing different housing

types to meet varying budgets and life-cycle situations, including new families and an aging population. Furthermore, developing a diverse housing stock goes beyond just providing residents with a place to live that meets their budgets; it also provides opportunities for people to live and work in the same community and to find suitable homes within the same community for life's different stages. These opportunities translate to a more stable community with long-term residents. Enhancing the value and diversity of the housing stock also ensures that Cheboygan remains a desirable place to live and call home.

While a municipality might have limited capabilities to work within the intricate housing market, a municipality does have the capabilities to influence other factors in some form or another, particularly those relating to quality of life. For example, a community can build upon the strengths of the school district to showcase the quality and breadth of education opportunities. When a community has a high quality of life, it becomes a desirable place to live and/or invest in the current housing stock, which draws prospective new residents, as well as potential new residential developments. In addition, the City should assert more influence over the amount and type of housing that is attracted to and developed in Cheboygan by removing barriers and providing the appropriate zoning and other incentives. Achieving high quality, higher density development is also dependent upon establishing standards that address design, materials and function of multi-family housing.

## **Residential Strategies**

### **GOAL 1: ENCOURAGE THE PROTECTION AND ENHANCEMENT OF THE CITY'S ESTABLISHED RESIDENTIAL NEIGHBORHOODS.**

#### **O STRATEGY 1.1: WORK WITH PROPERTY OWNERS REGARDING CODE COMPLIANCE AND PROPERTY MAINTENANCE**

Action 1.1.1: Utilize the existing property maintenance regulations and code enforcement to require the maintenance and upkeep of structures and properties. Property maintenance and code enforcement must be sensitive to property owners' circumstances, but also recognize the communities greater good to protect property values and eliminate health and safety hazards. Programs that combine early warnings and consistent application of property maintenance codes are extremely important to prevent long-term neglect of properties that may lead to inhabitability and the need to raze older properties. Educate property owners regarding property maintenance and code compliance.

Action 1.1.2: Develop a rental registration and annual or biannual rental inspection program. The purpose of rental registration and inspection is to address the issue of substandard rental properties, promote greater compliance with health and safety standards and preserve the quality of neighborhoods and available housing.

Action 1.1.3: Develop a Property Maintenance Neighborhood Match Program. Establish a property maintenance neighborhood match program that offers small matching grants, ranging from \$500 to \$1,000, for the purpose of neighborhood property maintenance and beautification. Matching can include cash, donated professional services, donated materials or volunteer labor. Examples of eligible projects for a neighborhood match program could include landscaping and signage for neighborhood entrances, landscaping traffic islands and city rights-of-way, and public art. The City should work with private businesses to sponsor neighborhood projects, where the business works in partnership with the neighborhood on projects but also is able to receive public recognition for such work.

Action 1.1.4: Encourage the formation of neighborhood organizations to monitor quality-of-life issues. The City should establish regular communications with these neighborhood organizations.

o STRATEGY 1.2: ENCOURAGE INVESTMENT IN ESTABLISHED NEIGHBORHOODS

Action 1.2.1: Develop neighborhood plans to identify key projects that will increase homeownership, property maintenance, and quality of life to retain vibrancy of existing building stock.

Neighborhood planning has become an extremely effective means to build local pride, get to know your neighbors, and assist the City and other government agencies to understand the important projects at the neighborhood level. Neighborhood planning can be used to address local issues such as greening; replacing street lights with attractive, energy-efficient light fixtures; or fixing or adding sidewalks. An inclusive planning process that involves neighbors, local organizations and institutions, government agencies and local businesses can prove an effective means to prioritize investments, build trust, and make a visible difference on the ground.

Action 1.2.2: Promote schools, parks, gardens and other amenities as central elements in every neighborhood. Through the neighborhood planning process identified in Action 1.2.1, identify and address neighborhoods that do not have a central element or improve upon those that do.

## GOAL 2: DIVERSIFY AND IMPROVE HOUSING STOCK

### o STRATEGY 2.1 : PROVIDE VARIED HOUSING OPTIONS

Action 2.1.1: Encourage infill residential development on vacant properties and redevelopment of under-utilized or run-down properties in order to integrate new housing into existing neighborhoods and to encourage development that will diversify both the housing stock and neighborhood design.

Action 2.1.2: Provide second story residential in the downtown. Increased residential density in downtown increases community vibrancy but also provides for an alternative housing option for population seeking a more urban living environment. Furthermore, increase housing in and near downtown reduces automobile dependence.

Action 2.1.3: Incentivize mixed-use, higher-density residential developments, such as townhomes, condominiums, and apartments in and around the downtown and along riverfront. Incentives include amending zoning and increased allowable land uses, density, and regulation flexibility.



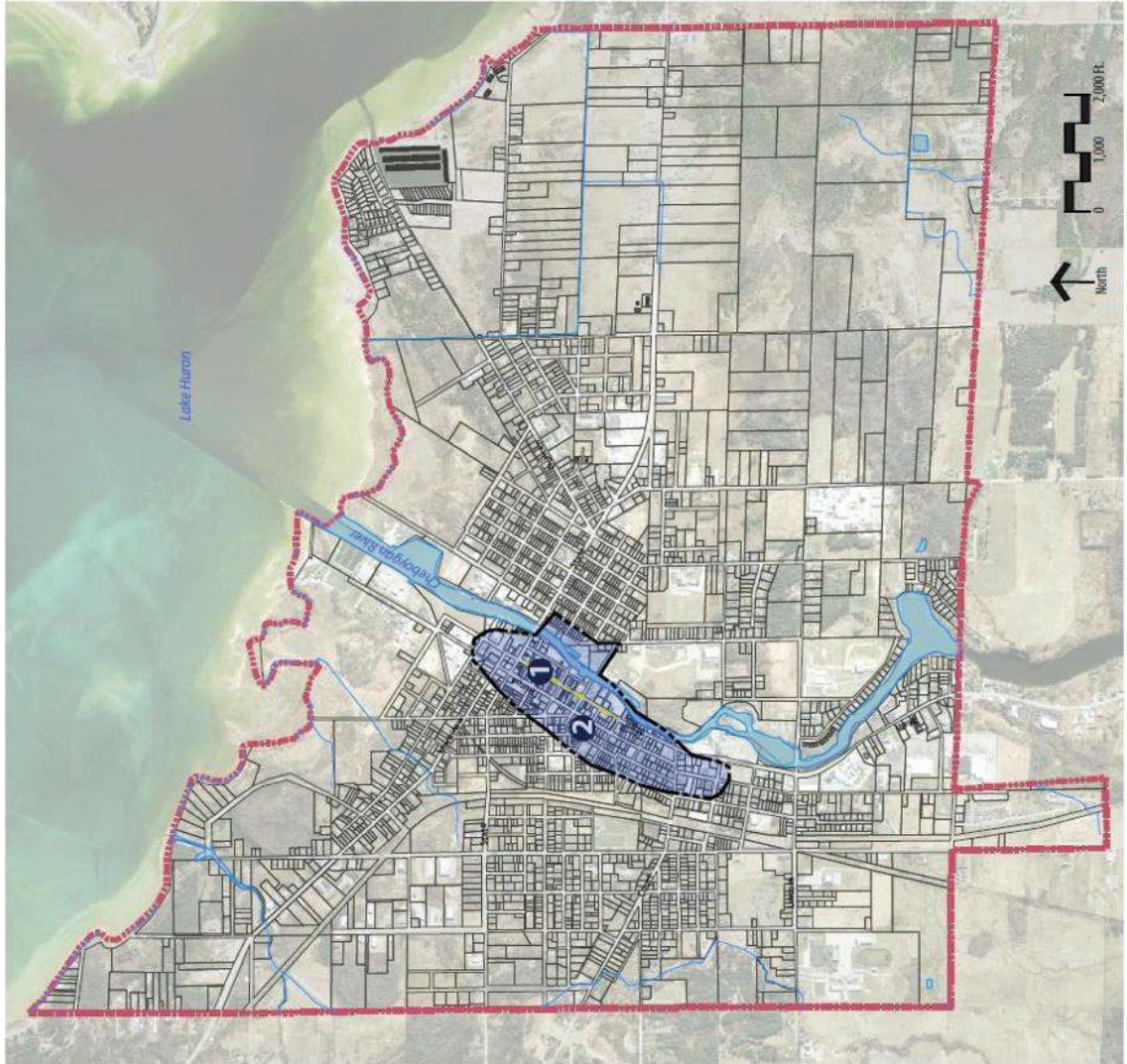
## RESIDENTIAL DEVELOPMENT

### Action Plan

- 1 Provide second story residential along Main Street
- 2 Encourage mixed-use, higher density developments around downtown and riverfront

#### Other:

3. Utilize property maintenance regulations and code enforcement to improve structure/property upkeep
4. Develop a Property Maintenance Neighborhood Match Program
5. Encourage the formation of neighborhood organizations
6. Develop rental registration and inspection programs
7. Develop neighborhood plans
8. Promote schools, parks, gardens and other amenities as central elements in every neighborhood
9. Encourage infill development on vacant properties and redevelopment of under-utilized properties



**Certification by State or Local  
Official of PHA Plans Consistency  
with the Consolidated Plan or  
State Consolidated Plan  
(All PHAs)**

U. S Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**Certification by State or Local Official of PHA Plans  
Consistency with the Consolidated Plan or State Consolidated Plan**

I, Catherine M. Schulz, the Cheboygan Housing Commission Executive Director  
*Official's Name* *Official's Title*

certify that the 5-Year PHA Plan for fiscal years \_\_\_\_\_ and/or Annual PHA Plan for fiscal  
year 3/31/2023 of the Cheboygan Housing Commission is consistent with the  
*PHA Name*

Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair  
Housing Choice or Assessment of Fair Housing (AFH) as applicable to the

City of Cheboygan  
*Local Jurisdiction Name*

pursuant to 24 CFR Part 91 and 24 CFR §§ 903.7(o)(3) and 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or  
State Consolidated Plan.

City Ordinance Chapter 92 'Fair Housing'; Chapter 95 'Nuisances'; Chapter 97 'Rental Housing Standards'  
City of Cheboygan Master Plan DRAFT - March 2019 pages 43-47 'Residential Maintenance & Development'

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will  
prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Executive Director:  
Catherine M. Schulz

Name Board Chairperson:  
Terrence Keating

Signature

*Catherine M. Schulz*

Date

*4/19/2023*

Signature

*Terrence E. Keating*

Date

*4/19/23*

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S.  
Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information  
are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to  
ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing  
instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD  
may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Civil Rights Certification**  
**(Qualified PHAs)**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB Approval No. 2577-0226  
Expires 3/31/2024

**Civil Rights Certification**

**Annual Certification and Board Resolution**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning April 1, 2022 in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the mission, goals, and objectives of the public housing agency and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.

Cheboygan Housing Commission

MI030

PHA Name

PHA Number/HA Code

I hereby certify that all the statement above, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Executive Director: Catherine M. Schulz

Name of Board Chairperson: Terrence Keating

Signature

Date

1/19/2022

Signature

Date

1/19/22

The United States Department of Housing and Urban Development is authorized to collect the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 *et seq.*, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. The information is collected to ensure that PHAs carry out applicable civil rights requirements.

Public reporting burden for this information collection is estimated to average 0.16 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Certifications of Compliance with  
PHA Plan and Related Regulations  
(Small PHAs)**

U.S. Department of Housing and Urban Development  
Office of Public and Indian Housing  
OMB No. 2577-0226  
Expires 3/31/2024

**PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations  
including PHA Plan Elements that Have Changed**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the \_\_\_ 5-Year and/or  Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 4/1/2022 in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH) as applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR § 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA certifies that the following policies, programs, and plan components have been revised since submission of its last

Annual PHA Plan (check all policies, programs, and components that have been changed):

- 903.7a Housing Needs  
\_\_\_ 903.7b Deconcentration and Other Policies Governing Eligibility, Selection, Occupancy, and Admissions Policies  
\_\_\_ 903.7c Financial Resources  
\_\_\_ 903.7d Rent Determination Policies  
\_\_\_ 903.7h Demolition and Disposition  
\_\_\_ 903.7k Homeownership Programs  
\_\_\_ 903.7r Additional Information
- A. Progress in meeting 5-year mission and goals  
\_\_\_ B. Criteria for substantial deviation and significant amendments  
\_\_\_ C. Other information requested by HUD
- \_\_\_ 1. Resident Advisory Board consultation process  
\_\_\_ 2. Membership of Resident Advisory Board  
\_\_\_ 3. Resident membership on PHA governing board

The PHA provides assurance as part of this certification that:

- (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
  - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
  - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
  6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of

the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.

7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For a PHA Plan that includes a policy for site-based waiting lists:
  - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2010-25);
  - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
  - Adoption of site-based waiting lists would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
  - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing; and
  - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identify, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.

18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Cheboygan Housing Commission

MI030

PHA Name

PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 20\_\_ - 20\_\_

Annual PHA Plan for Fiscal Year 2023

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Executive Director:

Name of Board Chairman:

Catherine M. Schulz

Terrence Keating

Signature

*CMSchulz*

Date

*1/19/23*

Signature

*Terrence E. Keating*

*1/19/23*

Date

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.



## **Public Housing Repositioning and Redevelopment TENANT MEETING MINUTES**

Wednesday, December 8, 2021 at 1pm

Location: Cheboygan Housing Commission Community Room  
659 Cuyler Street, Cheboygan, MI 49721

Tenants were notified of meeting in a letter dated December 1, 2021. The letter contained 1) Notice of the PHA Annual Plan draft posting and public comment period 2) Notice of Tenant Meeting (held onsite due to many tenants do not/cannot drive) 3) Monthly advocacy meetings 4) PHA Board of Commissioners Meetings.

Attendees (Sign In Sheet provided as enclosure): Barbara Algenstedt (guardian for tenant in 424 Lincoln), Tenant 418 Lincoln, Tenant 422 Lincoln, Tenant 657 Lincoln, Tenant 655 Lincoln, Catherine Schulz, Cheboygan Housing Commission Director and Public Housing Manager.

A project summary was provided to all attendees, the summary is pasted below. Schulz reviewed the project summary and addressed tenant questions and concerns.

### **WHAT | Repositioning & Redevelopment Project Summary**

Cheboygan Housing Commission would like to transfer its public housing program to a different funding and subsidy structure. Funding right now is grants from HUD, we would like to close this program out.

### **HOW | In summary the housing commission will**

- Apply with HUD to close out public housing
- Apply for Low Income Housing Tax Credits (LIHTC) to build new units to transfer current tenants to
- Issue Tenant Protection Vouchers to all current tenants
- Transfer current tenants to new units/buildings OR tenant can move using voucher
- Rehabilitate existing units/buildings
- Lease up rehabilitated buildings/units

### **WHY | Problems due to age of buildings**

- Uniform Federal Accessibility Standards (inside units), only 2/38 units are accessible
- Americans with Disabilities Act (outside of units), parking, concrete work needed
- Major replacement of plumbing needed (inside and outside)
- 7/38 units have major repairs needed (that we know of)
- Insulation and energy efficiency improvements needed in every unit
- This will also streamline housing commission administration, with one housing subsidy program (vouchers) instead of two (public housing and housing choice vouchers)
- Currently limited in types of history we can accept; the tax credit program allows more flexibility to assist formerly homeless and special housing types



**Public Housing Repositioning and Redevelopment  
TENANT MEETING MINUTES**

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- Tenants in the new and rehabilitated units will have access to additional resident services through a service coordinator to promote resident success and self-sufficiency
- The new and rehabilitated units will be professionally managed by a property management company

**WHERE | Location of new/additional units**

Yet to be determined. The city was deeded a large amount of property in 1960 for the purpose of the federally subsidized housing authority, this property is under a 'Declaration of Trust' stating that it must be used for affordable housing and/or 'commensurate public good'. New units may be constructed on this property, or other site may be selected.

**WHEN | TENTATIVE (!) Timeline**

**All dates/actions are pending approval to reposition out of Public Housing and award of tax credits.**

Predevelopment	In Process
Section 18 Application submitted to HUD SAC	April 2022
Market Study Request to MSHDA	June 2022
Site Plan Approval	June 2022
9% LIHTC App. Submission to MSHDA	October 1, 2022
MSHDA Announces LIHTC Awards	Dec 2022 (approx)
Close on Project Financing	March 2023 (approx)
Construction Completion	May 2024 (approx)
Full Lease-Up	Sept 2024 (approx)

**TENANT RIGHTS | Resident Relocation**

**Public Housing Tenants do not need to take any action until you receive further notice!!!**

When it is time to move, you will receive a packet of Relocation information. You will receive a voucher and make an appointment to be 'briefed' on the voucher; this may be individual or in a group. Voucher briefing is like a program orientation, so you know how to use the voucher and the program requirements.

- **No one is being evicted due to this action, please do not call other agencies or housing providers and say you are being evicted or must move, that is not the case**
- Tenants will receive relocation assistance to move into newly developed units, move to another property in Cheboygan, or 'port' their voucher to another housing authority





## **Public Housing Repositioning and Redevelopment**

### **TENANT MEETING MINUTES**

Wednesday, December 8, 2021 at 1pm

Location: Cheboygan Housing Commission Community Room  
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- Tenants will continue to receive subsidy using the same rent calculation through the Cheboygan Housing Commission voucher program
- The Housing Authority will pay a 'Resident Relocation' fee to each household to assist with moving expenses
- Tenants will receive a 'Letter of Priority Entitlement' ('LOPE' Letter) that will give the household preference on rental housing applications if they do not want to live in new units
- Legal Services of Northern Michigan is available for low-income tenants with tenant/landlord issues, phone number for the Gaylord office is 989-705-1067
- Tenants who violate the Lease including but not limited to nonpayment of rent, failure to provide income verifications, failure to complete a required recertification may still be terminated from the public housing program and evicted by court action
- Tenants can make public comment on this project/and or participate in advocacy, visit [www.cheboyganhousing.org](http://www.cheboyganhousing.org) and/or [www.cheboygan.org](http://www.cheboygan.org) for meeting information

Tenant Feedback: After reviewing the 'WHY' tenants discussed maintenance needs and issues at the apartments at Lincoln Avenue and Cuyler Street. The tenant at 655 Cuyler reported that the concrete on her approach to the porch heaves every year when the weather changes. The tenants in 657 Cuyler and 422 Lincoln reported that the gutters on the car port empty underneath the carport and should be rerouted. The tenant at 418 Lincoln talked about the lack of gutters on the patio/pavilion area behind the units; Schulz stated that this area is not meant for parking, but understands that during winter months tenants do park on the patio under the pavilion, and stated that this is a problem.

After reviewing the 'TENANT RIGHTS' and relocation section, the tenant at 418 Lincoln asked about storage between moves. Schulz stated that she is not sure if storage will be included as an eligible relocation expense, and that ideally this will not be necessary because the tenants will be able to move directly from their current unit to a new unit or other housing of their choice; relocation isn't intended to cover multiple moves. If the tenant wants to reapply for their current apartment after renovation is complete, they could reapply separately and move a third time which is not the intention but would be the tenants right if they choose. The PHA only has to pay relocation expenses once.

There was not much feedback or discussion. Schulz asked those attending if they would be willing to share their immediate thoughts/reactions, asking are you excited, not excited, or ambivalent? Four (4) attendees were excited stating that the parking is a real problem and that the accessibility inside the units needs to be improved. One tenant talked about how difficult it is to move around in



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their bathroom given the current layout. There was discussion on how nice the units that do meet Uniform Federal Accessibility Standards (UFAS) are and that it would be good to have more like that. The fifth tenant did not respond immediately, and said they were more ambivalent and maybe a little excited. This tenant moved from the public housing site on North F street and said that they did not like the noise of mixed occupancy housing or close proximity to the park, so is concerned about where the new location will be. Schulz, stated that she does not have an answer for that just yet.

The tenant in 422 Lincoln asked where [office staff] will be. Schulz stated she does not know the answer to that question currently either. This tenant stated that they like having [office staff] so close and are concerned that if the Lease is governed by a management company the Lease might be restrictive similar to other properties in Cheboygan. Specifically, the tenants stated:

1. Tenants would like to continue to be able to pay rent using checks/money orders
2. Tenants do NOT want to have to go to Walmart to pay electronically (this is likely the 'Pay Near Me' option used by many property management companies for tenants that do not have smart phone/computer access or do not want to submit their electronic banking information)
3. Tenants appreciate that current rent due date and late fee date are considerate of social security deposit date of the 3<sup>rd</sup> of each month; other properties require rent on the first with a large late fee applied on the 2<sup>nd</sup> making it very easy for low and fixed income households to get behind.

Schulz stated that the housing authority's affiliate will be a co-sponsor of this project, but is unsure how much control the sponsor(s) have over the Lease and rent collection policies of a management agent.

Schulz restated that nothing needs to be done presently, and that this meeting is the first step in this process. Schulz emphasized again that no one is being asked to move and that more communication will be provided in the future as the project progresses. Schulz encouraged tenants to contact the management office directly with questions and concerns.

Meeting ended at 2:45pm.

Certification: These minutes were documented by Catherine Schulz, PHA Director and Public Housing Manager and reported to the board of commissioners at the regular meeting held December 15, 2021.

Signature: *Catherine Schulz*

Date: 12/8/2021



## **Public Housing Repositioning and Redevelopment**

### **TENANT MEETING MINUTES**

Wednesday, December 8, 2021 at 4pm

Location: Cheboygan Public Library

100 S. Bailey Street, Cheboygan, MI 49721

Tenants were notified of meeting in a letter dated December 1, 2021. The letter contained 1) Notice of the PHA Annual Plan draft posting and public comment period 2) Notice of Tenant Meeting (held onsite due to many tenants do not/cannot drive) 3) Monthly advocacy meetings 4) PHA Board of Commissioners Meetings.

Attendees (Sign In Sheet provided as enclosure): Terrence Keating, Cheboygan Housing Commission Board of Commissioners President; Courtney Cadotte, Legal Services of Northern Michigan Attorney; Catherine Schulz, Cheboygan Housing Commission Director and Public Housing Manager. No tenants from Cleveland Avenue, North F Street, or Third Street attended.

A project summary was provided to all attendees, the summary is pasted below. Schulz reviewed the project summary and addressed tenant questions and concerns.

#### **WHAT | Repositioning & Redevelopment Project Summary**

Cheboygan Housing Commission would like to transfer its public housing program to a different funding and subsidy structure. Funding right now is grants from HUD, we would like to close this program out.

#### **HOW | In summary the housing commission will**

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#### **WHY | Problems due to age of buildings**

- Uniform Federal Accessibility Standards (inside units), only 2/38 units are accessible
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- Insulation and energy efficiency improvements needed in every unit
- This will also streamline housing commission administration, with one housing subsidy program (vouchers) instead of two (public housing and housing choice vouchers)



## Public Housing Repositioning and Redevelopment

### TENANT MEETING MINUTES

Wednesday, December 8, 2021 at 4pm

Location: Cheboygan Public Library

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- Currently limited in types of history we can accept; the tax credit program allows more flexibility to assist formerly homeless and special housing types
- Tenants in the new and rehabilitated units will have access to additional resident services through a service coordinator to promote resident success and self-sufficiency
- The new and rehabilitated units will be professionally managed by a property management company

#### WHERE | Location of new/additional units

Yet to be determined. The city was deeded a large amount of property in 1960 for the purpose of the federally subsidized housing authority, this property is under a 'Declaration of Trust' stating that it must be used for affordable housing and/or 'commensurate public good'. New units may be constructed on this property, or other site may be selected.

#### WHEN | TENTATIVE (!) Timeline

All dates/actions are pending approval to reposition out of Public Housing and award of tax credits.

Predevelopment	In Process
Section 18 Application submitted to HUD SAC	April 2022
Market Study Request to MSHDA	June 2022
Site Plan Approval	June 2022
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Full Lease-Up	Sept 2024 (approx)

#### TENANT RIGHTS | Resident Relocation

**Public Housing Tenants do not need to take any action until you receive further notice!!!**

When it is time to move, you will receive a packet of Relocation information. You will receive a voucher and make an appointment to be 'briefed' on the voucher; this may be individual or in a group. Voucher briefing is like a program orientation, so you know how to use the voucher and the program requirements.

- **No one is being evicted due to this action, please do not call other agencies or housing providers and say you are being evicted or must move, that is not the case**



## Public Housing Repositioning and Redevelopment

### TENANT MEETING MINUTES

Wednesday, December 8, 2021 at 4pm

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- Tenants will receive relocation assistance to move into newly developed units, move to another property in Cheboygan, or 'port' their voucher to another housing authority
- Tenants will continue to receive subsidy using the same rent calculation through the Cheboygan Housing Commission voucher program
- The Housing Authority will pay a 'Resident Relocation' fee to each household to assist with moving expenses
- Tenants will receive a 'Letter of Priority Entitlement' ('LOPE' Letter) that will give the household preference on rental housing applications if they do not want to live in new units
- Legal Services of Northern Michigan is available for low-income tenants with tenant/landlord issues, phone number for the Gaylord office is 989-705-1067
- Tenants who violate the Lease including but not limited to nonpayment of rent, failure to provide income verifications, failure to complete a required recertification may still be terminated from the public housing program and evicted by court action
- Tenants can make public comment on this project/and or participate in advocacy, visit [www.cheboyganhousing.org](http://www.cheboyganhousing.org) and/or [www.cheboygan.org](http://www.cheboygan.org) for meeting information

Tenant Feedback: No tenants attended this meeting

Other Feedback: Mr. Cadotte stated he has been reading about resident relocation and that this is helpful to understand the process and tenant rights. Schulz responded it is important that his office and representatives of free legal services are aware of the project so that if/when tenants call they are aware of the PHA's plans and requirements to comply with the Resident Relocation Act. A relocation plan has not yet been adopted; however, is required as part of the application to dispose of public housing. Mr. Cadotte expressed concern about developments he has read about that have displaced low income people; Schulz replied that this project aims to expand housing options for low income people and people who struggle to achieve decent, safe, affordable housing due to past evictions/poor rental history, criminal history, and other circumstances. Schulz added that any management company selected will uphold this expectation and the resident services to promote resident success and prevent eviction will be available that the PHA currently does not provide.

Meeting ended at 5:15pm.

Certification: These minutes were documented by Catherine Schulz, PHA Director and Public Housing Manager and reported to the board of commissioners at the regular meeting held December 15, 2021.

Signature: *Catherine Schulz*

Date: 12/8/2021

**LINDSAY & LINDSAY LAW PARTNERS, P.C.**

ATTORNEYS & COUNSELORS

220 SOUTH MAIN STREET

P.O. BOX 267

CHEBOYGAN, MICHIGAN 49721

TELEPHONE 231-627-9901

FAX 231-627-9902

E-MAIL - stephen@lindsaylawpartnerspc.com

E-MAIL - eric@lindsaylawpartnerspc.com

December 22, 2021

Cheboygan Housing Commission  
Attn: Catherine Schulz, Exec. Dir.

cheboyganhousing@gmail.com

Dear Ms. Schulz:

I left a message on your answering machine on Friday, December 17 asking you to call and set up a time that we can meet next week to discuss your public housing repositioning and redevelopment project description as presented at the tenant meeting Wednesday, December 8, 2021 as well as your Cheboygan Housing Commission CY 2021PHA Annual Plan.

The City Manager has asked me to look into what's going on and frankly I'm in need of an education ergo my call to you to set up a meeting so I could come up to speed.

While I was at lunch you called - I thank you for calling back - and told my staff that you would like a list of questions in advance.

Therefore, this email, and a list of questions which are not intended to be exclusive but certainly represents the broad strokes of which I am trying to understand so I may fulfill the task given to me by the City Manager.

I think a written list is a good idea and I still look forward to meeting with you personally to have some face-to-face discussion at your earliest convenience.

There are three areas in which I presently have an interest and those areas being (A) land title/ownership issues: (B) your public housing repositioning and redevelopment project description as presented in the two-page flyer and presented at a tenants' meeting on December 8, 2021: (C) your 2021 PHA Annual Plan, and (D) incidentals.

A. Title Issues.

- (1) I would like to hear your position on which entity, the City or the Housing Commission, owns the land upon which the existing housing is located re: F Street development, Cuyler Street development and Cleveland Avenue development.
- (2) If you are of the opinion that the Housing Commission holds title I would appreciate you providing me with the Liber and Page of the recorded conveyance out of which that ownership claim arises.

- (3) I'd also like to define with you the legal descriptions of the Housing Commission properties that exist within city limits in addition to the ownership issue.
- (4) I would also like to know if it is your opinion and/or belief that the Housing Commission owns the balance of the major city park adjacent to the Cleveland Avenue housing development and of course reciting by what deed – liber and page, that claim is based.
- (5) If you have any title commitments definitively establishing ownership, I'd appreciate being provided copies of those commitments. Also, if you've ordered such commitments, please advise me of that as well.

B. The two-page flyer presented at the December 8, 2021 tenants meeting.

- (1) Please describe the nature and composition of the “different funding and subsidy structure” you propose the commission transfer its public housing program to.
- (2) Please also describe the specific mechanism of this proposed transfer.
- (3) Please describe the process by which you propose to close the existing program out, and the role of the Housing Commission and yourself once the program has been closed out and/or transferred.
- (4) How will the Housing Commission apply for low-income housing tax credits to build new units if in fact the existing Housing Commission structure is closed out and transferred to a different subsidy structure.
- (5) Please state and describe the real estate upon which you propose to build new units, when construction of those units may commence, and the proposed completion date.
- (6) Please describe the funding sources and available funds the Housing Commission has to build new units.
- (7) Please state who you propose to be the owning entity of these new units and the transferred existing units.
- (8) Please explain how a transfer to a different entity will streamline Housing Commission administration and what benefits the streamlining would have over the existing Housing Commission structure.
- (9) Please state your understanding of what is a “service coordinator” which you state will promote resident success and self-sufficiency i.e. what individual or entity will be the coordinator, what would it, or her or his job description be and whose employee this coordinator would be, from what source would you obtain funds to pay for the service coordinator, and what the annual anticipated expense for the coordinator would be.

- (10) You also propose that new and rehabilitated units would be professionally managed by a property management company, whose company do you have in mind? Is this an existing company or one that has yet to be formed? Do you have a list of management service providers and/or quotes and/or bidding process underway, essentially how is it you're going to find this management company who will comprise the principals of the company and under what proposed terms would this management company operate and who would be the employer of the management company?
- (11) In your flyer, you state the location of new additional units may be constructed on "this property" and I'd like you to identify exactly that property you think is City owned and/or Housing Commission owned and is available for housing development.
- (12) Please explain your understanding of what a Declaration of Trust is as opposed to ownership i.e. a simple pledge for securing bonds verses title transfer, as described in Liber 217 at Page 413-414.
- (13) Please advise of your understanding of whether the bonds which were issued to construct the F Street, Cleveland Avenue and Cuyler Street developments have been fully paid.
- (14) If it is your belief the bonds have not been paid, please state the amount of outstanding indebtedness and the source of what you believe to be the full outstanding debt.
- (15) On page 2 under the "when" section you cite a site plan approval, has any site plan has been developed and can you share it with me.
- (16) Also, in regard to the market study request to MSHDA please provide me with a copy of that market study and/or your proposed request for a market study as well as simply explaining to me how these things work under the other items and with the other items under the "when" section.

C. 2021 PHA Annual Plan

- (1) The plan proposes a change in current ownership and conversion of properties owned by the Commission.
- (2) Again, I ask what is your understanding of what properties are: (1) under the control of the Housing Commission (2) owned by the City (3) owned by the Housing Commission that are subject to your conversion proposal.
- (3) Further, you suggest a change of current ownership, who to and to what entity or individuals and how that change in current ownership is going to promote more available housing.



- (4) When you say conversion of property owned by the Commission, I ask to whom or to what entity and into what form (for example – Non-Profit, Partnership, LLC, Corporation) are you planning on converting such Commission owned properties, verses properties owned by the City of Cheboygan.
- (5) I'd appreciate an explanation of the certification process for both the state and local certification of your proposed amendment.
- (6) You also refer to a revision process. Can you please identify what plan elements would result in or be subject to revision?
- (7) Please state your understanding of revision.
- (8) Please state the objects of revision.
- (9) Please state the benefits of revision.
- (10) Please explain to me how a project-based vouchers system works and how it would be a benefit to low-income people obtaining housing.
- (11) Please provide your full understanding of what you believe to be the proper structure for project financing i.e. by what financing method, bonds, grants, private funding, private investment and what professionals you would be employing to assist in project financing and who the ultimate stakeholders would be i.e. like my previous question as to who would own and operate these new units and/or rehabilitated existing units.
- (12) Please explain to me how repositioning relates to capital improvements i.e. the mechanics of that relationship and the benefits that repositioning would provide over the existing Section 8 system.
- (13) Please explain how a Section 8 demolition would work, what is involved i.e. the mechanics and how it may be superior or inferior to a streamlined voluntary conversion.
- (14) In looking at the plan as printed off the website there are several certifications attached but none of them have signatures.
- (15) I would appreciate being provided the signature page for Terrence Keating with her signature, the 50077-SL form for certification by local and state officials in which the name, title, signature and date of the authorized official is displayed i.e. the completed form, also please provide the civil rights certification form with full signatures as well as supplying me the completed resolution 2021.11 providing the names of the individual who made the motion, who supported it – the ayes, nays, and absences and of course signatures of yourself and Ms. Keating.

- (16) Please state who the “partner” in redeveloping public housing into mixed finance properties is and/or who is purported to be a partner and/or who is seeking to be a partner, please identify all entities i.e. LLCs, partnerships, corporations as well as identifying their principals i.e. the officers and/or members, and if private individuals, provide the names of those private individuals.
- (17) Also please explain to me what does “mixed finance properties” mean vis-à-vis available housing i.e. are you proposing housing with a high end, middle and low end housing and if that is the case what are the percentages proposed to be high, middle and low end housing units.
- (18) Do you have any partnership agreements with your “redevelopment partner” and if so, please provide copies of any signed agreements and/or proposed agreements.
- (19) Please explain the role of the Housing Commission after the Section 8 redevelopment demolition process.
- (20) In regard to the streamlined voluntary conversion work please explain the differences and/or similarities between the SVC and existing Section 8 programs.
- (21) Please explain where you would relocate existing housing clients to during demolition/renovation.
- (22) State how much money is in the Housing Commission housing reserves.
- (23) Explain the role of the Housing Commission after an SVC.
- (24) Explain the role of a management company after an SVC.
- (25) Please explain the mechanics of financing, collections, operations or management of an SVC.
- (26) If you wish to respond in writing that would be fine by me, please reference everything point by point in the order presented above so I can track it.
- (27) Also, regardless of whether you provide written responses or not I would still like to meet with you to have a face-to-face discussion to brainstorm what the master plan is that you’re proposing on all the issues raised above.

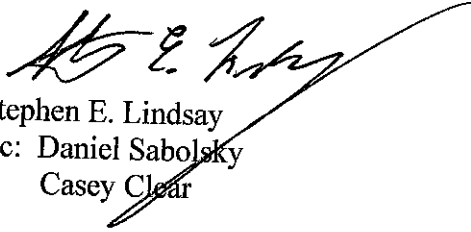
I thank you in advance for providing copies of the documents requested.

D. Incidentals.

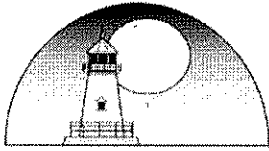
What does your plan require of the City of Cheboygan by way of (1) money (2) bonds (3) land title (4) pledge of land to secure bonds (5) authorization/certification.

I did contact Jerry Malloy of Cheboygan Title and he has no history of any title commitment, please know he supplied the May 16, 2012 title search. He mentioned in passing that there was a grant you were involved in that was to benefit the ice arena to the tune of twenty to fifty thousand dollars. Could you please report on the status of that grant as certainly the ice arena could use the money.

Respectfully,



Stephen E. Lindsay  
Cc: Daniel Sabolsky  
Casey Clear



# CHEBOYGAN HOUSING COMMISSION

Commissioners: Richard Cartmill, Wanda Groeneveld, Terrence Keating, Constance Rieger, Jacqueline Thompson  
Director: Catherine Schulz

659 Cuyler St. - P.O. Box 5069 - Cheboygan, MI. 49721-5069

Telephone: 231.627.7189 Fax: 231.627.5772

Email: [Catherine.schulz@cheboyganhousing.org](mailto:Catherine.schulz@cheboyganhousing.org)

## **RESOLUTION #2022.10**

Whereas, the Cheboygan Housing Commission is required as a Standard performing and Small PHA to update the PHA Annual Plan to reflect operations for the Calendar Year 2021/Fiscal Year 2022 and has provided a draft of that plan to the Board of Commissioners for review;

Whereas the Cheboygan Housing Commission has provided updated annual plan information required by HUD, worked with internal and external partners including staff, residents, and community agencies to develop goals and objectives specific to needs in the area, reviewed housing needs based on current PHA data;

Whereas, the 2022 Annual Plan draft was approved for public posting on November 17, 2021 through January 19, 2022. All tenants were notified in a letter dated December 1, 2021 with notice of opportunity for in-person public comment at commission meetings held December 15, 2021 and January 19, 2022, comments were also accepted in writing or in person during the posting period;

Whereas the PHA Annual Plan includes public housing repositioning and redevelopment as a 'New Activity' with stated plans to closeout Cheboygan's public housing program pending successful Section 18 Demolition/Disposition application and final approval of plans for conversion, tenant meetings were hosted on December 8, 2021 to notify tenants of new activity specifically, therefore, it is

Resolved, that the Cheboygan Housing Commission approves Resolution 2022.10 to adopt the PHA Annual Plan for Calendar Year 2022 and Fiscal Year ending March 31, 2023 as presented.

The Resolution 2022.10 stated here is a motion by Cartmill, supported by Thompson, to approve the Cheboygan Housing Commission 2022 Annual Plan as presented.

**Ayes**

Cartmill  
Keating  
Rieger  
Thompson

**Nays**

**Absent**

Groeneveld

Passed this 19<sup>th</sup> Day of January, 2022.

Terrence Keating, CHC Board of Commissioners-President

Recorded by: Catherine Schulz, Executive Director

