

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 9/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform 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-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do not need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

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

A.	PHA Information.	
A.1	PHA Name: <u>Ferndale Housing Commission</u> PHA Code: <u>MI096</u> PHA Type: <input type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/01/2026</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units <u>168</u> Number of Housing Choice Vouchers (HCVs) <u>984</u> Total Combined Units/Vouchers <u>1152</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission	
		Public Availability of Information. 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. 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 and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. Annual Plans may be viewed on the FHC website: www.ferndalehousing.com . Copies of the Plan will be available in the FHC office located 415 Withington St. Ferndale, MI. 48220. The Annual Plan may also be email to interested parties by emailing a request to: info@ferndalehousing.com .

<input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)					
Lead PHA:	Participating PHAs PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
B. Plan Elements					
B.1 Revision of Existing PHA Plan Elements.					
(a) Have the following PHA Plan elements been revised by the PHA?					
Y N					
<ul style="list-style-type: none"> <input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs. <input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. <input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources. <input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination. <input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management. <input type="checkbox"/> <input checked="" type="checkbox"/> Grievance Procedures. <input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs. <input type="checkbox"/> <input checked="" type="checkbox"/> Community Service and Self-Sufficiency Programs. <input type="checkbox"/> <input checked="" type="checkbox"/> Safety and Crime Prevention. <input type="checkbox"/> <input checked="" type="checkbox"/> Pet Policy. <input type="checkbox"/> <input checked="" type="checkbox"/> Asset Management. <input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation. <input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification. 					
(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):					

	<p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p>
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B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center; padding: 2px;">Y</td> <td style="width: 10%; text-align: center; padding: 2px;">N</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Choice Neighborhoods Grants.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Modernization or Development.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Demolition and/or Disposition.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Homeownership Program under Section 32, 9 or 8(Y)</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Occupancy by Over-Income Families.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Occupancy by Police Officers.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Non-Smoking Policies.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/> Project-Based Vouchers.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</td> </tr> </table> <p>(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p> <p>Project Based Vouchers. Ferndale Housing Commission had allocated eight (8) PBV vouchers for Shepherd House; and eight (8) PBV vouchers for Royal Oak Cottages. Shepherd House vouchers have been realized in the third quarter of 2024 and the the first quarter of 2025. Shepherd House is located in Ferndale, MI. at 503 East Nine Mile Rd. A newly constructed apartment building containing 53 units. Royal Oak Cottages are located in Royal Oak Township, MI., a suburb bordering Detroit, Oak Park, Royal Oak and Ferndale. Originally anticipated to be rent-ready by November, 2024 these single-family homes have some occupied, some ready to be occupied and others still under construction in December, 2025. Ferndale Housing Commission has four (4) houses ready-to-rent, with the remaining four (4) to be ready in mid-January 2026.</p>	Y	N	<input type="checkbox"/>	<input checked="" type="checkbox"/> Choice Neighborhoods Grants.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Modernization or Development.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Demolition and/or Disposition.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Designated Housing for Elderly and/or Disabled Families.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Homeownership Program under Section 32, 9 or 8(Y)	<input type="checkbox"/>	<input checked="" type="checkbox"/> Occupancy by Over-Income Families.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Occupancy by Police Officers.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Non-Smoking Policies.	<input checked="" type="checkbox"/>	<input type="checkbox"/> Project-Based Vouchers.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.	<input type="checkbox"/>	<input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).
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B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. FHC has implemented a Zero Tolerance rule regarding violence, bullying, threatening, hate speech and illegal activities ie drug manufacturing. The enforcement of the Zero Tolerance rule will allow our residents safe apartments while encouraging a healthy community atmosphere.</p> <p>FHC has also replaced five outdated furnaces each other, seven aged refrigerators, ten garbage disposals, and seven stoves. These appliances were aged over 30 years.</p> <p>FHC has also replaced the flooring in 15 units with either new wood veneer flooring when the budget allowed or new carpeting.</p> <p>All vacant units were remodeled with fresh paint, new flooring (if needed) or professionally cleaned carpeting, new appliances or appliances scrubbed to like-new.</p> <p>Our goal is to eradicate all pests in the two buildings and scattered sites; the public housing buildings have been a challenge we will overcome by resident awareness and education.</p>
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B.4	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p>The 5-Year Action Plan promised routine maintenance and activities which included replacing worn carpeting, replacing worn appliances, and maintaining our safety controls and elevators. The Action Plan was approved on June 20, 2024.</p>
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N <input checked="" type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p>The finding was caused by the auditor who failed to send a complete list of required files, receipts, and documents. We were told we could email the documents, the offer was later rescinded and FHC was given a finding. The finding was challenged.</p>
C.	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" 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>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations</i> <i>Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p style="text-align: center;">Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

C.5 Troubled PHA.

(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?

Y N N/A

(b) If yes, please describe:

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PCL XL Error
Subsystem:           I/O
Error:              InputReadError
Operator:            ReadImage
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