

<b>5-Year PHA Plan (for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 09/30/2027</b>
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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, 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-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

<b>A.</b>	<b>PHA Information.</b>																		
A.1	<p> <b>PHA Name:</b> Ferndale Housing Commission                      <b>PHA Code:</b> MI096  <b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): 01/2025  <b>The Five-Year Period of the Plan (i.e., 2019-2023):</b> 2025-2029  <b>Plan Submission Type</b>    <input checked="" type="checkbox"/> 5-Year Plan Submission    <input type="checkbox"/> Revised 5-Year Plan 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 on 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 the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.                 </p> <p> <b>How the public can access this PHA Plan:</b> 5 Year Plans may be viewed on the Ferndale Housing Commission website: ferndalehousing.com; copies of the Plan will be in the FHC office located 41 Withington Ferndale, MI. 4220;. The 5 Year Plan may also be requested via email to: info@ferndalehousing.com or phone call: (248) 547-9500. The Plan will be available for forty-five days beginning October 18, 2024 - December 2, 2024. Interested parties needing language translation services for participation with the Plan may request these services by email or phone call.                 </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)                 </p> <table border="1" data-bbox="199 1068 2016 1133"> <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> </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						
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<b>B.</b>	<b>Plan Elements. Required for all PHAs completing this form.</b>																		
B.1	<p> <b>Mission.</b> State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.                 </p> <p> <b>The Ferndale Housing Commission assures high quality, affordable, sustainable housing and access to social and community services, where those we serve feel secure and welcome within a diverse and inclusive community that is caring, participatory, and values each person.</b> </p>																		

B.2	<p><b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.</p> <p>FHC will strive to improve the physical condition of FHC properties; will expand affordable housing within the community, expand participation of private landlords in the Housing Choice Voucher Program; connect residents to health, social economic and other needed resources; clear expectations and strict enforcement of program requirements emphasizing safety, security, respect, inclusivity in a customer focused, service oriented culture. We are currently updating our PH units; painting our unit turnovers, having carpets professionally cleaned or replaced, replacing stoves and refrigerators as needed, cleaning all furnace filters etc. We have also added added a Zero Tolerance for Violence for our participants. We are planning to add an ADA compliant door to the Withington West Building to allow our ADA tenants access to the backyard patio. The FHC has invited guests to speak at the Resident Committees on valuable topics including no-cost Home Health Care Aides, Fire prevention best practices, low-cost rental insurance policies, local pantries, free/low cost medical facilities and more.</p>
B.3	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>FHC has progressed with emphasizing safety in our two public housing buildings and our forty-three scattered sites by implementing, and enforcing, a Zero Tolerance rule regarding violence within our community; we have committed to eradicate all pests within the buildings, we encourage our HCV participants to consider moving into diverse areas free of poverty. Our deconcentration efforts have expanded to providing each new, or moving, family with information regarding moving into 'better areas' to seek better schools, employment opportunities and better grocery stores. We have collected and provide listings of available landlords in areas with low poverty rates and not minority impacted The FHC has updated the payment standards for our HCV participants, as well as updated the utility payment standards to allow more our participants to afford better areas with higher rents.</p>
B.4	<p><b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>All administrative documents and policies, and associated processes, provide for serving the needs of victims of domestic violence, dating violence, stalking, or sexual assault. FHC provides VAWA materials to all participants regardless of gender.</p>
C.	<p><b>Other Document and/or Certification Requirements.</b></p>
C.1	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>Substantial deviations or significant amendments or modifications are defined as discretionary changes in the plans or policies of the Housing Commission that fundamentally changes the mission, goals, objectives, or plans of the agency and which require formal approval of the Board of Commissioners. The following are excluded: decision to convert to either PBRA or PBV, changes to capital fund budget that result from an approved RAD conversion, changes to a construction or rehab plan associated with RAD conversion, changes to the financing structure for an approved RAD conversion.</p>
C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations</p>
C.3	<p><b>Certification by State or Local Officials.</b></p> <p>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.</p>
C.4	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

<b>D.</b>	<b>Affirmatively Furthering Fair Housing (AFFH).</b>
<b>D.1</b>	<p><b>Affirmatively Furthering Fair Housing.</b> (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>
	<p><b>Fair Housing Goal: Continuously improve the physical condition of FHC properties.</b></p>
	<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <p>Inspections of apartment units were conducted, all major and minor repairs were made. This is a continuous work in progress.</p>
	<p><b>Fair Housing Goal: Expanding Affordable Housing in the Community</b></p>
	<p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <p>FHC has allocated 16 total PBV vouchers to allow low, or extremely low, income families or individuals to move into newly built, inclusive, modern and inclusive apartment buildings.</p>
	<p><b>Fair Housing Goal: Connect Residents to health, social, economic and other resources</b></p> <p><u><i>Describe fair housing strategies and actions to achieve the goal</i></u></p> <p>FHC has hosted guest speakers at our two monthly Resident Committee Meetings. FHC has hosted fire-safety lessons with Ferndale Fire Dept, as guest speakers, In-home care for elderly and disabled, renter insurance guest speakers to educate our families on protecting their assets against property loss, CPR classes and will continue these monthly practices.</p>

**Form identification:** MI096-Ferndale Housing Commission form HUD-50075-5Y (Form ID - 367) printed by Aliyah Mgawe in HUD Secure Systems/Public Housing Portal at 03/13/2025 02:04PM EST