The Montgomery Housing Authority's Annual Plan DRAFT attachment AL1006v01 U.S. Department of Housing and Urban Development Office of Public and Indian Housing OMB No. 2577-0226 Expires:

Α.	PHA Information.							
A.1	PHA Name: Montgomery Housing Authority PHA Type: Standard PHA Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/2026 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units 1184 Number of Housing Choice Vouchers (HCVs) 3120 Total Combined Units/Vouchers 4304 PHA Plan Submission Type: Annual Submission Revised Annual Submission PHA Plan Flan Flements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. The Montgomery Housing Authority (MHA) Annual Plan is provided for public view on our website www.mhatoday.org and at the				specific HA Plan are Project (AMP) PHAs are also			
	following locations:		-) F		<u></u>			
	1160 MAR 400 ED	DD CDEDWY M		DD OD	TOTAL ARREST			
	AMP NUMBER	PROPERTY NA			ERTY ADDRESS	A T 26104		
	Main Office	MHA Central Of	tice		Lawrence Street, Montgomery, A			
	AL006000002 AL006000004	Parks Place			eveland Ct. Montgomery, AL 36			
	AL006000004 AL006000006	Paterson Court Gibbs Village Ea	ngt .		nnie Street Montgomery, AL 36 erminal Road Montgomery, AL			
	AL006000000 AL006000007	Gibbs Village W			erminal Road Montgomery, AL			
	AL006000007 AL006000009	The Terrace	CSI		dams Avenue Montgomery, AL			
	AL006000003 AL006000011		Victor Tulane Gardens		1101 Victor Tulane Cir, Montgomery AL 36104			
	AL006000011 AL0060000012	The Plaza at Cen			cy Drive Montgomery, AL 3610			
	AL0060000012 AL0060000013	The Plaza at Cen			cy Drive Montgomery, AL 3610			
	AL006000013	Columbus Squar						
	AL006000015	Columbus Squar		645 Columbus Street Montgomery, AL 36104				
□ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)			No. of Units i	No. of Units in Each Program				
	Participating PHAs	PHA Code	Program(s) in the Con	ısortia	Program(s) not in the Consortia	PH	HCV	
	Lead PHA:							



B.1	Revision of Existing PHA Plan Elements.

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

Y N

 $\ \square$ Statement of Housing Needs and Strategy for Addressing Housing Needs

□ ☑ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.

□ Financial Resources.

☑ Rent Determination.

□ ☑ Operation and Management.

☐ ☑ Grievance Procedures.

 \square \boxtimes Homeownership Programs.

 $\ \square$ Community Service and Self-Sufficiency Programs.

□ Pet Policy.

□ ⊠ Asset Management.

□ ☑ Substantial Deviation.

□ ☑ Significant Amendment/Modification

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

Statement of Housing Needs and Strategy for Addressing Housing Needs

MHA used information available through the U.S. Census, Comprehensive Housing Affordability Strategy (CHAS), the American Community Survey (ACS), and other data available to the MHA, to complete the matrix below. MHA serves households with an income less than or equal to 80 percent of the Area Median Income (AMI) of the City of Montgomery. In the City, 12,675 households have an income less than or equal to 30 percent AMI. The need is further established by the number of households on the MHA combined waiting lists for Public Housing, HCV and Project-Based assistance, 6,786.

Housing Needs of Families in the Jurisdiction (City) by Family type

Income Level	Number of Households
Household Income <=30% of AMI	12,675
Household Income >30 to <=50% AMI	9,965
Household Income >50% but <80% of AMI	11,630

Source: Comprehensive Housing Affordability Strategy (CHAS) dataset, 2017-2021

Population	202,970
Households	79,865
Median HH Income	\$59,292
Mean HH Income	\$89,447
Poverty Rate - Family	16.9%
Poverty Rate –	22.5%
Individual	
Vacancy Overall	12.9%
Vacancy Homeowner	0.7%
Vacancy Renter	13.6%
Median Home Value	\$197,700
Median Rent	\$1,110

Source: ACS 2024/City of Montgomery, AL PY Consolidated Plan 2020-2024

MHA's Combined Waiting Lists data indicates that the greatest housing need in the City of Montgomery, AL, is among extremely low-income families with children. Of the combined 6,786 households on the waiting list, 1,123 are extremely low income and 3,313 are households with children that lack adequate housing. MHA plans to address this need strategically through our redevelopment efforts. Partnering with the City of Montgomery and the State of Alabama Housing Finance Agency, MHA will strive to leverage private equity funding, to undertake the construction of housing that includes two and three-bedroom units that are affordable to extremely low-income households with children. These mixed income communities will be marketed through traditional publications, as well as through supportive services partnerships. Through these efforts, MHA will increase the number of affordable housing units throughout the Montgomery market, and present mixed finance developments as viable options for extremely low-income families seeking housing.

B.2 New Activities.

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

Y	N
\boxtimes	Hope VI or Choice Neighborhoods.
	Mixed Finance Modernization or Development.
\boxtimes	Demolition and/or Disposition.
	Designated Housing for Elderly and/or Disabled Families.
	Conversion of Public Housing to Tenant-Based Assistance.
	Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
	Occupancy by Over-Income Families.
	Occupancy by Police Officers.
	Non-Smoking Policies.
\boxtimes	Project-Based Vouchers.

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

HOPE VI or Choice Neighborhoods

In 2020, the MHA was awarded a \$450,000 Choice Neighborhoods Initiative (CNI) planning grant to revitalize the Paterson Court public housing community and the broader Centennial Hill neighborhood. MHA submitted the final draft of the CNI Transformation Plan in December 2022 and received HUD approval for said plan in June 2023. MHA has also contracted with a co-developer partner that will provide the financing plan to redevelop Paterson Court at off-site locations. The said financing plan will explore all potential grant opportunities such as Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) funding and public and private funding sources as appropriate. MHA further intends to apply for future CNI implementation grant funds based on its Transformation Plan for the Centennial Hill neighborhood.

Mixed Finance Modernization or Development

☑ Units with Approved Vacancies for Modernization.

Modernization

MHA's Modernization efforts will be focused on implementing a comprehensive site and dwelling maintenance improvement plan for all outstanding capital needs and ongoing maintenance concerns. Immediate improvements for this year include:

- Exterior/Interior improvements at Gibbs Village East and West
- Signage upgrades at Gibbs Village East
- Implement a comprehensive landscaping plan for Gibbs Village East/West
- Install perimeter fencing and entry/exit gates at Gibbs Village East/West
- Replace PEX pipe plumbing and install additional water shut-offs at the Terrace
- Replace elevator[s] at the Terrace
- HVAC Flex piping replacement at Gibbs Village East/West
- Energy Performance Initiatives
- HVAC changeouts @ Tulane Gardens, Parks Place, Gibbs East/West
- Exterior painting Parks Place
- Door changeouts at Parks Place

Mixed Finance / Development

MHA's priorities for mixed-finance and development in the upcoming year are focused on the following:

- Redevelopment of Paterson Court at off-site locations
- Acquisition of vacant lots abutting Parks Place for the expansion of parking facilities
- Development of additional parking facilities at Parks Place
- Increase MHA's internal capacity with new hires in the Real Estate Department
- Apply for CNI Implementation grant funds for Paterson Court
- Development of The Plaza at Centennial Hill Phase III and Columbus Square Phase III to expand the availability of affordable housing
- In accordance with MHA's HCV Administrative Plan, MHA will award project-based vouchers to support its affordable housing
 development activities, specifically MHA will award 15 project based vouchers to the Columbus Square Phase III development and may
 award up to 100 additional project based vouchers to The Plaza at Centennial Phase III and/or other off-site developments by others.
- Utilize the Smiley Court RAD units for the off-site replacement housing for Paterson Court to the extent financially feasible
- Issue a Request for Proposals for Project Based Vouchers by others as off-site replacement housing for Paterson Court

MHA will accomplish these mixed finance / development activities in partnership with other nonprofit and/or for-profit developers as appropriate to develop strategies and increase the number of affordable units in MHA's portfolio.

MHA will focus on poverty de-concentration by seeking to develop mixed income housing in communities with desirable amenities.

MHA may establish an Acquisition Infill (AI) program to build infill housing to stabilize key neighborhoods, especially in low impact areas, to aid in the de-concentration of poverty.

MHA will explore off-site acquisition opportunities in the upcoming year to replace ACC units lost due to the demolition and disposition activities undertaken to advance transformation goals in the previous years.

MHA will seek to replace these ACC units with other HUD subsidized units to the maximum extent feasible.

MHA may also elect to explore opportunities under its non-profit affiliate to leverage funding opportunities such as HOME, CDBG, and other sources

MHA expects to select a co-developer partner. The primary focus of the partnership will be for the new construction of replacement housing for units lost as a result of the demolition/ disposition activities currently planned or previously undertaken by the MHA. This will further the agency transformation goals.

MHA will seek funding and donations from private, corporate and individual philanthropic organizations to complete the build out of an Interpretive Center in the building that Mrs. Parks apartment is located.

Demolition or Disposition

MHA Will seek disposition approval from HUD for the former Smiley Court housing site.

MHA will also continue to seek out potential interested developers and/ or buyers for the former Cedar Park housing site to accomplish the MHA's community revitalization goals. These options may include Fair Market Value and/or land swap transactions, as may be approved by HUD.

Designated Housing for Elderly and/or Disabled Families

The MHA will draft a development plan for the future construction and/or acquisition of housing communities for senior citizens.

The MHA will explore opportunities to purchase pre-existing units to expand its senior living inventory in addition to partnering with local affordable housing developers such as Aletheia House, Inc. to house voucher holding senior residents.

Additionally, the agency will revisit previous housing unit mix plans for the Ann St. senior living facility to implement in the future development phases for the Plaza at Centennial Hill and/or Columbus Square.

Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD

Under HUD's Rental Assistance Demonstration (RAD) program, MHA has received approval to convert units from the Public Housing program to Project-Based Vouchers (PBVs).

MHA has received a CAT (Conversion Awaiting Transfer) for a total of 147 units from the former Smiley Court public housing development. A portion of the 147 units may be used to develop additional housing on MHA-controlled properties (replacement housing for Paterson Court). A portion of the 147 units may be awarded through an Offsite RAD project-based voucher Request for Proposals.

Upon conversion of any RAD units MHA will adopt the resident rights, participation, waiting list and grievance procedures listed in Section 1.7 of PIH Notice 2019-23, REV-4; and PIH Notice 2016-17.

MHA certifies that that its sites will comply with the neighborhood review standards, and site selection standards set forth at 24 CFR § 983.57 | Appendix III of PIH-Notice H2019-09/PIH 2019-23 (HA), the Fair Housing Act, Title VI of the Civil Rights Act of 1964, including implementing regulations at 24 CFR § 1.4(b)(3), Section 504 of the Rehabilitation Act of 1973 including implementing regulations at 24 CFR § 8.4(b)(5), and the Americans with Disabilities Act.

MHA certifies that the sites selected will be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, and HUD regulations issued pursuant thereto.

In conducting its review of site selection for a proposed project, the PHA will complete a review with respect to accessibility for persons with disabilities and the proposed site is consistent with disabilities and the proposed site is consistent with applicable accessibility standards under the Fair Housing Act, Section 504, and the ADA.

Project-Based Vouchers

The MHA will consider the expansion of the PBV program in privately owned properties as part of its strategy to increase the supply of affordable housing. Additional efforts include:

- Reviewing PBVs under the Housing Choice Voucher program in partnership with private owners
- Pursuing property acquisitions and new construction efforts
- Exploring joint partnerships with the private sector where such collaborations would benefit MHA and create new revenue streams for the agency

Units with Approved Vacancies for Modernization

The MHA will seek HUD approval by submitting justification and timelines for units undergoing modernization.

Other Capital Grant Programs

MHA will apply for Emergency Safety and Security Grants as may become available. Security concerns remain a top priority for MHA and the residents.

Site-Based Waiting List

MHA has a site-based waiting list at the Plaza at Centennial Hill and Columbus Square Mixed-Finance properties. MHA may continue to utilize site-based waiting lists for any future developments where PBVs are attached.

(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.



Progress Report.

B.3

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

QUALITY OF ASSISTED HOUSING, INCLUDING MANAGEMENT OF PUBLIC HOUSING [Public Housing, Real Estate]

Progress:

- MHA contracted with a private management company to conduct annual inspections on all its public housing units, using HUDapproved NSPIRE protocol. This continues to lead to significant increases in physical inspection scores for all public housing sites. (Goal 1A)
- The regularity of housekeeping inspections and grounds inspections has increased. This has enabled management to prevent severe damages to units. (Goal 1A)
- MHA encouraged the use of email addresses and cell phone numbers, to improve communication with public housing residents and applicants. (Goal 1C)
- MHA conducted and implemented recommendations from a 2023 Energy Audit, in an effort to promote energy efficiency.
- MHA completed the file scan for all public housing documents and continues the utilization of this process. (Goal 1D)
- MHA completed exterior renovations on 316 units at Gibbs Village East. (Goal 1B, 8F)
- MHA has begun exterior renovations on 190 units at Gibbs Village West. (Goal 1B, 8F)
- MHA has developed construction plans for elevator replacement at the Terrace senior living community. (Goal 8F)
- MHA has developed a comprehensive landscaping plan for Gibbs Village East and West. (Goal 1B)

HOUSING CHOICE VOUCHER (HCV) PROGRAM

Progress:

- MHA organized public workshops for landlords and tenants and highlighted the virtues of the HCV program to increase the level of
 participation. The attendance numbers for the quarterly-held workshops continues to reflect significant attendance during the fiscal
 year. Workshops included guest speakers from local community agencies that were able to bring relevant information to the landlords.
 (Goal 2A)
- Used virtual community networks, and the MHA website, to alert stakeholders on affordable housing program updates. (Goal 2A)
- MHA researched the practicality of recertifying a select population (Fixed Income participants) every two years. This practice was
 addressed in HUD's Streamlining PIH Notice of 2016 to reduce administrative costs, as well as, to reduce inconvenience to residents
 and increase operational efficiency. (Goal 2E)

PROCUREMENT

Progress:

• Improved minority participation through involvement in trade service workshops. (Goal 4A)

PUBLIC SAFETY

Progress:

- The MHA Crime Line remains in effect and is ongoing. (Goal 7B)
- Neighborhood watch meetings are conducted monthly at each MHA public housing community. (Goal 7B)
- Measures to increase police presence at all MHA public housing communities were implemented. (Goal 7A)
- Community Police attended monthly community meetings. This empowered residents to take ownership of their communities. (Goal 7A)

EXPANSION OF SUPPLY [Real Estate & Development]

Progress:

- MHA sought off-site redevelopment options for the Smiley Court subsidies. (Goal 8C)
- MHA's development partner, ITEX, has begun construction on 60 new units at Columbus Square Phase III (Goal 8D)
- MHA has begun drafting construction plans for the development of a new parking lot at the Parks Place community (Goal 8E)

PROMOTION OF SELF-SUFFICIENCY [Resident Services]

Progress:

- 155 families are participating in the combined Family Self-Sufficiency (FSS) program and about 300 public housing residents enrolled in the ROSS program. (Goal 9A)
- MHA conducted recruitment for its self-sufficiency programs with monthly mailings, emails, texting, door-to-door distribution, in house ty monitor marketing, and word of mouth. One-on-one intake appointments were scheduled for interested participants. (Goal 9A)
- The MHA maintained partnerships with several local agencies/organizations to assist residents with becoming self-sufficient. Services included job readiness, employment searching, credit repair/rebuilding, money management, job training, education, and homeownership counseling. MHA remains open to establishing new partnerships for additional services that are needed. (Goal 9B)
- In 2024, over 10,000 referrals were made to partner agencies for resident needs. (Goal 9B)
- The Resident Services department hosted monthly seminars focusing on education, employment, financial literacy, and homeownership. (Goal 9A)

MIXED-FINANCE HOUSING DEVELOPMENT PLAN [Real Estate & Development, Accounting]

	In 2020, the MHA was awarded a \$450,000 Choice Neighborhoods Initiative (CNI) planning grant to revitalize the Paterson Court public housing community and the broader Centennial Hill neighborhood. MHA submitted the final draft of the CNI Transformation Plan in December 2022 and received HUD approval for said plan in June 2023. MHA has also contracted with a co-developer partner that will provide the financing plan to redevelop Paterson Court at off-site locations. The said financing plan will explore all potential grant opportunities such as Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) funding and public and private funding sources as appropriate. MHA further intends to apply for future CNI implementation grant funds based on its Transformation Plan for the Centennial Hill neighborhood. Finally, MHA previously received disposition approval from HUD for the sale of the Cedar Park property. This property is the former site of 230 public housing units that were previously demolished in 2003. The Housing Authority intends to work with the non-profit community to discuss using the property for a commensurate public benefit.
B.4	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.
	MHA's most recent 5-Year Action Plan (HUD-50075.2) was approved on 02/04/2025.
B.5	Most Recent Fiscal Year Audit.
	(a) Were there any findings in the most recent FY Audit?
	Y N □ ⊠
	(b) If yes, please describe:
C.	Other Document and/or Certification Requirements.
C 1	Resident Advisory Board (RAB) Comments.
C.1	
C.I	(a) Did the RAB(s) have comments to the PHA Plan?
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C.2	(a) Did the RAB(s) have comments to the PHA Plan? Y N ⊠ □ (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.
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Please see attachment

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? Y N □ ⊠ If yes, include Challenged Elements.
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 □ 図 □ (b) If yes, please describe:
D.	Affirmatively Furthering Fair Housing (AFFH).

D.1 Affirmatively Furthering Fair Housing (AFFH).

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.

Affirmatively Further Fair Housing Statement

The Montgomery Housing Authority affirmatively furthers Fair Housing, in the administration of its programs, by complying fully with all Federal, State and local nondiscrimination laws and administering programs, in accordance with the rules and regulations governing Fair Housing and Equal Opportunity in housing and by marketing its program to members of protected classes who are "least likely to apply".

The Authority shall not discriminate against any applicant, participant, or landlord because of race, color, national or ethnic origin or ancestry, religion, sex, age, familial status, marital status, parental status, sexual orientation, military status or disability. This is a fundamental policy of the MHA, as it is committed to due diligence, in assuring equal housing opportunities and non-discrimination in all aspects of its housing activities. MHA has embraced an ethical, as well as the legal imperative, to aggressively ensure that MHA's housing programs comply fully with all local, state and federal fair housing laws including, the Fair Housing Act of 1968, as amended (Fair Housing Act) and its implementing regulations. Additionally, the MHA is implementing special initiatives to affirmatively further fair housing, as required by Section 808(c)(5) of the Fair Housing Act. These efforts to affirmatively further fair housing include promoting the deconcentration of poverty, income-mixing, and opportunities for families to live in the various, diverse communities throughout the City of Montgomery.

Fair Housing Goal: Promote Agency Transparency and Educate Our Community About Public Housing Opportunities

Describe fair housing strategies and actions to achieve the goal

The MHA has maintained, in its lobby, a bulletin board, which accommodate the following posted materials: :

- 1. Statement of Policies and Procedures governing the HCV Administrative Plan and the Public Housing ACOP.
- 2. Open Occupancy Notice (applications being accepted and/or not accepted)
- 3. Income Limits for Admission
- 4. Utility Allowances
- 5. Informal Review and Hearing Procedures
- **6.** Fair Housing Poster
- 7. "Equal Opportunity in Employment" Poster

Additionally, as part of the briefing process, the MHA has provided information to applicant families, about civil rights requirements and the opportunity to rent in a broad range of neighborhoods.

Fair Housing Goal: Expand Supply of Affordable Housing for Seniors and Disabled Residents <u>Describe fair housing strategies and actions to achieve the goal</u>

The City of Montgomery, Alabama conducted an Analysis of Impediments (AI) to Fair Housing Choice in 2025, as part of its 2025-2029 Consolidated Plan. The AI identified seven impediments, one of which identifies an inadequate supply of affordable housing for elderly, veterans, homeless and disabled residents.

In light of this, the MHA will seek to develop a senior living facility as well as explore opportunities to issue Project-Based Vouchers in safe, accessible, senior-friendly neighborhoods.

Fair Housing Goal: Increase Availability of Affordable Housing

Describe fair housing strategies and actions to achieve the goal

To further combat the disparity, MHA has coordinated with the City of Montgomery to educate and inform community stakeholders to encourage the development of affordable housing throughout the City with the support and mutual investment of city funds. MHA is engaged in ongoing efforts to identify land suitable for housing development efforts that will meet or exceed the HUD site and neighborhood standards and deconcentration goals.

