

The Montgomery Housing Authority's Five-Year Plan - DRAFT attachment AL1006v01	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires:
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A.	PHA Information.																																																																				
A.1	PHA Name: The Montgomery Housing Authority PHA Code: <u>AL006</u> PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2026</u> The Five-Year Period of the Plan (i.e. 2019-2023): <u>2026-2030</u> PHA Plan Submission Type: ☒ 5-Year Plan Submission ☐ Revised 5-Year Plan Submission 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. 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 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. The Montgomery Housing Authority (MHA) Annual Plan is provided for public view on our website www.mhatoday.org and at the following locations: <table border="1"> <thead> <tr> <th>AMP NUMBER</th><th>PROPERTY NAME</th><th>PROPERTY ADDRESS</th></tr> </thead> <tbody> <tr> <td>Main Office</td><td>MHA Central Office</td><td>525 S. Lawrence Street, Montgomery, AL 36104</td></tr> <tr> <td>AL006000002</td><td>Parks Place</td><td>660 Cleveland Ct. Montgomery, AL 36108</td></tr> <tr> <td>AL006000004</td><td>Paterson Court</td><td>609 Winnie Street Montgomery, AL 36104</td></tr> <tr> <td>AL006000006</td><td>Gibbs Village East</td><td>1701 Terminal Road Montgomery, AL 36108</td></tr> <tr> <td>AL006000007</td><td>Gibbs Village West</td><td>2025 Terminal Road Montgomery, AL 36108</td></tr> <tr> <td>AL006000009</td><td>The Terrace</td><td>1301 Adams Avenue Montgomery, AL 36104</td></tr> <tr> <td>AL006000011</td><td>Victor Tulane Gardens</td><td>1101 Victor Tulane Cir, Montgomery AL 36104</td></tr> <tr> <td>AL006000012</td><td>The Plaza at Centennial Hill I</td><td>515 Percy Drive Montgomery, AL 36104</td></tr> <tr> <td>AL006000013</td><td>The Plaza at Centennial Hill II</td><td>515 Percy Drive Montgomery, AL 36104</td></tr> <tr> <td>AL006000014</td><td>Columbus Square I</td><td>645 Columbus Street Montgomery, AL 36104</td></tr> <tr> <td>AL006000015</td><td>Columbus Square II</td><td>645 Columbus Street Montgomery, AL 36104</td></tr> </tbody> </table> ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) <table border="1"> <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:</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> <tr> <td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	AMP NUMBER	PROPERTY NAME	PROPERTY ADDRESS	Main Office	MHA Central Office	525 S. Lawrence Street, Montgomery, AL 36104	AL006000002	Parks Place	660 Cleveland Ct. Montgomery, AL 36108	AL006000004	Paterson Court	609 Winnie Street Montgomery, AL 36104	AL006000006	Gibbs Village East	1701 Terminal Road Montgomery, AL 36108	AL006000007	Gibbs Village West	2025 Terminal Road Montgomery, AL 36108	AL006000009	The Terrace	1301 Adams Avenue Montgomery, AL 36104	AL006000011	Victor Tulane Gardens	1101 Victor Tulane Cir, Montgomery AL 36104	AL006000012	The Plaza at Centennial Hill I	515 Percy Drive Montgomery, AL 36104	AL006000013	The Plaza at Centennial Hill II	515 Percy Drive Montgomery, AL 36104	AL006000014	Columbus Square I	645 Columbus Street Montgomery, AL 36104	AL006000015	Columbus Square II	645 Columbus Street Montgomery, AL 36104	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:																							
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B.	Plan Elements. Required for <u>all</u> PHAs completing this form.					

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B.1	Mission. 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. The mission of the Montgomery Housing Authority (MHA) is to create affordable, sustainable housing while improving the quality of life for families and encouraging independence. In order to achieve this mission, the MHA will: 1. Seek to Transform Neighborhoods The implementation of MHA’s mission includes seeking transformative, affordable housing development with community and developer partners. ▪ MHA received a 2020 Choice Planning Grant for Paterson Court. MHA will shift from planning to implementation in the coming years. Broad goals of the Choice Housing Plan include: 1) procuring an experienced affordable housing developer to help implement the Housing Plan, 2) refining the Housing Plan with the to-be-selected developer – including plans to redevelop parcels owned by MHA (the former Tulane Court and Trenholm Court public housing sites) as well as issue an RFP for offsite development of project-based vouchers; ▪ Review opportunities for the Paterson Court site through Choice Planning Grant activities; ▪ Review opportunities for possible sale of demolished Smiley Court; ▪ Review opportunities for the Conversion Awaiting Transfer (CAT) received for Smiley Court, which will allow for future Rental Assistance Demonstration (RAD) development 1) at MHA controlled properties, including Columbus Square and 2) at off-site locations through an off-site RAD request for proposals; ▪ Review options for the community space at Parks Place; ▪ Promote new development using LIHTC (and any proceeds) and RAD, where appropriate; ▪ Review possible plans for off-site affordable housing development through a selection process; ▪ Explore opportunities to submit additional RAD applications for other public housing developments as may be in the best interest of MHA; ▪ Review options for acquisition and disposition of land; and ▪ Consider opportunities to expand MHA’s portfolio of housing while fostering communities and promoting de-concentration of poverty. 2. Create Administrative Efficiency while Enhancing the Customer Experience Maximize existing technology to create touchless access points and improve ease of use for both external and internal customers. Create staff efficiency around processing by reducing the number of interactions necessary to gather information and complete transactions with landlords, tenants and development partners. Outcomes: (a) reduce redundancies and re-work; (b) create reliability by strengthening the critical business pathways improving resident access when placing service requests, receiving official letters/documents and paying rent/other charges; (c) and, implement remote re-certifications. 3. Promote Fair Housing and De-concentration Use redevelopment activities as an opportunity to expand MHA’s portfolio across the Montgomery metropolitan area and continue to promote poverty deconcentration efforts in compliance with prevailing laws. Encourage mobility of voucher holders into areas with greater economic opportunities and amenities, through housing programs and redevelopment activities. Outcomes: (a) work with City and County leadership to encourage changes to local city ordinances and policies to promote inclusionary zoning, requiring new multi-family developers to earmark a percentage of dwellings for low-income families - inclusionary zoning; (b) acquire suitable land in non-impacted census tracts and hold for future development; (c) increase the number of underrepresented families in both the Housing Choice Voucher and Public Housing programs. 4. Economic Self-Sufficiency Opportunities Maintain resident self-sufficiency programs that promote economic independence through practical skills development, job readiness, education, financial literacy, and homeownership. Assist with creating workforce and business development training opportunities by partnering with the local Career Center and State Department of Labor. Strengthen partnerships with local organizations/businesses that provide employment and training to support a direct pathway for resident enrollment in local colleges and technical schools. Outcomes: (a) placements to employers who rely on local workforce; (b) encourage families participation in the Housing Choice Voucher home-ownership program; (c) increase the number of MHA families who become self-sufficient; (d) establish relationships with banks and mortgage lenders who will offer incentivized savings programs and mortgage loans; (e) refer to established GED preparation program for PH and HCV residents; (f) provide financial literacy to at least 30% of PH and HCV families, and provide youth financial literacy opportunities. 5. Expand and Improve Affordable Housing Create and take advantage of opportunities to leverage resources to build, acquire/renovate ,and rehabilitate new affordable housing. Outcomes: (a) submit a tax credit application for Columbus Square Phase III; (b) self-develop the remaining portion of The Plaza at Centennial Hill Phase III; (c) reposition Paterson Court using the CNI program and proceeds from sale; low income housing tax credits and capital/operating reserves; (d) convert assistance to RAD for a portion of the Smiley Court units that were vacant when the demolition application was approved by HUD and utilize said RAD transfer of assistance in MHA’s on-going development efforts; (e) advertise for PBV and/or RAD vouchers to partner with other developers building affordable housing; (f) use MHA’s non-profit instrumentality as a vehicle for redevelopment; and (g) explore mixed-used models for future development; and (h) utilize HUD’s recent “Faircloth” policy updates to finance the construction of new deeply affordable rent-assisted units up to MHA’s Faircloth limit - currently the MHA is operating with 1561 fewer units than its Faircloth limit. 6. Image Transformation-Anchor the Message – MHA properties are Communities of Choice Develop multi-media rebranding message to promote positive attributes, amenities, and public benefit of MHA housing programs and development activities. Outcomes: (a) rebranding and messaging including an annual marketing document ; (b) expand communication reach for initiatives and
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	positive messaging through modern tech-comm vehicles including Instagram, Facebook and twitter; (c) participate in local apartment associations and neighborhood association meetings; (d) improved public image; (e) expand partnerships, and create signature programs.
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B.2

Goals and Objectives. 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.

1) PUBLIC HOUSING

Goal A - Achieve "High Performer" rating under the PHAs:

Objectives:

- Reduce unit turnaround time to 14 days
- Complete emergency work orders within 24 hours, routine work orders within 3 days, and ensure UPCS inspection of 100% of dwelling units and systems
- Manage and maintain the systems to be inspected by the site and include them in the preventive maintenance plan
- Ensure that all indicators are performed consistently, according to high-performance criteria
- Ensure units are inspected annually, and re-inspections are conducted within 28 days after failed inspection

Goal B - Improve the quality of life of residents in all communities:

Objectives:

- Upgrade curb appeal to all properties and improve common areas
- Upgrade existing security cameras around MHA properties
- Enforce parking policies at all sites
- MHA continues to enforce the Smoke-Free Policy at all Public Housing communities

Goal C - Improve customer service and communication between residents, applicants, and the agency:

Objectives:

- Expand and improve technology use to strengthen communication between residents and the agency.
- Provide a revised, accessible, and resident-focused website that supports clear, timely, and high-quality communication.
- Develop and execute an agency-wide strategic communication plan that streamlines communication and reduces information gaps between residents, staff, and stakeholders.
- Leverage communication as a tool to enhance resident engagement, ensuring residents feel informed, included, and empowered to participate in agency initiatives.
- Respond to all resident and customer inquiries on the same day received or within 24 hours of submission.
- Review and update Communication Standard Operating Procedures (SOPs) to ensure consistency and effectiveness.
- Deliver important updates and information through digital announcements for faster and more efficient distribution.
- Encourage residents to sign up for digital messaging platforms to receive instant notifications and agency updates.
- Continue to promote and utilize online applications for public housing and assisted housing programs to improve accessibility and efficiency.

Goal D - Utilize the established asset management protocol to routinely measure performance in management indicators at mixed finance developments:

Objectives:

- Ensure that properties are in compliance with prevailing building code and HUD regulations
- Ensure properties are in compliance with the MHA's rent collection policy and HUD requirements
- Ensure that all indicators are performed consistently, according to high-performance criteria
- Establish a quality control on 10% of the units to be done each month
- Ensure that quality control inspections are done on MHA's work order systems each month
- Ensure that quality control on files is being handled on a monthly basis

Goal F - Provide staff training opportunities:

Objectives-

- Increase staff capacity and growth potential

Goal G - Optimize Management (and HUD) reports to ensure that the program resources are being optimized and/ or utilized, within the budget authority:

Objectives-

- Maintain an occupancy rate of 96% or better

Goal H - Train and cross-train staff:

Objectives-

- Minimize the need for outside contractors
- Cross-train staff on all components of the PH Program
- Ensure that the maintenance team receives their Certified Manager of Maintenance (CMM) training
- Ensure the public housing management staff receive their Public Housing Management (PHM) certification

Goal I - Ensure that properties on the program comply with HQS, neighborhood and local building codes:

Objectives:

- Ensure that families are living in decent, safe communities and dwellings
- Implement a comprehensive site and dwelling maintenance improvement plan for all MHA developments to extend the viability of the assets

Goal J - Increase customer satisfaction:

Objectives:

- Respond to internal and external inquiries within 24 hours
- Continue customer service training sessions for employees
- Review internal controls to improve the delivery of services to our constituents
- Implement the telephone tracking system software

Goal K – Improve vacancy reduction initiatives:

Objectives-

- Increase internal capacity
- Improve preventative maintenance tactics
- Internal restructuring of staff

2) HOUSING CHOICE VOUCHER (HCV) PROGRAM

Goal A - Improve customer service and communication between residents, applicants, and agency:

Objectives:

- Improve technology utilization to facilitate communication with residents
- Respond to all inquiries the same day they are received
- Continue customer service training
- Develop and implement customer service satisfaction survey

Goal B - Develop and implement an affirmative marketing plan to reach out to under-represented groups:

Objectives:

- Continue to comply with all fair housing policies and laws
- Promote fair housing and equal opportunity

Goal C - Streamline business processes, to create effective and/or efficient program administration

Objectives:

- Adopt policies that will allow two-year re-certifications, for families on fixed income

Goal D - Optimize management (and HUD) reports to ensure that the program resources are being optimized and/ or utilized, within the budget authority:

Objectives-

- Ensure that units are not placed “on-hold” for more than 120 days

Goal E - Reimagine the Housing Choice Voucher (HCV) Program orientation process

Objectives-

- Develop an electronic brochure
- Adopt policies that will allow two-year re-certifications for families on fixed income and allow remote re-certifications for the program

Goal F - Rebrand the Housing Choice Voucher (HCV) Program

Objectives-

- Inform the public of available affordable housing resources

- Display materials, to project a positive image of affordable housing communities
- Establish visibility, in the broader community, by actively participating in local professional organizations

Goal G - Create and promote economic self-sufficiency opportunities through homeownership programs and community partnerships:

Objectives-

- Maintain the number of families participating in the HCV Homeownership Program
- Increase the number of families participating in the Family Self-Sufficiency program
- Forge relationships with mortgage lenders and realtor's associations.

Goal H - Increase assisted housing choices

Objectives-

- Acquire additional HUD VASH vouchers to assist local and surrounding areas' homeless Veterans
- Seek opportunities to increase the Housing Choice Voucher portfolio to include mainstream vouchers
- Prioritize the expansion of housing choices in areas of opportunity

Goal I - Train and cross-train staff:

Objectives-

- Minimize the need for outside contractors

3) ACCOUNTING

Goal A - Improve the financial health of the Montgomery Housing Authority

Objectives-

- Develop a team of policy/grant writers to seek grants to support all functions of the agency
- Seeking partnerships with third parties to fund development projects and other agency initiatives
- Improve financial sustainability through conservative investments, cash management & partnerships

4) PROCUREMENT

Goal A - Improve Procurement Operations

Objectives-

- Continue to engage in community events to increase MBE participation

5) INFORMATION TECHNOLOGY

Goal A - Augment Information Technology Agency Wide

Objectives-

- Improve application of new technology internal and external
- Integrate the information technology platform across all departments
- Using its website and virtual community networks, MHA provides increased opportunities for customers to provide timely feedback.
- Continues the utilization of online service requests

6) HUMAN RESOURCES

Goal A - Improve the Functions of Human Resources

Objectives-

- Continue to standardize human resources management practices in the areas of hiring, retention, employee development, benefits, testing, and compliance with federal, state and local regulations
- Redesign the onboarding experience to promote engagement, early success, and cultural alignment.
- Implement outreach efforts to reach a diverse group of competent workers, when recruiting for vacancies
- Provide ongoing customer service training to improve internal and external service interactions.
- Develop initiatives that build strong team dynamics, collaboration, and workplace morale.
- Create a structured plan for retaining top talent, including recognition, growth, and compensation tools.

- Improve communication across departments to increase transparency and staff engagement.
- Ensure all HAI-identified deficiencies are corrected within 30 days of notification.
- Implement a clear, actionable workplace diversity strategy that promotes equity, inclusion, and a culture where all employees feel valued and respected.
- Leverage data and analytics to guide HR decisions and measure impact.
- Promote employee wellness through accessible benefits, mental health resources, and work-life balance initiatives.
- Ensure all HR policies are current, inclusive, and aligned with organizational values and legal standards.

7) PUBLIC SAFETY

Goal A - Decrease crime in all public housing communities:

Objectives-

- Increase resident participation in public safety efforts through regular meetings, education, and various programs.
- Strengthen collaboration with local law enforcement to improve visibility, communication, and joint safety initiatives.
- Implement ongoing surveillance monitoring during and after business hours to enhance incident response and deterrence.
- Conduct regular inspections to ensure all exterior lighting is functional and promptly repaired.
- Expand lighting coverage throughout residential complexes, focusing on walkways, parking areas, and common spaces.
- Install additional signage and speed barriers across all complexes to improve traffic safety and discourage loitering.
- Increase police presence across all MHA public housing communities, particularly during evenings and weekends.
- Upgrade and expand security equipment at all sites, including surveillance cameras, motion detectors, and access controls.
- Erect a 6-8 foot barrier with electric entry and exit gates to assist in the safe keeping of vehicles and equipment as well as increased control and monitoring of traffic flow.

Goal B - Improve Public Safety Awareness/Communication

Objectives-

- Increase community awareness of public safety issues such as violence, theft, and illegal drug use through educational programs, community workshops, and informational materials.
- Expand communication methods for residents to report crime confidentially and efficiently.
- Develop and promote additional channels for residents to express questions, comments, and concerns regarding public safety, such as community forums, suggestion boxes, and digital feedback tools.

8) REAL ESTATE & DEVELOPMENT

Goal A - Reposition assets to create viable and sustainable communities by leveraging resources and building partnerships:

Objectives-

- Reposition/Redevelop non-performing or obsolete assets including but not limited to, Gibbs Village East, Gibbs Village West, and Paterson Court
- Redesign the site plan for the final phase of Columbus Square
- Expand the supply of senior/disabled housing facilities
- Complete the disposition of obsolete properties in the MHA portfolio
- Seek opportunities to acquire and develop replacement housing for demolished units
- Partner with other nonprofit and for-profit developers to increase the number of affordable units across the community
- Re-master plan and develop Phase III of the Plaza at Centennial Hill
- Focus on poverty deconcentration by seeking to develop mixed income housing in communities with better access to desirable amenities

Goal B - Strategic Financial Planning for Organizational Stability:

Objectives-

- Use MHA's investment in development activities to leverage additional funding for services and economic development activities that will benefit residents
- Implement a comprehensive funding strategy to increase resources by pursuing Choice Neighborhood Implementation grants, Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) funding, Low-Income Housing Tax Credit (LIHTC), Bond financing, and other public and private funding opportunities that may arise
- Use non-profit subsidiary instrumentalities as vehicles to take advantage of funding opportunities such as HOME Investment Partnership, CDBG services, and other opportunities that may come available

- Streamline data collection to ensure that all required reporting for grant funding is easily accessible and consistent with the respective requirements

Goal C - Implement a Rental Assistance Demonstration (RAD) Initiative:

Objectives-

- Use RAD as a tool to expand access to quality housing
- Develop new housing that could include RAD units
- Promote RAD as an opportunity for gap financing for other affordable housing developers, as determined expedient
- Utilize MHA's CAT (Conversion Awaiting Transfer) units for Columbus Square and other sites as appropriate
- Issue a request for proposals for off-site RAD project-based vouchers
- MHA to follow all required RAD regulations, including site selection standards, accessibility standards and resident rights awarded under the RAD notice

Goal D - Continue Implementing Overall Community Redevelopment Strategy:

Objectives:

- Seek opportunities in the public and private markets to eliminate blight through comprehensive neighborhood planning
- Develop affordable rental housing units, complementary to the previous Phases I and II of Columbus Square and the Plaza at Centennial Hill
- Implement a strategy with walkable communities and engaging community spaces on current and future MHA developments
- Encourage activities that promote resident advancement and economic independence
- Engage MHA residents in the redevelopment process
- Involve local community stakeholders in the redevelopment process
- Leverage public and private funds for sustainable economic growth

Goal E - Eliminate Blight and augment current redevelopment or renovation projects:

Objectives:

- Acquire adjacent properties in project areas for redevelopment through new construction, rehabilitation, or demolition
- Provide space to accommodate additional amenities (i.e., parking, Pre-K classrooms, playgrounds, and employment training activities)
- Implement an infill housing strategy that will complement de-concentration efforts

Goal F - Repair, Renovate or Modernize Public Housing Units:

Objectives-

- Implement a comprehensive site and dwelling maintenance improvement plan for all MHA developments to extend the viability of the assets
- Replace energy-efficient equipment and appliances across all properties
- Ensure all properties and dwelling units (where applicable) comply with governing accessibility standards:
 - Develop five-year plan to ensure designated units comply with the 504 accessibility requirements
- Continue to renovate MHA's existing public housing stock (whenever necessary) to ensure safe and sanitary living conditions for MHA residents.
- Continue working with Choice Neighborhoods Initiative (CNI) program through HUD:
 - Continue Paterson Court revitalization efforts through CNI grant award
 - Explore Choice Neighborhoods grants as a redevelopment option for other properties such as Gibbs East, Gibbs West, and Parks Place

9) RESIDENT SERVICES

Goal A - Promote Self-Sufficiency and Asset Development for Public Housing (PH) and Housing Choice Voucher (HCV) Families:

Objectives:

- Conduct surveys to assess the needs of individual residents and families in the PH and HCV programs
- Increase the number of families employed from the previous reporting year
- Assist households with increasing their earned income
- Enroll families in the HCV homeownership program, with purchasing a home and also assist families with becoming homeowners, independent of MHA's homeownership program

- Host homeownership seminars provided by local mortgage companies and local realtors, to encourage future homeownership opportunities and participation in the HCV Homeownership program
- Increase participation in FSS and ROSS programs
- Increase the number of participants with escrow accounts
- Coordinate & encourage participation in monthly employment, education, and financial literacy workshops for all MHA residents
- Request a van that will hold a minimum of 12 passengers or more to be able to transport
- Develop fully functioning Resident Council boards at each PH site

Goal B - Increase partnerships with service providers:

Objectives-

- Connect residents with services in the community that promote wellness, education, employment, and financial literacy
- Partner with local organizations to provide senior programs for nutrition, health/wellness, exercise, & mental health, recreational activities, arts/crafts, etc.
- Complete MOUs to formalize partnerships with service providers that outline goals, objectives, and reporting requirements
- Increase the partner participation in the program coordinating committee in efforts to establish more services abroad
- Forge relationships with higher learning institutions and technical schools

10) COMMUNICATIONS

Goal A – Improve the development and distribution of communication and marketing materials:

Objectives:

- Utilize Multi-Channel Platforms by sharing agency information with residents, partners, and stakeholders through diverse communication platforms.
- Create targeted media and program materials for distribution via email, social media, the agency website, community calendars, and text messaging.
- Produce consistent brand identity in all agency-related printed materials reflecting the demographics of MHA residents, including seniors, youth, and other key groups.
- Ensure the agency website remains ADA-compliant and user-friendly for all residents and stakeholders.
- Release monthly newsletters and an annual magazine highlighting residents, agency services, opportunities, and programs.
- Develop and distribute materials that consistently communicate information about all MHA programs, including, but not limited Public Safety, Resident Services, Public Housing, Section 8, and general housing opportunities
- Provide translation options through the agency's phone system and website to ensure equitable access to information for all residents.

11) MIXED-FINANCE HOUSING DEVELOPMENT PLAN

Paterson Court

MHA was awarded a Choice Neighborhoods Initiative (CNI) Planning Grant in FY 2020 for the Centennial Hill neighborhood. The distressed public housing site, which is the focus of the grant, is Paterson Court. Since January 2021, Lead Grantee MHA and Co-Grantee, the City of Montgomery, have been involved in a planning process meant to improve the quality of life for Paterson Court residents, and create a neighborhood of choice in Centennial Hill. The CNI Transformation Plan was approved by HUD in 2023. MHA selected ITEX Group as its master developer partner in 2022 to lead its off-site development efforts for MHA in and around the Centennial Hill neighborhood.

Two mixed finance strategies for Paterson Court will be explored in the upcoming years and will be contingent upon whether MHA receives or does not receive CNI Implementation funds. If MHA does not receive Implementation funds, MHA's master developer will seek 9% tax credits over multiple years to complete existing sites at Columbus Square (formerly Trenholm Ct) and the Plaza at Centennial Hill (formerly Tulane Ct).

In addition, MHA will explore opportunities to utilize project-based voucher (PBV) units in Centennial Hill neighborhood on state-owned delinquent property that the City and/or State of Alabama owns as well as properties owned by others within the city. PBVs would be awarded through a procurement process. This scenario will result in a total of 200 units.

In the second scenario, in which MHA is awarded CNI Implementation funds, the total housing plan would include approximately 400 new units including 61 family units at Columbus Square, 90 senior units at Columbus Square, 118 family units at the Plaza at Centennial Hill and 132 PBVs on the state-owned delinquent property. This higher density approach will score higher on a CNI Implementation application as opposed to a proposal of lower density. This strategy also includes the MHA owned Lister Hill site which is adjacent to the Plaza. It will also contemplate the award of 9% tax credits over multiple years secured by the master developer as described above plus up to \$28 million in CNI Implementation funds intended for replacement housing. The other \$12 million in CNI Implementation funds will support the People and Neighborhood strategies.

DEVELOPMENT TEAM

The Authority plays a significant role in each mixed-finance development and is responsible for overall project success. This approach allows the agency to build its development skills and replicate the process in future development projects. The development team is comprised of the following:

- Chief Executive Officer
- Financial Consultant
- Development Partner
- Architect and Engineer
- General Contractor
- Environmental Consultant
- Mixed-finance Legal Counsel
- Market Analyst
- Project Manager
- Program Manager

SCHEDULE & FINANCING

The Real Estate Development department works closely with MHA's financial and development consultants and the developer, to create a comprehensive schedule for the redevelopment of the remaining portion of the site at Columbus Square and the final phase(s) of development at The Plaza at Centennial Hill. The redevelopment schedule for Columbus Square and The Plaza at Centennial Hill is heavily dependent upon the award of Low-Income Housing Tax Credits (LIHTC)..

MHA has sufficient sources to complete the redevelopment of Tulane Court/The Plaza at Centennial Hill and continue the redevelopment at Trenholm Court/ Columbus Square if MHA's developer partner successfully secures the 9% tax credits.. MHA realized a share of the developer-fee, from each phase of the redevelopment at both Tulane Court and Trenholm Court. The Authority provided a ground lease, to the partnership formed to own the improvements, at each phase of the housing developments. MHA's development partners provided necessary financial guarantees.

PROGRAM CHARACTERISTICS AND NEXT STEPS

MHA is committed to utilizing its public assets to improve the quality of life and economic health of its residents as well as community neighborhoods. The Victor Tulane Gardens property was recognized by the City of Montgomery as an "opportunity site" in the Downtown Master Plan. MHA's vision for this redevelopment is to create a community where people of different economic strata, races, and cultures will live, learn, work, and raise families in close proximity to abundant employment, retail and cultural opportunities.

The Authority is committed to expanding its presence in the affordable housing community and going beyond the bounds of traditional HUD-subsidized public housing. MHA realizes that there is a substantial demand for not only housing at the low- income level, but also for workforce housing and subsidized, service-enriched housing for the elderly. Having studied models of other public housing authorities, in communities across the country that have become agents of change in those cities, MHA plans to play a significant role in the revitalization of the City of Montgomery.

The Authority has worked with city planners to ensure that its new developments are in line with the City's Downtown Master Plan and the recent redevelopment study of Centennial Hill - the historically significant neighborhood of which the Plaza at Centennial Hill (formerly Victor Tulane Court) is a part.

MHA requires that development, design, construction and long-term operations of the project is environmentally sound, resource efficient and respectful of the physical, historical and cultural traditions of the prospective residents and surrounding neighborhoods. LIHTC is vital to the success of this project; the Authority must adhere to standards outlined in the most recent Qualified Allocation Plan ("QAP") from the Alabama Housing Finance Authority (AHFA). MHA and its development partner also ensure that the following development values are represented in the redevelopment program of Tulane and Columbus Square:

- Creation of rental units indistinguishable, in quality and visual appearance, from rental units for other levels of income in developments that are contiguous and integrated into the larger community.
- Maximization of public and affordable housing opportunities for residents.
- Maximization of the use of private financing, to minimize the investment of limited MHA resources.
- Establishment of an avenue, to engage residents of all income levels and backgrounds, local institutions and other stakeholders in the revitalization effort.
- Creation of employment and business opportunities for public housing residents,
- Resident-owned businesses and other minority/women-owned businesses that provide bona-fide commercial value to the project, such that residents and businesses obtain/build skills and experiences, through working with MHA-related development projects, that can be valuable in non-MHA-related work.
- Reflection of architectural and urban design standards of Montgomery neighborhoods,
- Recognizing applicable cost limitations.
- Enhancement of the professional knowledge, skills and ability of the MHA development, financial and management staff.
- Inclusion of the community and potential residents throughout the development process.
- Use of the principles of New Urbanism, whenever feasible, to establish an environmentally affable community that promotes diverse, compact, vibrant and mixed-use communities.

	In addition to the redevelopment projects listed above, the Housing Authority also investigated the feasibility to add more affordable housing units to its portfolio, through acquisition and rehab and/or new construction projects and joint public/private partnerships. Multiple sites are currently under review for financial feasibility. Other efforts to increase the supply of affordable housing in Montgomery, include reviewing PBVs, under the HCV program. These efforts may also include issuing an RFP for PBVs, through joint partnerships with the private sector, to the extent such partnerships would benefit the MHA and create additional revenue streams for the agency. Regarding the demolition and disposition activities planned for the upcoming year, MHA intends: ● Submit a Section 18 Disposition or Disposition/Demolition application to HUD for Paterson Court. ● Acquisition with or without Rehab, RAD transfer of assistance, and/or new construction for the development of replacement housing for Smiley Court. ● Submit additional disposition amendments, as necessary, for Phases III and IV of the former Trenholm Court or the former Tulane Court for development activities. 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.3	Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. <i>*See Annual Plan</i>
B.4	Violence Against Women Act (VAWA) Goals. 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. MHA will continue to comply with all requirements of HUD's VAWA and its amendments. Public Housing residents are briefed on the VAWA Policy and Lease Addendum at the time of lease-up. MHA will refer Public Housing residents impacted by VAWA to the local Sunshine Center for counseling assistance and will seek additional community partnerships to provide services to the families affected by domestic violence.
C.	Other Document and/or Certification Requirements.
C.1	Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. DEFINITION OF "SIGNIFICANT AMENDMENT OR MODIFICATION" MHA defines "significant amendment or modification" as changes to its plans or policies which fundamentally alter the mission, goals or objectives of the Agency including; changes to the rent or admissions policies or organization of the waiting lists; additions of non-emergency work items or changes in use of replacement reserve funds under the Capital Fund; additions of new activities not included in the current Plan; and any change with regard to demolition or disposition, designation, homeownership programs or conversion activities. In addition to the criteria established by the PHA, a proposed demolition, disposition, homeownership, capital fund financing, development, or mixed finance proposal is considered by HUD to be significant amendment to the CFP 5-Year Action Plan based on the Capital Fund Final Rule Substantial deviation/modification shall include any change in the planned or actual use of federal funds for activities that would prohibit or redirect MHA's mission to create affordable, sustainable housing while improving the quality of life for families and encouraging independence; and any single or cumulative annual change in the planned or actual use of federal funds as identified in the 5-Year Action Plan that exceeds 20% of MHA's annual program budgets for HCV (Section 8), Public Housing or Development activities. Examples include: the need to respond immediately to Acts of God or unforeseeable significant events beyond the control of the Housing Authority. Also included are mandates from local government officials, and/or the governing board of the Housing Authority, to modify, revise, or delete the long-range goals and objectives of the program. Any revision to MHA plans and/or policies adopted or implemented, as the result of a Presidential Order, Congressional appropriation or legislation, HUD revision to any program regulation governing our programs or funding streams, or editorial changes such as additional detailed language provided for clarification of activities will not be considered a significant amendment or modification to the 5-Year Action Plan. Changes made to the Plan, or any component thereof, that do not relate to the above-mentioned definition will not be considered "substantial" or "significant" and will not require public notice or comment.

C.2	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y N ☒ ☐ (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.
C.3	Certification by State or Local Officials. 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. <i>*See attachment</i>
C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N ☐ ☒ (b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

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

Describe fair housing strategies and actions to achieve the goal

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.