

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
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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.

A. PHA Information.

PHA Name: Frederick Housing Authority **PHA Code:** MD003
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 04/2025
The Five-Year Period of the Plan (i.e., 2019-2023): 2025-2029
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 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.

How the public can access this PHA Plan: The 5-Year PHA Plan, PHA Plan Elements and all information related thereto are available for inspection at the Housing Authority's main office, 209 Madison Street, Frederick Maryland 21701, during regular business hours (08:00 am - 4:30 pm) Monday - Friday. Housing Authority policies are also available for inspection at the same location

PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)

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. Required for all PHAs completing this form.

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.

It continues to be the Mission of the Housing Authority of the City of Frederick (HACF) is to provide an array of housing options for our citizens by being committed to supporting strong stable communities. Increase the number of affordable housing units available over five years through new construction, renovation, or partnerships with developers. HACF remains open to submitting additional applications as funding opportunities arise to expand affordable housing. HACF may increase the number of project-based vouchers to further enhance housing affordability.

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.

Please see the attached Document B.2 Goals and Objectives 5 Year Plan

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.

Please see the attached document B.3 Progress Report

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.

	Please see the attached document B.4 Violence Against Women Act (VAWA) Goals
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. There were no significant Amendments to HACF 5-Year Plan
C.2	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> (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, 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.
C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> (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.

Form identification: MD003-Frederick Housing Authority form HUD-50075-5Y (Form ID - 999) printed by Stephanie Davis in HUD Secure Systems/Public Housing Portal at 10/01/2024 03:09PM EST

B.2 GOALS AND OBJECTIVES FOR 5 YEAR PLAN

I. Goal Expand Affordable Housing Units:

Objective: Increase the number of affordable housing units available over five years through new construction, renovation, or partnerships with developers.

HACF will continue to manage existing new affordable housing development projects and remains open to submitting additional applications as funding opportunities arise to expand affordable housing. HACF may increase the number of project-based vouchers to further enhance housing affordability.

II. Goal Enhance Resident Services:

Objective: Improve resident services by implementing educational programs, health services, and community-building activities to enhance quality of life.

HACF will continue to prioritize goals that enhance the experience of clients/tenants, such as enhancing service quality, reducing response times, improving communication, or increasing customer engagement and retention.

IV. Ensure Sustainability and Efficiency:

Objective: Implement sustainable practices in housing management and operations to reduce costs and environmental impact.

Establish Detailed Budget Plans: Develop comprehensive budget plans that include operational costs, maintenance expenses, and staff salaries. Break down the budget into specific categories to better manage and monitor expenses.

Employee Development and Well-being: HACF is committed to supporting and developing its staff, to include goals for professional development, training programs, and employee engagement.

Innovation and Growth: Management continues to encourage forward-thinking and expansion by setting goals for implementing new programs or services, fostering community partnerships, exploring sustainable practices, and integrating innovative technologies to better serve residents and the community.

Eco-friendly & Cost-effective Maintenance Standards: Optimize resource use and continue regular training for staff on sustainable maintenance techniques, proactive equipment upgrades, waste reduction, regular reviews of vendor contracts to ensure competitive pricing, and prioritizing preventative maintenance.

V. Strengthen Partnerships:

Objective: To continue partnering with local governments, nonprofits, and businesses to leverage resources and support initiatives that benefit residents.

Pursue Additional Funding: Identify and apply for additional funding sources, such as grants and subsidies, that can support operational activities and enhance revenue.

Increase Referrals: Learn more about partner programs and create a streamlined referral system, enabling staff to connect tenants with appropriate resources while increasing tenant awareness and participation.

VI. Strategies and Actions:

Year 1-5:

Conduct a thorough analysis of existing workflows to identify bottlenecks, redundancies, and inefficiencies. Streamline processes by eliminating unnecessary steps, clarifying roles and responsibilities, and optimizing task sequences.

Secure funding and partnerships for new housing developments and service enhancements. Continue to expand services, by seeking additional funding through grants, and build community partnerships for long-term support.

Evaluate progress towards goals, adjust strategies as needed, and celebrate successes.

B.3 5 – YEAR PROGRESS REPORT

I. Expand the supply of assisted housing.

- a. The Foundry project added an additional 56 Family and 96 Senior LI HTC units.
- b. Continue to leverage private or other public funds to create additional housing opportunities
- c. Acquire or build units or developments
- d. HACF is a partner in other LIHTC projects to expand the supply of affordable housing

II. Improve the quality of assisted housing.

- a. Strive to get back to a high performing PHA and maintain high performer ratings under SEMAP.
- Provide replacement housing at Lucas Village
 - Apply for more Foster Care Youth Initiative

III. Increase assisted housing choices

- Provide voucher mobility counseling from Housing Department and Family Services
- HACF has implemented the homeownership option of the Housing Choice Voucher program. Currently, 15 participants are being assisted in their mortgage payments through the homeownership option.
- The HACF has added LIHTC units to its portfolio of assisted housing opportunities.

IV. Provide an improved living environment

- Security cameras are being upgraded at public housing communities
- The Trespass Policy has been revised to better enable the police and the Authority to control the presence of non-residents in the public housing communities.

V. Promote self-sufficiency and asset development of assisted households.

- The Housing Authority continues to provide supportive services through the ROSS grant, as well as coordinating with local agencies to provide additional services for public housing residents.
- The Housing Authority expanded the number of Family Self-Sufficiency slots in its public housing program from 25.
- Provide and attract supportive services to improve families' employability

VI. Ensure Equal Opportunity in Housing for all Americans

- The Housing Authority has established relationships with local advocacy groups to assist in locating accessible housing for Section 8 voucher holders in need of accessible units
- Continues to undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required
- In all public housing communities at least 5% of units are barrier-free and 2% of units are equipped for the hearing impaired.

B.4 Violence Against Women Act (VAWA) Goals

The Housing Authority of the City of Frederick has adopted a policy to implement applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Pub. L. 109-162) (VA WA).

In addition:

A. The following activities, services, or programs are provided by the Housing Authority, directly or in partnership with

other service providers, to child and adult victims of domestic violence, dating violence, or stalking .

Victims are referred to appropriate organizations in the Frederick community.

B. The following activities, services, or programs are provided to help child and adults victims of domestic violence, dating violence, or stalking maintain housing.

Victims of the above crimes are given assistance in exercising their rights under VA WA.

C. The following activities, services, or programs are provided to prevent domestic violence, dating violence, or stalking, or to enhance victim safety in assisted families.

The Housing Authority offers several support groups and training series to encourage and enable residents to take control of their lives.

A Trespass Policy is in place, which allows persons who may cause harm to residents to be barred from the property.

C.3 Certification by Local Official

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

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 2/29/2016

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

I, Ruth Waxter, the Assistant Director of Housing
Official's Name *Official's Title*

certify that the 5-Year PHA Plan 2025 thru 2029 and Annual PHA Plan for fiscal year of
the Housing Authority of the City of Frederick
PHA Name

is consistent with the Consolidated Plan or State Consolidated Plan and the Analysis of
Impediments (AI) to Fair Housing Choice of the

City of Frederick


Local Jurisdiction Name

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

Provide a description of how the PHA Plan is consistent with the Consolidated Plan or State
Consolidated Plan and the AI.

The goals, objectives and planned activities of the Housing Authority of the City of Frederick set forth in the PHA Annual Plan and the Five-year Agency Plan support the primary goal of the Consolidated Plan to provide assistance to low-and moderate-income households in the forms of affordable housing opportunities, suitable living environments, and supportive services related to residential, financial, and social stability.

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

Name of Authorized Official	Title
Ms. Ruth Waxter	Assistant Director of Housing
Signature	Date
	October 1, 2024

**Certifications of Compliance with
PHA Plan and Related Regulations
(Standard, Troubled, HCV-Only, and
High Performer PHAs)**

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

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

RESOLUTION # 722

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 25 - 29th-Year and/or Annual PHA Plan, hereinafter referred to as "the Plan", of which this document is a part, and make the following certification and

agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 04/01/2025, in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.
8. For PHA Plans that include a policy for site-based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65).

- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
 10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender identity, or marital status and will make no inquiries concerning the gender identification or sexual orientation of an applicant for or occupant of HUD-assisted housing.
 11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
 12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low- or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
 13. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.
 14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
 15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
 16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
 17. The PHA will keep records in accordance with 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.
 18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
 19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
 20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
 21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

The Housing Authority of the City of Frederick
PHA Name

MD003
PHA Number/HA Code

_____ Annual PHA Plan for Fiscal Year _____

5-Year PHA Plan for Fiscal Years 2025 - 2029

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

Name of Executive Director

E. Kevin Lollar

Signature



Date

9/29/24

Name Board Chairman

Bernard W. Brown

Signature



Date

9/29/24