

<b>5-Year PHA Plan (for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires 09/30/2027</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and as HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

**Applicability.** The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

<b>A.</b>	<b>PHA Information.</b>														
<b>A.1</b>	<p> <b>PHA Name:</b> Frederick Housing Authority      <b>PHA Code:</b> MD003  <b>PHA Plan for Fiscal Year Beginning (MM/YYYY):</b> 04/2025  <b>The Five-Year Period of the Plan (i.e., 2019-2023):</b> 2025-2029  <b>Plan Submission Type</b>   <input checked="" type="checkbox"/> 5-Year Plan Submission   <input type="checkbox"/> Revised 5-Year Plan Submission         </p> <p> <b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.         </p> <p> <b>How the public can access this PHA Plan:</b> The Public may view the 2025 – 2029 5-Year PHA Plan and supporting documentation to obtain information regarding any of the activities outlined in this plan at HACF's website, hacfredrick.org or at the HACF Main Office, at 209 Madison Street, Frederick MD during regular business hours which are Monday, Wednesday, Thursday and Friday from 8:00 am – 4:30 pm and on Tuesdays from 12:00 – 4:30 pm. All residents were notified at Residential Council meetings of the location of where the Annual Plan and 5 – Year Action Agency Plans could be reviewed. A notice of a Public Hearing on the review of the Annual and 5 - Year Plan was advertised in the Frederick New Post. Please see Narrative A.1 5-Year PHA Plan Information Narrative (additional documents)         </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)         </p> <table border="1" data-bbox="162 924 1526 987"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
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<b>B.</b>	<b>Plan Elements. Required for all PHAs completing this form.</b>														
<b>B.1</b>	<p> <b>Mission.</b> State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years.         </p> <p> <b>It is the mission and commitment of HACF to providing safe, affordable, and quality housing opportunities to low-income, very low-income, and extremely low-income families in Frederick Maryland. It is also HACF's mission to enhance the well-being of these families by fostering stable thriving communities through affordable housing programs, supportive services, and partnerships that promote self-sufficiency, economic mobility, and social inclusion. Please see the attached Narrative B.1</b> </p>														
<b>B.2</b>	<p> <b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years.         </p> <p> <b>Please see the attached Narrative B.2 Goals and Objectives 5 Year Plan</b> </p>														
<b>B.3</b>	<p> <b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.         </p> <p> <b>Please see the attached Narrative B.3 Progress Report</b> </p>														
<b>B.4</b>	<p> <b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.         </p> <p> <b>Please see the attached Narrative B.4 Violence Against Women Act (VAWA) Goals</b> </p>														
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>														
	<p> <b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.         </p> <p> <b>Please see that attached Narrative C.1 Significant Amendment or Modification</b> </p>														

C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations</p>
C.3	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD-50077-SL, Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?  Y <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	<p><b>Affirmatively Furthering Fair Housing (AFFH).</b></p>
D.1	<p><b>Affirmatively Furthering Fair Housing.</b> (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

**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 02/12/2025 01:43PM EST

**2025 – 2029 5 -Year Public Housing Agency (PHA) Plan  
Housing Authority of the City of Frederick (HACF)**

**A.1 5-Year PHA Plan Information.**

The Public may view the 2025 – 2029 5-Year PHA Plan and supporting documentation to obtain information regarding any of the activities outlined in this plan at HACF's website, [hacffrederick.org](http://hacffrederick.org) or at the HACF Main Office, during regular business hours which are Monday, Wednesday, Thursday and Friday from 8:00 am – 4:30 pm and on Tuesdays from 12:00 – 4:30 pm. All residents were notified at Residential Council meetings of the location of where the Annual Plan and 5 – Year Action Agency Plans can be reviewed. A notice of a Public Hearing on the review of the Annual Plan was advertised in the Frederick New Post.

**Housing Authority of the City of Frederick**  
209 Madison Street  
Frederick, MD 21701

The Housing Authority of the City of Frederick has NO satellite Offices.

## **Fiscal Year 2025 – 2029 Five Year Public Housing Agency (PHA) Plan The Housing Authority of the City of Frederick (HACF)**

### **B.1 Mission**

It is the mission and commitment of HACF to providing safe, affordable, and quality housing opportunities to low-income, very low-income, and extremely low-income families in Frederick Maryland.

It is also HACF's mission to enhance the well-being of these families by fostering stable thriving communities through affordable housing programs, supportive services, and partnerships that promote self-sufficiency, economic mobility, and social inclusion.

HACF strives to ensure that every resident has access to opportunities for better education, employment, and health, while working to reduce poverty and create vibrant, diverse communities.

# **Fiscal Year 2025 – 2029 Five Year Public Housing Agency (PHA) Plan The Housing Authority of the City of Frederick (HACF)**

## **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.

- Target 1: Increase the number of affordable housing units by 500 units within the next five years through new construction, renovation, or partnerships with developers.
- Target 2: Submit at least 2 funding applications annually for new affordable housing projects or renovations.
- Target 3: Increase the number of project-based vouchers by 50 vouchers each year to support affordability.

### **II. Goal: Enhance Resident Services**

Objective: Improve resident services by implementing educational programs, health services, and community-building activities.

- Target 1: Implement 5 educational or health programs for residents each year, such as financial literacy, job training, and wellness activities.
- Target 2: Increase resident participation in services by 20% annually, measured through program attendance and engagement metrics.
- Target 3: Reduce service response times by 10% year-over-year, tracking improvements through resident feedback and internal service records.
- Target 4: Achieve a 90% satisfaction rate in resident surveys related to services provided.

### **III. Goal: Ensure Sustainability and Efficiency**

Objective: Implement sustainable practices in housing management and operations.

- Target 1: Reduce operational and maintenance costs by 10% over the next five years through energy-efficient upgrades, optimized resource use, and vendor reviews.

- Target 2: Train 100% of maintenance staff annually on sustainable maintenance practices.
- Target 3: Implement 5 new eco-friendly practices in the next 3 years, such as upgrading to energy-efficient lighting or implementing water-saving measures in all properties.

#### IV. Goal: Strengthen Partnerships

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

- Target 1: Secure at least 5 new partnerships annually with local organizations, nonprofits, or businesses to support housing and resident services.
- Target 2: Apply for 10 new funding sources or grants each year to support housing development and service enhancements.
- Target 3: Increase tenant awareness of available resources by 30% annually through a streamlined referral system, tracked by engagement metrics and referral data.

#### V. Goal: Strategies and Actions

Objective: Execute strategies over the next 5 years to streamline processes and enhance growth.

- Target 1: Implement changes to streamline processes and reduce redundancies, aiming for a 15% improvement in workflow efficiency by the end of Year 2
- Target 2: Secure \$5 million in funding for housing development and service enhancements over the 5-year period
- Target 3: Evaluate goal progress bi-annually and adjust strategies, aiming for 90% completion of all goals by the end of Year 5.

# **Fiscal Year 2025 – 2029 Five Year Public Housing Agency (PHA) Plan The Housing Authority of the City of Frederick (HACF)**

## **B.3 5 – YEAR PROGRESS REPORT**

### **I. Expand the supply of assisted housing.**

Foundry Square: Foundry Square has seen significant progress, with the construction of 152 new affordable apartments now complete. The development includes 96 units designated for seniors and 56 for families, with 8 units supported by project-based vouchers.

HACF continues to leverage private or other public funds to create additional housing opportunities. HACF is a partner in other LIHTC projects to expand the supply of affordable housing

### **II. Improve the quality of assisted housing.**

HACF successfully completed the relocation of 88 households from Lucas Village, utilizing Tenant Protection Vouchers to ensure the smooth transition of residents and has secured Low-Income Housing Tax Credits to fund the construction of 60 new affordable housing units at Madison on North Market, which will include 8 project-based vouchers. The development process is set to commence with the objective of completing construction by the beginning of 2027.

In order to provide replacement housing at Lucas Village, HACF has also applied for Low-Income Housing Tax Credits for the redevelopment of Lucas Village and is seeking additional Strategic Demolition Funds to further advance the project.

### **III. Provide an improved living environment**

HACF is undertaking units with approved vacancies for modernization to improve the quality of housing and enhance living conditions for residents. These units will undergo comprehensive updates, including necessary repairs and upgrades to meet current standards. This modernization effort will ensure that vacant units are brought up to code and are ready for occupancy, contributing to the overall revitalization of HACF properties.

HACF is exploring options for upgrading Security cameras at public housing communities to enhance overall safety and security, aiming to provide residents with a more secure environment while leveraging advanced surveillance technology.

**IV. Promote self-sufficiency and asset development of assisted households.**

HACF 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 to 25 and its Section 8 program to 25 slots.

HACF requested and received HUD approval to categorize unit # 74 at our George Washington Carver development as a Non-Dwelling: Special Use Self Sufficiency Activities for HACFs Family Service department to assist in providing and attracting supportive services to improve families' lives.

**V. Ensure Equal Opportunity in Housing for all its residents**

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

HACF continues to undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required. In HACF public housing communities at least 5% of units are barrier-free and 2% of units are equipped for the hearing impaired.



## **Fiscal Year 2025 – 2029 Five Year Public Housing Agency (PHA) Plan The Housing Authority of the City of Frederick (HACF)**

### **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.

## **Fiscal Year 2025 – 2029 Five Year Public Housing Agency (PHA) Plan The Housing Authority of the City of Frederick (HACF)**

### **C.1 Significant Amendment or Modification**

A **significant amendment or modification** to the Housing Authority of the City of Frederick's (HACF) 5-Year Plan is determined based on the extent to which a change impacts the overall goals, strategies, or objectives outlined in the plan. Criteria used to evaluate whether an amendment or modification is significant include:

1. **Substantial Change in Housing Policies:** Any change that alters the fundamental policies related to eligibility, selection, or prioritization of households for housing assistance, or significant changes in the provision of services or rent calculation.

*Example:* A decision to change income limits for eligibility or a major shift in tenant selection preferences would be considered significant.

2. **Major Change in Housing Development or Location:** Any modification involving the addition, deletion, or substantial alteration of planned developments, including the location of housing developments or significant alterations to the planned number of units.

*Example:* A shift from a planned mixed-income development to solely low-income housing or the relocation of a development project to a new neighborhood could qualify as a significant amendment.

3. **Change in Funding or Financial Strategies:** Any substantial change in the allocation of funds or use of resources that could affect the financial health or strategic goals of the plan.

*Example:* A modification that alters funding strategies or involves the reallocation of funds between programs, such as diverting funds from maintenance to development, would be considered significant.

4. **Major Impact on Residents or Service Delivery:** Any change that has a direct and significant impact on the services or benefits provided to residents, such as changes in tenant programs, supportive services, or rent assistance policies.

*Example:* A reduction or expansion of service programs, such as tenant support services, job training, or changes in the availability of vouchers, would be considered a significant modification.

5. **Compliance with New Legislation or Regulations:** If a change is required to comply with new federal, state, or local laws or regulations that significantly affect the way housing assistance is administered.

*Example:* A new federal mandate requiring a change in voucher allocation methods or new compliance regulations that affect the Housing Choice Voucher program could trigger an amendment.