

ATTACHMENT A
FY 2025-26 ANNUAL and 5-YEAR PHA PLAN
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
(MSHDA) (MI-901)

B.3 Progress Report

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

The Michigan State Housing Development Authority (MSHDA) has made the following progress on the stated goals and objectives for the Fiscal Year (FY) 2019-2025 PHA Five-Year Plan. Please note this Five-Year Plan covers a six-year period resulting from a change in due date made by the Detroit Field Office of the Department of Housing and Urban Development (HUD).

Expand the Supply of Assisted Housing

- Applied for additional Mainstream Vouchers through the HUD 2019 NOFA application.
- Applied for and awarded 5 additional VASH vouchers to be utilized in the Iron Mountain VA Medical Center's catchment area.
- Applied for and awarded 12 additional VASH vouchers to be utilized in the Saginaw VA Medical Center's catchment area.
- Awarded 590 Tenant-Protection Vouchers by HUD to be converted to Project-Based Vouchers for residents located in Bay, Berrien, Genesee, Kalamazoo, Lapeer, Livingston, Oakland, and Wayne Counties.
- Awarded 170 Tenant-Protection Vouchers by HUD to assist 170 families affected by a foreclosure of a property in Genesee County.
- Awarded 37 Enhanced Vouchers by HUD to assist families affected by mortgage prepayments in Oakland and Kalamazoo Counties.
- Awarded the transfer of the Greenville Housing Commission's HCV program by HUD. This includes 107 tenants/vouchers and 45 FSS slots.
- Public and private funds continue to be leveraged in the development of project-based vouchers with LIHTC and developer/owner funds.
- Awarded 779 Emergency Housing Vouchers (EHV) to assist individuals and families that are homeless, at risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, human trafficking or recently homeless.
- Applied for and granted an expedited waiver from HUD to establish 2022 payment standards at 120% of the 2022 Fair Market Rents.
- Continued leasing of the 55 Stability Vouchers awarded under Notice PIH 2022-24, with support from Continuum of Cares (COCs) throughout the state.
- Applied for and awarded 53 Foster Youth to Independence vouchers to be utilized in partnership with the Michigan Department of Health and Human Services (MDHHS) in counties within the Balance of State Continuum of Care.

Improve the Quality of Assisted Housing

- Continued to strive to obtain a SEMAP score equaling "high performer".
- Continued to research, develop, and implement a paperless file management system.
- Continued to research develop and implement an on-line application system for the Project-Based Voucher Program.

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- Continued to improve the informal hearing process within MSHDA by working with the Michigan Office of Administrative Hearings and Rules (MOAHR) staff to shorten the time between the request for informal hearing and the actual hearing.
- Conducted 1039 intensive HCV participant file audits to maintain quality control.
- Continued to perform monthly and quarterly performance reviews on contracted Housing Agents.
- Conducted over 1,367 quality control inspections to monitor the quality of inspections conducted by contracted Housing Agents.



Increase Assisted Housing Choice

- Created a damage claim incentive program for landlords to access funds for damages to units caused by HCV participants that exceed normal wear and tear for which the security deposit does not cover.
- Created an owner leasing incentive fee program making available a one-time leasing incentive fee payment of \$600 per unit for all MSHDA approved move ins from June 1, 2022, to December 31, 2022.
- Held a virtual landlord outreach event to provide prospective landlords with an overview of the HCV Program including benefits of participation and current owner incentive and damage claim programs.
- Continued to conduct outreach efforts to recruit new landlords by advertising and encouraging the use of the www.affordablehousing.com to list available rental units.
- Continued the HCV Homeownership Program (Key to Own); the Key to Own Program has closed on 200 homes with voucher participants.
- Continued to implement use of Housing Choice Vouchers in the Project-Based Voucher Program. MSHDA awarded 995 project-based vouchers to forty-nine (49) multi-family developments. The PBVs continue to target supportive housing populations. See Attachment B for a current list of PBV developments and their locations.
- Implemented a MSHDA HCV Housing Mobility Program in September 2023, offering housing mobility related services in Kent, Macomb, and Oakland Counties to increase the number of HCV families with children living in opportunity areas.
- Effective January 1, 2024, MSHDA has voluntarily opted to implement payment standards based on the Small-Area Fair Market Rents in zip codes in Kent, Macomb, and Oakland Counties.



Promote Self-Sufficiency and Asset Development of Families and Individuals

- Increase the number and percentage of employed persons in assisted families by evaluating the FSS participant's job marketability and providing referrals to the local Michigan Works! Agency. Current data reflects that 55% of all FSS participants are employed.
- Successfully graduated 570 participants from the FSS Program for a total escrow payout of over \$4 million.
- Enrolled over 3,713 new HCV participants in the FSS Program.

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- Continue to provide and seek partnerships for supportive services to improve participant employability by offering Job Placement Services, Financial Capability Counseling, Individual Development Accounts, or other housing case management services.
- Continue to provide and seek partnerships for supportive services to increase independence for the elderly or families with disabilities.

Ensure Equal Opportunity for All Americans

- Created a Diversity, Equity, and Inclusion division.
- Created a new fair housing specialist staffing position.
- Continue to ensure equal opportunity and affirmatively further fair housing.
- Continue to undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, familial status, gender identity, sexual orientation, and disability.
- Created new Americans with Disability Act coordinator to ensure equal access to program materials and information.
- Disseminate fair housing rights materials, including information related to sexual harassment, to approximately 28,000 households receiving assistance through MSHDA's Housing Choice Voucher Program. Additionally, distribute fair housing materials to approximately 9,000 landlords participating in the HCV Program.

Partner With the Designated Michigan Housing Assessment and Resource Agencies (HARAs) to Serve as a One-stop Shopping for Housing

- Continue to partner with Continuum of Care bodies on the Campaign to End Homelessness. This includes continued efforts to reduce chronic homelessness by 20% annually; reducing family homelessness by 10% annually, reducing individual homelessness by 10% annually; and reducing youth homelessness 10% annually through a variety of programs and resources (Emergency Solutions Grants, Low-Income Housing Tax Credit Program HUD VASH Vouchers, SSI/SSDI outreach; CoC Programs; and State Emergency Relief Program).
- Conduct outreach efforts to potential agencies to partner with on MSHDA housing projects or special initiatives. This includes continued partnerships with the Michigan Department of Health and Human Services and/or funded agencies on the Mainstream Voucher Program and Family Unification Program as well as the Michigan Department of Corrections on the MDOC Initiative.

Strive to Reduce Non-Compliance by Participants in the Housing Choice Voucher Program

- Continued to investigate cases where suspicion of non-compliance exists by the participant, family members, landlord or property owner.
- Conducted 659 Informal Hearings due to non-compliance with program regulations and demanded repayment of federal subsidy, when applicable.
- Executed 3,024 repayment agreements totaling over \$6,279,368 in collectable debt.
- Continued fraud recovery efforts of approximately \$600,000 annually from landlords and participants.

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D.1 Affirmatively Further Fair Housing

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).

The following strategies and actions were employed by MSHDA to achieve fair housing goals:

Strategy/Action #1

Conduct Education and Testing to Reduce the Incidence of Housing Discrimination:

In partnership with local fair housing centers, MSHDA is providing training to landlords, local units of government, property managers, MSHDA staff, the general public, and other housing partners in fair housing law and practice to reduce the incidence of housing discrimination in Michigan. Fair housing centers are conducting fair housing testing on MSHDA-financed multifamily housing complexes and Housing Choice Voucher properties to evaluate compliance with state and federal law concerning protected classes. Fair housing centers provide guidance and assistance to housing providers with fair housing concerns. MSHDA is providing virtual educational opportunities to MSHDA customers and the public to bring greater awareness to rights under the Fair Housing Act. Some of the topics covered include but are not limited to Criminal Records, Sexual Harassment, National Origin Discrimination, and Religious Discrimination.

Strategy/Action #2

Increase Access to Housing for Disadvantaged Populations: Assist 28,000 low-income families with rent subsidies through MSHDA's HCV Program. The program includes a homeless preference and a disability preference to move households into safe, decent, and stable housing. In addition:

- The HUD VASH program administered by MSHDA combines the HCV rental assistance for homeless veterans with case management and clinical services provided by the Department of Veteran Affairs (VA).
- The Mainstream Voucher Program provides rental assistance to families that consist of a non-elderly person with disabilities. The voucher assistance provides the housing stability that many families desperately need, and the Department of Health and Human Services (DHHS) and the Housing Assessment and Resource Agencies (HARA) provide support services based on the family's needs and affiliated program.
- The Family Unification Program (FUP) provides rental assistance to FUP-eligible families and youth. The rental assistance provides relief from housing barriers and the local Continuum of Care (CoC) and DHHS agencies provide supportive services to promote housing stability and self-sufficiency.
- The Emergency Housing Vouchers (EHVs) provide rental assistance for individuals and families who are homeless, at-risk of homelessness, recently homeless, and survivors of domestic violence, dating violence, sexual assault, stalking and human trafficking. The service funding that accompanies the EHVs is utilized by the CoCs and Local Planning Bodies to identify and mitigate barriers that these families may face when renting a unit with an EHV.

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Strategy/Action #3

Bring greater awareness to fair housing rights: MSHDA's Housing Education Program (HEP) partners with 35 Housing Counseling Agencies throughout Michigan which employs counselors and educators who hold HUD and other National Certifications to deliver individual counseling and educational classes in the following key areas: Homebuyer Education, Pre-Purchase Individual Counseling, Mortgage Default and Delinquency (Foreclosure) Counseling, Financial Literacy Group Education, Individual Budget and Credit Counseling, Rental Housing Education and Counseling, Disaster Relief Housing Counseling and Homeless Individual Counseling. Each of these service types include Fair Housing training and individual client support with any Fair Housing concerns or possible violations. Housing Counselors are required to be HUD Certified and actively employed by a HUD approved 501c3 organization. Counselors are also required to receive ongoing professional development training to ensure they are delivering the most current information to the clients they serve, especially surrounding fair housing laws.

MSHDA HEP is dedicated to Fair Housing and both our team as well as our agencies have deep working relationships with the Fair Housing offices throughout Michigan in the delivery of AFFH trainings and client referrals. Regularly sponsored fair housing events hosted by local fair housing centers support and expand fair housing efforts in training, awareness, testing, etc. to tackle impediments to fair housing choice. Incorporate fair housing training into existing regional meetings, conferences, and workshops with housing partners.

Strategy/Action #4

Fair Housing Information on MSHDA Website and Outreach efforts: Fair housing rights and complaint filing information is on MSHDA's website to connect users to local and national fair housing resources. Local units of government, nonprofit organizations, and other organizations funded with state or federal resources through MSHDA prominently place fair housing posters and information for the public to view and are required to affirmatively further fair housing.

Strategy/Action #5

Enhance Access to Homeless Prevention Services: Employ the Coordinator for Michigan's Campaign to End Homelessness (MCTEH) and maintain the website (<https://www.michigan.gov/mcteh>) that provides pertinent information related to programming, workshops/training, and initiatives to assist regional and community providers in serving individuals and families experiencing homelessness and those at risk of homelessness. Work closely with the MCTEH partners to host an annual Summit on Ending Homelessness to create content that addresses the needs and interest of individuals and providers involved in various levels of policy, funding, and homeless service delivery development throughout the entire state.