



BAY CITY HOUSING COMMISSION

NOTICE OF REGULAR MEETING OF THE BOARD OF COMMISSIONERS

**Wednesday, June 26, 2024, at 2:00 PM
315 14th Street Bay City, MI 48708**

Meetings of the Bay City Housing Commission are held, in person, at its Central Offices. Covid protocols now only require face masks at the discretion of a meeting participant.

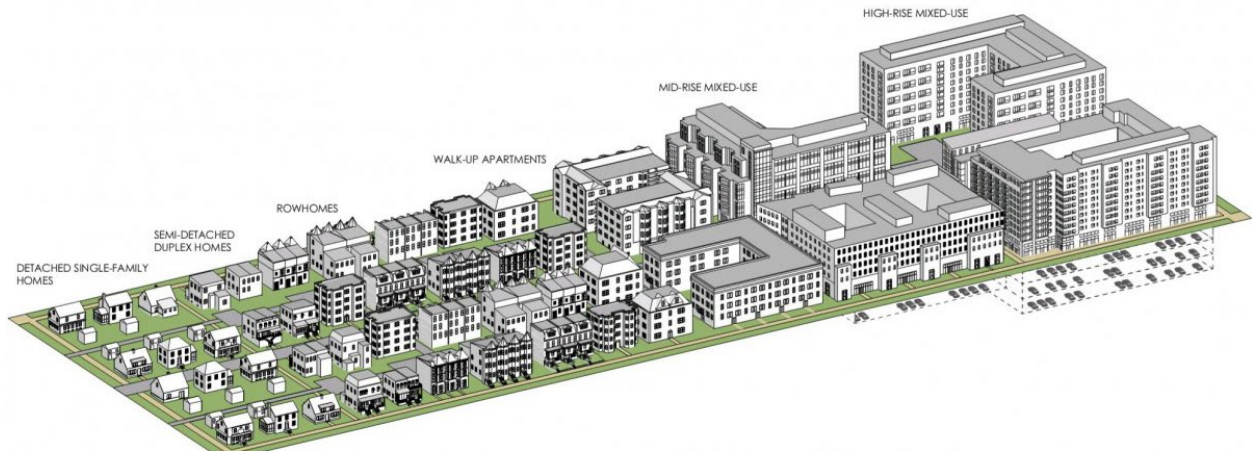
RESOLUTION 431 PUBLIC MEETING ALIGNMENT WITH THE MICHIGAN OPEN MEETINGS ACT FOR REMOTE PARTICIPATION BY A BOARD MEMBER

WHEREAS, the Bay City Housing Commission, hereinafter called the Public Housing Agency (PHA), desires to better align its public meeting practices with the February 17, 2022 rendition of the Michigan Open Meetings Act 267 of 1976 as amended allowing remote attendance and participation in meetings of its Board,

RESOLVED, that the Board of Commissioners of the Bay City Housing Commission, hereby adopts and conforms its public meeting procedures to Section 15.263 Meetings, decisions, and deliberations of public body; requirements; attending or addressing meeting of public body; COVID-19 safety measures; tape-recording, videotaping, broadcasting, and telecasting proceedings; accommodation of absent members; remote attendance; rules; exclusion from meeting; exemptions. Subsection (2) established a procedure to accommodate the absence of any member of the public body due to military duty, a medical condition, or a statewide or local state of emergency or state of disaster declared pursuant to law or charter or local ordinance by the governor or a local official, governing body, or chief administrative officer that would risk the personal health or safety of members of the public or the public body if the meeting were held in person.

(ii) For each member of the public body attending the meeting remotely, a public announcement at the outset of the meeting by that member, to be included in the meeting minutes, that the member is in fact attending the meeting remotely.

BAY CITY HOUSING COMMISSION



MEETING OF THE BOARD OF COMMISSIONERS

AGENDA AND REPORT

JUNE 26, 2024

We will do our absolute best to assure that each night, when we go home to our families, we have left no units vacant that could have housed a family in need.



BAY CITY HOUSING COMMISSION
315 14th STREET BAY CITY, MI 48708

BCHC REGULAR BOARD MEETING AGENDA

June 26, 2024

1. Call to Order / Roll Call

- _____ Ann Grady – President (3)
- _____ Sharon Brown – Vice President (3)
- _____ Louise Ryan – Secretary (3)
- _____ Debbie Kiesel – Commissioner
- _____ James Whaley - Commissioner

2. Changes to the Agenda

3. Review and Approval of Minutes from Prior Board or Committee Meetings

- a. Board Attendance Log 1
- b. Minutes from May 22, 2024 Regular Board Meeting 1-2

4. Public Input (Each participant is allowed 5 minutes for comment)

5. Committee Reports and Presentations

6. CEO Report and Financial Statements and Cash Disbursement Review

- a. CEO Report Narrative 3-6
- b. Financial Statements as of May 31, 2024 [Central Office, Public Housing (Scattered Sites), Multifamily (Smith Manor, Maloney Manor, Pine Towers), LIHTC Partnerships (Maplewood Manor)] 7-8
- c. All Transactions Cash Disbursement Listing as of May 31, 2024 9-18

7. FY2024-2025 Annual PHA Plan 19-42

8. Action Items for Consideration and Appropriate Action

- a. CEO Report for June 26, 2024, plus handouts for the Financial Statements as of May 31, 2024 [Central Office, Public Housing (Scattered Sites), Multifamily (Smith Manor, Maloney Manor, Pine Towers), LIHTC Partnerships (Maplewood Manor)] 3-8
- b. Staff recommends approval of the low bid for Electric Service Panel Replacements for 32 Scattered Site units from ESCON ELECTRIC as shown on the Bid Tabulation. 6

- c. Previously Issued Checks and ACH Batch Transfers (List of Disbursements) as of May 31, 2024, in the amount of \$1,137,311.97 9-18
- d. FY2024-2025 Annual PHA Plan 19-42

9. Comments and Discussion by Board Members

10. Adjournment

Attachments

- 1. Board Attendance Log 1
- 2. Minutes from May 22, 2024 Regular Board Meeting 1-2
- 3. CEO Report as of June 26, 2024 w/handouts for Financial Reports 3-8
- 4. Preliminary Draft of FY2024-2025 Operating Budget Handout
- 5. Lists of Previously Issued Checks/ACH Batch Transfers as of May 31, 2024 9-18
- 6. 2024-2025 PHA Annual Plan 19-42

Upcoming Board Meetings/Conferences/Workshops

**Board Meeting
Wednesday, July 24, 2024 at 2:00 PM**

BAY CITY HOUSING COMMISSION
REGULAR BOARD MEETING
ATTENDANCE LOG AND MEETING MINUTES

Location: **This meeting was conducted physically at the Bay City Housing Commission's Central Office. The meeting is open to the public and this notice is provided under the Open Meetings Act, 1976 PA 267, MCL 15.261 to 15.275.**

Date of Meeting: **Wednesday, May 22, 2024**

Call to Order at: **2:06 PM**

ATTENDANCE LOG

	Present	Excused	Absent
<u>Commissioners:</u>			
Ann Grady	X		
Sharon Brown	X		
Louise Ryan		X	Attending Commissioner Training
James Whaley	X		
Debbie Kiesel	X		
<u>Staff:</u>			
Bill Phillips	X		
John Neeb	X		
Karl Opheim	X		

MEETING MINUTES AND ACTIONS BY COMMISSION

1. Approval of the agenda as presented.

Agenda Item: 2
Motion: Whaley
Second: Whaley
Motion Approved: Brown

2. Approval of the Regular Meeting minutes (04/24/2024) of the Bay City Housing Commission as presented.

Agenda Item: 3b
Motion: Whaley
Second: Kiesel
Motion Approved: Unanimous

3. Suspend the regular rules for Public Input at 2:09 PM.

Public Input

<u>Speaker</u>	<u>Time</u>	<u>Address</u>	<u>Issue</u>
No one was present to address the Board. The Board agreed to hear late arrivals.			

Return to Regular Order at 2:10 PM

Agenda Item: 4
Motion: N/A
Second: N/A
Motion Approved: Unanimous

4. Approval of all disbursements including ACH transactions and payroll in the total amount of \$475,087.13 for the period ending 04/30/2024.

Agenda Item: 7a
Motion: Brown
Second: Kiesel
Motion Approved: Unanimous

BAY CITY HOUSING COMMISSION
REGULAR BOARD MEETING
ATTENDANCE LOG AND MEETING MINUTES

5. The Board received and supported the 05/22/2024 CEO Report as presented.

Agenda Item: 7b
Motion: Brown
Second: Kiesel
Motion Approved: Unanimous

6. The Board accepted the current financial statements for the period ending 04/30/2024.

Agenda Item: 7b
Motion: Brown
Second: Kiesel
Motion Approved: Unanimous

7. Adjournment at 3:08 PM.

Agenda Item 9
Motion: Brown
Second: Kiesel
Motion Approved: Unanimous

UNAPPROVED MINUTES OF THE BAY CITY HOUSING COMMISSION ARE TO BE REVIEWED AND APPROVED BY THE BOARD AT THE JUNE 26, 2024 REGULAR MEETING.

Secretary's Certification of the Attendance Log and Meeting Minutes

I certify that the deliberations of the members of the Board of Commissioners recorded above were taken openly; that yav and nay votes on the adoption of motions were taken openly; that the meeting was held at the specified time and place convenient to the public; that notice of the meeting was properly published; and that the meeting was called and held in compliance with the provisions of the Michigan Open Meeting Act all the applicable provisions of the Act and with all of the procedural rules of the Board of Commissioners.

Attest:

Secretary:

By: John C. Neeb, III CFO

On behalf of Louise Ryan

Date:

Date:



BAY CITY HOUSING COMMISSION

CEO REPORT TO THE BOARD OF COMMISSIONERS

June 26, 2024

- Portfolio Performance** – The total physical occupancy for the entire portfolio is **99.7%** up from 99.3% last month. The physical and leased occupancy decreased fractionally to 101.0% down from **101.2%**. Applications remain evenly split between high-rise properties and scattered site properties for a combined wait list total of about 712.

BAY CITY HOUSING COMMISSION
Portfolio Occupancy

6/18/24	Total Units	Vacant Not Ready	Vacant Ready	Total Vacant	Applications Approved for Move-in (Leased)	Occupied	Physical Occupancy	% Leased & Occupied ¹	Intents to Vacate	Transfers Pending	Vacant to Lease	Current Waitlist #Units ⁴	Waitlist #Units Last Quarter	Percent Change Over Prior Quarter
Smith Manor	141	0	1	1	3	140	99.3%	101.4%	-	-	1	98	122	-19.7%
Maloney Manor	113	0	0	0	0	113	100.0%	100.0%	-	-	-	73	126	-42.1%
SubTotal	254	0	1	1	3	253	99.6%	100.8%	-	-	1	171	248	-31.0%
Pine Towers	115	0	0	0	0	115	100.0%	100.0%	-	-	-	103	61	68.9%
Maplewood Manor	158	0	0	0	0	158	100.0%	100.0%	-	-	-	68	39	74.4%
SubTotal (62+)	273	0	0	0	0	273	100.0%	100.0%	-	-	-	171	100	71.0%
Total All Highrise Bldg:	527	0	1	1	3	526	99.8%	100.4%	-	-	1	342	348	-1.7%
Scattered Site (PH) Unit Mix														
1-BR	20	0	0	0	2	20	100.0%	110.0%	-	-	-	116	67	73.1%
2-BR	47	0	0	0	0	47	100.0%	100.0%	-	-	-	113	90	25.6%
3-BR	67	1	0	1	4	66	98.5%	104.5%	-	-	-	83	66	25.8%
4-BR	39	0	0	0	0	39	100.0%	100.0%	-	-	-	33	43	-23.3%
5-BR	20	0	0	0	0	20	100.0%	100.0%	-	1	1	19	25	-24.0%
Total Scattered Site (P)	193	1	0	1	6	192	99.5%	102.6%	0	1	1	364	291	25.1%
Market/Master Lsd ³	2	0	0	0	0	2	100.0%	100.0%	-	-	-	6	6	0.0%
TOTAL PORTFOLIO	722	1	1	2	9	720	99.7%	101.0%	-	1	2	712	645	10.4%

¹ Leased and Occupied units are units currently occupied plus "applications approved and scheduled for Move-in" (Leased)
² The majority of applications are listed on multiple wait lists. The wait list figures are not accurate per property.
³ Unrestricted, Non ACC and units master-leased.
⁴ Waitlist figures indicate the number of units required to fill current applications. The number of applications per household is typically much higher.

- FY2024-2025 Annual PHA Plan** –The second and final Resident Advisory Council meeting was held on June 17, 2024, for the FY2024-2025 Annual PHA Plan. There was no participation from the Resident Advisory Council (all public housing residents) at either meeting. The final plan is attached to this report for review and approval.
- Update on Capital Fund Improvement Projects** – See the attached memo for the Capital Improvements Update.
 - Staff is recommending approval of the low bid from ESCON ELECTRIC for the replacement of 32 electrical service panels in Scattered Site units.
- Columbus Avenue Development** –On June 5th, 2024, the City’s Economic Development staff submitted an application on our behalf for demolition and remediation funding through the Michigan Department of Environment, Great Lakes, and Energy (EGLE) Grant Program.

5. **HOME Program Proposal** – We prepared a proposal to develop an estimated nine infill affordable housing units with HOME and HOME-ARP funds administered by the City. The City must complete an RFP process to determine the award of funding.
6. **11th Street Property Acquisitions** –The closing of this acquisition will likely occur by July 15th, but not later than July 30, 2024. We have received Phase I environmental investigation, a commitment for marketable title and surveys will be complete by about July 8th. No issues have been identified. One of the parcels is planned for the HOME Program development project.
7. **FY2025 Budget for BCHC** – The preliminary draft of the FY2025 budget will be presented at the Board meeting.
8. **Financial Highlights for the Period** – The financial reports, as of May 31, 2024, are attached. Full reports will be provided each quarter.

Attachments

1. Capital Improvement Project Update Memo
2. Bid Tabulation for the Project to Replace 32 Electric Service Panels in Scattered Site units.
3. Financial Report Summaries for all Business Units

TO: William Phillips, Chief Executive Officer
FROM: Karl Opheim, Assistant Director
DATE: June 18, 2024
SUBJECT: 2024 Capital Improvements Update

Pine Towers Exterior Column Repairs; Smith Manor Column Repairs; Maplewood Manor balcony repairs. Our one-site concrete restoration project grew exponentially with newly found and must-do repairs at Maplewood Manor (three balconies have cracks and delaminated concrete and joint sealant needs replacing) and Smith Manor (resurfacing deteriorated limestone front column panels and replace joint sealant). Every five years or so we have waterproofed penthouse block exterior walls at Pine, so I added this scope of work. Brian Miller, structural engineer from MacMillian Associates sent us his report June 4th. All repairs are at the ground floor however we did spot three surface cracks on three different columns at the top of the 8th floor. They don't appear serious, but I also added a separate alternative bid price request to fix. Our bid specifications and drawings were completed and mailed out to interested bidders on Monday, June 17th. The site walk with contractors is Tuesday, June 25th with bids due Wednesday, July 17, 2024 at noon.

Pine Towers Elevator Modernization. We are working with Great Lakes on their first payment draw. We reorganized the payment line items for easier understanding by both owner and contractor.

Smith Manor Common Area Flooring Replacement. All work completed June 4th. Tenants like the new look; staff like the ease of cleaning.

Scattered Site Roof Shingle Replacements. Eight of 10 replacement roofs have been installed. The last two should be completed by June 26th. Our contractor also has minor shingle repairs at seven locations. Our tear-off old and replace with new cost us an average of \$5,800 per roof. We do not lay a second layer of shingles; we always tear-off old shingles to the deck sheeting. This way we can inspect and replace any rotted or spongy sheeting and install the latest, greatest reinforced nylon underlayment, instead of rolled tar paper. This gives our roofs the maximum possible life expectancy, which I hope will be at least 30 plus years.

Scattered Site Electric Panel and Circuit Breaker Replacement, Round Four. Four bids were received with ESCON Electric our lowest cost bid at \$65,411. Their bid is in the June packet for Board approval. ESCON was our contractor for our second round of panel replacements in 2020.

Bay City Housing Commission * Bid Tabulation

Scattered Site Electric Service Panel Replacement at 32 Dwellings

Date/Time: June 11, 2024 12:00 Noon EDT

Company	ESCON Electric, Bay City	Town County Electric, Bay City	Nelson Electric, Saginaw	Clements Electric, Bay City
Base Bid:	\$ 65,411	\$ 68,514	\$ 70,530	\$ 76,000
<i>Unit price A</i> Move panel if necessary	\$ 635	\$ 990	\$ 1,680	\$ 1,100
<i>Unit price B</i> Add new 240v outlet for dryer	\$ 165	\$ 290	\$ 560	\$ 400
<i>Unit price C</i> Add one 15-amp circuit for basement	\$ 142	\$ 240	\$ 310	\$ 300
<i>Unit price D</i> Add or delete one 20-amp bedroom A/C circuit	\$ 157	\$ 270	\$ 310	\$ 200
Bid Form	Yes	Yes	Yes	Yes
Non Collusive Form	Yes	Yes	Yes	Yes
Est. Days	140	100	90	180
Voluntary Alternates	None	None	None	None

This project will replace 32 scattered site electric service panels and breakers with new and add one new circuit for tenant-provided A/C unit in each bedroom or living room of select 3-bedroom and single duplex dwellings.

ESCON Electric is our lowest qualified bidder (they have had a previous contract from BCHC for very similar project) and staff recommend they be approved for this round.

BAY CITY HOUSING COMMISSION

Balance Sheet

5/31/2024

	All Program Lines of Business	Central Office	Market	Public Housing	Multifamily Owned			Multifamily Managed
					Maloney Manor	Pine Towers	Smith Manor	
Assets								
Current Assets								
Cash	2,010,807	339,245	119,507	468,027	168,466	128,086	243,096	544,380
Accounts Receivable	301,076	173,467	790	91,223	8,162	20,223	4,798	2,414
Deposits & Escrows	3,892,864	125	0	56,716	930,305	1,075,900	1,138,173	691,645
Other Current Assets	5,360,294	1,930,738	2,567	3,090,664	65,850	76,436	77,798	116,241
Total Current Assets	11,565,041	2,443,575	122,864	3,706,630	1,172,782	1,300,645	1,463,865	1,354,681
Fixed Assets	14,291,929	453,529	0	1,738,304	1,150,297	895,268	1,292,433	8,762,097
Other Assets	1,358,262	1,141,705	0	216,557	0	0	0	0
Total Assets	27,215,232	4,038,809	122,864	5,661,491	2,323,079	2,195,913	2,756,298	10,116,778
Liabilities & Equity								
Liabilities								
Current Liabilities	340,193	28,554	475	111,792	53,087	56,419	59,363	30,504
Other Current Liabilities	658,491	120,659	1,485	164,091	103,817	128,320	63,034	77,085
Long Term Liabilities	1,220,927	(1,434,137)	0	(494,143)	0	0	0	3,149,207
Total Liabilities	2,219,611	(1,284,923)	1,960	(218,260)	156,904	184,738	122,397	3,256,796
Equity								
Retained Earnings	24,176,708	5,021,629	95,286	5,840,412	2,122,675	1,840,624	2,468,168	6,787,913
Current Net Income	818,914	302,103	25,618	39,339	43,500	170,551	165,732	72,070
Total Equity	24,995,621	5,323,732	120,905	5,879,752	2,166,175	2,011,175	2,633,900	6,859,982
Total Liabilities & Equity	27,215,232	4,038,809	122,864	5,661,491	2,323,079	2,195,913	2,756,298	10,116,778

BAY CITY HOUSING COMMISSION

Income Statement

5/31/2024

	All Program Lines of Business	Central Office	Market	Public Housing		Multifamily Owned			Multifamily Managed
				Scattered Sites		Maloney Manor	Pine Towers	Smith Manor	Maplewood Manor (LIHTC)
Income									
Rental Income	3,486,239	0	23,880	882,989	563,666	595,643	710,327	709,734	
Vacancy, Losses & Concessions	(28,410)	0	0	(4,218)	(6,973)	(7,249)	(7,540)	(2,430)	
Net Rental Income	3,457,829	0	23,880	878,771	556,693	588,394	702,787	707,304	
Service Related Income	586,674	586,674	0	0	0	0	0	0	
Other Income	342,194	94,635	7,892	95,869	35,653	51,078	22,226	34,842	
Total Income	4,386,697	681,309	31,772	974,640	592,346	639,472	725,013	742,146	
Expenses									
Administrative Expenses	1,074,853	317,089	595	232,394	115,414	140,363	155,831	113,166	
Utilities	450,359	4,560	0	8,726	102,342	114,879	121,805	98,047	
Operating & Maintenance Expenses	766,967	21,236	1,396	233,746	137,673	137,833	140,162	94,921	
Taxes & Insurance	683,413	88,471	897	220,634	85,260	103,132	112,915	72,103	
Service Related Expenses	33,078	1,138	320	17,253	3,940	2,974	4,121	3,332	
Total Operating Expenses	3,008,670	432,494	3,209	712,753	444,630	499,182	534,834	381,569	
Net Operating Income (Loss)	1,378,027	248,815	28,563	261,887	147,716	140,290	190,178	360,577	
Non-Operating Expenses									
Non-Operating Income	120,000	120,000	0	0	0	0	0	0	
Capital Expenditures	322,911	0	2,945	199,370	104,216	(30,261)	24,446	22,194	
Debt Services	60,081	0	0	0	0	0	0	60,081	
Other Non-Operating Expenses	296,122	66,712	0	23,178	0	0	0	206,232	
Total Non-Operating Expenses	679,114	66,712	2,945	222,548	104,216	(30,261)	24,446	288,507	
Net Income (Loss)	818,914	302,103	25,618	39,339	43,500	170,551	165,732	72,070	

Bay City Housing Commission
Cash Transactions
5/1/2024 to 5/31/2024

1,137,311.97

Total of Checks, Payments, Credit Cards and ACH Transactions \$

Payroll Transactions

	Management Wages				37,994.34
	Administrative Wages				-
	Maintenance Wages				23,303.25
	Employer Taxes				4,487.06
	Total Transfer				65,784.65
	Management Wages				37,960.52
	Administrative Wages				-
	Maintenance Wages				21,933.80
	Employer Taxes				4,387.60
	Total Transfer				64,271.92
	Management Wages				-
	Administrative Wages				-
	Maintenance Wages				-
	Employer Taxes				-
	Total Transfer				-

Pay Date 1/0/1900

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/1/2024	MM	Accident Fund Company	Workmen's comp audit premium	162.40
5/1/2024	MW/M	Amazon	password notebooks	19.94
5/1/2024	MW/M	Accident Fund Company	Workmen's comp audit premium	223.30
5/1/2024	PT	Abell Pest Control	General Pest Control Inspection April 2024	-
5/1/2024	PT	Abell Pest Control	Monthly Bed Bug Inspection for April 2024	-
5/1/2024	PT	Amazon	Odor eliminator spray for backroom-garbage area	45.78
5/1/2024	PT	Amazon	Paint supplies per maintenance request	120.41
5/1/2024	PT	Accident Fund Company	Workmen's comp audit premium	162.40
5/1/2024	SM	Abell Pest Control	April Monthly BB & Roach Program	-
5/1/2024	SM	Abell Pest Control	Pest Control Contract for April 2024	-
5/1/2024	SM	Abell Pest Control	Monthly BB and Roach Inspection Program	587.50
5/1/2024	SS	Accident Fund Company	Workmen's comp audit premium	192.85
5/2/2024	COCC	Clean Team, Inc.	Main Office and COCC annex - March 2024 Cleaning	274.05
5/2/2024	COCC	Clean Team, Inc.	COCC and SS office cleaning	108.33
5/2/2024	MM	Clean Team, Inc.	Janitorial Services for April 2024	162.50
5/2/2024	MW/M	Clean Team, Inc.	April cleaning contract	1,280.00
5/2/2024	PT	Clean Team, Inc.	Weekly janitorial services	1,618.00
5/2/2024	SM	Clean Team, Inc.	Building cleaning for 4/1/24	1,494.00
5/2/2024	SS	Clean Team, Inc.	Main Office and COCC annex - March 2024 Cleaning	1,457.00
5/2/2024	SS	Clean Team, Inc.	COCC and SS office cleaning	216.67
5/3/2024	COCC	Alerus HCSP	HSCP Payment - Admin	162.50
5/3/2024	COCC	Alerus HCSP	HSCP Payment - Withholding	165.50
5/3/2024	COCC	Alerus HCSP	HSCP Payment - Maint	894.44
5/3/2024	MM	Alerus HCSP	HSCP Payment - Admin	-
5/3/2024	MM	Alerus HCSP	HSCP Payment - Maint	45.69
5/3/2024	MM	Alerus HCSP	HCSP WH	78.94
5/3/2024	MW/M	Alerus HCSP	HSCP Payment - Admin	-
5/3/2024	MW/M	Alerus HCSP	HSCP Payment - Maint	100.83
5/3/2024	MW/M	Alerus HCSP	HSCP Payment - Maint	74.53

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/3/2024	MMWM	Alerus HCSP	HCSP WH	72.44
5/3/2024	PT	Alerus HCSP	HSCP Payment - Admin	60.40
5/3/2024	PT	Alerus HCSP	HSCP Payment - Maint	-
5/3/2024	PT	Alerus HCSP	HCSP WH	74.44
5/3/2024	SM	Alerus HCSP	HSCP Payment - Admin	72.96
5/3/2024	SM	Alerus HCSP	HSCP Payment - Maint	-
5/3/2024	SM	Alerus HCSP	HCSP WH	82.67
5/3/2024	SS	Alerus HCSP	HSCP Payment - Admin	66.04
5/3/2024	SS	Alerus HCSP	HSCP Payment - Maint	-
5/3/2024	SS	Alerus HCSP	HCSP WH	20.98
5/5/2024	COCC	Ring Central	Digital fax lines	21.38
5/5/2024	MM	Ring Central	Digital fax lines	21.98
5/5/2024	MMWM	Ring Central	Digital fax lines	21.38
5/5/2024	PT	Ring Central	Digital fax lines	21.80
5/5/2024	SM	Ring Central	Digital fax lines	32.37
5/5/2024	SS	Ring Central	Digital fax lines	79.00
5/6/2024	COCC	Capital One Bank (USA), N.A.	Bill.com subscription	396.00
5/7/2024	COCC	UWUA Local 542	Union Dues	1,915.32
5/7/2024	COCC	Alliance Contracting & Design, Inc.	Spring Clean-Up/Trimmed bushes & trees; weeded; spread new mulch and edging	976.05
5/7/2024	MM	RealPage, Inc.	PM Software and Compliance	65.00
5/7/2024	MM	Wade Promotions, LLC.	Bay Metro Transit bus ad	650.00
5/7/2024	MM	Bay City Housing Commission	2024 Uniform Allowance - Obermiller	250.00
5/7/2024	MM	Bay City Housing Commission	2024 Uniform Allowance - Bush	112.00
5/7/2024	MM	MRI Software, LLC.	03/2024 background checks	214.00
5/7/2024	MM	MRI Software, LLC.	02/24 Background checks	100.00
5/7/2024	MM	Pitney Bowes Inc Reserve Account	Postage	72.00
5/7/2024	MM	Williams Distributing	Tank to Bowl Assembly Kit	235.20
5/7/2024	MM	Williams Distributing	Toilet Repair Kits	1,364.74
5/7/2024	MMWM	RealPage, Inc.	PM Software and Compliance	49.39
5/7/2024	MMWM	PDQ Supply Company	Appliance Parts - Fridge	65.00
5/7/2024	MMWM	Wade Promotions, LLC.	Bay Metro Transit bus ad	650.00
5/7/2024	MMWM	Bay City Housing Commission	2024 Uniform Allowance - Fry	1,697.00
5/7/2024	MMWM	Bay City Housing Commission	2024 Uniform Allowance - Mireles	88.00
5/7/2024	MMWM	US Sheet Metal, Inc.	rooftop unit repair	252.00
5/7/2024	MMWM	MRI Software, LLC.	03/2024 background checks	100.00
5/7/2024	MMWM	MRI Software, LLC.	02/24 Background checks	393.00
5/7/2024	MMWM	Pitney Bowes Inc Reserve Account	Postage	301.16
5/7/2024	MMWM	The Estate of Linda LaBelle	Deposit Refund Bldg 1 - Unit 8300	16.18
5/7/2024	PT	Amazon	Landscaping-hose reel for building	993.32
5/7/2024	PT	RealPage, Inc.	Two-hole punch replacement for property manager office	6.29
5/7/2024	PT	Unclaimed Freight Ace Hardware	Staples JT	82.36
5/7/2024	PT	Unclaimed Freight Ace Hardware	Misc Maint. Supplies	65.00
5/7/2024	PT	Wade Promotions, LLC.	Bay Metro Transit bus ad	650.00
5/7/2024	PT	Bay City Housing Commission	2024 Uniform Allowance - Barrowman	650.00
5/7/2024	PT	Bay City Housing Commission	2024 Uniform Allowance - Pergande	494.34
5/7/2024	PT	Single Source Lighting&Cleaning Supl	Janitorial Supplies	112.00
5/7/2024	PT	MRI Software, LLC.	03/2024 background checks	246.00
5/7/2024	PT	MRI Software, LLC.	02/24 Background checks	256.00
5/7/2024	PT	MRI Software, LLC.	01/24 Background checks	100.00
5/7/2024	PT	Pitney Bowes Inc Reserve Account	Postage	1,209.60
5/7/2024	PT	Williams Distributing	Toilets/Bowls/Tanks	(253.00)
5/7/2024	PT	The Estate of Kenneth Johnson	Deposit Refund Bldg N/A - Unit 6611	634.50
5/7/2024	PT	Riedel, Dianna L	Deposit Refund Bldg N/A - Unit 6605	418.00
5/7/2024	PT	Ittner, Betty L	Deposit Refund Bldg N/A - Unit 6709	1,217.91
5/7/2024	SM	RealPage, Inc.	PM Software and Compliance	498.50
5/7/2024	SM	The W. W. Williams Co, LLC - Saginaw	Replaced old battery	65.00
5/7/2024	SM	Wade Promotions, LLC.	Bay Metro Transit bus ad	903.75
5/7/2024	SM	Siemens Industry, Inc.	Pull station replacement/Annual inspection	

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/7/2024	SM	Bay City Housing Commission	2024 Uniform Allowance - Pergande	650.00
5/7/2024	SM	Bay City Housing Commission	2024 Uniform Allowance - Shire	650.00
5/7/2024	SM	Scott Chesney	New Countertop for Apt 101	350.00
5/7/2024	SM	MRI Software, LLC.	03/2024 background checks	188.00
5/7/2024	SM	MRI Software, LLC.	02/2024 background checks	288.00
5/7/2024	SM	MRI Software, LLC.	01/24 background checks	208.00
5/7/2024	SM	Pitney Bowes Inc Reserve Account	Postage	100.00
5/7/2024	SM	VanHaaren, Tiffany	Deposit Refund Bldg N/A - Unit 2530	(141.00)
5/7/2024	SM	King, Milton D	Deposit Refund Bldg N/A - Unit 2105	176.00
5/7/2024	SM	Reid, Heather P	Deposit Refund Bldg N/A - Unit 2226	160.00
5/7/2024	SS	RealPage, Inc.	PM Software and Compliance	1,667.04
5/7/2024	SS	Unclaimed Freight Ace Hardware	Lawn Main. Supplies/Roundup/Spark Plugs/Air Filter	128.82
5/7/2024	SS	Waide Promotions, LLC.	Bay Metro Transit bus ad	65.00
5/7/2024	SS	Sequin Lumber Company	HC Birch Slab Doors	1,039.92
5/7/2024	SS	Bay City Housing Commission	2024 Uniform Allowance - Dean	650.00
5/7/2024	SS	Bay City Housing Commission	2024 Uniform Allowance - Deshano	650.00
5/7/2024	SS	Bay City Housing Commission	2024 Uniform Allowance - Munch	650.00
5/7/2024	SS	Bay City Housing Commission	2024 Uniform Allowance - Navarre	650.00
5/7/2024	SS	Prices Auto Service	Vehicle Maintenance-Oil Change/Rotate Tires	114.16
5/7/2024	SS	Prices Auto Service	Diagnose cause of service engine soon light	134.95
5/7/2024	SS	Medler Electric Company	Plastic Pull-Chain Lampholder	229.50
5/7/2024	SS	MRI Software, LLC.	03/2024 background checks	506.00
5/7/2024	SS	MRI Software, LLC.	02/24 background checks	296.00
5/7/2024	SS	Pitney Bowes Inc Reserve Account	Postage	600.00
5/7/2024	SS	Bay City Treasurer - Misc Other Paym	Utility Usage - Tenant Charge - 804 1/2 S. Henry - N. Dolman	17.58
5/7/2024	SS	Tri-City Plumber, Inc.	Rerouted toilet drain to main stack, capped off drain to crows foot.	-
5/7/2024	BCHC	RealPage, Inc.	PM Software and Compliance	12.47
5/8/2024	COCC	Capital One Bank (USA), N.A.	NAHRO - HOTMA Training - Ryan & Louise	577.00
5/8/2024	COCC	Travelers CL Remittance Center	Additional Crime Insurance Coverage	110.90
5/8/2024	MM	Travelers CL Remittance Center	Additional Crime Insurance Coverage	155.31
5/8/2024	MWMM	The Home Depot Pro (Supplyworks)	18v Brushless Electric Cordless String Trimmer	244.02
5/8/2024	MWMM	Travelers CL Remittance Center	Additional Crime Insurance Coverage	218.98
5/8/2024	PT	Home Depot Credit Services	Maintenance Supplies	-
5/8/2024	PT	Home Depot Credit Services	Painting materials	83.94
5/8/2024	PT	Travelers CL Remittance Center	Additional Crime Insurance Coverage	159.39
5/8/2024	SM	The Home Depot Pro (Supplyworks)	Delta Valve Cartridges & Toilet Auger	183.72
5/8/2024	SM	The Home Depot Pro (Supplyworks)	3 GFIs and Wood	55.90
5/8/2024	SS	Travelers CL Remittance Center	Additional Crime Insurance Coverage	196.83
5/8/2024	SS	Home Depot Credit Services	47.50" x 47.50" Window - 1501 S. Sherman - Dining Room	-
5/8/2024	SS	Home Depot Credit Services	800lb. Capacity Appliance Truck	-
5/8/2024	COCC	Travelers CL Remittance Center	Additional Crime Insurance Coverage	267.59
5/8/2024	COCC	Alerus Financial	DC Payment - Admin	1,165.49
5/8/2024	COCC	Alerus Financial	DC Payment - Emp Withholding	1,436.99
5/8/2024	COCC	Alerus Financial	DC Payment - Loan Repay	678.95
5/8/2024	COCC	Alerus HCSP	HSCP Payment - Admin	82.75
5/8/2024	COCC	Alerus HCSP	HSCP Payment - Withholding	460.16
5/8/2024	COCC	SAMSA, Inc.	Facilities mgmt	210.56
5/8/2024	COCC	Siemens Industry, Inc.	Fire service agreement yearly fees	165.83
5/8/2024	COCC	ADP, Inc.	Payroll processing fee PD 02012023	206.41
5/8/2024	COCC	Bay City Treasurer - Utility Payments	Water/sewer/trash from 01/22/24 to 02/22/24	404.31
5/8/2024	COCC	Bay City Treasurer - Utility Payments	Water/sewer/trash from 01/22/24 to 02/22/24	152.82
5/8/2024	COCC	Bay City Treasurer - Utility Payments	Water/sewer/trash from 01/22/24 to 02/22/24	67.89
5/8/2024	COCC	Red Wing Business Advantage Account	Uniform - R. Bush	206.99
5/8/2024	MM	Alerus Financial	DC Payment - Admin	155.59
5/8/2024	MM	Alerus Financial	DC Payment - Maint	355.23
5/8/2024	MM	Alerus HCSP	HSCP Payment - Admin	20.74
5/8/2024	MM	Alerus HCSP	HSCP Payment - Maint	47.36
5/8/2024	MM	Arnold Sales	Janitorial Supplies	86.82
5/8/2024	MM	King Communications	After hours answering services	42.52

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/9/2024	MM	Memards	Misc. hardware - MM Hanging bracket, plastic wood filler, stove bolts, utility hanger, glue, carpet trim, great stuff, and foam gun cleaner.	66.00
5/9/2024	MM	SAMSA, Inc.	Facilities mgmt	114.26
5/9/2024	MM	Great Lakes Elevator	Fixed door lock 4th floor	1,120.00
5/9/2024	MM	Waste Management	Adjusted 3rd floor door	560.00
5/9/2024	MM	Waste Promotions, LLC.	Dumpster rentals	512.97
5/9/2024	MM	Siemens Industry, Inc.	Bay Metro Transit bus ad	65.00
5/9/2024	MM	Bay City Plumbing & Heating Inc.	Fire service agreement yearly fees	1,805.59
5/9/2024	MM	Spectrum Enterprise	Tested and recorded backflow preventor	95.00
5/9/2024	MM	Bay City Treasurer - Constellation Enr	Community Room Internet	119.34
5/9/2024	MM	Bay City Treasurer - Constellation Enr	Elec/Water/Sewer/trash from 01/22/24 to 02/22/24	8,563.21
5/9/2024	MM	Alerus Financial	Enr Constellation Energy billing - natural gas	2,057.16
5/9/2024	MM	Alerus Financial	DC Payment - Admin	380.16
5/9/2024	MM	Alerus HCSP	DC Payment - Maint	270.54
5/9/2024	MM	Alerus HCSP	HSCP Payment - Admin	50.68
5/9/2024	MM	Alerus HCSP	HSCP Payment - Maint	36.07
5/9/2024	MM	Churchill Mortgage Investment LLC	Mortgage	29,189.05
5/9/2024	MM	Cintas Corp #346	lobby rugs	299.86
5/9/2024	MM	King Communications	After hours answering services	59.99
5/9/2024	MM	SAMSA, Inc.	Facilities mgmt	116.37
5/9/2024	MM	Waste Management	Dumpster rentals	389.16
5/9/2024	MM	Wade Promotions, LLC.	Bay Metro Transit bus ad	65.00
5/9/2024	MM	Siemens Industry, Inc.	Fire service agreement yearly fees	4,232.37
5/9/2024	MM	Bay City Treasurer - Utility Payments	Elec/Water/Sewer/trash from 03/23/24 to 04/22/24	5,036.65
5/9/2024	MM	Bay City Treasurer - Utility Payments	Elec/Water/Sewer/Trash from 03/22/24 to 04/22/24	8,978.79
5/9/2024	MM	Bay City Treasurer - Constellation Enr	Monthly bedbug inspection	2,063.85
5/9/2024	PT	Abell Pest Control	General pest control inspection	462.00
5/9/2024	PT	Abell Pest Control	Bedbug chemical treatment apt 703	60.00
5/9/2024	PT	Alerus Financial	DC Payment - Admin	67.50
5/9/2024	PT	Alerus Financial	DC Payment - Maint	271.70
5/9/2024	PT	Alerus HCSP	HSCP Payment - Admin	278.28
5/9/2024	PT	Alerus HCSP	HSCP Payment - Maint	36.22
5/9/2024	PT	King Communications	After hours answering services	37.09
5/9/2024	PT	SAMSA, Inc.	Facilities mgmt	43.67
5/9/2024	PT	Unclaimed Freight Ace Hardware	Plumbing Supplies-Univ Flapper Kit & Joint Compound	114.41
5/9/2024	PT	Karen's Carpetmax	Flooring, Apt. 605	22.48
5/9/2024	PT	Hugos Key & Lock Service	Key caddy for maintenance staff	2,845.00
5/9/2024	PT	Waste Management	Dumpster rentals	29.95
5/9/2024	PT	Wade Promotions, LLC.	Bay Metro Transit bus ad	422.36
5/9/2024	PT	Siemens Industry, Inc.	Fire service agreement yearly fees	65.00
5/9/2024	PT	Sherwin Williams Company	Wallpaper removal/tools	2,915.93
5/9/2024	PT	Sherwin Williams Company	Painting supplies for vacant unit prep	-
5/9/2024	PT	Single Source Lighting&Cleaning Supt	Janitorial Supplies	32.28
5/9/2024	PT	Grainger	Entry Door Protection Plates	142.69
5/9/2024	PT	Bay Farm Services Inc	Compost for garden and weed killer	432.34
5/9/2024	PT	Bay City Treasurer - Constellation Enr	Constellation Energy billing - natural gas	47.96
5/9/2024	PT	Williams Distributing	Plumbing supplies	2,018.89
5/9/2024	SM	Abell Pest Control	May Pest Control Contract	113.24
5/9/2024	SM	Alerus Financial	DC Payment - Admin	60.00
5/9/2024	SM	Alerus Financial	DC Payment - Maint	279.24
5/9/2024	SM	Alerus HCSP	HSCP Payment - Admin	281.61
5/9/2024	SM	Alerus HCSP	HSCP Payment - Maint	37.22
5/9/2024	SM	Arnold Sales	Janitorial Supplies	37.54
5/9/2024	SM	King Communications	After hours answering services	495.41
5/9/2024	SM	Memards	Caulk, Spout, tools wire brushes, grout	53.52
5/9/2024	SM	SAMSA, Inc.	Facilities mgmt	77.89
5/9/2024	SM	Great Lakes Elevator	Small Elevator-Interlock kit & installation - 3rd floor	115.59
5/9/2024	SM	Great Lakes Elevator	Small Elevator-Adjusted door on 3rd floor.	1,893.00
5/9/2024	SM	Hugos Key & Lock Service	Door Knob, 3 keys, 4x best recodes	560.00
5/9/2024	SM			168.90

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/9/2024	SM	Waste Management	Dumpster rentals	790.24
5/9/2024	SM	Wade Promotions, LLC.	Bay Metro Transit bus ad	65.00
5/9/2024	SM	Siemens Industry, Inc.	Fire service agreement-yearly fees	3,182.70
5/9/2024	SM	Scott Chesney	Countertop for apt 105	350.00
5/9/2024	SM	Rightway Remediation, LLC	Removal of Disposal of Suspect ACM Material	900.00
5/9/2024	SM	Rightway Remediation, LLC	Removal & Disposal of Suspect ACM Materials in 101	900.00
5/9/2024	SM	Bay City Treasurer - Utility Payments	Elec/water/sewer/trash from 03/23/24 to 04/22/24	10,397.89
5/9/2024	SM	Jack's Tree Service, Inc.	Tree Removal - Smith Manor	525.00
5/9/2024	SM	Bay City Treasurer - Constellation EnE	Constellation Energy billing - natural gas	2,756.81
5/9/2024	SM	Sobremonte, Teresa	Deposit Refund Bldg N/A - Unit 2429	285.00
5/9/2024	SS	Abell Pest Control	April Monthly Pest Control	356.26
5/9/2024	SS	Alerus Financial	DC Payment - Admin	311.11
5/9/2024	SS	Alerus Financial	DC Payment - Maint	562.02
5/9/2024	SS	Alerus HCSP	HSCP Payment - Admin	41.47
5/9/2024	SS	Alerus HCSP	HSCP Payment - Maint	33.02
5/9/2024	SS	King Communications	After hours answering services	72.90
5/9/2024	SS	Menards	Maintenance Supplies - Sealant, Trash Bags, Lawn Bags, Bath Vanity, Grass Seed	311.46
5/9/2024	SS	SAMSA, Inc.	Facilities mgmt	154.31
5/9/2024	SS	Unclaimed Freight Ace Hardware	Chain Saw Supplies	49.21
5/9/2024	SS	Unclaimed Freight Ace Hardware	Lawn Main. Supplies-Auto Cut C 26-2 Head	38.69
5/9/2024	SS	Hugos Key & Lock Service	23 Best "G" Keys	69.00
5/9/2024	SS	Wade Promotions, LLC.	Bay Metro Transit bus ad	65.00
5/9/2024	SS	Carahsoft Technology Corporation	The Work Number usage fees	181.84
5/9/2024	SS	Bay City Treasurer - Utility Payments	Elec/water/sewer/trash from 01/22/24 to 02/22/24	269.20
5/9/2024	SS	Bay City Treasurer - Utility Payments	Utility Deposit - 604 Germania - Pamela Johnroe	300.00
5/9/2024	SS	Billy Goat Lawn Care LLC	Lawn Service - Vacant units	120.00
5/9/2024	SS	Bay City Treasurer - Utility Payments	Utility Usage - Vacant - 1110 Fraser 03/01/2024 - 04/01/2024	111.01
5/9/2024	SS	Bay City Treasurer - Utility Payments	Utility Usage - Vacant - 302 Mosher 03/21/2024 - 04/15/2024	80.90
5/9/2024	SS	Bay City Treasurer - Utility Payments	Utility Usage - Vacant - 2220 Michigan 03/01/2024 - 04/01/2024	133.08
5/9/2024	SS	Bay City Treasurer - Utility Payments	Utilities Usage - Vacant - 2220 Michigan - 04/01/2024 - 04/11/2024	55.23
5/9/2024	SS	Jack's Tree Service, Inc.	Tree Removal - 403 N. Madison	1,800.00
5/9/2024	SS	Bay City Treasurer - Constellation EnE	Constellation Energy billing - natural gas	115.81
5/9/2024	SS	The Home Depot Pro (Supplyworks)	Plumbing supplies	662.88
5/9/2024	SS	Tri-City Plumber, Inc.	Reouted toilet drain to main stack, capped off drain to crows foot.	245.00
5/9/2024	SS	Tri-City Plumber, Inc.	Plumbing Service - 1100 N. Henry - Removed Kitchen Sink Copper Drain and installed PVC drain	195.00
5/10/2024	PT	Home Depot Credit Services	Plumbing supplies-install toilets	190.34
5/13/2024	COCC	1Password	Tammy K 1Password subscription	287.64
5/13/2024	SS	1Password	Annual subscription - password manager	95.88
5/14/2024	MM	Smoketech Holdings LLC	At Home Nicotine Surface Test Kits (22)	122.38
5/14/2024	MM	Smoketech Holdings LLC	At Home Nicotine Surface Test Kits (22)	122.38
5/14/2024	PT	Smoketech Holdings LLC	At Home Nicotine Surface Test Kits (22)	122.37
5/14/2024	SM	Smoketech Holdings LLC	At Home Nicotine Surface Test Kits (22)	122.37
5/16/2024	COCC	Verizon Wireless	Cell phones	97.75
5/16/2024	COCC	Spectrum Enterprise	Telephone	159.97
5/16/2024	MM	Verizon Wireless	Cell phones	170.97
5/16/2024	MM	Spectrum Enterprise	Telephone & Internet	199.96
5/16/2024	MM	Verizon Wireless	Cell phones	102.14
5/16/2024	MM	Spectrum Enterprise	Community Room Internet	151.29
5/16/2024	MM	Spectrum Enterprise	Internet & Phone	249.96
5/16/2024	MM	The Home Depot Pro (Supplyworks)	three toilets	597.00
5/16/2024	PT	Verizon Wireless	Cell phones	151.87
5/16/2024	PT	Home Depot Credit Services	Maintenance Supplies	61.70
5/16/2024	PT	Spectrum Enterprise	Telephone & Internet	219.96
5/16/2024	SM	Verizon Wireless	Cell phones	148.00
5/16/2024	SM	Spectrum Enterprise	Internet & Telephone	199.96
5/16/2024	SS	Verizon Wireless	Cell phones	243.84
5/16/2024	SS	Home Depot Credit Services	800lb. Capacity Appliance Truck	151.83
5/16/2024	SS	Home Depot Credit Services	6 Amana 30in Gas Ranges	2,988.00
5/17/2024	COCC	Blue Cross & Blue Shield Of MI	Health insurance premiums	14,832.19

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/17/2024	COCC	Capital One Bank (USA), N.A.	Monthly Zoom Subscription	16.95
5/17/2024	COCC	Capital One Bank (USA), N.A.	Meeting supplies for Maintenance/Admin staff	32.45
5/17/2024	COCC	Standard Insurance Company	Life insurance	332.68
5/17/2024	COCC	Vantagepoint Transfer Agents-457	457 WH	1,764.95
5/17/2024	COCC	The Workwear Store	Uniforms - Rob Bush	580.50
5/17/2024	COCC	Wex Bank	Fuel charges for BCHC vehicle fleet	52.25
5/17/2024	COCC	Bond 1 Carpet Cleaning, LLC	Carpet Cleaning - Main Office & Annex	329.00
5/17/2024	MM	Abell Pest Control	Apprehend Treatment Unit # 513	300.00
5/17/2024	MM	Abell Pest Control	Pest control contract for May 2024	60.00
5/17/2024	MM	Abell Pest Control	Monthly Bed Bug and Roach Inspections - MM	462.50
5/17/2024	MM	Abell Pest Control	Apprehend Treatment unit # 311	300.00
5/17/2024	MM	Blue Cross & Blue Shield Of MI	Health insurance premiums	4,897.58
5/17/2024	MM	RealPage, Inc.	Vendor Payment Fees	8.40
5/17/2024	MM	Standard Insurance Company	Life insurance	63.05
5/17/2024	MM	US Bank Equipment Finance	Copier Usage & Rental	138.00
5/17/2024	MM	Bay City Housing Commission	Management Fee - Maloney Manor-MM-4/20241715711294	5,531.60
5/17/2024	MM	Consumers Energy - Routine	04/06/24-05/06/24	1,256.04
5/17/2024	MM	Consumers Energy - Routine	03/07/24-04/05/24	2,213.73
5/17/2024	MM	Consumers Energy - Routine	03/07/24-04/05/24 Surcharge	44.27
5/17/2024	MM	VRI	Yearly TDD/TYY Service	81.60
5/17/2024	MM	Abell Pest Control	210 Aprehend BB treatment	300.00
5/17/2024	MM	Abell Pest Control	May pest inspections	675.00
5/17/2024	MM	Abell Pest Control	408 Aprehend BB treatment	300.00
5/17/2024	MM	Blue Cross & Blue Shield Of MI	Health insurance premiums	5,754.19
5/17/2024	MM	Menards	closet poles, wood filler, cleaning supplies, wood stain, concrete repair	374.21
5/17/2024	MM	RealPage, Inc.	Vendor Payment Fees	8.40
5/17/2024	MM	Standard Insurance Company	Life insurance	108.51
5/17/2024	MM	US Bank Equipment Finance	Copier Usage & Rental	138.00
5/17/2024	MM	PDQ Supply Company	Parts for stove	301.40
5/17/2024	MM	Siemens Industry, Inc.	Power Supply Equipment Replacement on fire sprinkler system	6,336.32
5/17/2024	MM	VRI	Yearly TDD/TYY Service	81.60
5/17/2024	MM	The Estate of Nita Elliott	Deposit Refund Bldg 1 - Unit 8613	278.00
5/17/2024	PT	Blue Cross & Blue Shield Of MI	Health insurance premiums	4,138.55
5/17/2024	PT	Capital One Bank (USA), N.A.	Welcome baskets for new residents (5)	73.75
5/17/2024	PT	Capital One Bank (USA), N.A.	Meet and Greet supplies-informational meeting for new and existing residents	14.64
5/17/2024	PT	Menards	Medical kit refill	10.66
5/17/2024	PT	RealPage, Inc.	Vendor Payment Fees	8.40
5/17/2024	PT	Standard Insurance Company	Life insurance	93.22
5/17/2024	PT	Unclaimed Freight Ace Hardware	Fasteners	6.79
5/17/2024	PT	Unclaimed Freight Ace Hardware	Pole Saw/EGO Trimer Line	356.95
5/17/2024	PT	Unclaimed Freight Ace Hardware	Padlock	25.18
5/17/2024	PT	Unclaimed Freight Ace Hardware	Scratch Cover/Caulk	37.57
5/17/2024	PT	Unclaimed Freight Ace Hardware	Fasteners/Spray Paint	21.05
5/17/2024	PT	Unclaimed Freight Ace Hardware	Door Hold - Kick Down	14.38
5/17/2024	PT	Unclaimed Freight Ace Hardware	Toilet Plungers	30.20
5/17/2024	PT	Unclaimed Freight Ace Hardware	Bolts U SQ 5/16	14.36
5/17/2024	PT	US Bank Equipment Finance	Copier Usage & Rental	138.00
5/17/2024	PT	Bay Glass Company	Roll of fiberglass screen mesh	84.26
5/17/2024	PT	Bay City Housing Commission	Management Fee - Pine Towers-PT-4/20241715711165	6,472.01
5/17/2024	PT	Home Depot Credit Services	Maintenance Supplies	79.14
5/17/2024	PT	Home Depot Credit Services	Plumbing supplies	89.94
5/17/2024	PT	Bay City Treasurer - Utility Payments	Water/sewer/elec/trash from 02/08/24 to 03/09/24	9,469.81
5/17/2024	PT	Consumers Energy - Routine	04/05/24-05/03/24	1,113.68
5/17/2024	SM	VRI	Yearly TDD/TYY Service	81.60
5/17/2024	SM	Blue Cross & Blue Shield Of MI	Health insurance premiums	5,150.71
5/17/2024	SM	RealPage, Inc.	Vendor Payment Fees	8.40
5/17/2024	SM	Standard Insurance Company	Life insurance	103.11
5/17/2024	SM	Staples	Office Supplies - Magnetic alphabet tiles	19.79
5/17/2024	SM	US Bank Equipment Finance	Copier Usage & Rental	138.00

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/17/2024	SM	Karens Carpetmax	Flooring, Apt. 101	2,452.00
5/17/2024	SM	Siemens Industry, Inc.	Power Supply Equipment Replacement - fire sprinkler system	5,550.89
5/17/2024	SM	Bay City Housing Commission	Management Fee - Smith Manor-SM-4/20241715711288	8,192.55
5/17/2024	SM	Consumers Energy - Routine	04/06/24-05/06/24	1,848.01
5/17/2024	SM	Consumers Energy - Routine	03/07/24-04/05/24	3,032.89
5/17/2024	SM	Consumers Energy - Routine	03/07/24-04/05/24 Surcharge	60.66
5/17/2024	SM	VRI	Yearly TDD/TYY Service	81.60
5/17/2024	SS	Blue Cross & Blue Shield Of MI	Health insurance premiums	12,305.26
5/17/2024	SS	RealPage, Inc.	Vendor Payment Fees	8.40
5/17/2024	SS	Standard Insurance Company	Life insurance	227.78
5/17/2024	SS	Staples	Office Supplies - Copy paper and Junior Legal pads	138.73
5/17/2024	SS	US Bank Equipment Finance	Copier Usage & Rental	138.00
5/17/2024	SS	Bay City Housing Commission	Management Fee - Scattered Sites-SS-4/20241715628722	10,881.34
5/17/2024	SS	Bay City Housing Commission	Bookkeeping Fee - Scattered Site-SS-4/20241715633642	1,447.50
5/17/2024	SS	Wex Bank	Fuel charges for BCHC vehicle fleet	385.93
5/17/2024	SS	Arrow Heating & Plumbing Supply	Plumbing repair kits	29.90
5/17/2024	SS	Bay City Treasurer - Negative Rents	Negative rent payment	4,169.92
5/17/2024	SS	Plumbmaster	Kitchen Faucets	767.04
5/17/2024	SS	Consumers Energy - Routine	03/19/24-04/17/24	135.89
5/17/2024	SS	Consumers Energy - Routine	03/19/24-04/17/24 Surcharge	2.68
5/17/2024	SS	Consumers Energy - Routine	02/20/24-03/18/24	133.79
5/17/2024	SS	Consumers Energy - Routine	04/06/24-05/06/24	171.65
5/17/2024	SS	Bay City Treasurer - Utility Payments	Utility Deposit - 804 N. Dean - Samantha Beach - transferred w/o a deposit - corrected	300.00
5/17/2024	SS	VRI	Yearly TDD/TYY Service	81.60
5/17/2024	SS	Bay City Treasurer - Utility Payments	Utility Usage - Vacant - 604 Germania 04/03/2024 - 05/01/2024	109.89
5/17/2024	SS	O'Donnell's Earthworks LLC	Tree and fence removal at 2119 1/2 Second Street	5,568.00
5/17/2024	SS	Consumers Energy - SS Vacant	Gas Usage - 302 Mosher - Tenant Charge	4.03
5/17/2024	SS	Consumers Energy - SS Vacant	Gas Usage - 604 Germania St 04/06/2024 - 04/30/2024	36.80
5/17/2024	SS	Bay City Treasurer - Misc Other Paym	Tenant Charge - Nuisance Trash Collection -05/03/2024 - Emily Hammerbacher 902 N. Henry	200.00
5/17/2024	SS	Bond 1 Carpet Cleaning, LLC	Carpet Cleaning - Main Office & Annex	329.00
5/20/2024	COCC	Star 2 Star Communication	Office phones	853.62
5/20/2024	MM	GFL Environmental	Dumpster rental	100.10
5/20/2024	MM	Star 2 Star Communication	Office phones	52.09
5/20/2024	MW/M	GFL Environmental	Dumpster rental	100.10
5/20/2024	MW/M	MHT Housing, Inc.	2022 MWM Waterfall Distribution	260,705.28
5/20/2024	MW/M	Star 2 Star Communication	Office phones	54.34
5/20/2024	MW/M	Bay City Housing Commission	2022 MWM Waterfall Distribution	271,346.31
5/20/2024	MW/M	CREA SLP, LLC	2022 MWM Waterfall Distribution	9,716.01
5/20/2024	MW/M	CREA Corporate Tax Credit Fund 39	2022 Bay City Maplewood Manor waterfall distribution	60,196.40
5/20/2024	PT	GFL Environmental	Dumpster rental	100.10
5/20/2024	PT	Star 2 Star Communication	Office phones	52.07
5/20/2024	SM	GFL Environmental	Dumpster rental	100.10
5/20/2024	SM	Star 2 Star Communication	Office phones	54.31
5/20/2024	SS	GFL Environmental	Dumpster rental	100.10
5/20/2024	SS	Star 2 Star Communication	Office phones	79.24
5/21/2024	COCC	Alerus Financial	DC Payment - Admin	1,165.49
5/21/2024	COCC	Alerus Financial	DC Payment - Emp Withholding	1,401.66
5/21/2024	COCC	Alerus Financial	DC Payment - Loan Repay	-
5/21/2024	COCC	Alerus HCSP	HSCP Payment - Admin	-
5/21/2024	COCC	Alerus HCSP	HSCP Payment - Withholding	-
5/21/2024	COCC	One America	Disability Insurance Payment	201.51
5/21/2024	COCC	Standard Insurance Company	Life insurance	332.68
5/21/2024	COCC	Vantagepoint Transfer Agents-457	457 WH	1,739.95
5/21/2024	COCC	American Family Life Assurance Co	Record Payment of AFLAC Invoices Paid	695.08
5/21/2024	COCC	ADP, Inc.	Payroll processing fee PD 02012023	206.41
5/21/2024	COCC	Alerus HCSP - Retirees	HCSP deposit for eligible retirees	4,206.53
5/21/2024	MM	Alerus Financial	DC Payment - Admin	263.23
5/21/2024	MM	Alerus Financial	DC Payment - Maint	234.12
5/21/2024	MM	Alerus HCSP	HSCP Payment - Admin	-

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/21/2024	MM	Alerus HCSP	HSCP Payment - Maint	108.48
5/21/2024	MM	One America	Disability Insurance Payment	63.05
5/21/2024	MM	Standard Insurance Company	Life insurance	270.57
5/21/2024	MM/M	Alerus Financial	DC Payment - Admin	270.54
5/21/2024	MM/M	Alerus Financial	DC Payment - Maint	-
5/21/2024	MM/M	Alerus HCSP	HSCP Payment - Admin	76.16
5/21/2024	MM/M	Alerus HCSP	HSCP Payment - Maint	108.51
5/21/2024	MM/M	One America	Disability Insurance Payment	271.70
5/21/2024	MM/M	Standard Insurance Company	Life insurance	278.28
5/21/2024	PT	Alerus Financial	DC Payment - Admin	-
5/21/2024	PT	Alerus Financial	DC Payment - Maint	-
5/21/2024	PT	Alerus HCSP	HSCP Payment - Admin	239.42
5/21/2024	PT	Alerus HCSP	HSCP Payment - Maint	149.81
5/21/2024	PT	Capital One Bank (USA), N.A.	L&W Supply - Ceiling Tiles	93.22
5/21/2024	PT	One America	Disability Insurance Payment	279.24
5/21/2024	PT	Standard Insurance Company	Life insurance	278.16
5/21/2024	SM	Alerus Financial	DC Payment - Admin	-
5/21/2024	SM	Alerus Financial	DC Payment - Maint	-
5/21/2024	SM	Alerus HCSP	HSCP Payment - Admin	63.57
5/21/2024	SM	Alerus HCSP	HSCP Payment - Maint	118.25
5/21/2024	SM	Capital One Bank (USA), N.A.	3 tanks of gas for the residents outdoor grill.	26.50
5/21/2024	SM	Capital One Bank (USA), N.A.	Seeds and Plants for Garden	148.92
5/21/2024	SM	Capital One Bank (USA), N.A.	Garden seeds	103.11
5/21/2024	SM	One America	Disability Insurance Payment	583.11
5/21/2024	SM	Standard Insurance Company	Life insurance	-
5/21/2024	SS	Alerus Financial	DC Payment - Admin	265.67
5/21/2024	SS	Alerus Financial	DC Payment - Maint	227.78
5/21/2024	SS	Alerus HCSP	HSCP Payment - Admin	1,543.47
5/21/2024	SS	Alerus HCSP - Retirees	Life insurance	82.76
5/22/2024	COCC	Alerus HCSP	HSCP deposit for eligible retirees	443.22
5/22/2024	COCC	Alerus HCSP	HSCP Payment - Admin	628.86
5/22/2024	COCC	Alerus HCSP	HSCP Payment - Withholding	152.54
5/22/2024	COCC	Capital One Bank (USA), N.A.	Semi-annual company meeting	35.09
5/22/2024	COCC	MERS Defined Benefit	Defined benefit	31.21
5/22/2024	MM	Alerus HCSP	HSCP Payment - Admin	36.07
5/22/2024	MM	Alerus HCSP	HSCP Payment - Maint	36.22
5/22/2024	MM/M	Alerus HCSP	HSCP Payment - Admin	37.09
5/22/2024	MM/M	Alerus HCSP	HSCP Payment - Maint	37.22
5/22/2024	PT	Alerus HCSP	HSCP Payment - Admin	37.08
5/22/2024	PT	Alerus HCSP	HSCP Payment - Maint	41.40
5/22/2024	SM	Alerus HCSP	HSCP Payment - Admin	33.02
5/22/2024	SM	Alerus HCSP	HSCP Payment - Maint	17.78
5/22/2024	SS	Alerus HCSP	Meet and Greet refreshments	360.18
5/23/2024	SS	Capital One Bank (USA), N.A.	Tenant Charge - C. Bartlett - Moveout Charge 04/01/2024 - 04/30/2024	265.00
5/23/2024	SS	Bay City Treasurer - Utility Payments	COS test	48.41
5/24/2024	MM/M	Capital One Bank (USA), N.A.	Burpee seeds and hand tools for the garden per Bill	166.50
5/26/2024	SM	Capital One Bank (USA), N.A.	Office 365 subscriptions for 01/24	100.00
5/28/2024	COCC	SAMSA, Inc.	Configure New Fortigate	396.00
5/28/2024	COCC	SAMSA, Inc.	Union Dues	54.00
5/28/2024	COCC	UWUA Local 542	Office 365 subscriptions for 01/24	4,540.00
5/28/2024	MM	SAMSA, Inc.	Service Call - Demo block & complete service change	155.00
5/28/2024	MM	Clements Electric Inc	Employment physical, R. Bush	332.00
5/28/2024	MM	Covenant Medical Center	04/2024 background checks	1,032.30
5/28/2024	MM	MRI Software, LLC.	En Constellation Energy billing - natural gas	7,439.17
5/28/2024	MM	Bay City Treasurer - Constellation En	Management Fee - Maplewood Manor-MWM-5/20241715328756	

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/28/2024	MW/M	SAMSA, Inc.	Office 365 subscriptions for 01/24	54.00
5/28/2024	MW/M	Shred Experts LLC	Shredding services	45.00
5/28/2024	MW/M	Medler Electric Company	power pack	42.54
5/28/2024	MW/M	Bay City Treasurer - Constellation EnE	Constellation Energy billing - natural gas	1,052.73
5/28/2024	MW/M	Equiparts	Dimmable LED Bulbs	195.77
5/28/2024	MW/M	Equiparts	Angle short glove valve/Set fast self adjust closet bolt	76.10
5/28/2024	MW/M	Equiparts	Plumbing Supplies/Stem Extender/Angle Stop	75.56
5/28/2024	PT	SAMSA, Inc.	Office 365 subscriptions for 01/24	54.00
5/28/2024	PT	SAMSA, Inc.	Configure New Fortigate	350.00
5/28/2024	PT	Karens Carpetmax	Flooring, Apt. 709	2,845.00
5/28/2024	PT	Standard Electric Company	Smart thermostats/Toilet Tanks	487.23
5/28/2024	PT	Standard Electric Company	LED Lights/Flush Mate Tank	348.51
5/28/2024	PT	Bay City Plumbing & Heating Inc.	Backflow prevention testing-plumbing	190.00
5/28/2024	PT	Clements Electric Inc	Service Call - install exit sign	215.00
5/28/2024	PT	Grainger	Maintenance supplies-weather stripping	145.82
5/28/2024	PT	MRI Software, LLC.	04/2024 background checks	226.00
5/28/2024	PT	Bay City Treasurer - Constellation EnE	Constellation Energy billing - natural gas	880.48
5/28/2024	PT	Davis, Rachel	Deposit Refund Bldg N/A - Unit 6511	368.00
5/28/2024	PT	Bentley, Anne L	Deposit Refund Bldg N/A - Unit 6606	208.00
5/28/2024	SM	Capital One Bank (USA), N.A.	Meet n Greet Supplies	30.93
5/28/2024	SM	SAMSA, Inc.	Office 365 subscriptions for 01/24	54.00
5/28/2024	SM	Karens Carpetmax	Flooring, Apt. 105	2,452.00
5/28/2024	SM	Hugos Key & Lock Service	Stamp set for keys	45.00
5/28/2024	SM	Bay City Plumbing & Heating Inc.	Backflow Testing on Boiler	95.00
5/28/2024	SM	Rightway Remediation, LLC	Removal of Disposal of Suspect ACM Material	900.00
5/28/2024	SM	MRI Software, LLC.	04/2024 background checks	130.00
5/28/2024	SM	Bay City Treasurer - Constellation EnE	Constellation Energy billing - natural gas	1,419.58
5/28/2024	SM	Equiparts	Plumbing supplies	600.81
5/28/2024	SS	SAMSA, Inc.	Office 365 subscriptions for 01/24	87.00
5/28/2024	SS	Standard Electric Company	Electrical Supplies	308.12
5/28/2024	SS	Standard Electric Company	LED Light Bulbs	568.18
5/28/2024	SS	Dependable Sewer Cleaners	Water Heater @ 306 37th St	140.00
5/28/2024	SS	Dependable Sewer Cleaners	Water Heater @ 1105 Polk	140.00
5/28/2024	SS	Birchler, Fitzhugh, Purtell & Brissette, Legal fees	Legal fees	652.70
5/28/2024	SS	MRI Software, LLC.	04/2024 background checks	252.00
5/28/2024	SS	Jack's Tree Service, Inc.	Tree Removal - 501 32nd	950.00
5/28/2024	SS	Bay City Treasurer - Constellation EnE	Constellation Energy billing - natural gas	60.52
5/28/2024	SS	Consumers Energy - SS Vacant	Gas Usage - Vacant - 1110 Fraser - 03/07/2024 - 04/05/2024	71.93
5/28/2024	SS	Consumers Energy - SS Vacant	Gas Usage - Vacant - 1110 Fraser - 04/06/2024 - 04/19/2024	16.50
5/28/2024	SS	Miland Fence Company, Inc.	Furnish and Install 134' of 4" Galvanized Residential Chain Link Fence at 2119 1/2 Second	2,650.00
5/29/2024	MW/M	Consumers Energy - Routine	04/18/2024-05/17/2024	1,428.36
5/30/2024	MW/M	King Communications	After hours answering services	41.79
5/30/2024	MW/M	King Communications	After hours answering services	58.45
5/30/2024	PT	King Communications	After hours answering services	42.53
5/30/2024	SM	Amazon	Ashtray Urn/Trash Can	198.98
5/30/2024	SM	King Communications	After hours answering services	52.15
5/30/2024	SS	King Communications	After hours answering services	71.38
5/31/2024	COCC	Richs Lawn & Garden	Vacant lots, YMCA, market	150.00
5/31/2024	COCC	Richs Lawn & Garden	315 14th	2,520.00
5/31/2024	COCC	SAMSA, Inc.	Annual web hosting	225.00
5/31/2024	COCC	SAMSA, Inc.	Facilities mgmt	186.61
5/31/2024	COCC	Birchler, Fitzhugh, Purtell & Brissette, Legal Fees from Acquisition	Legal Fees from Acquisition	633.75
5/31/2024	COCC	Jose Vasquez	Lawn Care for Vacant Lot 506 N. Dean	175.00
5/31/2024	COCC	Lavidania Salazar	Resident stipend for lawn care at 2115 Second 04/13/24 to 05/17/24	150.00
5/31/2024	COCC	ADP, Inc.	Payroll processing fee PD 02012023	201.67
5/31/2024	MM	Menards	1x4-8' #2 Board, P-Trap, Polycrylic Finish, 2x1/2 Slip Coupling, Foam Brushes, Peg Board Hooks, Barrel Bolt, Brass Twist Nozzle, Garden Cultivator, 2- Toilet Seats, Propane Tank	256.81
5/31/2024	MM	RealPage, Inc.	PM Software and Compliance	976.05
5/31/2024	MM	Richs Lawn & Garden	Lawn care services	415.00
5/31/2024	MM	SAMSA, Inc.	Facilities mgmt	114.91

Payment Date	Property ID	Vendor name	Memo	Sum of Amount
5/31/2024	MM	Covenant Medical Center	Employment physical, J. Danks	152.00
5/31/2024	MWM	Abell Pest Control	May general pest contract	60.00
5/31/2024	MWM	Abell Pest Control	rat bait stations	100.00
5/31/2024	MWM	Abell Pest Control	702 Aprehend BB treatment	300.00
5/31/2024	MWM	Abell Pest Control	506 Aprehend BB treatment	300.00
5/31/2024	MWM	Churchill Mortgage Investment LLC	Mortgage	29,189.05
5/31/2024	MWM	Cintas Corp #346	lobby rugs	149.93
5/31/2024	MWM	RealPage, Inc.	PM Software and Compliance	1,364.74
5/31/2024	MWM	Richs Lawn & Garden	Lawn care services	335.00
5/31/2024	MWM	SAMSA, Inc.	Facilities mgmt	117.02
5/31/2024	MWM	Karens Carpetmax	Flooring, Apt. 300	2,760.00
5/31/2024	PT	RealPage, Inc.	PM Software and Compliance	993.32
5/31/2024	PT	SAMSA, Inc.	Facilities mgmt	115.05
5/31/2024	PT	Unclaimed Freight Ace Hardware	General Maintenance Supplies	15.97
5/31/2024	PT	Unclaimed Freight Ace Hardware	Hole Saw w/Arbor	30.58
5/31/2024	PT	Unclaimed Freight Ace Hardware	Brushes/Paint/Heavy Duty Grab Bar	49.74
5/31/2024	PT	Unclaimed Freight Ace Hardware	Toilet Supply Line	17.98
5/31/2024	PT	PDQ Supply Company	Parts for stove	420.82
5/31/2024	PT	Sherwin Williams Company	Paint	60.37
5/31/2024	PT	Sherwin Williams Company	Paint to touch up building	133.13
5/31/2024	SM	RealPage, Inc.	PM Software and Compliance	1,217.91
5/31/2024	SM	Richs Lawn & Garden	Lawn care services	405.00
5/31/2024	SM	SAMSA, Inc.	Facilities mgmt	116.24
5/31/2024	SM	Siemens Industry, Inc.	Pull station replacement/Annual inspection	1,659.13
5/31/2024	SM	Birchler, Fitzhugh, Purteill & Brissette, Legal Fees RE: Tenant	Refinish tub & surround - Apt 105	29.25
5/31/2024	SM	New Finish, LLC.	Criminal Background Screening for SS Applicants	300.00
5/31/2024	SS	Capital One Bank (USA), N.A.	701 1st	1,667.04
5/31/2024	SS	RealPage, Inc.	PM Software and Compliance	270.00
5/31/2024	SS	Richs Lawn & Garden	Facilities mgmt	155.17
5/31/2024	SS	SAMSA, Inc.	Legal Fees RE: Tenant	842.00
5/31/2024	SS	Birchler, Fitzhugh, Purteill & Brissette, Legal fees	ADA toilet and hook up supplies	273.00
5/31/2024	SS	Arrow Heating & Plumbing Supply	The Work Number usage fees	539.80
5/31/2024	SS	Carahsoft: Technology Corporation	Carpet Cleaning at Vacant Unit - 508 N. Dean	1,204.94
5/31/2024	SS	Modernistic	Duct Cleaning - 400 34th	125.00
5/31/2024	SS	Smith Mechanical HVAC LLC	Installation of Bradford White Power Vent Water Heater	450.00
5/31/2024	SS	Tri-City Plumber, Inc.	PM Software and Compliance	485.00
5/31/2024	BCHC	RealPage, Inc.	(blank)	12.47
(blank)	(blank)	(blank)	(blank)	
Grand Total				1,007,255.40

BAY CITY HOUSING COMMISSION (MI024)
FY2024-FY2025 ANNUAL PHA PLAN
JULY 1, 2024



BAY CITY HOUSING COMMISSION
315 14TH STREET
BAY CITY, MICHIGAN 48708
TELEPHONE: (989) 892-9581
FACIMILE: (989) 892-5818

TABLE OF CONTENTS

FY2024-FY2025 ANNUAL PLAN OVERVIEW 1

Addenda to the FY2024-FY2025 Annual PHA Plan 50075 SM 2

FY2024-FY2025 PHA Annual Plan Form 50075 SM (03/31/2024)..... 8

Deconcentration Policy 13

Capital Fund 5 Year Action Plan in EPIC approved by HUD 14

Resident Advisory Board (RAB) Comments 15

HUD 5077-SL Certification by State of Local Officials of PHA Plans Consistency
with the Consolidated Plan..... 17

HUD-50077-CRT-SM, PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related
Laws and Regulations Including PHA Plan Elements that Have Changed Challenged
Elements 18

Challenged Elements 21

Assessment of Fair Housing (AFH)..... 22

FY2024-FY2025 ANNUAL PLAN OVERVIEW

The Bay City Housing Commission is a public housing agency (PHA) created by the City of Bay City, pursuant to Michigan Public Act 18. It serves as a conduit for funding and programs originating from the **U. S. Department of Housing and Urban Development (HUD)**.

Today, the Bay City Housing Commission operates three housing programs, two programs provide project based rental assistance for tenants that pay 30% of their income as their rental payment and one program is unrestricted. The Five-year PHA Plan addresses the Public Housing Program only. However, ***to understand the full scope of operations, the reader should be aware of the total programmatic structure.***

1. **Public Housing Program** comprised of 193 single family houses and 2-unit buildings in a scattered site configuration located throughout Bay City neighborhoods. This portfolio received annual operating grants and capital funding grants for the public housing directly from HUD which, in turn, receives annual appropriations from the United States Congress.

The conversion of the Public Housing units under the Rental Assistance Demonstration Program (RAD) is continuing. Land has been acquired and development plans for the first phase have received local entitlement approvals. The project was paused during the pandemic to allow time for construction costs to stabilize. Plans to fund demolition and abatement of site conditions are underway. Depending on the timing of completion of demolition of existing site structures and abatement, activity on the development plan for a 56-unit multifamily development will resume.

2. **Multifamily Program** comprised of four high-rise buildings with a combined total of 527 units. Two buildings are designated for the elderly and two for families. Each property has a stated preference for persons with disabilities. Within the multifamily program there are two subsets of properties characterized by the financial structure. Multifamily properties have entered into Housing Assistance Payment Contracts (HAP) with HUD to provide monthly contract rent to supplement the tenant paid portion of the total rent each month.
 - a. Maplewood Manor was substantially rehabilitated in 2016 using **Low Income Housing Tax Credits (LIHTC)** through the Michigan State Housing Development Authority (MSHDA). It is owned by investors that purchased the LIHTCs to generate the funds for rehabilitation. The property is managed by the Bay City Housing Commission by virtue of Management and Operating Agreements with the investors. When LIHTCs are purchased by the investors, the investors have

the ability to select the asset and property management firm that operates the property.

- b. Smith Manor, Pine Towers and Maloney Manor are currently owned exclusively by the Bay City Housing Commission following the repositioning/restructuring pursuant to the **Rental Assistance Demonstration Program (RAD)**. However, it is likely these properties will be restructured using LIHTCs or another financing facility within the coming five to seven years.
3. **Conventional Portfolio** – This portfolio consists of six units (one 4-plex and 2 SFR). These units have no program restrictions, except the 4-plex building is master-leased to a community nonprofit organization that, in turn, provides housing to transitional low-income individuals. The two single family houses are typically leased to Section 8 voucher holders through BECKA Management Group. BECKA Management Group is a housing agent through the Michigan State Housing Development Authority (MSHDA).
4. **Housing Choice Vouchers (HCV)** – The Bay City Housing Commission does not administer an HCV program.

Despite the preponderance of federal and state agencies, investor, and regulatory agencies with jurisdiction over the operations of the PHA, the Bay City Housing Commission is the organization tasked to represent the interest of citizens within its housing area and to support the City of Bay City’s community development efforts.

The mission and vision of the Bay City Housing Commission reflects the dedication its Board and staff have for serving the community. This Five-year PHA Plan follows the reporting framework provided in the HUD Form 50075-SM.

Addenda to the FY2024-FY2025 Annual PHA Plan 50075 SM

Annual PHA Plan

On July 29, 2016, **Housing Opportunity Through Modernization Act (HOTMA)** was signed into law. HOTMA makes numerous amendments to Sections 3, 8, and 16 of the United States Housing Act of 1937(1937 Act), including significant changes to income calculation, net family assets, and income reviews.

HUD finalized HOTMA rulemaking in 2023 to put Sections 102, 103, and 104 into effect through revisions to HUD’s regulations found in 24 CFR Part 5 and 24 CFR Part 891.

- Section 102 addresses income reviews, including the frequency of income reviews and revises the definitions of income and assets.
- Section 103 is not applicable to multifamily housing programs.
- Section 104 sets asset limits for both Section 8 Project-Based Rental Assistance and Section 202/8 programs.

2024 HOTMA Program and Form Changes Effective July 1, 2024

- Resident Over Income Housing Policy
- Guidelines for Interim Recertifications
- **Fixed Asset Limits** – The limit on assets has been increased to \$50,000 for multifamily properties and \$100,000 for LIHTC Multifamily Properties
- **Tenant Selection Plan (TSP)**
 - **Imputed Passbook Rate on Assets** – The passbook rate increased to .40% (this affects asset when imputing income)
- **MSHDA/HUD Document Package – Updated Forms**
 - Updated MSHDA/Eligibility Checklist -
 - M H A Student Eligibility Certification – LIHTC Only
 - M H A Student Affidavit – LIHTC Only

2024 HOTMA Changes To Come

- **Medical/Disability Allowance for Elderly/Disabled Tenants** – The allowance increased to \$525.
- **Medical Expense Deduction for Elderly/Disabled Tenants** - The out of pocket deduction for medical expenses increased to 10%.
- **HUD Document Package – Updated Forms**
 - Tenant's Consent to Release of Information 886
 - Race and Ethnicity Reporting Form
 - FACT Sheet How Your Rent is Determined
 - EIV and You Brochure
 - HUD Model Lease Agreement for the Multifamily Program
 - HUD Student Status Affidavit
 - HUD Document Package for Applicant's/Tenant's Consent to Release of Information 888 A

HOTMA requires a series of steps to be coordinated by the PHA based on its fiscal year as the mechanism to determine the Compliance Date. For the Bay City Housing Commission, all programmatic changes not already in effect, will become effective on July 1, 2024. Each of these steps is shown on the 2024 HOTMA and Annual Plan Schedule below.

PUBLIC HOUSING AND MULTIFAMILY PROGRAMS			
2024 HOTMA and Annual Plan Schedule			
Task Description	Minimum Lead Time		Deadline Dates
	From Fiscal Year-end		
1 PHA Fiscal Year Start Date			October 1, 2023
2 HOTMA Changes Available in OneSite			January 1, 2024
3 Deadline to Revise ACOP, TSP and EIV Policies (March 31, 2024)			March 1, 2024 ¹
4 Tenant Recertification Notices Sent for July Recerts including HOTMA/Lease Changes/House Rules, etc.	120	Days	March 1, 2024 ²
5 PHA Affirmative Fair Housing Plan Changes	120	Days	June 3, 2024
6 PHA Resident Advisory Council Meeting and Comments	120	Days	June 3, 2024
7 HEA Student Financial Assistance Program Changes Become Effective			July 1, 2024
8 Compliance Date	91	Days	July 1, 2024
9 Annual PHA Plan Submission Date	91	Days	July 1, 2024
10 Tenant Recertifications Become Effective w/HOTMA Changes	75	Days	July 18, 2024
11 Latest Submission Deadline: PHA Annual Plan to HUD	75	Days	July 18, 2024 ³
12 PHA Fiscal Year End Date			September 30, 2024
Notes:			
¹ TSP and ACOP Plan Deadlines can be anytime after the OneSite software is available.			
² Tenant Recertifications must include HOTMA Changes			
³ Latest date for submission of PHA Annual Plan is the sooner of Compliance Date or 75 Days Prior to FYE.			

Admissions and Continued Occupancy Plan (ACOP) and Tenant Selection Plan (TSP):

Both the ACOP for Public Housing Scattered Sites Program and the TSP for the Multifamily Program were revised to incorporate HOTMA changes on March 1, 2024. Both documents may be found at: BayCityHousing.com or they may be requested by calling the Central Office at (989) 892-9581.

Notices to Public Housing Tenants

The notices of changes the recertification process and various PHA Policies required under HOTMA were distributed to all Public Housing Program tenants on February 29, 2024. Anytime there are questions regarding policies and procedures, all tenants and the public are encouraged to make an inquiry to the Bay City Housing Commission property managers for the property portfolio in which they reside.

HOUSING NEEDS

On March 2, 2020, Shaw Research and Consulting, LLC completed a Rental Housing Market Feasibility Analysis of Bay City Michigan for the Bay City Housing Commission. A prior report had also been published in 2018. The conclusion from both reports calculated an increasing

demand for affordable housing with approximately half the projected demand being for subsidized housing. The total projected demand in 2020 was 1,129 units. Notwithstanding that the Shaw Research and Consulting Report is now four years old, the conclusions continue to be relevant, if not under-estimated. We have no indications that those figures have declined as we are mid-way into FY 2024.

As of May 1, 2024, the portfolio of public housing units in Bay City averages a 99.1+% physical occupancy with the entire portfolio averaging 99.0% physical occupancy. These figures are down .3% from the FY2023 report. Currently there are 291± applications on the wait list for public housing and 342 for the Multifamily Program. The number of applications for the entire portfolio of affordable housing decreased from 774 applications to 633 following the purge of the waitlist from last year. The represents an 18.2% decrease, albeit remaining a figure that is considered a very high level of demand.

Bay City Housing Commission Portfolio Average Occupancy For YTD FY2025								
Portfolio	Oct-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	Avg.	Applications
Public Housing	99.5%	100.0%	98.4%	98.4%	99.0%	99.1%	99.1%	291
Multifamily	99.2%	99.0%	98.9%	98.3%	99.8%	98.4%	98.9%	342
Portfolio Averages	99.3%	99.3%	98.3%	98.3%	99.6%	98.9%	99.0%	633

The objective of the PHA is to use its best efforts and resources to prevent having a single vacant unit in the public housing inventory that could have served a family in need. Despite the demonstrated need for additional assisted housing, there is not a clear path to materially increasing the number of assisted rental units in the market, other than through the development of low-income tax credit financed units. While tax credit funded units are valuable (at 60%AMI), the market needs more units with income-based rents to serve the core segment of housing needs.

STRATEGY FOR ADDRESSING HOUSING NEEDS

The Bay City Housing Commission’s options for addressing the housing needs of the community are limited by the number of units allocated by the Annual Contributions Contract (ACC) with HUD. The ACC contract now supports 193 units and there is no direct path to expand the number of public housing units. The core strategy to address housing need is:

- To maintain the highest possible quality and occupancy of the existing portfolio,
- Use the Rental Assistance Demonstration (RAD) program to transfer ACC assistance to new multifamily program developments and develop new unsubsidized affordable housing using tax credit financing, and

- Collaborate with the City of Bay City to develop in-fill affordable housing units with HOME and HOME-ARP funds.

ADDITIONAL INFORMATION

- a. Progress in Meeting Mission and Goals: The Bay City Housing Commission is meeting its mission and goals as it continues to operate its portfolio with increasing efficiency. Our standard operating practices are consistent across our public housing and multifamily programs using the highest standards for management and organizational practices.
- b. Significant Amendment and Substantial Deviation/Modification: A deviation from the PHA Plan occurs when the inventory of housing in either the public housing or multifamily plan changes. Any change in the number of units or the mix of units is a significant change as the inventory is largely set and not subject to change.

An exception to this definition is already contemplated in the Five-Year PHA Plan associated with the proposed RAD conversion of scattered site public housing units to the multifamily program. The RAD repositioning would transfer units from the public housing portfolio to the multifamily portfolio, resulting in no net change in the total inventory for the housing commission's subsidized affordable housing. The RAD conversion of units does "unrestrict" a corresponding number of units and make them "market rate" units with no rental assistance tied to them, project-based or portable vouchers. These unrestricted units could then have rents set to the market and consistent with the housing commission's mission, which would keep the rents at affordable levels set at 80%AMI or less.

The PHA is actively discussing a proposal for development of affordable housing under the HOME and HOME-ARP programs. Approximately eight new units are proposed.

BAY CITY CONSOLIDATED PLAN

The Bay City Housing Commission operates in collaboration with the City of Bay City's Community Development Department to assure the highest standards for operations, property maintenance and asset management. The organization's strategic framework and responses to community issues are consistent with the [City of Bay City's 2020-2024 Consolidated Plan](#)¹.

The most common housing problem supported by the attached data tables was housing cost burden/affordability. Through consultation and interaction with area service providers the

¹ [City of Bay City's 2020-2024 Consolidated Plan](#)

characteristics linked with instability are housing affordability, employment, living wage employment, transportation, and childcare.²

The greatest challenges facing low to moderate income households is the availability of living wage employment, transportation and availability and cost of childcare. The Fair Housing Center of Eastern Michigan conducted a Fair Housing Impediments to Fair Housing study for Bay City in 2019. Noted concerns in the study include lack of housing for persons with disabilities, lack of affordable housing for families, limited choices regarding locations for scattered site public housing, lack of minority applications for home purchase, refinance and home improvements and the need for additional public transit system services. Bay City supports and is dedicated to affirmatively furthering fair housing³.

The **Bay City Housing Commission's** mission and operations are consistent with the Consolidated plan as it addresses the most severe housing need, "housing cost burden". In Bay City, the average median income for most of the core census tracts is 55+%.

Additionally, our portfolio admissions policies have "preferences" for working families and persons with disabilities.

HOME INVESTMENT PARTNERSHIP PROGRAM:

The City has consistently supported the creation of additional affordable housing inventory. The funding that is needed to enable that effort has been somewhat elusive.

The City of Bay City is currently reviewing its Annual Plan. A component of that plan is the 2023-2024 HOME-ARP Program which has \$761,876 of unobligated funds. Additionally, the HOME Program itself, has approximately \$1,019,395 for a combined total of \$1,781,271, including other funds set-aside for CHDO use. The current updates to the City's Consolidated Plan may reprogram all or a portion of those funds for affordable housing development. These funds would not be sufficient to leverage new affordable housing units in the numbers needed to meet the need, but investing those funds directly for that use would certainly be a positive next step.

Project Based Vouchers: In order to make the projects viable, the PHA will pursue obtaining Housing Choice Vouchers that may be converted to project based rental assistance. If available, the vouchers would be administered by another agency holding the PBVs and the PHA would act as a landlord.

² [City of Bay City's 2020-2024 Consolidated Plan](#)

³ [City of Bay City's 2020-2024 Consolidated Plan](#)

Streamlined Annual PHA Plan (Small PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
---	---	--

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, including changes to these policies, 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-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.																										
A.1	<p>PHA Name: Bay City Housing Commission PHA Code: MI024 PHA Type: <input checked="" type="checkbox"/> Small PHA Plan for Fiscal Year Beginning: (MM/YYYY): 10/1/2024 PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units: 193 Number of Housing Choice Vouchers (HCVs): 0 Total Combined 193 PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>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 of 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 website. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <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> </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	Lead PHA:																	
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:																											

B.	Plan Elements Submitted with 5-Year PHA Plans. Required elements for Small PHAs completing this document in years in which the 5-Year Plan is also due. This section does not need to be completed for years when a Small PHA is not submitting its 5-Year Plan. See sub-section below for required elements in all other years (Years 1-4).
B.1	<p>Revision of Existing PHA Plan Elements.</p> <p>(a) Have the following PHA Plan elements been revised by the PHA since its last Five-Year PHA Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office Review.</p> <p>See the Addendum for the Deconcentration Policy</p>
B.2	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Tenant Based Assistance.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p>
B.3	<p>Progress Report.</p> <p>Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year Plan.</p> <p>The PHA is operating consistent with its Goals and Objectives.</p>
B.4	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p>
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N</p>

	<input type="checkbox"/> <input checked="" type="checkbox"/> (b) If yes, please describe:
Plan Elements Submitted All Other Years (Years 1-4). Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.	
B.1	<p>New Activities</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s current Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Hope VI or Choice Neighborhoods.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Mixed Finance Modernization or Development.</p> <p><input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.</p> <p><input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.</p> <p><input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.</p> <p><input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).</p> <p>(b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process.</p> <p>(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.</p> <p>Mixed-Finance Development: Not a new activity, the PHA continues to pursue a RAD conversion of a portion of its public housing inventory. However, earlier progress was stopped when the pandemic gained traction. Subsequently, the existing zoning approvals for the RAD site are required to resubmit applications and be re-approved for development.</p> <p>Project Based Vouchers: The PHA is considering developing eight units of new affordable housing under the HOME and HOME-ARP Program. In order to make the projects viable, the PHA will pursue project-based vouchers (PBV). If available, the vouchers would be administered by another agency holding the PBVs and the PHA would act as a landlord.</p> <p>(d) The PHA must submit its Deconcentration Policy for Field Office Review. See the attached Deconcentration Policy.</p>
B.2	<p>Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p>See the attached Five-Year Capital Plan</p>
C Other Document or Certification Requirements for Annual Plan Submissions. Required in all submission years.	
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.2	<p>Certification by State or Local Officials.</p> <p>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.</p>

C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>				
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA’s response to the public.</p> <p>(a) Did the public challenge any elements of the Plan? Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>				
<p>D. Affirmatively Furthering Fair Housing (AFFH).</p>					
D.1	<p>Affirmatively Furthering Fair Housing.</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> <table border="1" data-bbox="196 947 1453 1499"> <tr> <td data-bbox="196 947 1453 989">Fair Housing Goal:</td> </tr> <tr> <td data-bbox="196 989 1453 1499"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>1. <u>Goal #1: Optimize Performance</u></p> <p>Continue maintaining and operating its affordable housing portfolios to serve the ongoing need for income-based subsidized affordable housing in the service area. Strategy: The core strategy to address housing needs is to maintain the highest possible quality of the existing portfolio. The combined performance strategy of the affordable housing portfolios is to maintain a physical occupancy at 99% or better, with combined physical and leased occupancy levels exceeding 102%. Wait list management and effective property turnover management are key elements for achieving this goal. Fair Housing training for staff and ongoing support is also critical to achieving this goal.</p> </td> </tr> </table> <table border="1" data-bbox="196 1524 1453 1967"> <tr> <td data-bbox="196 1524 1453 1566">Fair Housing Goal:</td> </tr> <tr> <td data-bbox="196 1566 1453 1967"> <p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>2. <u>Goal #2: Assure Fair Housing Policies Programs and Practices</u></p> <p>Assure that the policies, programs, and practices of the Bay City Housing Commission eliminate systemic barriers to access its affordable housing by any protected class of individual or family. Factors that often contribute to fair housing imbalance are segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and fair housing issues related to publicly supported housing, disability and access, and fair housing enforcement, outreach capacity, and resources.</p> </td> </tr> </table>	Fair Housing Goal:	<p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>1. <u>Goal #1: Optimize Performance</u></p> <p>Continue maintaining and operating its affordable housing portfolios to serve the ongoing need for income-based subsidized affordable housing in the service area. Strategy: The core strategy to address housing needs is to maintain the highest possible quality of the existing portfolio. The combined performance strategy of the affordable housing portfolios is to maintain a physical occupancy at 99% or better, with combined physical and leased occupancy levels exceeding 102%. Wait list management and effective property turnover management are key elements for achieving this goal. Fair Housing training for staff and ongoing support is also critical to achieving this goal.</p>	Fair Housing Goal:	<p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>2. <u>Goal #2: Assure Fair Housing Policies Programs and Practices</u></p> <p>Assure that the policies, programs, and practices of the Bay City Housing Commission eliminate systemic barriers to access its affordable housing by any protected class of individual or family. Factors that often contribute to fair housing imbalance are segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and fair housing issues related to publicly supported housing, disability and access, and fair housing enforcement, outreach capacity, and resources.</p>
Fair Housing Goal:					
<p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>1. <u>Goal #1: Optimize Performance</u></p> <p>Continue maintaining and operating its affordable housing portfolios to serve the ongoing need for income-based subsidized affordable housing in the service area. Strategy: The core strategy to address housing needs is to maintain the highest possible quality of the existing portfolio. The combined performance strategy of the affordable housing portfolios is to maintain a physical occupancy at 99% or better, with combined physical and leased occupancy levels exceeding 102%. Wait list management and effective property turnover management are key elements for achieving this goal. Fair Housing training for staff and ongoing support is also critical to achieving this goal.</p>					
Fair Housing Goal:					
<p><i>Describe fair housing strategies and actions to achieve the goal</i></p> <p>2. <u>Goal #2: Assure Fair Housing Policies Programs and Practices</u></p> <p>Assure that the policies, programs, and practices of the Bay City Housing Commission eliminate systemic barriers to access its affordable housing by any protected class of individual or family. Factors that often contribute to fair housing imbalance are segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and fair housing issues related to publicly supported housing, disability and access, and fair housing enforcement, outreach capacity, and resources.</p>					

Strategy: The Application, Admissions and Continued Occupancy Plan (ACOP), or, in the case of our multifamily portfolio, the Tenant Selection Plan (TSP), provides the policies, practices and procedures that govern how applications for housing are processed, reviewed and tenancy is administered or terminated. The Bay City Housing Commission has a history of administering its programs with little or no issue. The PHA has been diligent with its Fair Housing training support for all staff, assuring a high degree of sensitivity to the issues that contribute to inequity. The primary factor creating barriers to accessing housing affordable to all families in need are simply the number of available units in the service area.

On January 1, 2024, the Housing Opportunities Through Modernization Act (HOTMA) began implementation. The changes in HOTMA will improve eligibility and continuing occupancy opportunities for many families.

The Admissions and Continued Occupancy (ACOP) for the Public Housing Program and the Tenant Selection Plan (TSP) for the Multifamily Program will be updated as needed to assure tenant selection and continuing occupancy opportunities remain in compliance with applicable standards.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

3. Goal #3: Address Community Housing Needs

Whenever feasible, undertake efforts to develop additional affordable housing inventory in the primary market of Bay City, MI. that meets the identified need. Fair and equitable access to housing affordable to all families is a Fair Housing function. Balancing need against the community’s inventory of safe and affordable housing is necessary to avoid predatory treatment and systemic barriers to a family’s access to housing they can afford.

Strategy: The Bay City Housing Commission has acquired sites that it intends to develop new multifamily apartments that will replace part of its current public housing inventory. The units removed from the public housing portfolio will then be rehabilitated and re-lease as affordable housing. This strategy will add to the total inventory operated by The Bay City Housing Commission. Additionally, the PHA is proposing to the City of Bay City that it development of eight new construction affordable housing units with funds from the HOME and HOME-ARP Programs.



BAY CITY HOUSING COMMISSION
DECONCENTRATION POLICY
May 24, 2023

The Deconcentration Policy is contained in the Admissions and Continued Occupancy Policy (ACOP)¹ for the Public Housing Program as well as the and the Tenant Selection Plan (TSP) for the Multifamily Program. The Deconcentration Policy should be read along with the entirety of Article 10: Tenant Selection and Assignment Plan of the ACOP to gain a full understanding of how tenant selection and unit assignments are made.

10.4 DECONCENTRATION POLICY

The Bay City Housing Commission (PHA) only provides project-based rental assistance in its properties. No Housing Choice Vouchers (HCV) are managed by the PHA. Therefore, the waiting list is available to all applicants that meet program eligibility and suitability requirements in accordance with the “Preferences” published by the PHA from time to time. Further consideration will be given the status of certain properties that have layered financing requiring units to be set-aside and targeted for low and very low-income populations.

It is Bay City Housing Commission's policy to provide for deconcentrating poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. The sites developed and or acquired for its affordable housing programs comply with deconcentration objectives.

The Bay City Housing Commission will affirmatively market its housing to all eligible income groups in accordance with program eligibility and waiting list preferences.. Lower income applicants will not be steered toward lower income developments and higher income applicants will not be steered toward higher income developments.

Prior to the beginning of each fiscal year, we will analyze the Affirmative Fair Housing Marketing Plan (AFHMP)² covering each property portfolio. We will analyze the income levels of families residing in each of our developments, the income levels of census tracts in which our developments are located, and the income levels of the families on the waiting list to assure compliance with the Waiting List Preferences. Based on this analysis, we will determine the level of marketing strategies to implement.

10.5 DECONCENTRATION INCENTIVES

The Bay City Housing Commission may offer one or more incentives to encourage applicant families whose income classification would help to meet the deconcentration goals of a particular development. Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and nondiscriminatory manner.

¹ The Tenant Selection, Admission and Continued Occupancy Plan (TSACOP) is available at the front desk of the Central Office of the Bay City Housing Commission.

² The Affirmative Fair Housing Marketing Plan (AFHMP) for each property or portfolio of properties is available at the front desk of the Central Office of the Bay City Housing Commission.

5YAP1 » 5-Year Action Plan Reporting

Five Year Action Plan

Plan	Type	Created Date	Last Modified	Report Year	Status	Submitted On	Approved By	Approved On	Actions	Reports
5-Year Action Plan for 2023-2027 Rev. 3 (01)	Rolling	11/21/2023	02/22/2024	2023-2027	Approved	11/21/2023	GORDON, DOUG	02/22/2024		
5-Year Action Plan for 2023-2027 Rev. 2	Rolling	09/01/2023	11/21/2023	2023-2027	Approved	09/01/2023	SYSTEM	09/01/2023		
5-Year Action Plan for 2023-2027 Rev. 1	Rolling	09/01/2023	09/01/2023	2023-2027	Approved	09/01/2023	SYSTEM	09/01/2023		
5-Year Action Plan for 2023-2027 (01)	Rolling	02/23/2023	09/01/2023	2023-2027	Approved	02/27/2023	GORDON, DOUG	03/06/2023		
5-Year Action Plan for 2022-2026 (01)	Rolling	05/16/2022	02/23/2023	2022-2026	Approved	05/16/2022	GORDON, DOUG	07/11/2022		
5-Year Action Plan for 2021-2025 (01)	Rolling	03/16/2021	05/16/2022	2021-2025	Approved	03/17/2021	GORDON, DOUG	05/13/2021		
5-Year Action Plan for 2020-2024 (01)	Rolling	04/01/2020	03/16/2021	2020-2024	Approved	04/07/2020	GORDON, DOUG	07/21/2020		
5-Year Action Plan for 2019-2023	Rolling	06/05/2019	04/01/2020	2019-2023	Approved	06/05/2019	GORDON, DOUG	07/01/2019		
5-Year Action Plan for 2018-2022 Rev. 1 (01)	Rolling	11/4/2018	06/05/2019	2018-2022	Approved					
5-Year Action Plan for 2018-2022 (01)	Rolling	06/13/2018	11/4/2018	2018-2022	Approved					
5-Year Action Plan for 2017-2021 (01)	Rolling	06/13/2017	06/13/2018	2017-2021	Approved					

Legend

- This plan has been submitted and cannot be edited
- Create New
- Edit Plan
- Unsubmit Plan
- Delete
- Copy Forward
- View
- View PDF
- Export Report
- Comments

**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 3/31/2024

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

I, Dana Muscott, the City Manager
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years _____ and/or Annual PHA Plan for fiscal
 year 24-25 of the Bay City Housing Commission is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including the Analysis of Impediments (AI) to Fair
 Housing Choice or Assessment of Fair Housing (AFH) as applicable to the

City of Bay City, Michigan

Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR § 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or
 State Consolidated Plan.

The PHA is a community partner with the City of Bay City in assessing needs and solutions to
 resolve conditions affecting affordable housing. The priorities established through the City's
 Consolidated Plan are reflected in the PHA's Five-Year Annual Plans.

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: <u>Dana L. Muscott</u>	Title: <u>City Manager</u>
Signature: <u>Dana L. Muscott</u>	Date: <u>6-11-24</u>

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S.
 Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information
 are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to
 ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing
 instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD
 may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Certifications of Compliance with
PHA Plan and Related Regulations
(Small 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**

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 ___ 5-Year and/or X 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 10/1/2024 in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g 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 to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH) as 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 Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (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 certifies that the following policies, programs, and plan components have been revised since submission of its last Annual PHA Plan (check all policies, programs, and components that have been changed):
 - ___ 903.7a Housing Needs
 - ___ 903.7b Deconcentration and Other Policies Governing Eligibility, Selection, Occupancy, and Admissions Policies
 - ___ 903.7c Financial Resources
 - ___ 903.7d Rent Determination Policies
 - ___ 903.7h Demolition and Disposition
 - ___ 903.7k Homeownership Programs
 - ___ 903.7r Additional Information
 - ___ A. Progress in meeting 5-year mission and goals
 - ___ B. Criteria for substantial deviation and significant amendments
 - ___ C. Other information requested by HUD
 - ___ 1. Resident Advisory Board consultation process
 - ___ 2. Membership of Resident Advisory Board
 - ___ 3. Resident membership on PHA governing board

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 a PHA Plan that includes 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 2010-25);
 - 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 site-based waiting lists 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 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(c)(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 identify, 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 24 CFR 85.20 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).

BAY CITY HOUSING COMMISSION

MI024

PHA Name	PHA Number/HA Code
_____ 5-Year PHA Plan for Fiscal Years 20____ - 20____	_____ <input checked="" type="checkbox"/> Annual PHA Plan for Fiscal Year 2024 - 2025

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: William G. Phillips  Signature	Name of Board Chairman: Ann Grady  Signature
June 26, 2024 Date	June 26, 2024 Date

The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality. This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

BAY CITY HOUSING COMMISSION (MI024)
FY2024-FY2025 ANNUAL PHA PLAN

June 18, 2024

C.4. Challenged Elements.

There were no challenges to any element of the FY2024-2025 PHA Plan. No elements of the PHA Five-year Plan have changed.

Meeting notices for the two scheduled Resident Advisory Council meetings were mailed directly to each public housing resident. The draft FY2024-2025 Annual PHA Plan was available at the BCHC's Central Offices and on baycityhousing.com on May 2, 2024. The meeting notices included direction about obtaining hard copies and downloading the annual plan from our website.

Two meetings of the Resident Advisory Council all residents were held on May 20, 2024 and June 1, 2024.



BAY CITY HOUSING COMMISSION

**PUBLIC HOUSING PROGRAM
RESIDENT ADVISORY COUNCIL MEETING
MONDAY, MAY 20, 2024 AT 5:00 PM**

A G E N D A

1. Call to Order
2. BCHC Presenters
William Phillips and Keegan Chapman
3. Changes to the Agenda
4. Review of the FY2024-2025 Annual PHA Plan
5. Public Input (Limited to 3 minutes Per Speaker)
6. Adjournment

The FY2024-2025 PHA Plan is available for viewing at www.baycityhousing.com. For anyone needing a hard copy of the FY2024-2025 PHA Plan, please call Denise at (989) 892-9581 x102 to request a copy.

ASSESSMENT OF FAIR HOUSING (AFH)

May 1, 2024

In 2019, The City of Bay City commissioned a report titled Fair Housing Impediments Study¹ in Bay City, Michigan, 2019. The report was prepared by Patricia A. Baird Master of Public Administration University of Michigan Program Manager Fair Housing Center of Eastern Michigan Legal Services of Eastern Michigan. It is our opinion that the Fair Housing Center completed the appropriate analysis. This report is the most recent document that identifies the state of Fair Housing in Bay City and forms the baseline data from which the Bay City Housing Commission views its own strategies and program priorities.

We believe the report remain relevant today.

Fair Housing Goals, Priorities and Strategies

1. Goal #1: Optimize Performance

Continue maintaining and operating its affordable housing portfolios to serve the ongoing need for income-based subsidized affordable housing in the service area.

Strategy: The core strategy to address housing needs is to maintain the highest possible quality of the existing portfolio. The combined performance strategy of the affordable housing portfolios is to maintain a physical occupancy at 99% or better, with combined physical and leased occupancy levels exceeding 102%. Wait list management and effective property turnover management are key elements for achieving this goal. Fair Housing training for staff and ongoing support is also critical to achieving this goal.

2. Goal #2: Assure Fair Housing Policies Programs and Practices

Assure that the policies, programs, and practices of the Bay City Housing Commission eliminate systemic barriers to access its affordable housing by any protected class of individual or family. Factors that often contribute to fair housing imbalance are segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and fair housing issues related to publicly supported housing, disability and access, and fair housing enforcement, outreach capacity, and resources.

Strategy: The Application, Admissions and Continued Occupancy Plan (ACOP), or, in the case of our multifamily portfolio, the Tenant Selection Plan (TSP), provides the policies, practices and procedures that govern how applications for housing are processed, reviewed and tenancy is administered or terminated. The Bay City Housing Commission has a history of administering its programs with little or no issue. The PHA has been diligent with its Fair Housing training support for all staff, assuring a high degree of sensitivity to the issues that

¹ <https://www.baycitymi.org/DocumentCenter/View/3461/Fair-Housing-Impediment-Study-2019>

contribute to inequity. The primary factor creating barriers to accessing housing affordable to all families in need are simply the number of available units in the service area.

On January 1, 2024, the Housing Opportunities Through Modernization Act (HOTMA) began implementation. The changes in HOTMA will improve eligibility and continuing occupancy opportunities for many families.

The Admissions and Continued Occupancy (ACOP) for the Public Housing Program and the Tenant Selection Plan (TSP) for the Multifamily Program will be updated as needed to assure tenant selection and continuing occupancy opportunities remain in compliance with applicable standards.

3. Goal #3: Address Community Housing Needs

Whenever feasible, undertake efforts to develop additional affordable housing inventory in the primary market of Bay City, MI. that meets the identified need. Fair and equitable access to housing affordable to all families is a Fair Housing function. Balancing need against the community's inventory of safe and affordable housing is necessary to avoid predatory treatment and systemic barriers to a family's access to housing they can afford.

Strategy: The Bay City Housing Commission has acquired sites that it intends to develop new multifamily apartments that will replace part of its current public housing inventory. The units removed from the public housing portfolio will then be rehabilitated and re-lease as affordable housing. This strategy will add to the total inventory operated by The Bay City Housing Commission.

Additionally, the PHA is proposing to the City of Bay City that it development of eight new construction affordable housing units with funds from the HOME and HOME-ARP Programs.