

Annual PHA Plan <i>(Standard PHAs and Troubled PHAs)</i>	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 09/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, 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-ST is to be completed annually by **STANDARD PHAs** or **TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small 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 if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, 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: <u>Frederick Housing Authority</u> PHA Code: <u>MD003</u> PHA Type: <input checked="" type="checkbox"/> Standard PHA <input type="checkbox"/> Troubled PHA</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>04/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of PY beginning, above) Number of Public Housing (PH) Units <u>307</u> Number of Housing Choice Vouchers (HCVs) <u>957</u> Total Combined Units/Vouchers <u>1264</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. 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. 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>How the public can access this PHA Plan: The Public may view the PHA Plan and supporting documentation to obtain information regarding any of the activities outlined in this plan at: The Housing Authority's main office, 209 Madison Street, Frederick Maryland 21701 during regular business hours which are Monday, Wednesday, Thursday and Friday from 8:00 am - 4:30 pm and on Tuesdays from 12:00 - 4:30 pm. or at HACF's website: hacfredrick.org. HACF has NO other satellite offices - See narrative at A.1 PHA Plan Review Information in Additional Supporting Documents.</p> <p><input type="checkbox"/> PHA Consortium: (Check box if submitting a Joint PHA Plan and complete table below)</p> <table border="1" data-bbox="162 1428 1542 1491"> <thead> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
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B.	Plan Elements.																																										
B.1	<p>Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA?</p> <table border="0"> <tr> <td>Y</td> <td>N</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Statement of Housing Needs and Strategy for Addressing Housing Needs</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Financial Resources.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Rent Determination.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Operation and Management.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Grievance Procedures.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Homeownership Programs.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Community Service and Self-Sufficiency Programs.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Safety and Crime Prevention.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Pet Policy.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Asset Management.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Substantial Deviation.</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Significant Amendment/Modification</td> </tr> </table> <p>(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. The Housing Authority of the City of Frederick (HACF) is committed to promoting economic diversity within its Housing Choice Voucher (HCV) program. This policy outlines strategies to deconcentrate poverty and ensure that low-income families have access to neighborhoods with greater opportunities, lower poverty rates, and improved living conditions.</p> <p>(c) The PHA must submit its Deconcentration Policy for Field Office review.</p> <p>Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. Please see attachment B.1 (c) Deconcentration Policy.</p>	Y	N		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Statement of Housing Needs and Strategy for Addressing Housing Needs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.	<input type="checkbox"/>	<input type="checkbox"/>	Financial Resources.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Rent Determination.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Operation and Management.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Grievance Procedures.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Homeownership Programs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Community Service and Self-Sufficiency Programs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Safety and Crime Prevention.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Pet Policy.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Asset Management.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Substantial Deviation.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Significant Amendment/Modification
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B.2	<p>New Activities. 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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> <p>Mixed Finance Modernization or Development. HACF has been successful in securing several key funding awards to support its development projects: Community Development Block Grant (CDBG) funding from the City of Frederick, designated for expansion and renovation of the Ann K. Ryan Community Center (formerly known as Carver Community Center). Strategic Demolition Funds from the State of Maryland allocated for the redevelopment of Lucas Village. Pre-development funding from the City of Frederick for Lucas Village, supporting the early stages of the project. Frederick County Deferred Loan Program funding commitment for Lucas Village. In addition to these awarded fund, HACF has applied for low-income Housing Tax Credits for the redevelopment of Lucas Village and is seeking additional Strategic Demolition funds to further advance the project.</p> <p>Demolition and/or Disposition. The Housing Authority of the City of Frederick received HUD demolition approval to relocate 88 household for Lucas Village via a Section 18 demolition application, due to life, health and safety concerns. HACF will be utilizing Tenant Protection Vouchers to ensure the smooth transition of residents.</p> <p>Occupancy by Police Officers. HACF is open to considering allowing police officers to occupy its public housing units, with the goal of enhancing community safety and fostering positive relationships between law enforcement and residents. This potential initiative would be carefully evaluated to ensure it aligns with the needs and concerns of the community while adhering to all legal and policy guidelines.</p> <p>Units with Approved Vacancies for Modernization. HACF is undertaking units with approved vacancies for modernization to improve the quality of housing and enhance living conditions for residents. These units will undergo comprehensive updates, including necessary repairs and upgrades to meet current standards. This modernization effort ensures that vacant units are brought up to code and are ready for occupancy, contributing to the overall revitalization of HACF properties.</p> <p>Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). Ann K. Ryan Community Center (formerly known as Carver Community Center) has undergone extensive expansion and renovation. 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B.3	<p>Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. Please see attached B.3 Annual PHA Progress Report.</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. The most recent HUD approved 5-Year CFP in EPIC was approved March 2023.</p>																																										

B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit? Y <input checked="" type="checkbox"/> N <input type="checkbox"/></p> <p>(b) If yes, please describe: Please see attachment B.5 FY 24 Audit of Findings and Management and Corrective Action Plan</p>
	<p>Other Document and/or Certification Requirements.</p>
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan? Y <input checked="" type="checkbox"/> N <input 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. Please see attachment C.1 Resident Advisory Board (RAB) Comments and HACF analysis and decisions</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-ST-HCV-HP, <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 <input type="checkbox"/> N <input checked="" type="checkbox"/></p> <p>If yes, include Challenged Elements.</p>
C.5	<p>Troubled PHA.</p> <p>(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y <input type="checkbox"/> N <input type="checkbox"/> N/A <input checked="" type="checkbox"/></p> <p>(b) If yes, please describe:</p>
D.	<p>Affirmatively Furthering Fair Housing (AFFH).</p>
D.1	<p>Affirmatively Furthering Fair Housing (AFFH).</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(c) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

Form identification: MD003-Frederick Housing Authority Form HUD-50075-ST (Form ID - 2850) printed by Stephanie Davis in HUD Secure Systems/Public Housing Portal at 02/12/2025 01:57PM EST

**FISCAL Year 2025 Annual Public Housing Agency (PHA) Plan
Housing Authority of the City of Frederick (HACF)**

A.1. PHA Plan Review Information

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

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

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

**FISCAL Year 2025 Annual Public Housing Agency (PHA) Plan
Housing Authority of the City of Frederick (HACF)**

B.1 (c) Deconcentration Policy

Policy Purpose

The Housing Authority of the City of Frederick (HACF) is committed to promoting economic diversity within its Housing Choice Voucher (HCV) program. This policy outlines strategies to deconcentrate poverty and ensure that low-income families have access to neighborhoods with greater opportunities, lower poverty rates, and improved living conditions.

Goals

- Promote economic diversity within the HCV program.
- Increase access for HCV participants to neighborhoods with lower poverty concentrations.
- Foster long-term economic mobility for residents through strategic placement and supportive services.

Deconcentration Strategies

1. Mobility Counseling

HACF will provide mobility counseling services to assist voucher holders in locating housing in areas with lower poverty rates and greater access to jobs, education, and other resources. The counseling will include information on the benefits of moving to higher-opportunity neighborhoods, as well as assistance with identifying units, negotiating with landlords, and understanding the housing search process.

2. Regional Cooperation

HACF will work with neighboring housing authorities to promote regional cooperation. This collaboration will facilitate the ability of voucher holders to move to nearby jurisdictions with lower concentrations of poverty, higher-quality housing options, and greater access to economic opportunities.

3. Portability of Vouchers

HACF will emphasize and facilitate the portability of vouchers, allowing participants to move across jurisdictions. This will allow HCV participants to relocate to areas outside of the City of Frederick, where economic opportunities and lower poverty concentrations may exist.

Supportive Services

HACF will provide or coordinate access to supportive services for HCV participants. These services will include, but are not limited to, job training, financial literacy programs, educational resources, and transportation assistance. The goal of these services is to help residents improve their economic standing and maintain housing stability in lower-poverty areas.

The Housing Authority will actively encourage participation in the FSS program as part of its broader strategy to enhance economic mobility and foster inclusive, thriving communities. Through the FSS program, residents of public housing and recipients of Housing Choice Vouchers (HCV) will have access to tailored case management services, enabling them to set and achieve economic self-sufficiency goals, such as gaining employment, pursuing education, and improving financial stability. As participants increase their income, and in turn their FSS escrow account which they can access upon successful completion of their goals, families will be empowered to improve their economic standing and transition into more economically diverse neighborhoods, thereby reducing poverty concentrations and promoting mixed-income communities.

Implementation and Monitoring

HACF will regularly monitor the outcomes of this Deconcentration Policy to ensure that it is meeting its goals of reducing poverty concentrations and increasing economic mobility for its residents. Annual reviews of HCV mobility and landlord participation will be conducted to assess the effectiveness of the strategies outlined in this policy. Adjustments will be made as necessary to ensure continued success. The Housing Authority of the City of Frederick is committed to promoting fair housing practices and creating vibrant, inclusive communities through the effective implementation of this Deconcentration Policy.

FISCAL Year 2025 Annual Public Housing Agency (PHA) Plan Housing Authority of the City of Frederick (HACF)

B.2 New Activities

Mixed Finance Modernization of Development

HACF has secured key funding to support its development, including Community Development Block Grant funds for the Ann K. Ryan Community Center, Strategic Demolition Funds from the State of Maryland for Lucas Village, pre-development funding from the City of Frederick, and a commitment from the Frederick County Deferred Loan Program for Lucas Village. HACF has also applied for Low-Income Housing Tax Credits and additional Strategic Demolition funds to further advance the Lucas Village project.

Demolition and/or Disposition

HACF received HUD demolition approval to relocate 88 households for Lucas Village via a Section 18 demolition application, due to life, health and safety concerns. HACF will be utilizing Tenant Protection Vouchers to ensure the smooth transition of residents.

Occupancy by Policy Officer

HACF is open to consider allowing police officers to occupy its public housing units, with the goal of enhancing community safety and fostering positive relationships between law enforcement and residents. This potential initiative would be carefully evaluated to ensure it aligns with the needs and concerns of the community while adhering to all legal and policy guidelines.

Units with Approved Vacancies for Modernization.

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

On 6/25/24 HACF requested and received HUD approval on 8/19/24 to categorize unit # 74 at our George Washington Carver development as a Special Use Unit effective 07/01/24 – 07/01/2029. The unit type requested is “Non-Dwelling: Special Use Self Sufficiency Activities for HACFs Family Service department.

Other Capital Grant Programs (i.e. Capital Fund Community Facilities Grants or Emergency Safety and Security Grants)

The Carver Community Center has undergone extensive expansion and renovation. The completion of this project provides a renewed and enhanced community space, offering various services and amenities to the residents.

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

B. 3 Annual PHA Progress Report

Lucas Village: HACF successfully completed the relocation of 88 households from Lucas Village, utilizing Tenant Protection Vouchers to ensure the smooth transition of residents.

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

Madison on North Market: HACF has secured Low-Income Housing Tax Credits to fund the construction of 60 new affordable housing units at Madison on North Market, which will include 8 project-based vouchers. The development process is set to commence with the objective of completing construction by the beginning of 2027.

Ann K Ryan Community Center (Carver Community Center) has undergone extensive expansion and renovation. The completion of this project provides a renewed and enhanced community space, offering various services and amenities to the residents.

HACF Website: The Housing Authority of the City of Frederick created a new website, making it more user-friendly, provides current information, and offers alternative options for residents to pay rent online.

Grant and Other Funding Applications & Awards:

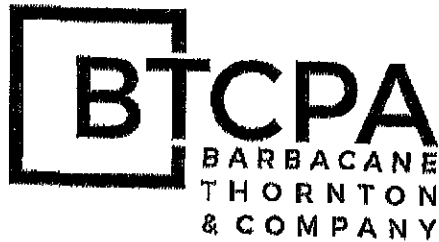
HACF has been successful in securing several key funding awards to support its development projects:

- o \$837,500 in Community Development Block Grant (CDBG) funding from the City of Frederick, designated for the expansion and renovation of the Ann K. Ryan Community Center.
- o \$500,000 in Strategic Demolition Funds from the State of Maryland, allocated for the redevelopment of Lucas Village.
- o \$1,000,000 in pre-development funding from the City of Frederick for Lucas Village, supporting the early stages of the project.
- o \$2,000,000 Frederick County Deferred Loan Program funding commitment for Lucas Village.

o \$900,000 in pre-development funding from the City of Frederick for Madison on North Market, supporting the land acquisition costs.

In addition to these awarded funds, HACF has applied for Low-Income Housing Tax Credits for the redevelopment of Lucas Village and is seeking additional Strategic Demolition Funds to further advance the project.

B. 5 FY 24 Audit



December 13, 2024

Mr. E. Kevin Lollar
Executive Director
Frederick Housing Authority
209 Madison Street
Frederick, MD 21701-6636

Dear Mr. Lollar:

Attached are electronic copies of our report on the audit of the financial statements, including the single audit supplement, of the Housing Authority of the City of Frederick and the board communication letter for the year ended March 31, 2024. In addition, we have emailed a PDF copy of the audit report to the following agency:

- Ms. Tiffany A. Jackson
Public Housing Revitalization Specialist
U.S. Department of HUD
City Crescent Building
10 South Howard Street
Fifth Floor
Baltimore, MD 21201

Please be advised that you are required to certify and submit your Data Collection Form to the Federal Audit Clearinghouse by December 31, 2024.

We will be providing bound copies of reports by request only. Please respond to this email or contact your engagement Partner if you require bound copies of your report.

We encourage you to share the attached electronic copies as deemed necessary.

We appreciate the opportunity to be of service to you.

Very truly yours,

Barbacane, Thornton & Company LLP
BARBACANE, THORNTON & COMPANY LLP

/nrl

HOUSING AUTHORITY OF THE CITY OF FREDERICK
FREDERICK, MARYLAND

SCHEDULE OF FINDINGS AND RECOMMENDATIONS (CONT'D)

PART B - FINDINGS RELATED TO FINANCIAL STATEMENTS

STATUS OF PRIOR YEAR FINDINGS AND RECOMMENDATIONS

None.

CURRENT YEAR FINDINGS AND RECOMMENDATIONS

2024-001 - FINANCIAL DATA SCHEDULE ERRORS

Condition

During the audit process, numerous financial data schedule (FDS) reporting errors were identified and brought to the attention of management for correction. In addition, many FDS amounts could not be easily traced to the Authority's general ledger. Although much of the information for the corrections was provided by the Authority, the fact that these corrections were required for the FDS to be properly stated and were not identified by the Authority's management constitutes a deficiency in the Authority's financial reporting processes.

Criteria

The internal controls over the preparation of the FDS should allow for the identification of material misstatements.

Cause

Turnover in the finance department.

Effect

The Authority's FDS as of and for the year ended March 31, 2024 was not properly stated until the corrections were made.

Recommendation

We recommend that the unaudited FDS be reviewed by the Authority in detail prior to submission to HUD REAC and that the Authority prepare a bridging document that would reconcile the Authority's general ledger account balances to the FDS balances. The bridging document would also help the Authority identify potential FDS reporting errors in a timely manner.

HOUSING AUTHORITY OF THE CITY OF FREDERICK
FREDERICK, MARYLAND

SCHEDULE OF FINDINGS AND RECOMMENDATIONS (CONT'D)

PART C - FINDINGS RELATED TO FEDERAL AWARDS

STATUS OF PRIOR YEAR FINDINGS

None.

CURRENT YEAR FINDINGS AND RECOMMENDATIONS

2024-002 – HOUSING QUALITY STANDARDS

Information on the Federal Program:

Assistance Listing Number T4.241 – Housing Opportunities for Persons with AIDS, United States Department of Housing and Urban Development
Pass-Through Entity: The State of Maryland Department of Health and Mental Hygiene
Compliance Requirements: Special Tests and Provisions
Type of Finding: Significant Deficiency

Criteria

Program requirements state that all housing that involves tenant-based rental assistance must meet various housing quality standards listed in 24 CFR Section 574.310(b)(1)-(2).

Condition

For the year ended March 31, 2024, we reviewed a sample of tenant files and noted an inspection was not completed timely for one of the tenants sampled.

Cause

The Authority did not perform the required inspection for the tenant selection during the year ended March 31, 2024.

Effect or Potential Effect

The Authority is not in compliance with the Housing Quality Standards requirement of the award.

Recommendation

The Authority should develop procedures to ensure timely completion of the required inspections before assistance is provided to a tenant to ensure the tenant meets housing quality standards.

CHAIRMAN

Bernard W. Brown

VICE CHAIRMAN

Delores A. Ambush

BOARD OF COMMISSIONERS

Phyllis C. Carroll

Greer Garcia

Zakia Gaillard

EXECUTIVE DIRECTOR

E. Kevin Lollar



Housing Families, Building Communities, Creating a Stronger Frederick

MANAGEMENT'S CORRECTIVE ACTION PLAN

Finding 2024-001 – Financial Data Schedule

Name of Contact Person

Kevin Lollar, Executive Director

Corrective Action

Due to changes in staff during the year under audit, the Authority was unable to implement a procedure to prepare a bridging document between the general ledger and the Financial Data Schedule. The Authority hired a CPA firm after year-end to assist in implementing this procedure.

Proposed Completion Date

This recommendation will be implemented for the year ending March 31, 2025.

Finding 2024-002 – Housing Quality Standards

Name of Contact Person

Kevin Lollar, Executive Director

Corrective Action

Due to changes in staff during the year under audit, the Authority was late in scheduling and completing required inspections. The Authority will be creating a list of when inspections are due for each tenant in the program.

Proposed Completion Date

This recommendation will be implemented for the year ending March 31, 2025.

**FISCAL Year 2025 Annual Public Housing Agency (PHA) Plan
Housing Authority of the City of Frederick (HACF)**

C.1 Resident Advisory Board (RAB) Comments and HACF An

**** Staff Decisions**

Carver Residents - Residents request that programs be implemented that address not just Seniors and Children but Families particularly Parents with programs such as: "learning to budget and manage money"

****HACF agreed to look into partnerships to offer financial literacy programs like budgeting and money management to meet the needs of caregivers and families.**

Lincoln Community Residents

1. Tutoring and Mentoring programs for every child 5 and up.

**** HACF agreed to explore collaborations for tutoring and mentoring services for children 5 and up.**

2. Learning center for pre-head start for all children in communities.

**** HACF will evaluate options to create a learning center for early childhood education in the community.**

3. A program like Big Brother and Big Sisters come and educate the communities.

**** HACF agreed reach out to mentoring organizations to bring their services to our communities.**

4. Revamp the PAL center and put it at either Carver or Lincoln communities.

**** HACF is considering options to revitalize the PAL center, potentially relocating it to Carver or Lincoln for better accessibility.**

Catoctin Manor Residents – There is a need for support services for young families. Help with childcare for residents within the head start program.

****HACF recognizes the need for additional childcare support for young families and are exploring partnerships with local providers to enhance these services.**

Carver Residents – Residents requested educational classes/training and guidance in learning about Credit and home loans.

****HACF will inquire into partnerships with local financial institutions or community organizations to offer these practical programs to residents.**

Lincoln Residents

1. Reading, Writing, and Bilingual Classes:

****HACF will assess opportunities through our Family Services Department to offer literacy and bilingual classes for residents, with a focus on improving communication skills for all age groups.**

2. Technology Classes:

****HACF is currently offering computer and phone technology classes for both adults and senior residents to improve digital literacy and access to resources. HACF will explore other methods of advertising these classes.**

Catoctin Manor Residents: Games that focus on health and wellness. Having family workshops with their children.

****HACF recognizes the need for wellness activities and will explore options to offer health-focused programs, including yoga classes for families, children, and seniors in the community, to promote physical and mental well-being.**

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

I, Ruth Waxter, the Assist. Dir of Housing certify that the 5-Year PHA Plan for fiscal years 2025-2029 and/or Annual PHA Plan for fiscal year 2025 of the MD003 - Frederick Housing Authority is consistent with the 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 The City of Frederick 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 goals, objectives and planned activities of the Housing Authority of the City of Frederick set forth in the PHA Annual Plan and the Five-year Agency Plan support the primary goal of the Consolidated Plan to provide assistance to low-and moderate-income households in the forms of affordable housing opportunities, suitable living environments, and supportive services related to residential, financial, and social stability.

I hereby certify that all the information stated herein, as well as any information provided in the accompanying 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:	Ruth Waxter	Title: Assist. Dir of Housing
Signature: <i>Ruth Waxter</i>	Date: <i>12/13/24</i>	

The United States Department of Housing and Urban Development is authorized to collect 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.

Form identification: MD003-Frederick Housing Authority form HUD-50077-SL (Form ID - 1307) printed by Stephanie Davis in HUD Secure Systems/Public Housing Portal at 12/06/2024 09:10AM EST

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

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 09/30/2027

**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 X 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 04/2025, in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments (AI) to Fair Housing Choice, or Assessment of Fair Housing (AFH) when applicable, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the RAB (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), and other applicable civil rights requirements and that it will affirmatively further fair housing in the administration of the program. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with the Fair Housing Act, title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, title II of the Americans with Disabilities Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of the program.
7. The PHA will affirmatively further fair housing, which means that it will take meaningful actions to further the goals identified in the Assessment of Fair Housing (AFH) conducted in accordance with the requirements of 24 CFR § 5.150 through 5.180, that it will take no action that is materially inconsistent with its obligation to affirmatively further fair

housing, and that it will address fair housing issues and contributing factors in its programs, in accordance with 24 CFR § 903.7(o)(3). The PHA will fulfill the requirements at 24 CFR § 903.7(o) and 24 CFR § 903.15(d). Until such time as the PHA is required to submit an AFH, the PHA will fulfill the requirements at 24 CFR § 903.7(o) promulgated prior to August 17, 2015, which means that it examines its programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintains records reflecting these analyses and actions.

8. For PHA Plans that include a policy for site-based waiting lists:

- The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
- The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
- Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
- The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
- The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).

9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.

10. In accordance with 24 CFR § 5.105(a)(2), HUD's Equal Access Rule, the PHA will not make a determination of eligibility for housing based on sexual orientation, gender 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 2 CFR 200.333 and facilitate an effective audit to determine compliance with program requirements.

18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.

19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.

- 20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
- 21. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
- 22. The PHA certifies that it is in compliance with applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Frederick Housing Authority

MD003

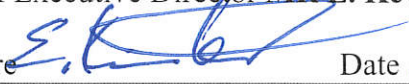
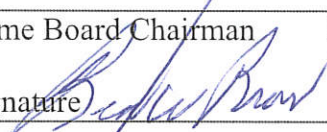
PHA Name

PHA Number/HA Code

Annual PHA Plan for Fiscal Year 2025

5-Year PHA Plan for Fiscal Years 2025 - 2029

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

Name of Executive Director MR E. Kevin Lollar	Name Board Chairman Bernard W. Brown
Signature  Date <u>12/23/2024</u>	Signature  Date <u>12-23-24</u>

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