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: 09/30/2027**

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. They also inform 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-, very low-, 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. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

(1) ***High-Performer PHA*** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) 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, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.

(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 HCVs combined and is not PHAS or SEMAP troubled.

A.	**PHA Information.**
A.1	**PHA Name**: Bay City Housing Commission **PHA Code**: MI024 **PHA Plan for Fiscal Year Beginning**: (MM/YYYY): 10/2026 **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:** ☑ Annual Submission ☐ Revised Annual Submission **Public 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 and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans. Complete Annual PHA Plan Availability for Tenants and Public: 1. www.baycityhousing.com 2. 315 14th Street Bay City, MI 48708 3. Via mail to all PHA Public Housing Program Tenants 4. By written request

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

Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
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 **Revision of Existing PHA Plan Elements.**

(a) Have the following PHA Plan elements been revised by the PHA since its last **5-Year PHA Plan** submission?

Y	N	
☐	☐	Statement of Housing Needs and Strategy for Addressing Housing Needs.
☐	☐	Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
☐	☐	Financial Resources.
☐	☐	Rent Determination.
☐	☐	Homeownership Programs.
☐	☐	Substantial Deviation.
☑	☐	Significant Amendment/Modification.

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

A Significant Amendment was approved for CY2025 that incorporated the Public Housing Repositioning Plan.

Disposition: The Public Housing Repositioning Plan described in the CY2025 Revised PHA Plan includes the Section 18 Disposition of 144 public housing units to an affiliated nonprofit organization (GLCDP) and preserved as project-based affordable housing. In subsequent years, will continue until all public housing units are removed from inventory.

Development: The disposition of public housing units under Section 18 will release units under the Faircloth Limits. That public housing capacity is being assigned to new development projects.

RAD Conversion: Upon completion of the new developments as public housing, the projects will be converted to the Section 8 Multifamily Program under RAD.
Project-based Vouchers: The RAD conversion will employ project-based vouchers administered by the Michigan State Housing Development Authority (MSHDA).

(c) The PHA must submit its Deconcentration Policy for Field Office Review.

See Attachment B.1(c) : Deconcentration Policy

B.2 **New Activities.**

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y	N	
☐	☐	Choice Neighborhoods Grants.
☑	☐	Modernization or Development.
☑	☐	Demolition and/or Disposition.
☐	☐	Conversion of Public Housing to Tenant Based Assistance.
☑	☐	Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
☐	☐	Homeownership Program under Section 32, 9 or 8(Y)
☐	☐	Project Based Vouchers.
☐	☐	Units with Approved Vacancies for Modernization.
☐	☐	Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).

(b) If any of these activities are planned for the applicable 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.

Disposition: The Public Housing Repositioning Plan described in the CY2025 Revised PHA Plan includes the Section 18 Disposition of 144 public housing units to an affiliated nonprofit organization (GLCDP) and preserved as project based affordable housing. In subsequent years, will continue until all public housing units are removed from inventory.

Development: The disposition of public housing units under Section 18 will release units under the Faircloth Limits. That public housing capacity is being assigned to new development projects.

RAD Conversion: Upon completion of the new developments as public housing, the projects will be converted to the Section 8 Multifamily Program under RAD.
Project based Vouchers: The RAD conversion will employ project based vouchers administered by the Michigan State Housing Development Authority (MSHDA).

[this space left intentionally blank]

B.3 **Progress Report.**

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

Goal#1: Optimize Performance
The goal to optimize the PHA's performance has been consistently exceeded for each of the prior five years producing an average physical occupancy exceeding 99% with preapproval of applications from the wait list reducing the down time from turnovers, thus assuring that available housing is being utilized by families in need.

Goal #2: Assure Fair Housing Programs and Practices Eliminate Systemic Barriers.
The application admissions and continue to incorporate changes resulting from the Housing Opportunity Through Modernization Act. Bay City Housing Commission has a history of administering its programs with little or no issues 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 it according

Goal #3: Address Community Housing Needs.
The Bay City Housing Commission has enacted its Public Housing Repositioning Plan introduced in the Significant Amendment to the CY2025 PHA Plan. The disposition of 144 units to an affiliated nonprofit organization is pending approval by HUD's Special Application Center. Upon approval from the SAC, the PHA will sell the units to the Great Lakes Community Development Partners (GLCDP). The proceeds from that sale will be invested in Newmarket Commons, a to be constructed 120 unit public housing development (previously referred to as 501 Columbus Ave).

Newmarket Commons will employ the Faircloth Authority released by the Section 18 Disposition to fund components of Newmarket Commons. When the project has completed construction and achieves lease up, it will be converted to the Section 8 Multifamily Program under the Rental Assistance Demonstration Program (RAD). At that point, the Michigan State Housing Development Authority (MSHDA) will convert the public housing operating grans to project based vouchers.

When Newmarket Commons is completed and operations are stabilized, the PHA will undertake additional similar development using the same program framework.

[this space left intentionally blank]

B.4	**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 approved 5 year Action is amended to reflect Capital Investment in Newmarket Commons from the Public Housing Capital Fund Program. Sufficient funds are currently available for such investment.
B.5	**Most Recent Fiscal Year Audit**. (a) Were there any findings in the most recent FY Audit? Y N ☐ ☑ (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	**New Activities** (a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year? Y N ☐ ☐ Choice Neighborhoods Grants. ☐ ☐ Modernization or Development. ☐ ☐ Demolition and/or Disposition. ☐ ☐ Conversion of Public Housing to Tenant-Based Assistance. ☐ ☐ Conversion of Public Housing to Project-Based Assistance under RAD. ☐ ☐ Homeownership Program under Section 32, 9 or 8(Y) ☐ ☐ Project Based Vouchers. ☐ ☐ Units with Approved Vacancies for Modernization. ☐ ☐ Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). (b) If any of these activities are planned for the applicable 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. [this space intentionally left blank]

[this space intentionally left blank]

(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.

(d) The PHA must submit its Deconcentration Policy for Field Office Review.

B.2	**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. Attachment B.4 Capital Fund Summary depicts the capital fund disbursements. As "small PHA" the agency is authorized to draw the majority of funds into its operating accounts and disburse payments for smaller capital expenses from that account. Large capital replacement costs are shown.
C	**Other Document or Certification Requirements for Annual Plan Submissions.** Required in all submission years.
C.1	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the PHA Plan? Y N ☐ ☑ (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.
C.2	**Certification by State or Local Officials.** Form HUD 50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan. Attachment: Form HUD 50077 SL
C.3	**Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Form 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*, must be submitted by the PHA as an electronic attachment to the PHA Plan. Attachment: Form HUD 50077 CRT SM

C.4	**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. (a) Did the public challenge any elements of the Plan? Y ☐ N ☑ (b) If yes, include Challenged Elements.

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.

Attachment B.4 Capital Fund

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Capital Fund Program - Five-Year Action Plan

Status: Approved **Approval Date:** 06/08/2026 **Approved By:** LAKE, RATICO

Part I: Summary

PHA Name : Bay City Housing Commission

PHA Number: MI024

Locality (City/County & State)

☐ **Original 5-Year Plan** ☒ **Revised 5-Year Plan (Revision No:)**

A.	Development Number and Name	Work Statement for Year 1 2025	Work Statement for Year 2 2026	Work Statement for Year 3 2027	Work Statement for Year 4 2028	Work Statement for Year 5 2029
	SCATTERED SITE HOUSING (MI024000001)	$732,484.00	$705,174.00	$705,174.00	$705,174.00	$705,174.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 1 2025

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	SCATTERED SITE HOUSING (MI024000001)			$732,484.00
ID0000050	Replace electric service panels(Dwelling Unit-Interior (1480)-Electrical)	Replace 8 electric service panels at scattered site dwelling units by bid process.		$30,000.00
ID0000051	Operations 2025(Operations (1406))	Operation expenses		$632,484.00
ID0000052	Administration of CFP 2025(Administration (1410)-Salaries,Administration (1410)-Sundry)	Administration, salaries, sundry		$70,000.00
	Subtotal of Estimated Cost			$732,484.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 2 2026

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	SCATTERED SITE HOUSING (MI024000001)			$705,174.00
ID0000038	Operations 2026(Operations (1406))	Operation expenses		$635,174.00
ID0000053	Administration of CFP 2026(Administration (1410)-Sundry,Administration (1410)-Salaries)	Administration, salaries, sundry		$70,000.00
	Subtotal of Estimated Cost			$705,174.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 3 2027

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	SCATTERED SITE HOUSING (MI024000001)			$705,174.00
ID0000040	Operations 2027(Operations (1406))	Operation expenses		$705,174.00
	Subtotal of Estimated Cost			$705,174.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 4 2028

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	SCATTERED SITE HOUSING (MI024000001)			$705,174.00
ID0000044	Operations 2028(Operations (1406))	Operation expenses		$705,174.00
	Subtotal of Estimated Cost			$705,174.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 5 2029

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	SCATTERED SITE HOUSING (MI024000001)			$705,174.00
ID0000049	Operations 2029(Operations (1406))	Operation expenses		$705,174.00
	Subtotal of Estimated Cost			$705,174.00