

**ANNUAL PLAN**  
**FOR**  
**FISCAL YEAR BEGINNING JULY 1, 2025**



Approved by the SHC Board of Commissioners with Resolution #25-01 on March 20, 2025.

<b>5-Year PHA Plan (for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires: 03/31/2024</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and 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-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

<b>A.</b>	<b>PHA Information.</b>
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<b>A.1</b>	<p><b>PHA Name:</b> <u>Saginaw Housing Commission</u> <b>PHA Code:</b> <u>MI006</u></p> <p><b>PHA Plan for Fiscal Year Beginning:</b> (MM/YYYY): <u>07/2025</u>  <b>The Five-Year Period of the Plan (i.e. 2019-2023):</b> <u>2025-2029</u>  <b>PHA Plan Submission Type:</b> <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p><b>Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> <p style="text-align: center; font-size: 48px; opacity: 0.5;">DRAFT</p>
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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>B.</b>	<b>Plan Elements.</b> Required for <u>all</u> PHAs completing this form.
<b>B.1</b>	<p><b>Mission.</b> State the PHA’s mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA’s jurisdiction for the next five years.</p> <p>Provide access to quality affordable housing and resources to create self-reliance for individuals and families.</p>
<b>B.2</b>	<p>Goals and Objectives. Identify the PHA’s quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.</p> <p>The goals and primary objectives of the Saginaw Housing Commission are as follows:</p> <ol style="list-style-type: none"> <li>1. Meet the Need for Quality Affordable Housing <ol style="list-style-type: none"> <li>a. Reduce public housing vacancies and unit downtime.</li> <li>b. Ensure housing options reflect the housing seeking population.</li> <li>c. Improve customer satisfaction.</li> </ol> </li> <li>2. Improve the Quality of Assisted Housing <ol style="list-style-type: none"> <li>a. Improve the PHAS and SEMAP scores.</li> <li>b. Improve the physical conditions of public housing units.</li> <li>c. Conduct monthly quality reviews.</li> <li>d. Comply with audit findings and corrective actions.</li> </ol> </li> <li>3. Improve Rental Assistance <ol style="list-style-type: none"> <li>a. Maintain funding utilization and unit utilization.</li> <li>b. Reduce rent burden on participants.</li> <li>c. Increase voucher success rate.</li> <li>d. Determine if payment standards need to be adopted for specific zip codes.</li> <li>e. Ensure the payment standard is comparative to market rate rents.</li> <li>f. Provide voucher mobility counseling.</li> <li>g. Conduct outreach efforts for potential voucher landlords.</li> </ol> </li> <li>4. Promote Self-Sufficiency <ol style="list-style-type: none"> <li>a. Increase graduates from Family Self Sufficiency Program.</li> <li>b. Increase percentage of enrolled participants in FSS Program with escrow accounts.</li> <li>c. Increase participation in the Homeownership Program.</li> </ol> </li> </ol>
<b>B.3</b>	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p>See Supplement to Annual Plan.</p>
<b>B.4</b>	<p><b>Violence Against Women Act (VAWA) Goals.</b> Provide a statement of the PHA’s goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The Saginaw Housing Commission has a policy on VAWA contained in its administration policies, Housing Choice Voucher Administrative Plan and Public Housing Admissions and Continued Occupancy Plans.</p>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>
<b>C.1</b>	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>Any significant amendment or substantial deviation/modification to this Plan is subject to the same requirements as the original Plan. Significant amendment or substantial deviations include:</p> <ol style="list-style-type: none"> <li>i. Additions of non-emergency work items (items not included in the current Annual Statement or Five-Year Action Plan);</li> <li>ii. Any change with regard to demolition or disposition, designation, homeownership programs or conversion activities.</li> </ol>

<p><b>C.2</b></p>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y   N  <input checked="" type="checkbox"/>   <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p> <p>See Attachment to Annual Plan.</p>
<p><b>C.3</b></p>	<p><b>Certification by State or Local Officials.</b></p> <p><a href="#">Form HUD-50077-SL</a>, <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> <p>See Attachment to Annual Plan.</p>
<p><b>C.4</b></p>	<p><b>Required Submission for HUD FO Review.</b></p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y   N  <input type="checkbox"/>   <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>

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The goals and primary objectives of the Saginaw Housing Commission are as follows:

1. Meet the Need for Quality Affordable Housing
  - a. Reduce public housing vacancies and unit downtime.
  - b. Ensure housing options reflect the housing seeking population.
  - c. Improve customer satisfaction.
2. Improve the Quality of Assisted Housing
  - a. Improve the PHAS and SEMAP scores.
  - b. Improve the physical conditions of public housing units.
  - c. Conduct monthly quality reviews.
  - d. Comply with audit findings and corrective actions.
3. Improve Rental Assistance
  - a. Maintain funding utilization and unit utilization.
  - b. Reduce rent burden on participants.
  - c. Increase voucher success rate.
  - d. Determine if payment standards need to be adopted for specific zip codes.
  - e. Ensure the payment standard is comparative to market rate rents.
  - f. Provide voucher mobility counseling.
  - g. Conduct outreach efforts for potential voucher landlords.
4. Promote Self-Sufficiency
  - a. Increase graduates from Family Self Sufficiency Program.
  - b. Increase percentage of enrolled participants in FSS Program with escrow accounts.
  - c. Increase participation in the Homeownership Program.

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- A. Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission.
- a. Statement of Housing Needs and Strategy for Addressing Housing Needs

<b>Housing Needs of Families on the Waiting List</b>			
<p><b>Waiting list type: (select one)</b></p> <p><input type="checkbox"/> <b>Section 8 tenant-based assistance</b></p> <p><input checked="" type="checkbox"/> <b>Public Housing</b></p> <p><input type="checkbox"/> <b>Combined Section 8 and Public Housing</b></p> <p><input type="checkbox"/> <b>Public Housing Site-Based or sub-jurisdictional waiting list (optional)</b></p> <p><b>If used, identify which development/sub-jurisdiction:</b></p>			
	# of families	% of total families	Annual Turnover
Waiting list total	222		872
Extremely low income <=30% AMI	174	78	
Very low income (>30% but <=50% AMI)	33	13	
Low income (>50% but <80% AMI)	11	7	
Families with children	21		
Elderly families	2		
Families with Disabilities	7		
White	49	22	
Black/African American	162	73	
American Indian/Alaska Native	3	1	
Asian	0	0	
Native Hawaiian/Other Pacific Islander	0	0	
Other/Declined	0	0	
Hispanic	19	9	
<b>Characteristics by Bedroom Size</b>			
1BR	215	96	528
2 BR	3	1	212
3 BR	1	1	101
4 BR	1	0	31
<p>Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>If yes:</p> <p style="padding-left: 20px;">How long has it been closed (# of months)?</p> <p style="padding-left: 20px;">Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes</p>			

**Housing Needs of Families on the Waiting List**

**Waiting list type: (select one)**

**Section 8 tenant-based assistance**  
 **Public Housing**  
 **Combined Section 8 and Public Housing**  
 **Public Housing Site-Based or sub-jurisdictional waiting list (optional)**  
**If used, identify which development/sub-jurisdiction:**

Does the PHA permit specific categories of families onto the waiting list, even if generally closed?  
 No  Yes

**Housing Needs of Families on the Waiting List**

Waiting list type: (select one)

Section 8 tenant-based assistance  
 Public Housing  
 Combined Section 8 and Public Housing  
 Public Housing Site-Based or sub-jurisdictional waiting list (optional)  
**If used, identify which development/sub-jurisdiction:**

	# of families	% of total families	Annual Turnover
Waiting list total	206		273
Extremely low income <=30% AMI	175	85	
Very low income (>30% but <=50% AMI)	24	12	
Low income (>50% but <80% AMI)	4	2	
Families with Elderly	7		
Families with Disabilities	45		
Families with Children	107		
White	15	7	
Black/African American	171	83	
American Indian/Alaska Native	2	1	
Asian	0	0	
Native Hawaiian/Other Pacific Islander	0	0	
Other/Declined	0	0	
Hispanic	19	9	

Is the waiting list closed (select one)?  No  Yes

If yes:

How long has it been closed (# of months)? 12 Months

Does the PHA expect to reopen the list in the PHA Plan year?  No  Yes

Does the PHA permit specific categories of families onto the waiting list, even if generally closed?  
 No  Yes, VASH

b. Financial Resources

<b>Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants</b>		
a) Public Housing Operating Fund	\$ 2,295,876.00	
b) Public Housing Capital Fund	\$ 965,791.00	
c) CARES Act Funding	\$ -	
d) HOPE VI Demolition	\$ -	
e) Section 8 Tenant-Based Assistance	\$ 8,546,059.00	
f) Emergency Housing Voucher	\$ 72,580.00	
g) Family Self-Sufficiency Grants	\$ 86,279.00	PH and S8
h) Community Development Block Grant		
i) HOME		
j) Section 8 Administration	\$ 889,524.00	
k) Section 8 Family Self-Sufficiency	\$ -	
l) Shelter Plus Care	\$ -	
m) Supportive Housing	\$ -	
<b>2. Prior Year Federal Grants (unobligated funds only)</b>		
a) Capital Fund Program		
<b>3. Dwelling Rental Income</b>		
a) Public Housing Tenant Rent	\$ 1,666,168.80	PH Operations
a) Public Housing Tenant Rent - Excess Utilities	\$ 13,192.72	PH Operations
<b>4. Other income</b>		
a) Charges to Residents	\$ 123,237.84	PH Operations
b) Washer/Dryer	\$ 8,934.75	PH Operations
c) Rooftop Leases	\$ 74,799.42	PH Operations
d) HAIG Dividend	\$ 21,661.00	PH Operations
e) Excess Utilities	\$ -	PH Operations
f) FSS Donations	\$ 10,000.00	S8 Operations
g) FSS Forfeitures	\$ -	PH/S8 Operations
h) Fraud Recovery	\$ 20,737.54	S8 Operations
i) Credit Card Rebates	\$ 7,889.92	PH Operations
j) Insurance Proceeds	\$ 81,167.48	PH Operations
k) Miscellaneous	\$ 3,102.90	PH Operations
<b>4. Non-federal sources</b>		
a) PH Interest Income	\$ 1,300.51	PH Operations
b) S8 Admin Interest Income	\$ 355.78	S8 Operations
<b>Total resources</b>	<b>\$ 14,888,657.66</b>	



- B. Identify new activities the PHA intend to undertake in the PHA’s current Fiscal Year
- a. Disposition/Demolition of the Former Saginaw County Fairgrounds
    - i. Awaiting approval of City of Saginaw’s purchase agreement to buy a portion of the property, one acre surrounding the Webber St. Gate listed on the National Register of Historic Places, for fair market value.
  - b. Repositioning of Public Housing
    - i. The PHA is committed to repositioning Public Housing in the most feasible option available, Rental Assistance Demonstration (RAD), demolishing or disposing of (selling) public housing (Section 18), and/or voluntary conversion of public housing to vouchers (Section 22).

Project Number	Project Name	One-Bdrm Units	Two-Bdrm Units	Three-Bdrm Units	Four-Bdrm Units	Total Units	Type of Unit	General Location
MI006000003	Maplewood/Davenport Manor	128	9			137	Elderly/Disabled	535 S. Warren Ave. and 2811 Davenport Ave.
MI006000004	Rosien Towers	109	1			110	Elderly/Disabled	310 S. Harrison Ave.
MI006000005	Elmwood Manor	111	11			122	Elderly/Disabled	2814 E. Genesee Ave.
MI006000007	Pinewood Manor	88	1			89	Elderly/Disabled	2715 S. Jefferson Ave.
MI006000011	Town and Garden		59	33		92	General Occupancy	Dillon, Essling, Findley and Needham St.
MI006000013	Scattered Sites	4	36	34	7	81	General Occupancy	City of Saginaw

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C. Progress in Meeting Mission and Goals

The PHA identified the following goals and objectives in our 2020 Five Year PHA Plan. Below find the progress made during in meeting our goals:

a. Meet the Need for Quality Affordable Housing

i. Reduce public housing vacancies

1. Occupancy rates are decreasing greater than normal.

FYE	Occupancy
2020	96.20%
2021	92.23%
2022	92.19%
2023	90.62%
2024	83.70%

2. The occupancy has decreased because our move-outs exceed our move-ins. Moveouts are primarily by court action (55 non-payment, 12 criminal activity, 6 material violations of the lease), death (18), other subsidized housing including HCV/Section 8 (14) , or over housing (7).

FYE	Move-ins	Move-outs	Ratio
2020	146	126	116%
2021	137	161	85%
2022	169	120	141%
2023	136	172	79%
2024	145	158	92%

3. There are two units offline as a result of special use, administrative office and exercise room.

b. Improve the Quality of Assisted Housing

i. Improve the PHAS and SEMAP Scores

1. SHC has remained troubled performer in Public Housing Assessment Score (PHAS) as a result of low occupancy.

PHAS	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Score	82	82	65	n/a*	n/a*
Designation	Standard Performer	Standard Standard	SubStandard Management		

\*HUD has paused scoring for FYE 2023 and 2024.

2. SHC has been designated as a high performer in Section Eight Management Assessment Program (SEMAP) for the last eleven years.

SEMAP	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Score	92%	92%	92%	100%	100%
Designation	High	High	High	High	High

\*Please note, HUD will not issue SEMPA Scores for FYE 2020 – 2022 retain prior year SEMAP score.

ii. Conduct monthly quality reviews

1. SHC reviews 10% of housing choice voucher and public housing re-certifications per month.

- iii. No major audit findings
  - 1. There were no independent audit findings for last thirteen (13) years.
- iv. Improve overall maintenance performance
  - 1. SHC increased their REAC score in 2025 by 49%. The previous score was in 2024.
  - 2. HUD conducted an REAC Inspection under the NSPIRE standards in January 2025 for Elmwood and Town and Garden.

Project ID	Property	2025		2024		Percent Change
		Overall Score		Overall Score		
		100 - Point Basis	Grade	100 - Point Basis	Grade	100 - Point Basis
003	Maplewood/Davenport	91	A	91	A	0%
004	Rosien Towers	91	A	91	A	0%
005	Elmwood Manor	98	A	70	C	40%
007	Pinewood Manor	89	B	89	B	0%
011	Town and Garden	98	A	58	E	69%
013	Scattered Sites					
<b>Total</b>	<b>Agency Wide</b>	<b>467</b>		<b>313</b>		<b>49%</b>

- c. Increase Assisted Housing Choices
  - i. Increase Voucher Offerings
    - 1. Award of seven Fair Share Voucher Allocations for use by survivors of domestic violence, or individuals and families who are homeless on April 29, 2022.
    - 2. Award of twenty-one Emergency Housing Vouchers in May 2021.
  - ii. Provide voucher mobility counseling.
    - 1. SHC conducts move briefings as needed.
    - 2. SHC issued ten portability vouchers this year, which is a increase from the previous year.

	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Portability	7	3	9	5	10

- iii. Conduct outreach efforts for potential voucher landlords
  - 1. Provides information on how to place property on landlord listing on website.
  - 2. SHC maintains an average of 437 landlords, who receive \$600 or more, depending on whether tenants are moving more into apartment complexes or with landlords who own multiple properties.

	CY 2020	CY 2021	CY 2022	CY 2023	CY 2024
Landlords	427	439	442	458	418

- d. Promote Self-Sufficiency

- i. Reduce mandatory slots through graduates of Family Self-Sufficiency Program.

- 1. SHC has decreased mandatory slots every year.

	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Graduates	3	5	5	5	4
Mandatory Slots	47	42	37	32	28

- ii. Move participants toward self-sufficiency and maintain an escrow rate of at or above 50% of enrolled participants.

- 1. The enrolled participant rate has been above 50% for the past five years.

	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Escrow Accts	59%	37.5%	58.1%	53.5%	69.1%

- iii. Encourage Homeownership

- 1. SHC lost a participant because the participant was over-income.

	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Issued	0	1	0	1	0
Participants	4	5	4	4	3

- D. Statement of the PHA’s goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking in accordance with Violence Against Women Act (VAWA).

- a. Ensuring that existing tenants, as well as new tenants, of all HUD-covered programs receive notification of their rights under VAWA and HUD’s VAWA regulations.
  - b. Increasing opportunities for all individuals to live in safe housing and reduces the risk of homelessness for individuals who might otherwise be evicted, be denied housing assistance, or flee their homes.

- i. Allowed moves within first year of lease or expedited process for move in Housing Choice Voucher Program.

	FYE 2020	FYE 2021	FYE 2022	FYE 2023	FYE 2024
Allowable Moves	1	2	1	1	5

- E. Availability of Information

Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan.

- Administrative Office, 1803 Norman Street, Saginaw, MI 48601
- Public Housing Development Management Office
  - Maplewood Manor, 535 S. Warren Avenue, Saginaw, MI 48607
  - Rosien Towers, 310 S. Harrison, Saginaw, MI 48602
  - Elmwood Manor, 2814 E. Genesee Avenue, Saginaw, MI 48601
  - Pinewood Manor, 2715 S. Jefferson Avenue, Saginaw, MI 48601
  - Davenport Manor, 2811 Davenport Avenue, Saginaw, MI 48602
- Website, [www.saginawhousing.org](http://www.saginawhousing.org)

The Saginaw Housing Commission has an established Resident Advisory Board. On January 17, 2025, the Resident Advisory Board was notified of scheduled meeting for January 29, 2025 at 3:00pm. The Resident Advisory Board consists of the following individuals representing a Public Housing Development or the Housing Choice Voucher Program:

Location/Program	Name
Maplewood Manor	Thomas Kennedy, John Reed, Robert Czymbor
Rosien Towers	Joseph King, Gerarda Vidal
Elmwood Manor	Rafael Jackson, Debrorah Lewis, Cliff Moore, Jeanette Williams, Helen Wright
Pinewood Manor	Michael Richardson, Evelyn Stone, Dexter Thomas
Davenport Manor	Edith Dillard, Joseph Lacey
Town and Garden	Annie Farrow
Scattered Sites	Darlyne McKinney, Monique Silvia
Housing Choice Voucher	Nikviba Conner, Kimberly Ellison, Charlise Foster

The Resident Advisory Board members in attendance at the meeting on May 6, 2014 were the following:

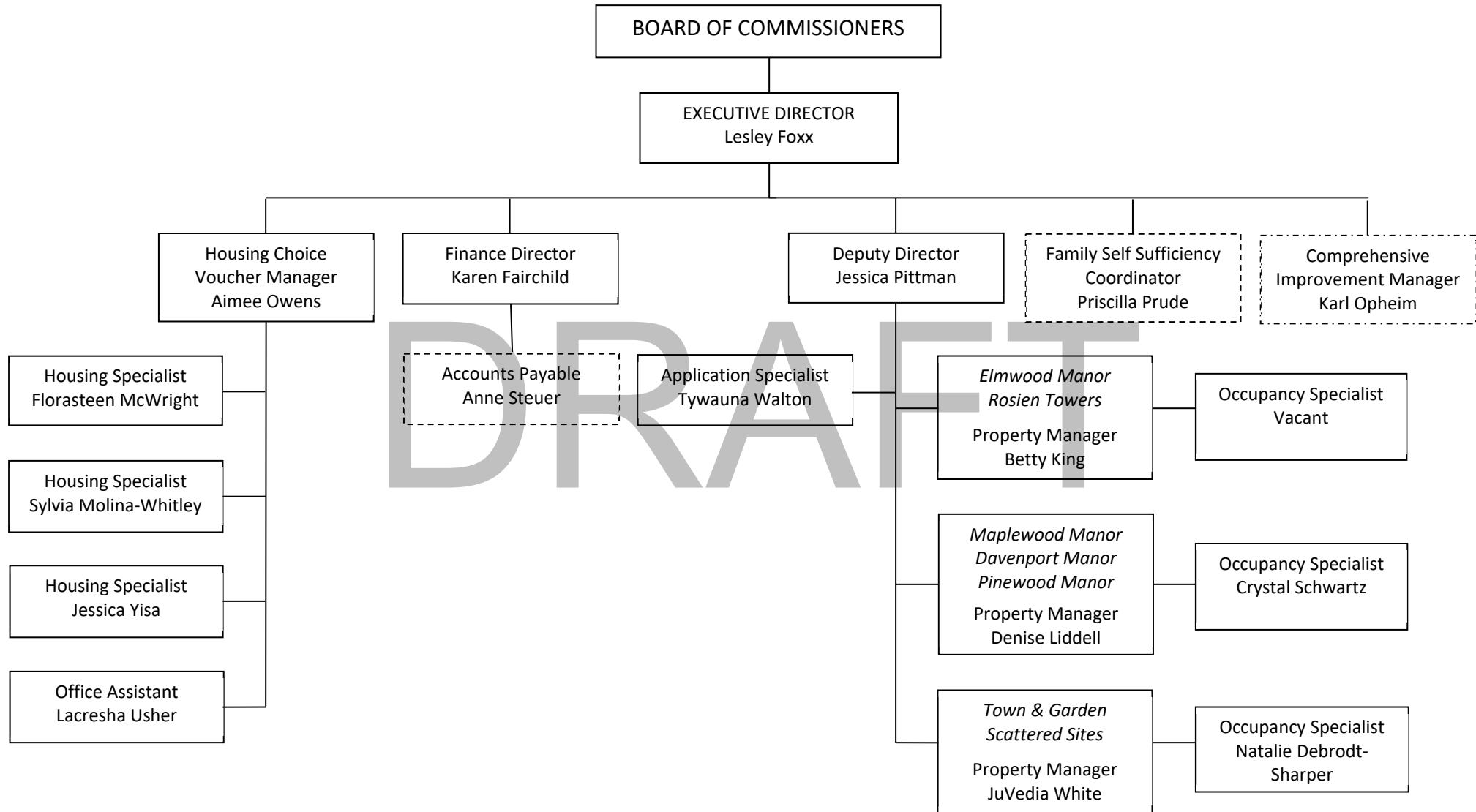
Location/Program	Name of Individuals in Attendance
Maplewood Manor	Thomas Kennedy (Resident Commissioner)
Rosien Towers	
Elmwood Manor	Helen Wright
Pinewood Manor	
Davenport Manor	
Town and Garden	
Scattered Sites	
Housing Choice Voucher	

Below you will find the documentation of resident recommendations and PHA’s response to each of the recommendations:

Resident Recommendations	PHA Response
Request security guards in the high rises.	There is no funding for physical security presence rather capital security such as cameras, doors, etc.
New refrigerators in Elmwood Manor.	We are contacting Consumers Energy to see if there is still a program available for donated refrigerators for a mass switch. Otherwise, we replace refrigerators on a needed basis.

# SAGINAW HOUSING COMMISSION

## Organizational Chart



----- Cooperative Agreement with Bay City Housing Commission  
 - - - - Contracted