

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

A.	PHA Information.																																
A.1	<p>PHA Name: <u>Municipal Housing Authority for the City of Yonkers</u> PHA Code: <u>NY003</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/01/2025</u></p> <p>The Five-Year Period of the Plan: <u>2025-2029</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan 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 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>The MHACY FY 2025-2029 Five Year Plan to include a summary of the contained information, was posted on the MHACY website, available at each of the MHACY owned and/or managed properties, provided to each member of the Resident Advisory Board (RAB) for discussion and distribution to the residents of each site, and available at the central, Main Office.</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)</p> <table border="1" data-bbox="212 1209 1471 1866"> <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> <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:																							
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B.	Plan Elements. Required for <u>all</u> PHAs completing this form.
B.1	<p>Mission. 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>The mission of the MHACY is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. As stated on its’ website, “the Municipal Housing Authority for the City of Yonkers is the largest provider of affordable housing in the city. The Authority has an unparalleled commitment to redeveloping managing and administering its housing stock to provide low-income families, elderly, and disabled individuals with access to good, sustainable housing that improves the quality of the residents’ lives, fosters their economic success, and allows them to serve as integral members of communities in which they live.”</p>

B.2

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.

During the next five (5) years (2025-2029), the MHACY will continue to implement many of the goals and objectives previously established in the (FY 2020-2024) Five-Year Plan to include the following:

- ✓ Based on the participation in the RAD program and Section 18 Demolition/Disposition redevelopment initiatives, optional financial tools are being explored to preserve the affordable housing units in Yonkers.
- ✓ The MHACY is also pursuing options to ensure long-lasting viability of its housing stock. Some of the options include:
- ✓ Potentially including Over-Income families in development plans for the redevelopment of the MHACY remaining properties, while following all of the mandates of the Housing Opportunity Through Modernization Act (HOTMA) requirements.
- ✓ The MHACY will continue to utilize the Dru Sjodin National Sex Offender Database.
- ✓ Offering various financial alternatives (State Housing Programs) for Over-Income Families.
- ✓ Continue the redevelopment of the Cottage Place Gardens site using disposition authority under Section 18 of the Act.
- ✓ Pursue the option to use ACC units under the Faircloth rule as affordable housing options to include homeownership opportunities.
- ✓ Pursuing Homeownership initiatives to include the development of a full-scale homeownership program for Low-Income Public Housing (LIPH) and Housing Choice Voucher (HCV)/Section 8 participants.
- ✓ To utilize remaining Capital Fund Program (CFP) allocations to promote homeownership opportunities including but not limited to buying available parcels of land, purchasing, and/or developing affordable housing units, serving as a Gap-financing tool and other mixed-finance options.
- ✓ Utilize various tools to preserve the existing, affordable, housing units in the City of Yonkers and perhaps extending through-out Westchester County.
- ✓ Create opportunities for development through public and private sector investments. These investments will be leveraged to develop affordable multifamily and for sale units.
- ✓ Explore and plan to conduct development activities that leverage resources in preparation for housing that may serve to assist with addressing the affordability quotient within the City and will serve to support all other affordable housing initiatives.
- ✓ Continue to add local, non-traditional units, i.e., Project-Based Voucher (PBV) units funded by gap financing or proposals for Project-Based Rental Assistance (PBRA) units.
- ✓ Utilize the Capital Fund Program (CFP) to renovate the Central Main Office.
- ✓ Pursue the option to convert all of its ACC units into Section 8 units to include PBV pursuant to the with the exception of units being submitted for demolition and disposition approval.
- ✓ Explore all financial options and applicable revenue sources for the redevelopment of MHACY properties including, the expansion of RAD, Section 22 Streamlined Voluntary Conversion and Section 18 disposition.
- ✓ The MHACY will pursue additional funding opportunities to include additional vouchers, for targeted and special populations.
- ✓ After any conversions if a Co-developer Partner, Developer, Investor, State, or Federal Agency, chooses to revise the lease or any procedural and/or process documents, subject to the existing agreements, the MHACY will ensure the revisions comply with all fair housing and civil rights requirements and the residents will not be negatively impacted by the conversion activities.
- ✓ To the extent necessary, the MHACY may request units remain vacant for modernization, conversion to RAD or redevelopment to minimize resident impact and enable design professionals to assess the rehabilitation needs and requirements.
- ✓ The MHACY intends to review and amend its policies and procedures to assure compliance with its Fair Housing obligations, as they are defined by HUD, Low-Income Tax Credit, NY State, and Federal law.
- ✓ The Administrative (Admin) Plan and the Admissions and Continued Occupancy Policy (ACOP) will be revised as needed, based on mandated updates from HUD, Low-Income Housing Tax Credit and New York State requirements in areas conducive for more effective administration.

	<ul style="list-style-type: none"> ✓ The MHACY will continue to reposition its housing stock to compete in the local market, stabilize neighborhoods, improve operational efficiencies, and expand housing choices for low-income families. ✓ Pursue Grants and additional forms of subsidy to promote affordable housing initiatives, resident services, safety and security, and quality of life enhancements. ✓ The MHACY will continue to meet with potential stakeholders, report and communicate progress to all parties and gather feedback from the community and affected residents. ✓ The MHACY will continue to conduct extensive community development, capacity building, and planning activities in concert with the City of Yonkers. ✓ Resident services will continue to be a priority. Currently, the MHACY is implementing a full-spectrum Resident Services Program to include the implementation of a Resident Opportunity for Self Sufficiency (ROSS) grant. Although the MHACY is only receiving HUD funding for one (1) Service Coordinator, eleven (11) sites have a dedicated Service Coordinator assigned to assist with linking or proving residents with access to essential self-sufficiency initiatives. ✓ The MHACY was selected as a CONNECTHOMEUSA Tier 2 portal in June 2024 after successfully completing all of the benchmarks for Tier 1. Services will continue to be expanded to provide more families with internet-based accessibility. ✓ The MHACY will pursue additional funding opportunities to expand affordable housing and social service options to targeted and special populations, i.e., Federal Home Loan Bank. ✓ Continue to achieve a High-Performer Status in the Housing Choice Voucher (HCV) Program. <i>(Goal was achieved based on the FY 2023 SEMAP submission).</i> ✓ Effectively improve the HCV utilization rate and lease-up rates in the Low -Income Public Housing (LIPH) for ACC Units. ✓ Ensure that inspections are completed on a timely basis. ✓ Improve the Inventory Management System/Public and Indian Housing Information Center (IMS/PIC) submission rate and correct any fatal errors in a timely manner. ✓ Continue to enforce effective policies to minimize any risk for discriminatory practices. ✓ Seek to continue to remove all barriers to housing for people with disabilities. ✓ Minimize the risk for fiscal year audit findings. ✓ Effectively monitor the surveillance equipment to ensure maximum operational efficiency throughout the housing sites. ✓ Monitor the security resources to include guards and above-baseline services provided by the Yonkers Police Department (YPD). ✓ Develop strategic financial plans and revenue forecasts to better accommodate residents. ✓ Earn positive cash flow. ✓ Enhance the service provisions for Housing Choice Voucher (HCV) and Project-Based Voucher (PBV) recipients. ✓ Establish a HUD-Approved Family Self Sufficiency (FSS) Program. ✓ Offer Employment Fairs/Resource Fairs and Workforce Development Meetings and Participate in at least two (2) job and career fairs per year. ✓ Increase professional capacity and expertise of all MHACY Staff. ✓ Continue to strengthen the capacity of the Resident Advisory Board (RAB) and the site-based Tenant Councils.
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B.3

Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.

Through the maximization of resources, the MHACY has demonstrated significant progress in meeting the mission and goals identified in the previous Five (5) Year, FY (2020-2024) Plan. The MHACY will continue to strive toward meeting the needs of the residents through continued accomplishment of the targeted goals, as all strategies in FY (2025-2029) are a continuation of efforts and identified goals. More specifically, all activities in FY (2025-2029) will be directed towards continued improvement of all management systems, procedures, and the administrative structure of the Agency.

The previous Five-Year FY (2020-2024) Goals and Objectives included HUD and MHACY-Specific Directives, many of which were accomplished during the specified time frame to include:

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

PHA Goal: Expand the supply of assisted housing through the following objectives:

- ✓ Apply for additional rental vouchers
- ✓ Reduce public housing vacancies
- ✓ Leverage private or other public funds to create additional housing opportunities=
- ✓ Acquire or build units or development

PHA Goal: Improve the quality of assisted housing through the following objectives:

- ✓ Improve public housing management
- ✓ Improve voucher management
- ✓ Reduce audit findings and physical inspection violations
- ✓ Increase customer satisfaction
- ✓ Concentrate on efforts to improve specific management functions to include unit turnaround and more t timely completion of work orders
- ✓ Renovate or modernize public housing units through RAD conversion
- ✓ Demolish or dispose of obsolete public housing
- ✓ Provide replacement vouchers

PHA Goal: Increase assisted housing choices through the following objectives:

- ✓ Provide voucher mobility counseling
- ✓ Conduct outreach efforts to potential voucher landlords

HUD Strategic Goal: Improve community quality of life and economic vitality

PHA Goal: Provide an improved living environment through the following objectives:

- ✓ Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments
- ✓ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments
- ✓ Implement public housing security improvements
- ✓ Designate developments or buildings for the elderly and persons with disabilities

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals

PHA Goal: Promote self-sufficiency and asset development of assisted households through the following objectives:

- ✓ Continue to offer resident initiatives designed to foster self-sufficiency
- ✓ Continue to implement initiatives through the ROSS Grants
- ✓ Continue the partnership between the MHACY and the Resident Advisory Board and Resident Councils
- ✓ Increase the number and percentage of employed persons in assisted families
- ✓ Provide or attract supportive services to improve assistance recipients' employability
- ✓ Provide or attract supportive services to increase independence for the elderly or families with disabilities

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

PHA Goal: Ensure equal opportunity and affirmatively further fair housing through the following objectives:

- ✓ Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability
- ✓ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability

Other Goals and Objectives for MHACY in FY (2020-2024) that were accomplished included:

- ✓ Restructuring the HCV Department to promote and facilitate more effective administration.
- ✓ Continue to implement and enforce the smoke-free policy established by the MHACY Board of Commissioners for housing units and buildings
- ✓ Revise the Admissions and Continuing Occupancy Policy (ACOP), Admissions Plan (Admin Plan) as applicable to include, required regulatory changes and any changes designed to improve effective administration
- ✓ Pursue the option of site-based wait lists for the public housing program
- ✓ Submit applicable Designated Housing Plans to HUD to designate sites (total or partial) as elderly, near elderly, family or other for the applicable targeted populations
- ✓ Address all requirements through the Rental Assistance Demonstration (RAD) Program if designated
- ✓ Provide access to services to promote self-sufficiency, to include service coordination through the ROSS grants
- ✓ Pursue grant applications for security enhancements and resident initiatives
- ✓ Explore the option and implement if applicable, paperless rent statements

B.4

Violence Against Women Act (VAWA) Goals. 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.

The MHACY has addressed the VAWA Goals and is implementing comprehensive procedures to include:

An incident or incidents of actual or threatened domestic violence, dating violence, or stalking perpetrated against the victim.

- ✓ Criminal activity directly relating to domestic violence, dating violence or stalking, engaged in by a member of the Tenant's Household or any Guest or Other Person under the Tenant's Control, if the Tenant or immediate member of the Tenant's Household is a victim of that domestic violence, dating violence, or stalking; provided, however, landlord may divide this Lease for the purpose of evicting, removing or terminating the occupancy rights of a Household member, whether or not such Household member is a signatory to this Lease, who engages in criminal acts of physical violence against Family members or others, without evicting, removing or otherwise penalizing the victim of such violence, who is also a Tenant or lawful occupant of the Unit. The foregoing exceptions shall not apply unless the victim delivers to the landlord a certification on one of the following forms:
 - a) A HUD-approved form supplied by MHACY attesting that she/he is a victim of domestic violence, dating violence, or stalking and that the incident(s) in question are bona fide violations of such actual or threatened abuse; or
 - b) Documentation signed by an employee, agent or volunteer of a victim service provider, an attorney, or a medical professional from whom the victim has sought assistance in addressing domestic violence, dating violence, stalking, or the effects of the abuse, in which the professional states under penalty of perjury that the professional's belief that the incident(s) in question are bona fide incidents of abuse and the victim has signed or attests to the documentation; or
 - c) A state, or local police report or court record describing the crime or incident(s).
 - d) When a family asks for an exception because a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, the PHA must comply with all the confidentiality requirements under VAWA. The PHA must accept a self-certification from the family member, and the restrictions on requesting documentation under VAWA apply.

The MHACY has addressed the VAWA Goals and is implementing comprehensive procedures to include:

The victim must deliver the certification to the landlord within fourteen (14) business days after landlord requests the certification. If the victim does not deliver the certification to landlord within the aforesaid period, landlord may terminate the tenancy of the Tenant or any lawful occupant of the Unit including the victim. The foregoing exceptions, however, shall not limit the authority of the landlord to (i) honor court orders addressing rights of access or control of property, including civil protection orders issued to address the distribution or possession of property among Household members, (ii) evict a Tenant for any violation of this Lease not based on or connected with the act or acts of violence in question against the Tenant or member of Tenant's Household, provided that such victim is not held to a more demanding standard than other Tenants, and (iii) evict any Tenant if landlord can demonstrate an actual and imminent threat to other Tenants or those employed at or providing service to the property if that Tenant is not evicted.

The MHACY will post the following information regarding VAWA on its Web site. It will also make the information readily available to anyone who requests it.

- ✓ A summary of the rights and protections provided by VAWA to housing choice voucher program applicants and participants who are or have been victims of domestic violence, dating violence, or stalking
- ✓ The definitions of domestic violence, dating violence, and stalking provided in VAWA)
- ✓ An explanation of the documentation that the PHA may require from an individual who claims the protections provided by VAWA
- ✓ A copy of form HUD-50066, Certification of Domestic Violence, Dating Violence, or Stalking

	<ul style="list-style-type: none"> ✓ A statement of the PHA’s obligation to keep confidential any information that it receives from a victim unless (a) the PHA has the victim’s written permission to release the information, (b) it needs to use the information in an eviction proceeding, or (c) it is compelled by law to release the information; and ✓ The National Domestic Violence Hot Line: 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY) (included in Exhibits 16-1 and 16-2)
C. Other Document and/or Certification Requirements.	
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>The MHACY’s Definitions of Substantial Deviation and Significant Amendment or Modification will not consider changes to its Annual Plan, Admissions and Continuing Occupancy Policy (ACOP) and Administrative Plan (Admin) and other policies based upon compliance and consistency with NY State Homes and Community Renewal, Tax Credit investor and lender requirements for its properties a Substantial Deviation. However, as a component of the Rental Assistance Demonstration (RAD) and the decision to convert to PBV, the MHACY redefined the definition of a substantial deviation from the approved FY 2015-2019 Five-Year Plan to exclude the following RAD-specific items. These substantial amendment definitions were stated in the approved FY 2017, FY 2018, FY 2019, FY 2020 Annual Plans, nd the FY 2020-2024 Five Year Plan and are being included in the FY 2025-2029 Five-Year Plan.</p> <ul style="list-style-type: none"> ▪ Changes to the Capital Fund Budgets produced as a result of each approved RAD conversion, regardless of whether the proposed conversion will include use of additional Capital Funds. ▪ Changes to the construction and/or rehabilitation plan for each approved RAD conversion; and ▪ Changes to the financing structure for each approved RAD conversion.
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>The RAB did not have changes to the Five Year Plan prior to posting. If changes are suggested they will be reviewed and included for comment prior to submission.</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>
C.3	<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. To be included prior to submission.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input type="checkbox"/> To be included after the public hearings scheduled for September 19, 2024.</p> <p>(b) If yes, include Challenged Elements.</p>
D. Affirmatively Furthering Fair Housing (AFFH).	

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

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.

The Municipal Housing Authority for the City of Yonkers (MHACY) is committed to affirmatively furthering fair housing by promoting fair and equal housing opportunities for individuals living in the City of Yonkers. This commitment extends to all housing programs managed or owned by the MHACY and to all grant-funded programs provided by the MHACY. It is the policy of the MHACY to provide services without regard to race, color, religion, national origin, ancestry, age, gender, familiar status, or physical/mental disability. The MHACY will acknowledge those barriers to fair housing choice identified in the City of Yonkers Five-Year Consolidated Plan.

The MHACY recognizes the promotion and exercise of fair housing requires freedom from the impediments of discriminatory rental, sales, lending and insurance practices, exclusionary zoning and land use practices, and other forms of barriers to housing choice. The MHACY will remedy discrimination in housing through education, training, and outreach. In reflection of its core values, the MHACY is dedicated to providing excellence in housing services that manifests the highest standards of professional integrity and public accountability. Through collaboration with other public and nonprofit agencies and organizations, the MHACY will continue to foster residential responsibility, respect, and self-sufficiency in the full spirit of all civil rights to affirmatively further fair housing.

Fair Housing Goal: To further affirmatively fair housing and to facilitate the freedom from identified impediments and to banish those barriers.

Describe fair housing strategies and actions to achieve the goal

To achieve the identified goal, the MHACY will:

1. Take the necessary and appropriate actions to overcome the effects of those identified impediments.
2. Document the actions taken to address the impediments and maintain records to reflect the actions and the analysis.
3. Promote fair housing rights and fair housing choice by ensuring all staff, document the actions taken to address the impediments and maintain records to reflect the actions and the analysis to include request logs.
4. Review data analysis to ensure that the waitlist is maintained in a manner that is consistent with the regulations and the approved policies of the MHACY.
5. Develop and manage housing of choice, which is safe, affordable, sustainable, and accessible.
6. Improve access to services for persons with limited English proficiency
7. Review data analysis to ensure that the waitlists are maintained in a manner that is consistent with the regulations and the approved policies of the MHACY.
8. Ensure that the MHACY TDD/TTY number is on all correspondence being disseminated. This number is also listed on the MHACY website.
9. Continue to provide training to all staff on the Language Assistance Plan (LAP).