



MOVING TO WORK REPORT 2023





Moving to Work Annual Report

Fiscal Year 2023

Accepted by

**U.S. Department of Housing & Urban Development:
October 21, 2024**

Housing Authority of Baltimore City
Moving to Work Annual Report – Fiscal Year 2023

Table of Contents

I.	Introduction and Overview	1
	A. Background on the MTW Demonstration.....	1
	B. Goals and Objectives.....	2
II.	General Operating Information	8
	A. Housing Stock Information	8
	B. Leasing Information	30
	C. Waiting List Information	32
	D. Information on Statutory Objectives and Requirements	34
	i. 75% of Families Assisted Are Very Low Income.....	34
	ii. Maintain Comparable Mix	35
III.	Proposed MTW Activities.....	38
IV.	Approved MTW Activities	39
	A. Implemented Activities	39
	Activity #2006-01: Streamlined Recertification Process.....	39
	Activity #2006-02 Enhanced Project Based Voucher Program	43
	Activity #2006-03: Thompson Biennial Recertifications	48
	Activity #2006-04: Family Self-Sufficiency Program Enhancements	50
	Activity #2007-01: Mobility Program Enhancements/Thompson	55
	Activity #2009-01: MTW Homeownership Program.....	58
	Activity #2010-01: Unit Sizes.....	65
	Activity #2010-02: Bailey Long–Term Affordable Project-Based Voucher Contract	67
	Activity #2012-01: Rent Simplification – Thompson.....	69
	Activity #2014-01: HABC Long–Term Affordable Project-Based Voucher Contract	72
	Activity #2019-01: Rent Simplification.....	74
	Activity #2019-02: Local Fair Market Rent.....	77
	Activity #2020-01: Housing Quality Standards (HQS) Modifications & Enhancements	79
	Activity #2020-02: The Healthy Opportunities Program	83
	Activity #2020-04: Modified Rent Reasonableness & Rent Cap Policy.....	86

Activity #2020-05: The Bailey 10 Total Development Cost Limit Policy	89
Activity #2021-01: Emergency Waivers	92
Activity #2021-03: Growing Assets & Income Program: Thompson Settlement Agreement	96
Activity #2022-01: Student Housing Initiative	101
Activity #2022-02: Leasing Incentive Program	106
B. Not Yet Implemented Activities	112
C. MTW Activities on Hold	113
D. Closed-Out MTW Activities	114
V. Application of MTW Funds	121
A. Financial Reporting	121
B. Local Asset Management Plan (LAMP)	123
VI. Administrative	124
A. Reviews, Audits, and Inspections	124
B. Evaluation Results	124
C. MTW Statutory Requirement Certification	124
D. MTW Energy Performance Contract (EPC) Flexibility Data	124
VII. Exhibits	125
Appendix A: Certification of MTW Statutory Requirements	126
Appendix B: Waiting List Demographics	128
Appendix C: LAMP	130
Appendix D: Energy Performance Contracting Data	137

I. Introduction and Overview

This Moving to Work (MTW) Annual Report provides information on the Housing Authority of Baltimore City's (HABC) accomplishments and outcomes under the MTW Demonstration Program in Fiscal Year (FY) 2023 which began on January 1, 2023, and ended on December 31, 2023.

HABC has been a participant in the MTW Program since 2005. The current MTW Agreement between HABC and the US Department of Housing and Urban Development (HUD), which defines the terms and conditions of HABC's participation, including the Annual Plan requirements, extends through December 31, 2028.

A. Background on the MTW Demonstration

MTW is a demonstration program authorized by Congress, which provides HABC and other participating Public Housing Authorities (PHAs) with both funding and programmatic flexibility, subject to approval by HUD in the MTW Annual Plan process. MTW designation provides HABC with the ability to test and implement locally determined solutions that address Baltimore City's housing problems and priorities. MTW funding flexibility includes the establishment of a flexible MTW Block Grant, which allows HABC's three primary revenue sources (HUD Public Housing Operating Subsidy, Capital Fund and Section 8 Housing Assistance Payments) to be used interchangeably for any authorized purpose as specified in the MTW Agreement.

MTW programmatic flexibility allows HABC to waive certain HUD regulations and statutory provisions of the US Housing Act of 1937 to promote one or more of the following MTW statutory objectives:

1. Reduce cost and achieve greater cost effectiveness in Federal expenditures;
2. Provide incentives to families with children whose heads of household are either working, seeking work, or are participating in job training, educational or other programs that assist in obtaining employment and becoming economically self-sufficient; and,
3. Increase housing choices for low-income families.

For purposes of this Annual Report, an "MTW activity" is defined as any activity that requires MTW flexibility to waive statutory or regulatory requirements.

The MTW activities undertaken by HABC in Fiscal Year 2023 were all designed to promote one or more of the MTW statutory objectives.

In order to provide the public and HUD with a more detailed view of HABC's FY 2023 outcomes, the Annual Report includes outcomes for both MTW activities and other activities which do not specifically require MTW authority to implement.

B. Goals and Objectives

Long -Terms Goals and Objectives

HABC relies on MTW flexibilities to carry out a variety of initiatives and advance our mission. We continue to focus on designing new and innovative ways to address local issues and streamlining existing MTW activities, in addition to the ongoing implementation of our Strategic Plan, Pathways to Success. HABC's long term objectives include expanding the reach of our voucher program, redeveloping and making capital improvements to our public housing sites, providing supportive services for residents and enhancing the internal operations of our organization.

In 2023, HABC continued its efforts to increase voucher utilization and recruit/retain participating landlords through:

- **Landlord Outreach:** HABC holds monthly informational sessions, targeting landlords in submarkets where higher payment standards can be applied to expand housing choice for tenants.
- **Leasing Incentives:** In 2023, HABC implemented the security deposit assistance leasing incentive for voucher holders. Other incentives that HABC offers include vacancy and damage loss payments and incentives for new landlords and/or new units and rentals located within opportunity areas.
- **Special Initiatives:** HABC's Student Housing Initiative is a pilot program that provides vouchers to eligible low-income college students. In 2023, HABC entered into an MOU with Coppin State University to partner in this program, and we expect full utilization will take place in 2024.

HABC's plans for addressing the capital needs of our public housing sites include the following:

- **Conventional Public Housing:** In 2023, an independent analysis of HABC's conventional public housing developments was conducted, which included a Physical Needs Assessment for each property. HABC is in the process of reviewing the final report to prioritize and budget for long and short-term plans for our sites such as modernization and other improvements.
- **Redevelopment Efforts:** HABC's current redevelopment efforts at Perkins Somerset Oldtown (PSO), Poe Homes and O'Donnell Heights continue to progress. As of December 2023, six out of nine phases of the PSO Transformation Plan have closed, and of these,

construction for three phases has been completed. HABC will use the above-mentioned assessment of our remaining public housing stock to target future sites for neighborhood revitalization.

- **Preserving Long-Term Affordability:** HABC will continue to pursue RAD conversions to improve certain sites through private investment. In addition, HABC's development instrumentality, Baltimore Affordable Housing Development, Inc. (BAHD), has been and will continue to acquire properties that have reached the end of the tax credit compliance period, thereby preserving housing affordability.

We are committed to providing our residents with opportunities for growth, learning and self-sufficiency and have built upon our programs by:

- **Funding for Supportive Services:** HABC has expanded our advocacy efforts to seek funding for supportive services from state and local government sources and will continue to identify potential funding opportunities for our resident programs.
- **Increased Resident Participation:** HABC continuously seeks to maximize and incentivize resident participation in education, career, homeownership, and other initiatives that promote economic mobility. In 2023, 116 new families joined our Family Self-Sufficiency program and 24 graduated with over \$230,000 disbursed in escrow.
- **Building Partnerships:** HABC is committed to strengthening our existing partnerships and building new ones to connect residents to needed resources such as healthcare and other services as well as access to internet and devices. New partnerships that were formed in 2023 include those the National Digital Inclusion Alliance which provides digital literacy skills training and the Equality Equation which focuses on workforce readiness.

HABC has also maintained a focus on our internal operations to ensure the long-term stability and success of the agency. Current and future efforts to do this include:

- **Staffing:** HABC regularly evaluates its staffing needs and we have increased our recruitment efforts to attract talented professionals who are dedicated to our mission. In 2023, HABC increased its minimum wage to ensure that all staff members earned at least \$20 per hour, and we enhanced our benefits to include paid family leave. In the coming months, we will focus on a variety of staff training efforts to improve the quality of our services and encourage advancement.
- **Diversity Equity and Inclusion:** HABC worked with a consultant to conduct an agency-wide diversity, equity and inclusion assessment, and implementation of the recommendations that come from it is underway. This will shape both our internal and external policies and practices.

Short -Terms Goals and Objectives

In support of long-term objectives, HABC is pleased to report on the following FY 2023 activities.

Public Housing Occupancy – HABC served 5,665 households in FY 2023.

Voucher Utilization – On average, HABC had 17,372 MTW units under lease each month, including Thompson vouchers.

Project-Based Voucher Utilization – At the end of FY 2023, 2,925 housing units were under contract in the Project-Based Voucher (PBV) program; however, no new PBV units were under contract in FY 2023 as a result of financing delays and legal challenges.

Capital Program – In FY 2023, using MTW Block Grant funds, HABC implemented a wide range of capital improvements at existing housing developments and scattered sites, spending approximately \$20 million on these capital projects (see Table 6 for detail on specific expenditures).

Development Programs – HABC utilizes MTW Block Grant and other public and private leveraged funds to support the preservation and revitalization of existing public housing communities and the development of new affordable units. A summary of non-RAD activities and other major ongoing development initiatives can be found in the Housing Stock section of this report under Development Initiatives.

Rental Assistance Demonstration Program (RAD) – Under RAD, public housing developments can be converted to Project Based Rental Assistance (PBRA) or to Project Based Voucher (PBV) assistance. Developments converted under RAD to either PBRA or PBV have a new ownership structure, including a new management and maintenance team. HABC continues to have an ownership role (through its affiliates) and ongoing roles related to admissions, transfers, and compliance monitoring. Developments converted under RAD PBV will involve HABC as the contract administrator of the Housing Assistance Payment Contract with the project owner. Conversion under RAD generates new capital resources, preserves existing affordable housing resources, ensures long-term affordability, and improves the quality of life for residents.

As of the end of FY 2023, HABC has closed on a total of 28 RAD developments, consisting of 4,135 units. HABC had anticipated that In FY 2023, 323 additional units would undergo RAD conversion; however, none of those units closed in 2023 due to financing and closing issues. They are slated to close in 2024.

Resident Services – HABC continued to serve its public housing and HCVP residents through a wide array of self-sufficiency, personal development, and supportive service program offerings, including adult education classes, support services for our senior population, educational and

mentoring support for our youth and career development and workplace readiness training. In response to the increasing need for mental and emotional health supports, HABC developed a trauma response and community resiliency plan.

One hundred and seventy residents were served in FY 2023 through the Bedtime in a Box program. Additionally, HABC received \$45K of additional funding for this program and plans to distribute 400 additional boxes in 2024.

In response to the traumatic events which occurred at Brooklyn Homes in 2023, the Office of Resident Services responded to 18 residents through its Trauma Response Team. All responses were made within 48 hours of the request. The Team continues to receive requests for relocation and continues to work with the families who were impacted by this tragic event.

In FY 2023, HABC applied for a grant to establish a Resiliency Plan. The grant was awarded and HABC has begun to establish a training plan for staff on how to address trauma, provide applicable resources to families and recommend supportive services to those who experience trauma.

Proposed MTW Activities – HABC did not propose any new MTW activities in FY 2023.

Office of Resident Services MTW Homeownership Programs – Under the MTW Homeownership Program, HABC works with public housing residents, HCV participants and other eligible low-income households to prepare for first time homeownership. HABC's MTW homeownership activity reflects all available MTW homeownership options in one activity. In FY 2023, HABC implemented a new Homebuyer Readiness Training Program where assistance is provided to families to assist them in eliminating the obstacles that prevent them from achieving homeownership. Eighteen of the families who completed this program successfully purchased homes under HABC's MTW Homeownership program. Also in FY 2023, HABC continued its partnership with Habitat for Humanity who will purchase 28 HABC lots and develop homeownership units, including a set number of units set aside to qualified HABC homeownership families. Additionally, HABC awarded a contract to a developer for development of 16 homeownership units on the 2100 block of North Calvert Street. Five of the units will be affordable and first priority to purchase the affordable units will be given to qualified existing voucher holders.

Homeless Prevention Initiative – Through the end of 2023, HABC had leased 814 Housing Choice Vouchers to eligible chronically homeless households referred by the Mayor's Office of Homeless Services (MOHS). Also, at the end of FY 2023, 45 families had vouchers issued and were searching for units. Participants use their vouchers to find affordable permanent housing while receiving supportive services from MOHS and partner agencies. Of the 900 set aside vouchers, 230 have been set aside for project-based voucher units for homeless individuals, 50 are for homeless

families with children under age 18, and 620 tenant-based vouchers are for homeless individuals and families.

- **The Project-Based Homeless and Veterans Set Asides:** – Through the end of 2023, HABC had leased 204 PBV units designated to house the homeless and their families and 17 PBV units designated to house homeless veterans and their families. The PB Homeless vouchers are included in the 900 vouchers that have been set aside for the Homeless Prevention initiative.
- **The Re-Entry Program** – This program links permanent housing with supportive services to assist ex-offender households. Referrals are made to HABC by MOHS. MTW Authority is not required for this initiative. By the end of 2023 HABC had leased 200 vouchers under this initiative. Vouchers are generally issued upon receipt of applicable referrals.

Approved MTW Activities – HABC continued to implement and modify an array of previously approved MTW activities that impact the Public Housing and Leased Housing programs, including those related to the Thompson and Bailey cases, as further described in this Annual Report. In FY 2023, HABC closed out the Thompson Risk-Based Inspections activity as the MTW waiver was no longer needed for the biennial HQS inspection frequency. HABC also merged its local forms activity with its 2024 Program Efficiencies activity and subsequently closed out the stand-alone Local Forms activity.

Notes on Thompson and Bailey Settlements

There are two long-standing legal cases that have a significant impact on HABC's MTW activities and initiatives:

Thompson Settlement Agreement

Under the class action suit *Thompson v. HUD*, a settlement agreement was entered into in 2012 which included the following provisions:

- 2,600 additional Housing Choice Vouchers from 2012 through 2018 (Thompson Remedial Vouchers);
- Continuation of the 1,788 Housing Choice Vouchers already utilized under the Thompson Partial Consent Decree (Thompson PCD-Leased Vouchers);
- The continuation of the Thompson Homeownership Voucher Program; and
 - There were no new Homeownership units in 2023
- The development of 90 to 100 scattered sites units in communities in Baltimore City
 - In FY 2023, one new 14-unit PBV project was completed at Elliott Gardens 2 and is now leased.

MTW flexibility continues to be utilized to support Thompson activities and is referenced accordingly in the MTW Annual Plan.

Bailey Consent Decree

The *Bailey Consent Decree* required the creation of the following:

- 756 housing units that meet the Uniform Federal Accessibility Standards (UFAS); and,
- 600 project-based voucher units for non-elderly persons with disabilities (100 of the 600 are long term affordable (LTA) units, which means that residents living in them have the rights, privileges and benefits that are provided to HABC's public housing residents).

In FY 2023, using its MTW flexibility, HABC created 9 additional LTA UFAS units towards its obligations under Bailey.

II. General Operating Information

A. Housing Stock Information

HABC is among the largest PHAs in the United States and serves low-income households through its Public Housing and Housing Choice Voucher programs, both of which are supported with MTW Block Grant funds.

This section of the Annual Report provides information on HABC's current inventory, leasing activities and waiting lists for both the Public Housing and HCV programs. It includes details on actual public housing capital expenditures and changes to the housing stock as a result of new development, demolition and disposition efforts and conversion of public housing units to long-term project-based assistance under RAD.

i. Actual New Project-Based Vouchers

HABC had planned to enter into an Agreement to Enter into Housing Assistance Payment (AHAP) Contracts or HAP contracts for 348 new project-based units in FY 2023; however, none of the planned units went under contract in FY 2023. Causes for the delays are listed separately directly under Table 1.

Table 1: Actual New Project-Based Vouchers

Property Name	Number of Vouchers Newly Project-Based		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
Somerset 4	66	0		No	Somerset Phase 4 is a part of the larger Perkins Somerset Oldtown (PSO) project, upon completion the project will include 1,345 units of mixed income housing.
Belvedere Place	11	0		No	11 units thru competitive process at 3101 W Belvedere Ave applied to RFP B-1922-20.
Townes at the Terraces	202	0		Yes	Blend of RAD PBV and PBV. This project is located within a Choice Neighborhoods Transformation Plan footprint in Southwest Baltimore and will include the complete renovation of all rental dwelling units.
Laurens House	36	0		Yes	RAD PBV. Renovation of all

Property Name	Number of Vouchers Newly Project-Based		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
					dwelling units for elderly persons over 62 years old and non-elderly persons with disabilities. Located in West Baltimore.
Carey House	23	0		Yes	RAD PBV. Renovation of all dwelling units for elderly persons over 62 years old and non-elderly persons with disabilities. Located in West Baltimore.
Red Maple Place (Thompson)	10	0		No	56-unit project in Towson in Baltimore County.
Total Planned or Actual New Project-Based Vouchers	348	0			

Describe differences between the Planned and Actual Number of Vouchers Newly Project-Based:

- Somerset 4: Initially this was a RAD conversion which is no longer slated for RAD conversion. It will be 66 PBV units. The start date was delayed due to a lack of state funding.
- Belvedere Place: Delays in financing pushed this closing outside of 2023.
- Laurens House: RAD conversion which did not close in 2023. Developer financing delays.
- Carey House: RAD conversion which did not close in 2023. Developer financing delays.
- Townes at the Terraces: RAD conversion which did not close in 2023. Planned closing in 2024.
- Red Maple Place: Legal challenges to this development continued in FY 2023. The case is still working its way through the Appellate Courts.

ii. Actual Existing Project-Based Vouchers

HABC continued to provide voucher-based operating support for a large portfolio of existing units under contract in the PBV program or units for which an Agreement to Enter into Housing Assistance Payments (AHAP) Contract was in place. Table 2 includes only the PBV units where at least an AHAP was in place by the beginning of FY 2023, including information on actual unit counts as of 12/31/2023. As noted, 2,980 units were planned, and 2,925 units were under AHAP or HAP by the close of 2023. Explanations for variances can be found below Table 2.

Table 2: Actual Existing Project-Based Vouchers

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
18 W. Read St., Inc.	10	10	Leased	No	10 1bd NED units at 18 W. Read St.
1234 McElderry St	50	50	Leased	No	13 1bd, 24 2bd and 13 3bd units for PH replacement at 1234 McElderry St.
214 E. Biddle St.	5	5	Leased	No	5 1bd NED units at 214 E. Biddle St.
22 Light Street Apts	2	2	Leased	No	2 LTA UFAS units located at 22 Light Street.
2301 N. Charles St., Inc.	7	7	Leased	No	2 efficiencies and 5 1bd NED/UFAS units at 2301 N. Charles St.
Alcott Place	28	28	Leased	No	28 1bd units at 2702 Keyworth Ave.
Artaban Ashburton Apartments	14	14	Leased	No	14 1bd NED units at 5906 Park Heights Ave.
Arbor Oaks	62	62	Committed	Yes	Conversion of 62 public housing units to a RAD/Section 18 Blend; 25 RAD PBV and 37 regular PBV. Renovation of all walk-up units in 3 garden apt. communities
Ashland Commons	12	12	Leased	No	12 1bd (8-NED) units at 1715 E Eager St.
Barclay	19	19	Leased	No	1 1bd, 1 2bd, and 17 3bd (1-NED, 4-UFAS) units at 2106-2234 Barclay St.
Barclay II (North Barclay Green)	15	15	Leased	No	11 1bd NED and 4 2bd UFAS units at 341 E. 20 th St.
Barrister Court	8	8	Leased	No	2 efficiencies, 5 1bd, and 1 2bd UFAS unit at 1300 Washington Blvd.
Beacon House Square	56	0		No	56 units located at 3549-3601 Old Frederick Road with a designation for PB for Veterans
Belvieu Gardens	10	10	Leased	No	10 1bd NED units at 3915-3921 Belvieu Ave.

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
Bellevue Manchester	8	8	Leased	No	8 1bd units at 342 Bloom St.
Bennett House	25	25	Leased	No	24 SROs and 1 1bd unit at 14 E Franklin St. designated to provide supportive services to low-income residents
Bon Secours – Gibbons	20	20	Leased	No	12 1bd NEDs, 4 2bd and 4 3bd UFAS units at 900 Desoto Rd.
Bon Secours – New Shiloh	19	19	Leased	No	16 1bd (11-NED), 2 2bd and 1 3bd units at 1930 Windsor Ave. (8-PB Homeless)
Brexton Chase	7	7	Leased	No	7 1bd NED units at 241 W. Chase St.
Brick by Brick	2	2	Leased	No	2 1bd NED units at 903 Gorsuch Ave.
Butchers Row	9	9	Leased	No	3 1bd, 2 2bd, and 4 3bd units at E. Baltimore St.
Calvert Street Properties	18	18	Leased	No	18 1bd NED units at 1625 N. Calvert St.
Calverton House	14	14	Leased	No	13 SROs and 1 efficiency at 119 E. 25 th St.
Chapel Green	20	20	Leased	No	8 1bd NED units and 12 3bd (4-UFAS) units at Chase, Wolfe, and Washington Streets
Cherry Hill Senior Housing	50	50	Leased	No	48 1bd NED units and 2 2bd UFAS units at 901 Cherry Hill Rd.
Cherrydale	32	32	Leased	No	32 1bd NED units at 1118 Cherry Hill Rd.
City Arts	11	11	Leased	No	11 1bd NED units at 440 E. Oliver St.
City Arts II	15	15	Leased	No	12 1bd NED and 3 2bd UFAS units at 1700 Greenmount Ave.
Clare Court Apartments	15	15	Leased	No	5 1bd, 7 2bd and 3 4bd (7-NED, and 3-UFAS) units at 3725 Ellerslie Ave.
Clarks Lane	6	6	Leased	No	6 1bd NED units at 3901 Clarks Ln.

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
Clarksview, LLC	8	8	Leased	No	8 1bd NED units at 3701-3711 Clarks Ln.
Coel-Grant Higgs	57	57	Leased	No	32 efficiencies and 25 1bd (6-UFAS) units at 1700 N Gay St.
Coleman Manor	49	49	Leased	No	49 1bd (8-NED, 5-UFAS) units at Walbrook Ave.
Columbus School Apts.	8	8	Leased	No	8 1bd units at 2000 E North Ave
Community Housing	6	6	Leased	No	1 efficiency, 1 1bd, 1 2bd, and 3 3bd scattered site units
Dayspring	18	18	Leased	No	17 2bd and 1 3bd transitional units at 1125 Patterson Park
DiMaggio Scattered Sites	23	23	Leased	No	8 2bd, 10 3bd, 4 4bd, and 1 5bd units designated for chronically homeless households at scattered sites
Dominion Properties	7	7	Leased	No	3 1bd NED units and 4 3bd units at 1617 Dukeland Ave., 6 th St., Hilton, and Monument Streets
Dorchester Apts.	10	10	Leased	No	10 1bd NED units at 4300 Liberty Heights Ave.
Druid Hill LTD	12	12	Leased	No	10 2 bd and 2 3bd units at 1621 Druid Hill Ave.
Druid House	19	19	Leased	No	8 2bd and 11 3bd units at McCulloh St.
Epiphany House	33	33	Leased	No	33 efficiencies at 5610 York Rd.
Fallstaff Apts.	4	4	Leased	No	2 1bd NED units, 1 2bd and 1 3bd (1-UFAS) units at 3800-3810 Fallstaff Rd.
Fells Point Station	14	14	Leased	No	11 1bd and 3 2bd (6-NED, 8-UFAS) units at 1621 Bank St.
Flamingo Place	0	1	Leased	No	1 3bd LTA UFAS unit at 3930 Conduit Avenue

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
Four Ten Loft Apts	20	20	Leased	No	20 - 1bd units at 410 N Eutaw St designated to homeless.
Franklin Flats	7	7	Leased	No	7 1bd NED units at 20 E. Franklin St.
Greenmount & Chase	19	19	Leased	No	19 units (11-1bd, 5-2bd, 3-3bd) consisting of 2 LTA NEDs, 2 LTA UFAS and 4 units designated for chronically homeless.
Greens at Irvington Mews	20	20	Leased	No	20 - 1bd NED units at 4300 Frederick Ave.
Harry & Jeannette Weinberg Place	116	116	Leased	No	39-0bd, 74-1bd, and 3-2bd units at 2500 W. Belvedere Ave.
Holden Hall	14	14	Leased	No	14 SRO units at 761 W. Hamburg St.
Hollander Ridge	94	94	Leased	Yes	19 – 1bd, 32-2bd, 35-3bd, and 8-4bd units converted from LIPH to PBV located at scattered units through Baltimore City.
Indecco	9	9	Leased	No	2 efficiencies and 7 1bd units at 940 S. Lakewood Ave.
Independence Place	21	21	Leased	No	11 1bd and 10 2bd units designated for chronically homeless households at 4101½ Old York Rd.
Irvington Woods	57	57	Leased	No	11 1bd NED and 46 2bd units at 4102-4126 Potter St.
JByrd	3	3	Leased	No	3 1bd NED units at Windsor Mill Rd.
Jenkins House	22	22	Leased	No	20 SRO and 2 1bd units at 2226 Maryland Ave.
John Manley House	5	5	Leased	No	5 1bd NED units at 5304 Harford Rd.
Keys Pointe – Phase 1B	34	34	Leased	No	19 1bd, 8 2bd, 4 3bd and 3 4bd (11-NED, 4-UFAS) units at Cardiff, Jarmon, Hornell, Boston, and Gallop Streets

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
L on Liberty	14	14	Leased	No	14 1bd (all NED) units at 216 N Liberty St.
Lillian Jones Apts.	22	22	Leased	No	14 1bd NED, 2-2bd and 6-3bd UFAS units at 1303 Greenmount Ave.
M on Madison	23	23	Leased	No	23 1bd NED units at 301 W. Madison St.
Marian House	8	8	Leased	No	4 SRO and 4 3bd units at 949 Gorsuch Ave.
Marian House II	5	5	Leased	No	5 1bd (3-NED, 2-UFAS) units at 932 Gorsuch Ave.
Mary Harvin Center	8	8	Leased	No	8 1bd units at 1600 N. Chester St.
Metro Heights at Mondawmin	18	18	Leased	No	13 1 bd, 2 2bd and 3 3 bd (10-NED, 1-UFAS) units, some designated for chronically homeless households at 2700 Reisterstown Rd.
Milford Station	6	6	Leased	No	6 1bd NED units at 3900 W. Northern Pkwy.
Moravia	60	60	Leased	No	57 1bd and 3 2bd units (9-NED, 6-UFAS) at 6050 Moravia Park Dr.
Mount Royal Apts.	5	5	Leased	No	5 1bd units at 1512 W. Mt. Royal Ave.
Mulberry at Park Apts.	19	19	Leased	No	11 1bd NED units, 2 2bd and 6 3bd UFAS units at 211 W. Mulberry St.
North Barclay Green III	12	12	Leased	No	9 1bd units and 3 3bd UFAS units at E. 21 st St. and Greenmount Ave.
North Avenue Gateway	16	16	Leased	No	11 1bd NED units and 5 2bd units at 3001-3003 W. North Ave.
North Avenue Gateway II	16	16	Leased	No	10 1 bd NED units and 6 1bd units at 3044 W. North Ave designated for chronically homeless.
Oaks at Liberty	45	45	Leased	No	45 1bd units at 3501 Howard Park Ave.

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
O'Donnell Heights	42	42	Leased	No	16 1bd (12-NED) units, 12 2bd units, 13 3bd units, and 1 4bd unit (4-UFAS)
Orchard Ridge I-V	197	197	Leased	No	119 1bd units, 42 2bd units, 32 3bd units, 3 4bd units and 1 5bd unit (52-NED, 27-UFAS) at Orchard Ridge Blvd., Green Rose, and Maple Shade Dr.
Paca House	82	82	Leased	No	41 efficiencies and 41 1bd units at 116 N. Paca St. 63 units are designated for homeless and 19 units for veteran populations.
Parktown-Cason Arms	12	12	Leased	No	8 1bd NED units and 4 2bd UFAS units at 4637 Park Heights Ave.
Penn North	15	15	Leased	No	14 1bd NED units and 1 3bd UFAS unit at 2600 Pennsylvania Ave.
Penn Square II	15	15	Leased	No	12 1bd NED and 3 3bd UFAS units at 2600 Pennsylvania Ave.
Parkwood	3	3	Leased	No	3 1bd NED units at scattered sites
Perkins 1	48	48	Committed	Yes	Blend of 20 RAD PBV and 28 PBV units. All LTA at 1401 E. Pratt Street
Perkins 2A	52	50	Committed	No	LTA PBV units at 226 Caroline Street
Perkins 2B	16	26	Committed	No	26 LTA PBV units at 1500 Claremont St
Perkins 2	8	0		No	8 PBV units at PSO
Poppleton II	15	15	Leased	No	11 1bd NED units and 4 3bd UFAS units at 838 W. Fairmount Ave.
Poppleton III	10	10	Leased	No	7 1bd NED units, 1 2bd UFAS and 2 3bd UFAS units at 866 W. Fayette St.

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
Pratt Street	35	35	Leased	No	27 2bd and 8 3bd units at 1700 W Pratt St. – transitional housing
Restoration Gardens	43	43	Leased	No	40 efficiencies and 3 1bd units designated for homeless youth at 3701 Cottage Ave.
Restoration Gardens II	42	42	Leased	No	42 efficiencies (3-UFAS units) designated for homeless youth at 4201 York Rd.
Seminole Apartments	6	6	Leased	No	6 1bd NED units at 4300 Seminole Ct.
Sharon Towers	10	10	Leased	No	10 2bd units at 4-6 N. Carey St.
Sharp Leadenhall	4	4	Leased	No	4 1bd units (3-UFAS) at Race and West Streets
Sojourner at Argyle Apartments	12	12	Leased	No	12 1bd (2-UFAS) units designated for chronically homeless households at 1411 Argyle St.
Sojourner Place at Preston	35	35	Leased	No	25-1bd, 5-2b, and 5-3bd units located at 1201 E Preston St.
Somerset 2 (520 Somerset Apartments)	44	44	Committed	Yes	44 RAD PBV units at PSO 520 Somerset Street
Somerset 2 (525 Aisquith Apartments)	23	23	Committed	Yes	23 RAD PBV units at PSO 525 Aisquith Street
Somerset 2 (525 Aisquith)	33	33	Committed	No	33 PBV Blend Units at PSO
Somerset 3	36	36	Leased	Yes	15 RAD PBV units at PSO and 21 LTA PBV units at 420 N Aisquith St
Somerset Court Extensions	7	7	Leased	No	7 PBV units designated for NEDs
St. Stephens	15	15	Leased	No	15 1bd NED units at 3900 Roland Ave.
St. Vincent DePaul	9	9	Leased	No	8 2bd and 1 3bd units at Ulman Ave.

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
St. Vincent DePaul	5	5	Leased	No	1 3bd and 4 4bd units designated for chronically homeless households at Bond St. and Cottage Ave.
Symphony Home at Purdue	6	6	Leased	No	6 1bd units at 5683 Purdue Ave.
Union Ave. – Buena Vista Apartments	48	48	Leased	Yes	15 1 bd and 33 2 bd units converted through Rental Assistance Demonstration (RAD-2) at 1420-1436 Union Ave.
Uplands	62	62	Leased	No	24 1bd, 31 2bd, and 7 3bd units (16-NED, 6-UFAS) at 4520 Scarlet Oak Ln.
Walbrook Mills Apts	1	1	Leased	No	1 3bd (UFAS) unit at 2636 W North Ave.
Wayland Village	45	45	Leased	No	45 1bd (14-NED) units at 3020 Garrison Blvd.
Weinberg Family Center – 1209 Rose	8	8	Leased	No	5 2bd and 3 3bd units designated for chronically homeless households at 1209 N. Rose St.
Weinberg Family Center – Guadenzia at Park Heights	18	18	Leased	No	14 2bd and 4 3bd units designated for chronically homeless households at 4613 Park Heights Ave
Weinberg Manor East	75	75	Leased	No	10 SRO, 41 efficiencies, and 24 1bd units (10-NED, 5-UFAS) at 3601 Fords Ln.
Weinberg Manor South	14	14	Leased	No	14 1bd NED units at 3617 Fords Ln.
Westminster House	163	163	Leased	No	103 efficiencies, 55 1bd, and 5 2bd units at 524 N. Charles St.

Property Name	Number of Project-Based Vouchers		Status at End of FY 2023	RAD?	Description of Project
	Planned	Actual			
Berger Square (Thompson)	10	10	Leased	No	A project located in Odenton in Anne Arundel County, near transit, employment centers near Fort Meade and Arundel Mills, and close to the MARC station.
Burgess Mills (Thompson)	20	20	Leased	No	A 198 unit mixed-income project located in Ellicott City in Howard County.
Eagle Park Thompson	12	12	Committed	No	New construction in Hanover in Anne Arundel County, with 12 project-based units.
Ellicott Gardens II (Thompson)	14	14	Leased	No	A 70-unit project located in Ellicott City in Howard County, a second phase of an existing project.
Scattered Sites - Pilatus Opportunity Fund (Thompson)	30	30	Leased	No	Scattered site units in high-opportunity areas throughout the region.
Scattered Sites - Harford Home Rentals (Thompson)	10	10	Leased	No	Scattered site units in high-opportunity areas throughout the region.
Scattered Sites – Fort 700 (Thompson)	5	5	Leased	No	Scattered site units in high-opportunity areas throughout the region.
Homes at Fountain Green (Thompson)	10	10	Leased	No	New construction in Harford County, of which 10 units will be BRHP project-based units.
Total: Planned and Actual Existing Project-Based	2,980	2,925			

Describe differences between the Planned and Actual Existing Number of Vouchers Project-Based

- Beacon House Square: 56 units. As a result of financing delays, the AHAP was not signed in 2023, but is anticipated to be signed in the first half of 2024.
- Flamingo Place: 1 unit was under contract at the start of 2023, but was incorrectly left off of the list of existing PBVs

- Perkins 2A: 50 units: Unit count revised from 52 to 50. LTA PBV units.
- Perkins 2B: 26 units: Unit count revised from 16 to 26 LTA PBV units
- Perkins 2: 8 units: This is not a stand-alone contract but is part of the unit count for Perkins 2A and 2B. Total units between Perkins 2A, 2B and Perkins is still 76.

iii. Actual Other Changes to MTW Housing Stock in the Plan Year

Public Housing

This section of the report includes information on changes to the public housing inventory in FY 2023, including capital expenditures and the status on development activities for sites where redevelopment, conversion, homeownership, demolition, disposition, and management improvements took place in FY 2023. HABC's asset review of its scattered sites inventory continues to provide a roadmap and framework for demolition and/or disposition of obsolete units.

Table 3 below provides a total of HABC's actual public housing inventory as of the end of FY 2023. The public housing inventory varies from year to year as a result of public housing units being converted to long-term project-based assistance under the RAD and other factors.

Table 3: Public Housing Inventory

	Units as of 12/31/2023
MTW Public Housing Units	5,999 Available Units 6,609 ACC units

Actual New Public Housing Units

Through FY 2023 HABC acquired and completed four of the ten planned scattered site properties which are part of the Bailey Supplemental Consent Decree. A fifth unit was acquired in 2023 and is slated for completion in 2024.

Actual Public Housing Units Removed

As shown on Table 4, HABC demolished/disposed of 449 units in FY 2023. The actual number varied from what was planned as a result of changes in timetables for HUD and City of Baltimore approvals, project financing, RAD closings and other factors.

Table 4: Public Housing Units Removed in FY 2023

PIC Dev.#/AMP and PIC Dev. Name	Actual Number of Units Removed in FY 2023	Actual Outcome in FY 2023
MD002/000003 Perkins Homes	411	411 units at Perkins Homes were demolished and are being redeveloped as part of the PSO Transformation Plan and HUD Choice Neighborhoods award.
MD002/000200 Scattered Sites 200 705 Mura St.	1	Sold to third party for redevelopment.
MD002/000200 Scattered Sites 200 707 Mura St.	1	Sold to third party for redevelopment.
MD002/000200 Scattered Sites 200 711 Mura St.	1	Sold to third party for redevelopment.
MD002/000200 Scattered Sites 200 721 Mura St.	1	Sold to third party for redevelopment.
MD002/000200 Scattered Sites 200 732 Mura St.	1	Sold to third party for redevelopment.
MD002/000200 Scattered Sites 200 822 E. North Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200 1015 N. Caroline St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200 1023 Biddle St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200 1115 Greenmount Ave.	1	Sold to third party for redevelopment.
MD002/000200 Scattered Sites 200 1613 Aisquith St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200 1221 E. North Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200 1150 Myrtle Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200	1	Sold at auction in accordance with HABC's scattered sites strategy.

PIC Dev.#/AMP and PIC Dev. Name	Actual Number of Units Removed in FY 2023	Actual Outcome in FY 2023
1831 Hope St.		
MD002/000201 Scattered Sites 201 1819 N. Montford Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000201 Scattered Sites 201 823 N. Fremont Ave. A	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000201 Scattered Sites 201 823 N. Fremont Ave. B	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000201 Scattered Sites 201 2528 Garrett Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000201 Scattered Sites 201 1910 E. 31 st St.	1	Sold to third party for redevelopment.
MD002/000202 Scattered Sites 202 914 N. Fremont Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000202 Scattered Sites 202 516 N. Gilmor St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 2116 Presbury St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 808 N. Dukeland St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 1715 W. Lexington St. A	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 1715 W. Lexington St. B	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 26 N. Mount St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 2418 W. Franklin St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200	2	Sold to City of Baltimore.

PIC Dev.#/AMP and PIC Dev. Name	Actual Number of Units Removed in FY 2023	Actual Outcome in FY 2023
502 E. North Ave.		
MD002/000200 Scattered Sites 200 504 E. North Ave.	2	Sold to City of Baltimore.
MD002/000203 Scattered Sites 203 1703 W. Lexington St.	1	Sold through HABC's Homeownership program.
MD002/000201 Scattered Sites 201 518 E. 27 th St.	1	Sold to third party for redevelopment.
MD002/000203 Scattered Sites 203 3611 Park Heights Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 3911 Park Heights Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000201 Scattered Sites 201 2317 Barclay St.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000201 Scattered Sites 201 2446 Brentwood Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000203 Scattered Sites 203 3506 Park Heights Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
MD002/000200 Scattered Sites 200 820 E. North Ave.	1	Sold at auction in accordance with HABC's scattered sites strategy.
TOTAL Number of Units	449	

Rental Assistance Demonstration Program

Table 5 provides a list of public housing developments that have already undergone RAD conversions as of December 31, 2023. There were 323 additional units (Laurens House, Townes at the Terraces, Arbor Oaks, and Carey House) which were projected to convert in 2023; however, the updated projection date for conversion has been moved to 2024 and beyond. By the end of 2023, 4,135 units had undergone RAD conversion.

Table 5: Completed RAD Conversions by December 31, 2023

Property Name	No. of Units Converted	RAD Conversion Type	Dated Closed	Major Milestone/Status	RAD Significant Amendment Submission Date*	RAD Significant Amendment Approval Date
Allendale	164	PBRA	11/15	HUD approved the RAD Completion Certification.	5/12/15	10/27/15
BE Mason	223	PBRA	11/15	HUD approved RAD Completion Certification.	5/12/15	10/27/15
Bel Park Tower	253	PBRA	11/15	HUD approved the RAD Completion Certification.	5/12/15	10/27/15
Brentwood	150	PBRA	12/15	HUD approved RAD Completion Certification	5/12/15	10/27/15
Broadway Overlook	84	PBRA	8/17	HUD approved the RAD Completion Certification.	10/26/16	01/26/17
Chase House	189	PBRA	12/16	HUD approved the RAD Completion Certification	5/12/15	10/27/15
Ellerslie	117	PBRA	2/17	HUD approved the RAD Completion Certification	10/26/16	01/26/17
Govans Manor	191	PBRA	11/16	HUD approved the RAD Completion Certification	10/26/16	01/26/17
Heritage Crossing	75	PBRA	11/18	HUD approved the RAD Completion Certification.	12/1/17	6/29/18
Hillside Park	30	PBRA	12/17	Under review for HUD certification completion	12/1/17	6/29/18
Hollander Ridge	94	PBV	12/21	All renovations completed and units leased in 2021. HUD approved the RAD Completion Certification	9/20/19	12/19/19
Hollins House	130	PBRA	11/15	HUD approved the RAD Completion Certification.	5/12/15	10/27/15
J. Van Story Branch Apts	350	PBRA	11/18	HUD approved RAD Completion Certification	12/1/17	6/29/18
Lakeview Tower	302	PBRA	11/15	HUD approved the RAD Completion Certification.	5/12/15	10/27/15

Property Name	No. of Units Converted	RAD Conversion Type	Dated Closed	Major Milestone/Status	RAD Significant Amendment Submission Date*	RAD Significant Amendment Approval Date
McCulloh Extension	347	PBRA	11/16	HUD Approved RAD Completion Certification	5/12/15	10/27/15
Monument East	170	PBRA	10/18	HUD Approved RAD Completion Certification	12/1/17	6/29/18
Perkins I RAD/CNI	48	RAD Section 18 Blend 20 RAD \$& 28 PBV	6/22	Projected closing 6/22.	TBD	TBD
Pleasant View Gardens Senior	110	PBRA	7/16	HUD approved RAD Completion Certification	5/12/15	10/27/15
Pleasant View Gardens Townhomes	201	PBRA	9/16	HUD approved the RAD Completion Certification.	5/12/15	10/27/15
Primrose Place	125	PBRA	2/16	HUD approved RAD Completion Certification	5/12/15	10/27/15
Rosemont Low Rise Townhomes	106	PBRA	12/22	RCC issued 4/22. 4% LIHTC application submitted in 7/21.	TBD	TBD
Rosemont Tower	203	PBRA	9/19	HUD approved RAD Completion Certification	12/1/17	6/29/18
Scattered Sites (Thompson 58/Broadway Homes)	58	PBRA	5/19	HUD approved RAD Completion Certification	04/12/17	12/27/17
Senior Townes at the Terraces	47	PBRA	11/17	HUD approved the RAD Completion Certification.	10/26/16	01/26/17
Somerset Court Extension	64	57 PBRA & 7 PBV NEDS	12/19	Under review for HUD Certification Completion	12/1/17	6/29/18
Somerset Homes/CNI	100	67 RAD & 33 PBV	6/21	Project construction underway	9/20/19	12/19/19

Property Name	No. of Units Converted	RAD Conversion Type	Dated Closed	Major Milestone/Status	RAD Significant Amendment Submission Date*	RAD Significant Amendment Approval Date
Phase 2						
Somerset Homes/CNI Phase 3	36	15 RAD & 21 PBV	11/21	Project construction underway	9/20/19	12/19/19
Wyman House	168	PBRA	12/15	HUD approved the RAD Completion Certification.	5/12/15	10/27/15
TOTAL	4,135					

iv. General Description of All Actual Capital Expenditures During the Plan Year

HABC implemented a wide range of capital investments at existing public housing sites and continued its program of citywide housing development activities in FY 2023 which are summarized below in Table 6. HABC spent approximately \$20 million on capital-related activities in FY 2023. Pursuant to the MTW Agreement, HABC has combined all current and prior year Capital Funds, including RHF funds, into the MTW Block Grant that will be carried out in accordance with all HUD regulations, including 24 CFR Part 905, and other requirements applicable to the Capital Fund Program.

Table 6: Actual Capital Expenditures During the Plan Year

No.	Development Name	Description of Work	FY 2023 Actual Expenditures
1.	Latrobe Homes	Control panel line; Brick work & tuckpointing; Add bypass to system around heating control valve; Replace the DP valves and install new isolation valves	\$1,252,111
2.	McCulloh Homes	Window replacement; Install filtration system on the make-up; Boiler pipe distribution to units	\$3,799,172
3.	Perkins Homes	Site Prep	\$1,154,423
4.	Douglass Homes	Exterior Doors	(\$322,935)
5.	Gilmor Homes	Condensate unit and Sump Pump, Boiler and DHW System Upgrade, Boiler Room Office Upgrade	\$1,571,027

No.	Development Name	Description of Work	FY 2023 Actual Expenditures
6.	O'Donnell Heights	Emergency repairs	\$357,486
7.	Cherry Hill Homes	Install filtration system for heating; Waterproofing and tuckpointing; Sump pump; Repair crawl space door hatch door hinges latches throughout site; Replace bathroom exhaust fans in md 017; Install new water treatment system in the boiler plant; Storage tank replacement for individual building; Install new heat pump system the stock room	\$1,594,071
8.	Brooklyn Homes	Window security screens; Renovate management and maintenance offices	\$968,188
9.	Mount Winans	Roofing	\$157,398
10.	Rosemont	Vacant building close-up	\$40,470
11.	Scattered Sites	Roof & window replacement; Limited lead-free painting; Tenant Council office	\$2,307,855
12.	Authority-Wide	RAD Subsidy	\$394,644
13.	Authority-Wide	A&E and Environmental consulting fees	\$182,180
14.	Authority-Wide	Legal, Planning, IT and Utility consulting fees	\$598,723
15.	Central Office	Administrative & operating costs; Overhead; Sundry; Audit fees	\$5,956,703
TOTAL			\$20,011,516

Infrastructure and Extraordinary Maintenance

In FY 2023 HABC continued to develop and adjust its master planning to note physical areas of concern and plan the course of action to correct them (safety and security concerns, code upgrades, landscaping, paving and infrastructure, etc.). Major renovations were planned and performed at the family developments and scattered site inventory with an emphasis on vacancy reduction. A number of envelope issues (roofs and windows replacements) were also undertaken along with a few emergency mechanical deficiencies which deferred a few of the planned projects. These additional projects account for the differences between the planned spending and the actual spending for the year.

HABC and its Development partners continued the demolition and site preparation for the redevelopment of Perkins Homes and HABC continued relocation activities at Poe Homes in preparation for its redevelopment.

Additionally, HABC is working with Baltimore City's Information Technology (BCIT) office on a program to provide affordable wi-fi access to HABC public housing residents. BCIT is in the construction contract procurement stage. HABC continues negotiations with BCIT on the final

MOU between HABC and the City of Baltimore for the installation and maintenance of the completed system including HABC infrastructure on its sites and the system bring fiber to the sites.

Special Construction and Demolition/Disposition of Public Housing Units

HABC received HUD approval for the demolition of the long-term vacant day care center at Westport Homes in 2022. In 2023 HABC experienced gas meter issues with the demolition of the Day Care Center and now is planning to demolish the building before the close of 2024, assuming that storm-water plans and permits are received.

The final demolition phase of Perkins Homes was completed in FY 2023.

Energy Performance Contracting & Resident Billing / Metering

HABC continues to monitor, measure, and verify work performed under the Phase 1 Energy Performance Contract (EPC 1). EPC 2 is under construction with all work completed except for the Combined Heat and Power System(s) [CHP] at Douglass Homes and the Scattered Site Energy Conservation Measures [ECMs] which are now scheduled to be completed by June 2024.

HABC continued to monitor, measure, and verify efforts for the Phase I Energy Performance Contracting (EPC) properties (Latrobe Homes, Cherry Hill Homes, Gilmor Homes, Westport Homes, and Brooklyn Homes). A second EPC Program of approximately \$10.1 million began for the installation of conservation measures, including lighting, water conservation fixtures, utility metering and infrastructure and/or heating/hot water system upgrades at selected properties (Douglass Homes, Poe Homes, Dukeland Homes, Rosemont Homes, Oswego Mall, McCulloh Homes Low Rise, McCulloh Homes Townhomes, Laurens House, Mt Winans, Spencer Gardens, and Carey House). The second EPC was planned for a total of 15 years, inclusive of two years of construction and ECM installation. Due to unanticipated delays in executing the final loan documents, design, construction, and ECM installation began in the first half of 2019. Rosemont Homes, Oswego Mall, Dukeland Homes, Laurens House, Carey House, Spencer Gardens and Poe Homes were removed from the Phase 2 EPC due to plans to convert those developments under RAD. Scattered site units were substituted in the EPC 2 to account for the removal of the intended RAD conversions. Due to this removal and substitution, the construction was initially extended to April 2021. The COVID 19 pandemic and lack of accessibility to units has hampered the construction schedule further and an additional extension has been requested to July 2024.

Currently approximately 90% of the original EPC 2 work is complete and installed. This includes the renegotiated steam tariff rates to incorporate savings for Douglass Homes; efficient water fixtures (toilets, faucets, aerators, shower heads) installations and/or replacements at all sites;

exterior lighting at various sites; replacement of domestic hot water generator tanks and piping connections at McCulloh Homes; installation of gas fired furnaces at Rosemont Homes; installation of fixed set point thermostats at all sites; replacement of radiator control valves and steam traps at Douglass Homes and a variety of improvements for 662 scattered site units. Work is underway and due to be completed in 2024. This includes the construction of three cogenerations systems at Douglass Homes.

The Energy Department addresses and manages the Resident Billing & Metering Program while HABC utilizes third-party utility billing to handle resident excessive consumption charges for EPC sites. The company has increased efforts to support billing and reporting efforts for the first EPC sites. They are in the process of instituting the same process for the EPC 2 properties once the sub-metering infrastructure is installed and/or upgraded. HABC's Energy Department oversees this company in close collaboration with other agency departments. Additionally, the Energy Department ensures all Utility Allowances & Excessive Consumption Charges (ECC) updates are performed for the developments under the EPC program.

[Safety & Security Initiatives](#)

HABC's Security Operations Manager and staff will continue to work in partnership with the Baltimore Police Department, the Mayor's Office of Neighborhood Safety and Engagement and Baltimore City's Information and Technology office to implement and expand safety and security efforts at all HABC properties. Key initiatives include the expansion and maintenance of Citiwatch Closed Circuit Television cameras, as well as physical safety improvements at the sites, including fencing, bollards, lighting, and window screening.

HABC received a HUD Safety and Security Grant for McCulloh Homes and installed an additional six (6) fiber connected cameras. Work was completed in March 2023.

HABC continues to apply for HUD Safety and Security Grants in order to address the Agency's security related issues. Although unsuccessful with last year's Grant submission for Latrobe Homes, we are updating the data and resubmitting Latrobe for this year's round of Grants.

[Facilities & Real Estate](#)

HABC continues to assess its facilities needs and renovates or improves as necessary across our Developments and Leased spaces. Work on the disaster recovery/emergency response system planned for the Duncanwood facility was ongoing in FY 2023. Renovations were delayed by the need to develop formal plans to be submitted for the building owner and code enforcement approval. Those plans were approved by the owner and have subsequently been submitted for (building) Permits. Relocation of staff and the operations associated with those groups occupying

the proposed area for the recovery/emergency response(R/E) area has begun. Work on the actual R/E area is anticipated to begin in April 2024 (with receipt of the building permits) and be completed by the end of 2024. Anticipating supply chain issues, IT-related equipment was ordered and is on hand.

Development Initiatives

HABC utilizes MTW Block Grant and other public and private leveraged funds to support the preservation and revitalization of existing public housing communities and the development of new affordable units. A summary of non-RAD activities and other major ongoing development initiatives follows.

- **O'Donnell Heights:** The Neighborhood Revitalization Plan for the O'Donnell Heights community was approved by the Baltimore City Planning Commission. In March 2023, a LIHTC application was submitted for Key's Pointe Phase 2A and in the 4th quarter of 2023, the developer submitted a viability package to the State/CDA. Construction at Key's Pointe Phase 2A is slated to begin in the fourth quarter of 2024. The City's Department of Recreation and Parks received a \$500,000 planning grant to assist them with the design of their 5-acre park.
- **Perkins Somerset Oldtown (PSO) Transformation Plan:** In November of 2023, HABC submitted a revision to the PSO Housing Plan. All totaled, the Plan includes 1,354 rental housing. While Somerset Phase 1 is completed and has reached stabilized occupancy, changes were proposed for the remaining Perkins Phases. Somerset Phase 2 was completed in December 2023 with lease up commencing in 2024. Construction for Somerset Phase 3 was completed in September of 2023 and full lease-up is anticipated in 2024. Somerset Phase 4 (awarded 9% LIHTCs) is expected to close and be under construction in 2024 with completion slated for 2025.

Perkins Phase 1 is expected to be completed in 2023. Perkins Phase 2 was awarded a 9% LIHTC and closed in December 2023 with construction starting in 2024. Start dates for Perkins Phases 4 and 5 changed from 2023 to 2024 and completion dates are now anticipated in 2025. A new phase, Perkins 5C, was added to reflect work at 1500 Bank Street located in the southern portion of Parcel D with respective start and completion dates in 2024 and 2025.

- **Poe Homes:** HABC has been working in collaboration with Baltimore City on the acquisition process for 811 W. Saratoga St. which was acquired in 2023, and 317-323 N. Schroeder St. HABC acquired 317 N. Schroeder Street in 2023. In addition, HABC and the City are parties to a Property Exchange Agreement that includes the properties at 325-

329 N. Schroeder Street. All of these potential strategic acquisitions will assist HABC in completing larger site assembly as it related to Poe Homes Phase 1 and will further strengthen a potential future Choice Neighborhoods implementation application for the Transform Poe Plan. The tenant relocation process for Poe Homes residents commenced in 2023 following HUD’s approval of the demolition application by letter dated July 7, 2023.

- **Bailey Supplemental Decree Units:** Through 2023, HABC has acquired five of the ten Bailey units pursuant to the Bailey Supplemental Decree. Four of the acquired units are occupied and the fifth unit is undergoing renovation and should be ready for occupancy in 2024. In FY 2023, HABC continued to vet listings and search for units that are within the established TDC thresholds.
- **UFAS Units** As of December 2023, 310 units that meet the UFAS requirements for wheelchair accessibility were available through HABC’s Public Housing program. HABC continues to: (i) maintain existing UFAS units, to the extent that they remain viable, common areas, and accessible routes to ensure continued compliance with UFAS and the 2010 ADA standards; and (ii) modify units to meet reasonable accommodation and immediate need requests.

HABC is creating additional UFAS units through the PSO redevelopment project. In addition to replacing the 67 UFAS units that were in Perkins Homes, an additional 102 UFAS units are being created throughout the redevelopment phases for a total of 169 UFAS units. Eight UFAS units were created at 1234 McElderry (former Somerset Homes site) in June 2021 (1 one bedroom, 3 two-bedroom and 4 three-bedroom). In 2023, 31 UFAS units were created at Somerset Phase 2 (14 one-bedroom, 12 two-bedroom and 5 three-bedroom units), and 9 UFAS units were created at Somerset Phase 3 (5 one-bedroom and 4 two-bedroom units).

B. Leasing Information

i. Actual Number of Households Served

Table 7 provides information on the MTW households served by HABC as of the end of FY 2023.

Table 7: Actual Number of Households Served at the End of FY 2023

Number of Households Served Through:	Number of Unit Months Occupied/Leased		Number of Households Served	
	Planned	Actual	Planned	Actual
MTW Public Housing Units Leased	71,268	67,985	5,939	5,665
MTW Housing Choice Vouchers (HCV) Utilized*	167,340	157,550	13,945	13,129
MTW Thompson Housing Choice Vouchers**	51,852	50,914	4,321	4,243
Local, Non-Traditional: Tenant-Based	0	0	0	0
Local, Non-Traditional: Property-Based	0	0	0	0
Local, Non-Traditional: Homeownership	0	0	0	0
Planned and Actual Totals	290,460	276,449	18,266	23,037

*Includes MTW TBVs (Non-Consent Decree), MTW PBVs (Non-Consent Decree), MTW TBVs Bailey and MTW PBVs Bailey

**Includes MTW PCD Thompson Vouchers, MTW Remedial Thompson Vouchers and MTW Homeownership Thompson Vouchers

Describe any differences between the planned and actual households served:

Public Housing: During FY 2023 a number of Public Housing families were relocated due to RAD and/or Section 18 conversions. Specifically, Poe Homes, Arbor Oaks, Towns at the Terraces, and the Rosemont complexes were all involved in relocating residents. Additionally, during FY 2023 HABC evicted 162 residents for non-payment of rent. The relocations and evictions impacted utilization.

MTW Housing Choice Vouchers: HCV terminations were higher than anticipated by approximately 100 families. Additionally, at year end there were over 1,000 vouchers issued to families searching for units. The lack of affordable rental units has impacted the leasing projections; however, improved leasing outcomes are anticipated for 2024. Leasing incentives and issuance of more vouchers should have a positive impact on leasing.

Thompson Vouchers: There was a small increase in voucher turnover due to the increased number of terminations in FY 2023. Additional vouchers were leased to account for the turnover; however, unit months leased was still impacted.

Table 8: Local, Non-Traditional Housing Programs

MTW Activity Name/Number	Number of Units Months Occupied/Leased	Number of Households Served
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Local, Non-Traditional Category		Planned	Actual	Planned	Actual
Tenant-Based	N/A	0	0	0	0
Property-Based	N/A	0	0	0	0
Homeownership	N/A	0	0	0	0
Planned and Actual Totals		0		0	

Table 9: Households Receiving Local, Non-Traditional Services Only

Program Name/Services Provided	Average Number of Households Per Month	Total Number of Households in the Plan Year
Not Applicable	0	0

ii. Discussion of Any Actual Issues/Solutions Related to Leasing

Table 10 provides a summary of issues that could impact HABC's projected leasing activity, along with potential solutions.

Table 10: Actual Issues and Solutions Related to Leasing

Housing Program	Description of Actual Leasing Issues and Solutions
MTW Public Housing	While HABC was able to lease units as they became vacant, there were a number of vacancies related to RAD relocations. HABC continues to maintain a ready pool of eligible families to fill vacant units as they become available
MTW Housing Choice Voucher	HABC implemented its Leasing Incentive activity which now includes a Security Deposit Assistance (SDAP) program. This program hastens the leasing process and provides needed financial assistance so that families can successfully lease units with their vouchers. Two hundred (200) vouchers were set aside for RAD Choice Mobility and 186 were issued in FY 2023. In addition, 199 Choice Mobility families were scheduled for interviews that either didn't show or did not provide the required documentation to be issued a voucher.
BRHP	No leasing issues were experienced
Local, Non-Traditional	N/A

C. Waiting List Information

i. Actual Waiting List Information

HABC maintains its waiting list in conformance with the policies described in the Public Housing Admissions and Continued Occupancy Policy (ACOP) and the Housing Choice Voucher Program (HCVP) Administrative Plan. Table 11 provides a summary of required waiting list information. See Appendix B for a report on the demographics of HABC's Public Housing and Housing Choice Voucher Program waiting lists.

Table 11: Actual Waiting List Information

Waiting List Name	Description	Number of Households on Waiting List	Waiting List Status (Open, Partially Open or Closed)	Was the Waiting List Open During the Plan Year?
Federal MTW Public Housing	Community Wide	33,907	Closed	Yes 8/1/2023 to 8/14/2023
Federal Public Housing-Mixed Population	RAD Waiting List	4,502	Closed	Yes 8/1/2023 to 8/14/2023
Federal MTW Housing Choice Voucher Units: Tenant-Based	Community Wide	31,512	Closed	Yes 10-2-2023 to 10-13-2023
Federal MTW Housing Choice Voucher Units: Project-Based	Site-Based	8,730	Closed	Yes Closed on 6/30/2023
RAD Choice Mobility	Program Specific	328	Open	Yes
Thompson Vouchers *	Program Specific	12,884	Closed	No

**The waiting list for Thompson PCD and Remedial Vouchers is maintained by BRHP and is separate from any other HABC waiting list. Application for, receipt of, or termination of a Thompson Voucher will not affect a family's standing on any other HABC waiting list.*

Describe any duplication of applicants across waiting lists:

Applicants may apply to more than one waiting list, i.e., public housing and HCV; therefore, there may be duplication across waiting lists.

ii. Actual Changes to the Waiting List in the Plan Year

Waiting List Name	Description of Actual Changes to the Waiting List
MTW Housing Choice Voucher Waiting List	There were no policy changes regarding the HCV waiting list. HABC did open the waiting list from 10-2-2023 through 10-13-2023. 27,842 applications were received and accepted.
MTW Public Housing Waiting List	In FY 2023, HABC clarified its residency preference to include Baltimore City and County as the residency preference area. Also in FY 2023, HABC added a Scattered Sites Incentive Transfer Preference. Under this preference,

Waiting List Name	Description of Actual Changes to the Waiting List
	<p>scattered sites units will be solely offered to existing Public Housing Families who request the transfer and who meet the Scattered Site Incentive Transfer eligibility criteria which are articulated in the ACOP Transfer policies.</p> <p>HABC previously received approval to transition its Public Housing waiting list to a Centrally Administered Location-Based Waiting List (CALBWL) and Centrally Administered First Available Waiting List (CAFAWL).</p> <p>As HABC's software is not yet updated to reflect the CALBWL and CAFAWL, HABC employed a modified approach to its administration of its CALBWL and CAFAWL. HABC continued to select applicants from its conventional public housing waiting list based on preference, date and time of application and unit size. At the time of the HABC eligibility screening, applicants chose up to three developments where they would like to live from within HABC's general family, scattered sites, Non-Elderly, Non-Disabled RAD properties, and LTA units which are not designated as Elderly or Disabled. Based on their selections, HABC placed the applicant on the waiting list(s) ready pool for their chosen development(s). Applicants also had the option to choose the first-available waiting list if they had no preference for location. <u>This does not impact the policies related to the Centrally Administered Mixed Population and Other Units Covered under Bailey Waiting List.</u> As stated in the 2024 MTW Plan, HABC anticipates that it will fully transition to the CALBWL and CAFAWL in 2024.</p>
RAD Choice Mobility Waiting List	200 Choice Mobility Vouchers were set aside in FY 2023.
Thompson Vouchers	No changes were made to the waiting list in FY 2023

D. Information on Statutory Objectives and Requirements

Under the MTW Agreement between HABC and HUD, HABC is required to meet certain statutory objectives and other requirements, and to report on them in the MTW Annual Report. The tables below provide the required information.

i. 75% of Families Assisted Are Very Low Income

In FY 2023, within the Public Housing and HCV programs, approximately 97% of households served were extremely low or very low income, i.e., households with incomes at or below 30% or at or below 50% of Area Median Income. HUD verifies this data through HABC's electronic submissions under HUD's PIC system. Table 12 is required by HUD; however, as noted, HABC did not operate any local, non-traditional programs in FY 2023.

Table 12: Local Non-Traditional Households and Income Levels

Income Level	Number of Local, Non-Traditional Households Admitted in the Plan Year
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80% - 50% Area Median Income	0
49% - 30% Area Median Income	0
Below 30% Area Median Income	0
Total Local, Non-Traditional Households Admitted	0

ii. **Maintain Comparable Mix**

Table 13: Baseline Mix of Family Sizes Served

BASELINE MIX OF FAMILIES SERVED UPON ENTRY TO MTW					
Family Size	Occupied Number of Public Housing units	Utilized HCVs	Non-MTW Adjustments	Baseline Mix Number	Baseline Mix Percentage
1 Person	5,371	5,764	0	11,135	50%
2 Person	1,908	2,295	0	4,203	19%
3 Person	1,350	1,849	0	3,199	14%
4 Person	826	1,275	0	2,101	9%
5 Person	413	629	0	1,042	5%
6+ Person	288	490	0	778	3%
TOTAL	10,156	12,302	0	22,458	

Describe the justification for any “Non-MTW Adjustments” given above:

N/A

Table 14: Mix of MTW Family Sizes Served in FY 2023

Family Size	Baseline Mix Percentage	Number of MTW Households Served in Plan Year*	Percentage of MTW Households Served in Plan Year*	Percentage Change from Baseline Year to Current Plan Year*
1 Person	50%	10,525	49%	-1%
2 Person	19%	4,585	21%	2%
3 Person	14%	3,226	15%	1%
4 Person	9%	1,794	8%	-1%
5 Person	5%	894	4%	-1%
6+ Person	3%	591	3%	0%
TOTAL		21,615		

*Percentages were rounded

Describe the justification for any variances of more than 5% between the Plan Year and Baseline Year:

There are no variances which are greater than 5% between FY 2023 and the Baseline Year.

iii. Number of Households Transitioned to Self-Sufficiency in the Plan Year

HUD requires information on households transitioned to self-sufficiency for any MTW activities that report on HUD's standard metric SS #8. The table below provides the HUD-required information.

Table 15: Number of Households Transitioned to Self Sufficiency

MTW Activity Name/Number	Number of Households Transitioned to Self-Sufficiency	MTW PHA Local Definition of Self Sufficiency
Activity 2006-04 Family Self Sufficiency Program Enhancements	24	Self-sufficiency is defined as graduation from the FSS program.
Activity #2021-03: Growing Assets & Income Program:	1	Self-sufficiency is defined as graduation from the Growing Assets and Income program.

MTW Activity Name/Number	Number of Households Transitioned to Self-Sufficiency	MTW PHA Local Definition of Self Sufficiency
Thompson Settlement Agreement		
Activity #2022-01 Student Housing Initiative	0	Self-sufficiency is defined at graduation from college.
	0	Household duplicated across MTW Activities
	25	Total Households Transitioned to Self Sufficiency

III. Proposed MTW Activities

All proposed MTW activities that were granted approval by HUD are reported in Section IV as “Approved Activities.”

IV. Approved MTW Activities

This section of the MTW Annual Report summarizes and provides a status update on MTW activities that have been previously approved by HUD and implemented by HABC. As required, this section also includes summary information on MTW activities that have not been implemented, have been closed out, or activities placed on hold by HABC.

A. Implemented Activities

Activity #2006-01: Streamlined Recertification Process (Formerly Multi-Year Recertifications)

Plan Year Approved, Implemented, Amended

- HCV Program: Two-year recertifications approved FY 2006 and implemented FY 2007. Three-year recertifications implemented FY 2014.
- Public Housing: Approved FY 2006 and implemented FY 2011. Placed on hold FY 2014 and reactivated FY 2016.

Description/Update

HABC is responsible for reexamination and verification of household income, household composition and other eligibility data. HABC will conduct a reexamination of household income and composition for all Public Housing and HCV families once every 24 months except under the circumstances outlined below:

Triennial Recertification

- PH Families on Flat Rent (with annual updates to verify family composition).
- PH and HCV Families with 100% Fixed Income.

Annual Recertification

- PH families reporting zero income or minimal income. Minimal income is defined as less than \$2,400 in household gross income annually.
- Residents living in Mod Rehab and Mod Rehab SRO units.
- Residents with other vouchers that do not qualify based on HUD funding restrictions.
- Residents with Homeownership vouchers.

- Residents with HUD Awarded Special vouchers (Veterans Affairs Supportive Housing (VASH)).
- Zero income households (HCV)

In FY 2020, HABC limited the number of voluntary interim recertifications between regular recertifications as outlined below for the HCV program only. Required interim recertifications will not count against the limit on voluntary interim recertifications, i.e., interim recertifications required for changes in family composition. Elderly/disabled families and families in the FSS program are exempt from the limit on interim recertifications.

- One voluntary interim recertification between annual recertifications for families with an annual recertification frequency.
- Two voluntary interim recertifications between biennial recertifications for families on a biennial recertification frequency.
- Three voluntary interim recertifications between triennial recertifications for families on a triennial recertification frequency.

HABC has implemented a hardship policy whereby families whose loss of income represents a reduction in gross annual income and where the loss of income is beyond the family's control, can request an exemption to the limit on interim recertifications to allow for an additional interim recertification.

Additionally, HABC conducts annual recertifications for PH families reporting minimal income. Minimal income is defined as less than \$2,400 in household gross income annually.

Under the streamlined recertification activity, HABC will extend the threshold for the age of documents when received by HABC from 60 days to 120 days for both the Public Housing and Housing Choice Voucher programs.

During periods of declared emergencies, HCVP will waive the limit on voluntary interim recertifications.

Impact

By the end of FY 2023, 90% of HCV recertifications were completed with a backlog of only 10%. The remaining recertifications will be completed by April 2024. HCV continues to train families on how to use the on-line recertification portal which will result in a more timely and efficient recertification process.

The HCV program continued to waive the limit on interim recertifications in FY 2023, due to economic conditions. Accordingly, the number of interim recertifications was higher than anticipated.

The error rate for timely recertifications in 2023 remained under 5% for Public Housing and was reduced by 14% for HCV between 2022 and 2023. The rate of substantive errors identified in QC reviews decreased 6% for PH and 4% for HCV between 2022 and 2023. HABC continues to provide staff training to further reduce the substantive error rate.

The option to conduct regular and interim recertifications online was in place in 2023 for HCV participants. HABC continued to assist participants to complete certifications online and to provide guidance on direction on the process in an effort to increase the number of online recertifications.

Hardship

HABC has a hardship policy whereby families, whose loss of income represents a reduction in gross annual income and where the loss of income is beyond the family's control, can request an exemption to the limit on interim recertifications to allow for an additional interim recertification.

In FY 2023, HABC waived the limit for voluntary interim recertifications and as such, there were no hardship requests.

Actual Non-Significant Changes

In 2023, HABC extended the threshold for the age of documents when received by HABC from 60 days to 120 days for the Housing Choice Voucher program in 2023.

Actual Changes to Metrics/Data Collection

Metrics were updated in the Plan to reflect the anticipated outcomes in FY 2023. A data review of all interim recertifications provided that 25% of interims were voluntary and 75% of HCV interims were related to rent increases. Going forward, this percentage will be reviewed and updated as needed.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

In PH, the number of regular recertifications was higher than anticipated due to the delay in planned RAD conversions from PH to PBV and due to the continued completion of the backlog of overdue recertifications. In HCV, as HABC waived the limit on interim recertifications, the number of interim recertifications was higher than anticipated which impacted the time savings. Additionally, the benchmark for regular recertifications did not accurately take into account the

number of families on a triennial recertification frequency. This benchmark will be updated in future MTW Plans and Reports.

Metrics

CE #2: Staff Time Savings				
Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease)	Biennial and Triennial			
	PH: 23,920 hours	PH: 7,715 hours	PH: 8,550 hours	No
	HCV: 27,715 hours	3,086 biennial and triennial recertifications X 2.5 hours/recert = 7,715 hours	3,420 biennial and triennial recertification x 2.5 hours/recert= 8,550 hours	Yes
		HCV: 18,268 hours	HCV: 10,985 hours	
		7,307 biennial and triennial recertifications X 2.5 hours/recert = 18,268 hours	4,394 biennial and triennial recertifications x 2.5 hours/recert= 10,985 hours	
	Limit on Interims			
	HCV interims: 3,231 Time per interim: 45 min. HCV time on interims: 2,423 hours	HCV time spent on interims: 727 hours HCV: interims: 969 Time per interim: 45 min.	HCV time spent on interims: 1,928 hours HCV: Interims 2,571 45 min/interim	No

Activity #2006-02 Enhanced Project Based Voucher Program
(Includes former activity: #2019-03, Project-Based Voucher Amendments to the HAP Contract)

Plan Year Approved, Implemented, Amended

- Percentage of Voucher Allocation: Approved and implemented FY 2006.
- Floating Units and Per-Building and Per-Project Cap Waiver: Approved and implemented FY 2010.
- Amendments to PB HAP Contracts (waiver of three-year restriction): Approved FY 2015 and implemented FY 2019.
- Amount and Distribution of HCV Homeownership Assistance: Approved and implemented FY 2006.
- Amendments to PB HAP Contracts for Target Populations: Approved FY 2019.
- Waiver of the Independent Entity requirement: Approved in FY 2020 and implemented in FY 2020.
- Definition of a PBV Project: Approved and implemented in FY 2022

Description/Update

HABC operates a PB component under its Housing Choice Voucher Program. Through its PB voucher program, HABC partners with for-profit and nonprofit housing providers to expand the supply of affordable housing to low-income families. To meet the evolving needs of the agency and the participants served, HABC has enhanced and expanded its existing PB program to include the components outlined below. The Enhanced PB Program components apply to all PB units, including, but not limited to the Thompson PB units, Bailey LTA and PB units, the non-Bailey LTA PB units and PB units owned directly or indirectly by HABC.

- **Percentage of Voucher Allocation:** HABC reserves the right to allocate up to 30% of its Tenant Based HCV funding for PB vouchers.
- **Project Cap:** HABC may enter into PB Voucher HAP contracts for greater than 25% of the units in a project/development regardless of the family or household type that will occupy the units provided that the household is eligible. Units subsidized with PB vouchers under this MTW initiative are placed under a HAP contract upon turnover.
- **Floating Units:** HABC will allow for floating units instead of identifying specific units in the HAP contract in the PB program.

- **Amendments to PB HAP Contracts:** Using its MTW authority, HABC has waived the three-year restriction on amending HAP contracts. HABC may amend the HAP contract at any time during the initial term of the HAP contract and during any renewal term of the HAP contract. HABC may exercise this option for all PBV units, including, but not limited to the Bailey LTA and PB units and the non-Bailey LTA PB units.
- **Independent Entity Requirement:** HABC has waived the requirement for Independent Entities to approve AHAP/HAP Contracts, renewal terms, rent determinations and inspections of HABC owned properties.
- **Definition of a PBV Project:** HABC will define a PBV project as a single building, multiple contiguous or non-contiguous (scattered sites) buildings, or multiple buildings on contiguous or non-contiguous parcels of land all with a single owner. A single-family building is a building with no more than four dwelling units. Additionally, HABC may elect to combine units that cumulatively meet the definition of a PBV project, but that are covered under more than one Housing Assistance Payments (HAP) Contract, into a single HAP Contract. For such scattered site projects, HABC implements an alternative method to determine rent reasonableness whereby HABC bases the rent reasonableness determination for all units in the project that are within the same submarket area on the rent reasonableness determination made for a single unit of each bedroom size. For example, the rent reasonableness determination for all one-bedroom units in the project will be based on the rent reasonableness determination made for a single one-bedroom unit in the project provided that the units are in the same submarket area.
- **Modified Rent Reasonableness and Rent Cap Policy:** As referenced in Activity 2020-04: HABC may utilize the flexibility in this activity to determine rent reasonableness for PBV units and may also apply the flexibility to utilize payment standards up to 135% of FMR when determining initial and re-determined rents for PBV units located in opportunity areas. Finally, the flexibility in Activity 2020-04 regarding rent caps may also apply to rent increases for PBV units.

Where HABC may amend PBV HAP contracts executed as a result of awarding vouchers for target populations. The amendment sets forth the following provisions as part of the PBV HAP Contract:

1. Subject to funding availability, owners may obtain applicants directly from the Mayor's Office of Homeless Services (MOHS) or other designated service providers for the chronically homeless and veterans or other such targeted population and refer such applicants to HABC to determine eligibility for receiving a voucher subsidy. All referrals will be placed on a waiting list maintained by HABC.
2. Owners are required to maintain the designated unit for the term of the PBV HAP contract. In the event the owner fails to lease a designated unit to an approved applicant,

such failure will be considered a default under the PBV HAP Contract. If the default is not cured within 60 calendar days, HABC can remove the unit from the HAP contract, or recapture the amount of HAP paid for the period of time the tenant was occupying such unit in violation of the terms of the PBV HAP contract.

In hardship cases, the tenant, if otherwise eligible, can be relocated to another unit of the appropriate size when one becomes available. The owner will be responsible for relocation costs.

Impact

HABC's Enhanced PBV program continues to provide much needed housing to low-income families including chronically homeless and veterans. In FY 2023 there were 23 referrals from the MOHS which resulted in 7 successful PBV lease-ups; however, by the end of FY 2023, 7 of the referred families were still searching for units. By the end of FY 2023, 221 PBV units were leased through MOHS referrals which continues to provide much needed housing for this vulnerable population.

Where HABC had planned on 338 new PBV units in FY 2023, no new units were under contract by the end of the fiscal year. Financing issues were the cause of the delayed contracts

Under the Baltimore Regional Housing Partnership, no new PBV contracts were executed in FY 2023. Where 10 units were planned at Red Maple Place, as a result of legal issues; the units at were not placed under contract in FY 2023.

Hardship

Where PBV units are targeted for homeless individuals or veterans, in place tenants, if otherwise eligible, can be relocated to another unit of the appropriate size when one becomes available. The owner will be responsible for relocation costs. There were no instances of relocation in FY 2023.

Actual Non-Significant Changes

There were no non-significant changes in FY 2023.

Actual Changes to Metrics/Data Collection

Benchmarks and Outcomes were updated to reflect new and existing PBV units.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

The following are the units which were planned for 2023; however, due to market conditions, financing and legal issues, all planned units were not under contract in 2023. HABC anticipates that these units will eventually be placed under contract; however, the exact dates are not yet known.

- Somerset 4: Initially this was a RAD conversion which is no longer slated for RAD conversion. It will be 66 PBV units. The start date was delayed due to a lack of state funding.
- Belvedere Place: Delays in financing pushed this closing outside of 2023.
- Laurens House: RAD conversion which did not close in 2023. Developer financing delays.
- Carey House: RAD conversion which did not close in 2023. Developer financing delays.
- Townes at the Terraces: RAD conversion which did not close in 2023. Planned closing in 2024.
- Red Maple Place: Legal challenges to this development continued in FY 2023. The case is still working its way through the Appellate Courts.
- Beacon House Square: 56 units. As a result of financing delays, the AHAP was not signed in 2023, but is anticipated to be signed in the first half of 2024.
- Flamingo Place: 1 unit was under contract at the start of 2023, but was incorrectly left off of the list of existing PBVs

Metrics

HC #1: Additional Units of Housing Made Available *				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of this activity (increase)	Implemented in FY 2019	348	0	No
<i>*Represents the number of new PBV units in each fiscal year.</i>				
HC #4: Displacement Prevention *				
Unit of Measurement	Baseline **	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% AMI that would lose assistance or need to move	2,652 households	3,328 households	2,925 households	No
<i>*Metric reflects the total number of HABC and BRHP managed and new PBV units.</i>				
<i>** Baseline reflects the existing number of HABC and BRHP managed PBV units as referenced in the FY 2023 Plan.</i>				

Unit of Measurement	Baseline **	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase).	2,652 households	3,328 households	2,925 households	No
<i>*Metric reflects the total number of HABC and BRHP managed and new PBV units.</i> <i>**Baseline reflects the existing number of HABC and BRHP managed PBV units as referenced in the FY 2023 Plan.</i>				

Activity #2006-03: Thompson Biennial Recertifications

Plan Year Approved, Implemented, Amended

Approved FY 2006 and implemented FY 2007.

Description/Update

Pursuant to HABC's MTW authority, families participating in the Baltimore Housing Mobility Program as administered by the Baltimore Regional Housing Partnership (BRHP) will have their household composition and income re-determined at least once every 25 months. BRHP's current policy allows residents to request an interim change at any point during the recertification cycle for loss of income and HABC has no plans to change the policy. Additionally, the threshold for the age of documents received by BRHP has been extended from 60 days to 120 days.

Impact

In FY 2023 BRHP continued its biennial recertification frequency with roughly half of the participants recertifying each year. This activity continues to streamline the recertification process which allows staff to be repurposed to other customer service functions.

Hardship Policy

BRHP's maintained its current policy which allows residents to request an interim change at any point during the recertification cycle for loss of income. There were no hardship requests in FY 2023.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics for CE #1 and CE #2 were updated to reflect planned activity in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

Where BRHP recertifies approximately half of the participants each year, in some years there may be slightly more than half of the participants recertifying due to their admission date. BRHP still maintains the streamlining impact of this activity.

Metrics

<i>CE #2: Staff Time Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease)	934 hours	3,000 hours 2,000 recerts 1.5 hrs./recert	3,050 hours 2,033 recerts 1.5 hrs./recert	Yes Difference is not significant
<i>CE #3: Decrease in Error Rate of Task Execution</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average error rate in completing a task as a percentage (decrease)	5% *This activity was implemented in 2007; however, the data was not tracked until 2015.	5%	5%	Yes

Activity #2006-04: Family Self-Sufficiency Program Enhancements

Plan Year Approved, Implemented, Amended

Approved FY 2006, placed on hold in 2014, reactivated and amended in FY 2020.

Description/Update

HABC has established a combined Public Housing and HCV Family Self Sufficiency (FSS) Program. The FSS Program currently provides services to over 300 Public Housing and Housing Choice Voucher Program families. This MTW FSS program activity provides HABC with greater flexibility in designing an FSS Program that is responsive to the needs of its participating families. Specifically, HABC encourages families to enroll and maintain participation in FSS through the use of goal incentives. These goal incentives award families for reaching interim goals such as completing education and training programs, opening bank accounts, and participating in budget and financial management workshops. Other features of the MTW FSS Program include:

- Elimination of mandated thresholds for the number of participants in the HCVP FSS program and expansion of the program to include public housing residents;
- Enhanced program design to target the populations in need;
- A focus on outcomes that includes homeownership and unsubsidized economic independence; and,
- Revised procedures/regulations regarding the release of the escrow funds.

The FSS program also includes a system of financial incentives for completion of interim goals. Incentive payments will be paid at the completion of the FSS contract of participation and are contingent on the same requirements related to eligibility for release of escrow funds. HABC will retain authority to make interim disbursements in the event that enrollment in the specified activity is contingent upon receipt of the FSS incentive payment. Incentives include the following:

- Obtain an education or vocational certification: \$500 (max of \$1,000).
- Open a bank account with an accredited financial institution within the first year of program participation: \$50.
- Complete the budgeting series “Your Money, Your Goals” within the first year of program participation: \$50.
- Complete an interim contract goal (other than education/vocation): \$100 (max \$200).

HABC will review the impact of the financial incentives and may modify, add, or remove incentives to support the goals of the program and/or to address financial constraints.

Impact

In FY 2023, the average earned income among FSS families with earned income was over \$30K which was more than double what was anticipated. Also in FY 2023, 116 new families joined the FSS program bringing the total participating families in 2023 to 354. Twenty-four participants graduated in FY 2023 and the average escrow among graduates with escrow was \$9,451. Of the 24 graduates, 19 were eligible for homeownership at graduation. The average escrow among all FSS participants with escrow in FY 2023 was \$5,238. Regarding training and education, 9 participants enrolled in education programs and 15 participants enrolled in job training.

The following table includes the data on incentives paid in FY 2023. As the influx of new participants was high in FY 2023, first year incentives were lower than anticipated.

Incentive Description	Number of Incentives Provided in FY 2023
• Obtain an education or vocational certification: \$500 (max of \$1,000)	0
• Open a bank account with an accredited financial institution within the first year of program participation: \$50	0
• Complete the budgeting series “Your Money, Your Goals” within the first year of program participation: \$50	7
• Complete an interim contract goal (other than education/vocation): \$100 (max \$200)	2

In FY 2023, an FSS family graduated with \$32,000 in escrow, purchased a car and ultimately achieved the goal of homeownership; all before graduating from FSS. It is success stories like this one that help to encourage families to partake in the supportive services offered by the FSS program and to achieve goals that may have otherwise been unattainable.

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

In FY 2023, the incentive related to completion of the Career Development Boot Camp within the first year of program participation was discontinued because of staffing issues. As HABC is working toward implementation of the Getting Ready for Opportunities to Work (GROW) program, the Career Development Boot Camp incentive will not be restarted.

Actual Changes to Metrics/Data Collection

No changes were made to metrics or data collection in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

One hundred and sixteen families had CoP effective dates in 2023. This influx of new families impacted the percentage of families on TANF. HABC anticipates that the percentage of employed families and families on TANF will increase and decrease respectively as families take advantage of FSS supportive services and find suitable employment opportunities.

The number of families enrolled in job training was lower than anticipated; however, the average earned income was almost double what was planned. More FSS families are gainfully employed with higher salaries which impacted the number of families who require additional job training.

Participation in FSS was only 1.5% lower than anticipated in FY 2023. HABC continues to look for new ways to conduct outreach and provide case management to increase participation in this important program.

Metrics

SS #1: Increase in Household Income*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase)	\$13,908	\$14,227	\$30,056	Yes
*Baseline represents average earned income for households with earned income in FY 2019. Benchmark indicates an increase of 2.3% growth.				

SS #2: Increase in Household Savings*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average amount of escrow of households affected by this policy in dollars (increase)	\$4,099	\$4,289	\$5,238	Yes
<i>*Baseline reflects average escrow for households with escrow at the end of FY 2019.</i>				
SS #3: Increase in Positive Outcomes in Employment Status*				
Unit of Measurement	Baseline	Benchmark	Outcome**	Benchmark Achieved?
Unemployed	202	202 56%	170 48%	Yes
Employed PT or FT	164	158 44%	184 52%	Yes
Enrolled in Education	10	11 3%	9 3%	Yes
Enrolled in Job Training	30	29 8%	15 4%	No
<i>*Baseline reflects households enrolled in FSS during FY 2019.</i>				
<i>** Reflects FSS households at the end of the fiscal year and those who graduated during the fiscal year.</i>				
SS #4: Households Removed from Temporary Assistance for Needy Families (TANF)*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving TANF assistance (decrease)	34	32 9%	35 10%	No
<i>*Baseline represents FSS households receiving TANF benefits at the end of FY 2019.</i>				
SS #5: Households Assisted by Services that Increase Self-Sufficiency				
Unit of Measurement	Baseline*	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase)	0	360	354	No
<i>*Baselines were established in FY 2020 report. Includes</i>				
SS #7: Increase in Agency Rental Revenue*				
Unit of Measurement	Baseline **	Benchmark	Outcome	Benchmark Achieved?
Total Household contributions towards housing assistance (increase)	\$280	\$280	\$331	Yes
<i>*Represents Tenant Rent to Owner.</i>				
<i>**Baselines were established in FY 2020 report.</i>				

<i>SS #8: Households Transitioned to Self Sufficiency*</i>				
Unit of Measurement	Baseline**	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase)	0	17	24	Yes
<i>*Self-sufficiency is defined as graduation from the FSS program.</i>				

Activity #2007-01: Mobility Program Enhancements/Thompson *(Formerly Exception Payment Standards and Security Deposit Assistance)*

Plan Year Approved, Implemented, Amended

- Exception Payment Standards: Approved and implemented FY 2007.
- Security Deposit Assistance: Approved and implemented FY 2017.
- Incentive Payments to Landlords: Approved FY 2019.

Description/Update

Payment Standards for the Thompson Mobility Program are set between 90 and 135 percent of the HUD published Fair Market Rent. The payment standards are set using a consistent methodology that compares the ratio of area median rent to the actual rent of the census tract. Implementation of exception payment standards is subject to funding availability.

Additionally, as authorized in Section IV.B.5 of the Thompson Settlement Agreement, BRHP uses HAP funds for payment to landlords to cover a security deposit for Baltimore Housing Mobility Program participants leasing in a census tract designated “opportunity” by BRHP. Subject to funding availability, BRHP offers each participant this Security Deposit Assistance on a one-time basis, and only if that participant has repaid the entire balance of any previously grant-funded Security Deposit Assistance Loan and is otherwise in good standing with BRHP. The Security Deposit Assistance will not exceed the equivalent of one-month’s rent, and BRHP will require a participant contribution towards the security deposit of between \$200 and \$500 dollars, which will be adjusted seasonally to encourage leasing in summer months.

As part of this activity, BRHP developed and implemented a database tool for use in analyzing applicable housing market trends and together with the updated Fair Market Rents, determine the appropriate payment standard. Additionally, staff are able to enter a unit address and the software tool will auto-populate with the applicable payment standard. Implementation of these automation tools has resulted in substantial time savings.

Further, BRHP expanded the assistance to Mobility Program participants to include one-time incentive payments to landlords to cover one-time apartment application fees and/or moving costs for families with a Thompson voucher, and ongoing counseling fees associated with the pre- and post-move counseling programs for the Mobility Program.

Impact

The mobility program enhancements continued to be beneficial as they assist participants in finding units and achieving success in areas of opportunity. In FY 2023, 617 families moved to opportunity areas with an exception payment standard and 181 families received security deposit assistance. Security deposit assistance paid in FY 2023 totaled \$324,203.

While this activity includes one-time incentives to support application fees and moving costs, there were no incentives issued in FY 2023. BRHP will continue to identify families where the one-time incentives may be needed.

Hardship Policy

There is no adverse impact to households by applying a higher payment standard for moves to an opportunity area and/or providing security deposit assistance.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics were updated to reflect intended outcomes for FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All Benchmarks were met in FY 2023.

Metrics

<i>HC #5: Increase in Resident Mobility – Payment Standards & Security Deposit</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	Payment Standards: 0 Security Deposit Assistance: 300	Payment Standards: 450 families who move to exception PS areas	Payment Standards: 617 families who move to exception PS areas	Yes
<i>HC #7: Households Assisted by Services that Increase Housing Choice – Security Deposit</i>				

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase)	300 Security Deposit Assistance	170 Security Deposit Assistance	181 Security Deposit Assistance	Yes

Activity #2009-01: MTW Homeownership Program Combined with 2021-02 Special Homeownership Vouchers

Plan Year Approved, Implemented, Amended

HABC combined approved MTW Activities #2009-01 (MTW Homeownership Program) and #2021-02 (Special Homeownership Vouchers) into a single activity as they are interrelated components of HABC's MTW Homeownership Program.

- Activity #2009-01 which established the MTW Scattered Site Homeownership Program was approved in FY 2009, placed on hold in FY 2014, and reactivated and amended in FY 2020 and FY 2021. Original implementation was 2009.
- Activity #2021-02 was approved and implemented in FY 2021.

Description/Update

Under the MTW Homeownership Program, HABC works with public housing residents, HCV participants and other eligible low-income households to prepare for first time homeownership. The goals of the MTW Homeownership Program include increasing affordable first-time homeownership by eligible low-income families; repurposing, rehabilitating HABC's vacant scattered site public housing units; and supporting and leveraging the revitalization of Baltimore's neighborhoods. The MTW Homeownership Program has evolved since initial approval and includes the following key program features:

Eligible Purchasers – Eligible purchasers include public housing residents, HCV Program voucher holders, and applicants on the public housing and/or HCV waiting lists. Eligibility for non-disabled, elderly households and households where the only source of income is from a pension will include annual incomes equal to or greater than the Federal SSI benefit for an individual living alone (or paying his or her share of food and housing costs) multiplied by twelve. HABC will establish priority tiers that identify the priority order of selection and may establish a waiting list including selection criteria if needed based on demand.

Eligible Properties – HABC scattered site properties are eligible for purchase under this program. The determination of which properties are eligible for homeownership will be made solely by HABC based on its assessment of the best interests of the community and the agency. It should be noted that in the FY 2023 Annual Plan, HABC modified the eligible properties to include units

developed in partnership with a developer where certain numbers of units are set aside for families in HABC's Homeownership program.

Property Feasibility – HABC limits the scope of repairs and renovations of units disposed of directly by HABC to eligible purchasers to \$75,000 per unit, which may be increased by HABC to accommodate renovations related to disability accessibility or rehabilitation of properties within historic districts. Notwithstanding this limit, the rehabilitation costs cannot be more than one-third of the appraised value after rehab.

Second Mortgages – Subject to funding availability, HABC may offer non-cash, non-interest bearing second mortgages to eligible homebuyers up to 25% of the after-rehab appraised value of the property, which may be increased to up to 50% on a case-by-case basis or in extenuating circumstances. HABC second mortgage assistance may be made only after eligible homebuyers have obtained a first mortgage commitment to the fullest extent that their incomes allow. HABC requires that second mortgages be paid back in full during or after the first mortgage has been paid in full, if the property or any part of the land thereof is refinanced, or if ownership is transferred or sold.

Closing Costs – HABC may match the buyer's contribution for closing costs up to \$5,000 to be applied at closing. All closing costs will be based on need and only apply after required personal contribution, government and/or lender assistance have been applied. Additionally, this grant is only available to residents who purchase their scattered site unit from HABC.

Down Payment/Closing Cost Assistance: Subject to funding availability, HABC may offer a one-time down-payment or closing cost assistance up to \$10,000 for eligible Public Housing first time homebuyers in HABC's MTW Homeownership program. Families will be required to attend homeownership counseling and provide counseling certificates from one of the HABC approved HUD certified Housing Counseling Agencies. The property purchased must be in Baltimore City/County and the property must pass a lead test and Housing Quality Standard (HQS) inspection. HABC will establish criteria and guidelines to determine the amount awarded. HABC will not require the funds to be refunded unless the family is unable to obtain a mortgage to purchase a home in Baltimore City/County that meets the program eligibility requirements, or the family fails to submit required program documentation. The down payment/closing cost assistance will be granted at the time of settlement and paid directly to the title company. Funding is to be applied directly as down payment or applied to the closing cost. Funds provided are based on needs and where applicable, excess funds will be required to be returned to the Housing Authority of Baltimore City.

Recapture Provisions and Deed Restrictions – HABC requires recapture of portions of the appreciation during the first 10 years after sale as follows: 1) First 5 years – 50% of appreciation; 2) Years 6-10 – 25% of appreciation; 3) Year 11 and beyond – no recapture of appreciation.

Purchase and Resale Entities (PRE) – HABC allows for disposition of vacant scattered sites to PREs, subject to HUD disposition approval, in accordance with 24 CFR 906. PREs are community partners with the legal and administrative capacity to carry out homeownership and resale activities. HABC enters into a written agreement with each designated PRE including the following requirements: 1) Resales must be to residents of conventional public housing; 2) HABC will market the program and refer eligible residents to the PRE, in accordance with mutually agreed upon selection criteria including, but not limited to, residents must be in good standing with HABC and have the financial capacity needed to support homeownership costs; 3) and, eligible residents will pay a non-refundable property reservation fee of up to \$1,000 to the PRE, which shall be applied towards buyer's out-of-pocket expenses associated with the purchase.

Decelerated Assistance: To ease the transition from subsidized homeownership assistance, HABC has a schedule of decelerated assistance for an additional five years at the end of the family's applicable HCV Homeownership assistance term. Decelerated assistance is available to participants with HCV Homeownership Vouchers as well as participants with Special Homeownership Vouchers. The decelerated assistance schedule is as follows:

- Participant pays 30% of their monthly household income plus:
- Year 1: 50% of the balance of the mortgage payment;
- Year 2: 60% of the balance of the mortgage payment;
- Year 3: 70% of the balance of the mortgage payment; and,
- Year 4: 80% of the balance of the mortgage payment.

Special Homeownership Vouchers

As part of the MTW Homeownership Program, HABC utilizes MTW flexibility to create and fund a limited number of Special Homeownership Vouchers (SHV) for use by eligible low-income households who purchase a scattered site unit. SHVs differ from regular Housing Choice Voucher (HCV) Program vouchers in the following respects:

Eligibility – Eligibility for SHVs is limited to low-income households participating in and meeting the income and other criteria of HABC's MTW Homeownership Program who purchase a scattered site unit from HABC or its authorized Purchase and Resale Entities. Households receiving an SHV are not eligible for a second mortgage through the MTW Homeownership Program. Eligibility for non-disabled, elderly households and households where the only source of income is from a pension will include annual incomes equal to or greater than the Federal SSI

benefit for an individual living alone (or paying his or her share of food and housing costs) multiplied by twelve.

HABC will consider providing Special Homeownership Vouchers to eligible, existing Public Housing families or Public Housing families on the waiting list who purchase homes on the general market. This change will effectively allow Public Housing families with the opportunity to choose and purchase an eligible home under the Homeownership program which is outside of HABC's scattered site inventory.

Eligible Units – SHVs may be used in conjunction with the purchase of an HABC scattered site unit offered through HABC's MTW Homeownership Program. Special Homeownership Vouchers (SHV) may also be used for units developed in partnership with a developer and HABC that require a certain number of set-aside units for families in HABC's Homeownership program.

Portability and Moves – SHVs are not portable and cannot be used to move to another homeownership or rental unit. The SHV assistance will end if the originally purchased scattered site unit or any related parcel of land is sold, or if changes are made to the deed that includes a third party not listed as a family member on the voucher. Subject to continued eligibility, SHV participants whose homeownership assistance has terminated may be eligible to transfer to an available public housing unit.

Utility Allowances – SHV participants are not eligible for utility allowances.

Housing Assistance Payments – SHV participants are required to pay at least 30% of adjusted household income as family share (total tenant payment) towards monthly mortgage payments. SHV assistance is applied to the first mortgage payment balance after factoring in the family share. To promote affordability of first time buying among very low-income households, HABC may pay the higher of the applicable HCV voucher payment standard or total monthly homeownership expenses, less the family share.

Impact

In FY 2023, HABC implemented a new Homebuyer Readiness Training Program where assistance is provided to families to assist them in eliminating the obstacles that prevent them from achieving homeownership. One hundred forty-six participants participated in the training program, and 37 were qualified for homeownership financing, including 33 HCV families and 4 families in public housing.

Of the 37 families who qualified for financing, 18 families successfully purchased homes under HABC's MTW Homeownership program. Seventeen of the families were HCV program participants and one Public Housing family purchased a scattered site unit. The participant who

purchased the scattered site unit was able to take advantage of the Scattered Site Matching grant which provided financial support for the purchase of their home. Over the past 20 years, 80 HCV families have purchased homes and have had mortgages subsidized by HABC.

HABC has also been working with Habitat for Humanity to purchase and rehabilitate HABC owned units and subsequently sell a set number of units to qualified HABC homeownership families. In August 2023, HABC and Habitat executed the First Amendment to Contract of Sale and an Addendum to Contract of Sale for 28 lots, not only to extend the term of the contract but to include language that would allow existing Housing Choice Voucher holders priority to purchase at least 9 of the newly constructed units. In October 2023, an *additional* 4 HABC-owned lots, in the former Claremont Homes site (now known as the Orchard Ridge homeownership lots), were sold to Habitat for Humanities of the Chesapeake to be developed as homeownership units. Five (5) lots were sold at an earlier time. Once completed, this project will include the sale of 28 lots to Habitat for Humanities of the Chesapeake to develop as homeownership units.

In May 2023, HABC issued an RFP for development of the 2100 Block of North Calvert Street and in September 2023 HABC made an award to a qualified developer. HABC and the developer are working out the terms of the Masters Development Agreement (MDA). Essentially 14 HABC-owned along with 2 MCC-owned lots will be sold to the developer who will create 16 homeownership units, of which 5 will be affordable to households with incomes at or below 80% of area median income. It is HABC's intention to include language in the MDA to ensure that existing Housing Choice Voucher holders will be given first priority to purchase an affordable housing unit.

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

HABC adopted the additional MTW Homeownership features in 2023; however, not all features were utilized in FY 2023. Specifically, HABC added an eligibility requirement for non-disabled elderly households and households where the only source of income is from a pension. Also added was an SHV feature whereby eligible Public Housing families and Public Housing families on the waiting list may purchase homes on the general market and are not limited to the scattered sites inventory. SHVs may also be utilized for units developed in partnership with HABC selected developers and finally HABC added a Down Payment/Closing Cost Assistance program. These new program features are elaborated on in the Description/Update portion of this activity.

Actual Changes to Metrics/Data Collection

Metrics were updated in the Plan to reflect the anticipated volume of homeownership transactions in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

The supply of available units for purchase continues to be an issue for homebuyers in Baltimore City. Where HABC planned for 22 units to be purchased, only 18 were purchased in 2023. There are 16 families who qualified for financing but were unable to locate an appropriate unit. It is anticipated these families will continue their search and potentially purchase a unit in 2024. As the competition for units is great, purchasing a home in an opportunity neighborhood is not always feasible financially. HABC will continue to look at ways to assist with locating and financing of units so that more families can purchase homes in opportunity neighborhoods.

Metrics

<i>HC #1: Additional Units of Housing Made Available</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% of AMI as a result of the activity (increase)	0	12	18	Yes
<i>*Represents units purchased through the HO program</i>				
<i>HC #5: Increase in Resident Mobility*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	0	10	4	No
<i>*Represents households who purchased a homeownership unit in an opportunity neighborhood defined with PSs as strong and sound</i>				
<i>HC #6: Increase in Homeownership Opportunities</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?

Number of households that purchased a home as a result of the activity (increase)	0	22	18	No
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Activity #2010-01: Unit Sizes

Plan Year Approved, Implemented, Amended

Approved and implemented FY 2010.

Description/Update

Under this initiative, HABC requires participating HCVP families to select a unit size consistent with and not greater than the unit size listed on their voucher. This policy applies to all new admissions and moves. HABC does not require households who are in an existing unit and experience a decrease in family size to move. However, the payment standard will be adjusted to reflect (1) the lower of the actual unit size or (2) authorized voucher size for families who are over-housed at their next recertification.

HABC will grant reasonable accommodations and may waive the requirement in cases where a household has exhausted all housing search efforts and is unable to locate a unit not greater than the unit size listed on their voucher. Exceptions to this rule may be granted as a reasonable accommodation.

Impact

In FY 2023 HABC continued to implement this activity and require that households lease units that are consistent with their voucher size. HABC received 14 requests for larger units as a result of reasonable accommodations and approved 13 of those requests. As part of this activity, where families with disabilities are unable to locate unit sizes within their voucher size, HABC will approve a larger unit size. In FY 2023, there were no such requests. Reasonable Accommodation requests for larger unit sizes due to live-in aides, medical equipment and other disability related needs are approved upon verification.

Hardship Policy

Exceptions to this rule may be granted at the discretion of HABC where the voucher holder can demonstrate that a good faith and exhaustive effort has been made to find an appropriately sized unit or based on a reasonable accommodation request. In FY 2023 no requests were received outside of Reasonable Accommodation requests for larger unit size exceptions.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

There were no changes to metrics/data collection in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023

Challenges in Achieving Benchmarks and Possible Strategies

HAP was over the benchmark for several reasons. HABC increased utilization in FY 2023 by over 700 vouchers and implemented the Security Deposit Assistance Program and leasing incentives all of which impacted HAP. It should be noted that absent the unit size restriction, HAP costs would be even higher.

Metrics

<i>CE #1: Agency Cost Savings*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease)	\$142,007,010	\$139,982,010	\$155,140,935	No
<i>*Represents total HAP expenditures</i>				

Activity #2010-02: Bailey Long-Term Affordable Project-Based Voucher Contract

Plan Year Approved, Implemented, Amended

Approved and implemented FY 2010.

Description/Update

As part of its MTW program, HABC established an initiative in 2010, referred to as the Bailey Long-Term Affordable Project Based Voucher (Bailey LTA PBV) Program, to create long-term affordable units for persons with disabilities in compliance with the Bailey Consent Decree.

The Bailey LTA PBV Program combines features of the Project Based Voucher program, such as the ability of owners to obtain long-term financing from banks and other private equity sources, with the resident protections and long-term affordability features of the Public Housing Program.

LTA units are subsidized through Bailey LTA PBV contracts with minimum 40-year terms entered into between HABC and eligible property owners. LTA property owners are required to adopt the LTA Admissions & Continued Occupancy Criteria (LTA Criteria). Residents of Bailey LTA PBV Program units will have rights and protections as set forth in the LTA Criteria and will enter into a lease with the project owner that is developed by HABC for the Bailey LTA PBV Program units, which incorporates the regulatory requirements for a public housing lease and grievance procedures. Bailey LTA PBV Program NED units are occupied by NEDs on HABC's public housing waiting list. The Bailey LTA PBV Program UFAS units are occupied by families on HABC's reasonable accommodation transfer waiting list and HABC's public housing waiting list who need the features of the UFAS units.

HABC created an amendment to the HAP contract that sets forth requirements for the Bailey LTA PB units. The amendment increased the term of the contract to 40 years, consistent with the long-term affordability period and set forth what public housing rights, privileges and benefits must be afforded the residents in Bailey LTA PBV Program units.

Impact

There were no new Bailey LTA PBV units added in FY 2023. Through the end of FY 2023, there were 281 Bailey LTA PBV units all of which provide housing opportunities for persons with disabilities

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

The benchmark was updated to reflect corrections to the number of Bailey LTA units under contract. No new Bailey LTA PBV units were forecasted for FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

The Benchmark for this activity was met in FY 2023.

Metrics

<i>HC #5: Increase in Resident Mobility</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit as a result of the activity (increase)	0 units	281	281	Yes

Activity #2012-01: Rent Simplification – Thompson ***(Formerly Asset Income, Adjusted Income and FT Student Adoption Assistance Exclusion for Thompson Participants)***

Plan Year Approved, Implemented, Amended

- Adjusted Income and Asset Income: Approved and implemented FY 2012.
- FT Student and Adoption Assistance Exclusion: Approved and implemented FY 2014.
- Asset & Seasonal Income Calculation: Approved and implemented in FY 2020.

Description/Update

Pursuant to HABC's MTW authority, for participants in the BRHP mobility program, HABC has implemented several rent simplification activities that support economic self-sufficiency and cost effectiveness in Federal expenditures. Rent simplification includes the following:

- **Modified Deductions:** The gross annual income is reduced using the standard deductions outlined below. There will be a standard deduction for working families, elderly families, disabled families, and non-disabled families without wages. The deductions below replace all other regulatory deductions. The deductions are:
 - \$3,200 for households with wages
 - \$1,200 for households without wages
 - \$400 for any elderly or disabled family (to be combined with either of the above deductions)
- **Exclusion of FT Student & Adoption Assistance Payments:** The definition of annual income is modified to exclude all earned income from full-time adult students, other than the head of household, co-head and spouse as well as exclude all adoption assistance payments.
- **Asset Income Exclusion and Self-Certification:** HABC excludes all income from assets when the cash value of the asset is less than \$50,000. Additionally, for households where the cash value of the assets is less than \$50,000, BRHP allows self-certification of asset value and income.
- **Asset Income Calculation:** BRHP calculates asset income by taking the market/face value of the family's assets and multiplying that value by the established passbook savings rate when the market/face value of the family's assets is in excess of \$50,000.

- BRHP calculates seasonal income using the past four quarters of income as reported by Enterprise Income Verification's (EIV) Income Report, tax returns or other applicable third-party methods of verification. Income may also include off-season employment and/or unemployment.
- BRHP excludes 100% of income received from BRHP reviewed and approved guaranteed income programs which is paid to support financial stability and economic equality.
- BRHP updates the voucher size and payment standard at the certification when family composition changes are reported.
- To improve housing choice and administrative efficiency, when the payment standard goes down between the date the RFTA is submitted and the lease effective date, BRHP will apply the higher payment standard in effect when the RFTA was submitted. This policy will apply to leasing for new admissions and moves.

Impact

This activity continued to provide cost savings benefits to both tenants and staff by excluding certain sources of income, streamlining deductions, and simplifying the calculation of income and deductions. In FY 2023, 3,523 50058 actions were calculated for adjusted income and the average TTP increased from \$522 in FY 2022 to \$551 in FY 2023 representing a 5.6% increase. As there were no instances where the Payment Standard went down between RFTA submission and lease up, BRHP did not need to apply this policy in FY 2023; however, BRHP did update the Payment Standard and voucher size at certifications involving changes in family composition.

Hardship Policy

Families may request the use of regulatory deductions and exclusions if adjusted income would be lower than adjusted income calculated using BRHP standard deductions. HABC applies its financial hardship policies to households who demonstrate hardship due to application of these policies. In FY 2023 there were no requests for hardship.

Actual Non-Significant Changes

In FY 2023, to improve housing choice and administrative efficiency, when the payment standard goes down between the date the RFTA is submitted and the lease effective date, BRHP will apply the higher payment standard in effect when the RFTA was submitted. This policy applies to leasing for new admissions and moves. Additionally, BRHP updated the voucher size and payment standard at the certification when family composition changes were reported.

Actual Changes to Metrics/Data Collection

There were no changes to metrics or data collection in FY 2023

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met in FY 2023

Metrics

<i>CE #2: Staff Time Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease)	Asset Income: 935 hours	Asset Income: 0 hours	Asset Income: 0 hours	Yes
	Adjusted Income: 935 hours	Adjusted Income: 1,125 hours	Adjusted Income: 881 hours	Yes
	FT Student and Adoption Assistance Exclusion: 21 hours	FT Student and Adoption Assistance Exclusion: 0 hours	FT Student and Adoption Assistance Exclusion: 0 hours	Yes
<i>CE #5: Increase in Agency Rental Revenue*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total household contributions towards housing assistance (increase)	\$470	\$470	\$551	Yes
<i>* Baseline and Benchmark were first established in FY 2019. HABC uses average TTP for this metric.</i>				

Activity #2014-01: HABC Long–Term Affordable Project-Based Voucher Contract

Plan Year Approved, Implemented, Amended

Approved and implemented FY 2014.

Description/Update

In FY 2014, HABC established the Long-Term Affordable Project Based Program (LTA-PB Program). Under this Program, HABC created long-term affordable project-based units at newly constructed or redeveloped sites where the source of funding for housing assistance is project-based vouchers.

The LTA-PB Units shall be managed and operated primarily in accordance with the HUD regulations governing public housing units (e.g., 24 CFR Parts 5, 960, 966, and the like) (the Public Housing Regulations), even though the LTA-PB Units will be subsidized with project-based voucher funds. The LTA-PB Units shall remain affordable for a minimum of 40 years. The LTA-PB Program will provide applicants for, and residents of, the LTA-PB Units, most of the rights, privileges and benefits that are provided under the public housing regulations. LTA Project-Based units are occupied by families on the public housing waiting list.

LTA-PB property owners are required to adopt the criteria for leasing and continued occupancy of the LTA- PB Units (LTA Criteria). HABC requires developers/owners of certain redeveloped public housing sites and/or certain project-based voucher sites to comply with the LTA Criteria.

HABC will continue to use the flexibility under this activity when entering into LTA-PB contracts.

Impact

In FY 2023 the development of the 36 units at Somerset 3 was completed which resulted in 36 PBV units of which 21 are LTA units. LTA unit counts are as follows:

- 1234 McElderry; 50 LTA PBV Units
- O'Donnell Heights: 23 LTA PBV Units
- Somerset 3 (The Ruby): 21 LTA PBV Units

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics were updated to reflect the anticipated volume of activity in FY 2023. A correction was made to the unit count at 1234 McElderry Street.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met. Somerset 3 was committed at the start of FY 2023; however, the units were not included in the metrics until they reached the status of “Leased”. The outcome reflects the correction to 1234 McElderry LTA units and the addition of 21 LTA units at Somerset 3.

Metrics

HC #5: Increase in Resident Mobility*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	0 households	63	94	Yes
*Represents LTA units with a status of “Leased”				

Activity #2019-01: Rent Simplification

Plan Year Approved, Implemented, Amended

Approved and implemented in FY 2019; Amended FY 2020.

Description/Update

The Rent Simplification activity is implemented in both the Public Housing and Housing Choice Voucher programs and includes the following:

- *Exclusion of all FT Student Earned Income* – Under Rent Simplification, HABC excludes all full-time student earned income for adult full-time students, other than the head of household, co-head, and spouse. HABC will continue to apply a dependent deduction to adult full-time students. Additionally, as HABC is excluding 100% of earned income for adult full-time students, HABC will only verify full-time student status; however, HABC will not conduct verification of full-time student earned income.
- *Self-Certification of Asset Value and Income and Exclusion of Asset Income* – HABC established \$50,000 as the threshold for self-certification of asset value and income. When the market/face value of assets is over \$50,000, HABC will apply regulatory verification requirements. Additionally, HABC excludes income from assets where the market/face value of the asset is up to \$50,000. When the market/face value of a family's assets is in excess of \$50,000, HABC will calculate asset income by taking the market/face value of the family's assets and multiplying that value by the established passbook savings.
- *Medical Expense Calculation Method* – HABC calculates medical expenses for eligible participants using past paid, unreimbursed expenses in addition to prospective medical insurance premiums. Over the counter medications will not qualify for a deduction unless accompanied by a prescription and paid receipts. This change will alleviate the need to try to determine anticipated medical procedures and expenses, which cannot be accurately forecasted; however, there is no change to the amount and type of medical expenses which can be deducted.

- *Seasonal Income Calculation Method* – HABC calculates seasonal income using the past four quarters of income as reported by the Enterprise Income Verification's (EIV) Income Report, tax returns or other applicable third-party methods of verification. Income may also include off-season employment and/or unemployment.
- *Payment Standards*: HABC's payment standards policy allows HABC to apply payment standards outside of the regulatory range to support leasing in revitalized areas and opportunity neighborhoods. As such, HABC applies the payment standard in effect on the effective date of the regular recertification regardless of fluctuations in payment standards from year to year. This change greatly reduces the administrative burden and error rates in the application of payment standards when and if there is a decrease in payment standards. HABC will review hardships on a case-by-case basis when and if the application of the current payment standard results in a rent increase of more than 6%.
- *Guaranteed Income Exclusion*: HABC excludes 100% of income received from HABC reviewed and approved guaranteed income programs which is paid to support financial stability and economic equality. This income is temporary and thus excluded.

Impact

HABC continued to benefit from the simplification of income and rent inherent in this activity.

Where the asset income and full-time student exclusion are concerned, in FY 2023, 544 families had assets of \$50,000 or less, 10 families had assets valued at more \$50,000 and 80 families received the full-time student income exclusion. Both HABC and participants continued to derive benefits from the MTW asset income policy.

Hardship Policy

Not applicable.

Actual Non-Significant Changes

HABC has removed the portion of this activity related to the application of the current payment standard regardless of fluctuations in payment standards from year to year. HABC has opted to apply the policy whereby voucher holders are held harmless from reductions in payment standards while under the existing HAP contract. Accordingly, the hardship policy is no longer applicable. Reduced payment standards would apply to moves and new admissions.

Actual Changes to Metrics/Data Collection

Metrics were updated to reflect anticipated volumes in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met in FY 2023.

Metrics

<i>CE #2: Staff Time Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total amount of staff time dedicated to the task prior to implementation of the activity (in hours)	Number of Adult FT Students with Earned Income & Households with Assets: 1,563 Time per FT Student and Household with Assets – Verification & Calculation: .5 hours Total Time Spent on Activity Prior to Implementation 781.5 hours	Total Time Spent on Activity after implementation 214 hours Number of Adult FT Students with Earned Income & Households with Assets: 857 Time per FT Student and Household with Assets – Verification & Calculation: .25 hours	Total Time Spent on Activity after implementation 158 hours Number of Adult FT Students with Earned Income & Households with Assets: 634 Time per FT Student and Household with Assets – Verification & Calculation: .25 hours	Yes

Activity #2019-02: Local Fair Market Rent

Plan Year Approved, Implemented, Amended

Approved FY 2019; implemented FY 2020.

Description/Update

This activity was implemented for both HABC's Leased Housing Program and the Baltimore Housing Mobility Program operated by the BRHP and remains subject to funding availability. BRHP administers the vouchers for the Thompson Remedial and Partial Consent Decree vouchers. MTW flexibility continues to be utilized to support Thompson activities and Attachment C, section B.2 of the MTW Agreement authorizes HABC to partner with non-profit entities such as BRHP to implement some or all MTW activities.

HABC and BRHP establish payment standards based on the 50th percentile FMRs. In combination with BRHP's ongoing housing mobility and HCVP's housing search efforts, continuation of the existing policy will promote expansion of housing choice for voucher holders and minimize any negative impacts to existing voucher holders and property owners. Annually, HABC and BRHP will adjust the Fair Market Rent and associated payment standards based on the most recently published 50th Percentile Rent Estimates.

HUD previously approved this activity as part of the FY 2009 MTW Annual Plan. Subsequently, HUD approved 50th percentile FMRs for the metropolitan Baltimore area at which time HABC removed this activity. With the advent of SAFMRs, the 50th percentile FMR for Baltimore was removed and the activity was re-proposed.

Impact

HABC used this MTW flexibility to identify and assist participants in leasing units in opportunity areas and to promote expansion of housing choice. In FY 2023, 617 BRHP families and 498 HCV families moved to opportunity areas, including new admissions, port-ins and moves.

In the HCV program, by the end of FY 2023, 4,342 families were leased in opportunity areas which represents a 43% increase when compared with FY 2022. With this flexibility, HABC and BRHP remove barriers to housing choice and provide families with more opportunities to lease units in areas of opportunity.

Hardship Policy

HABC has assessed the impact of the proposed activity and determined that it will have no adverse impact on voucher holders. As noted above, HABC and BRHP have utilized the 50th percentile FMRs to establish payment standards since FY 2009. Therefore, continuation of this policy will not change existing rent policies and will not result in hardships to voucher holders.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics were updated to reflect the anticipated outcomes for FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met in FY 2023/

Metrics

HC #7: Households Assisted by Services that Increase Housing Choice*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase)	478	4,321	4,342	Yes
<i>*Represents BRHP assisted households only. Leased Housing families are not part of Mobility program services but are able to access the 50% percentile FMR.</i>				
HC #5: Increase in Resident Mobility*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	664	4,321	4,342	Yes
<i>*Represents BRHP assisted households only. Leased Housing families are not part of Mobility program services but are able to access the 50% percentile FMR.</i>				

Activity #2020-01: Housing Quality Standards (HQS) Modifications & Enhancements

Plan Year Approved, Implemented, Amended

Approved FY 2020 and implemented FY 2021.

Description/Update

HABC uses its MTW authority to modify the provision set forth in PIH Notice 2016-05 Streamlining Administrative Regulations for Programs Administered by Public Housing Agencies as it relates to HQS reinspection fees. It is burdensome and costly for HABC to inspect units multiple times. Additionally, HABC wishes to be mindful that program features do not serve to deter owner participation in its Voucher program. Accordingly, HABC will establish a \$75 fee to owners for reinspection. From time to time, HABC may review and modify the reinspection fee to reflect changes in the cost of re-inspections. Outlined below are the circumstances under which reinspection fees will be charged. This activity applies to the tenant-based and project-based programs.

1. An owner notifies HABC that a deficiency cited in a previous re-inspection has been repaired or the allotted time for repairs has elapsed and under either circumstance the previously cited deficiency(ies) has/have not been corrected. Under these circumstances, HABC will require the owner to pay a reinspection fee prior to conducting a second reinspection. An example of this provisions is as follows:
 - A unit fails its regular inspection on March 5: No inspection fee.
 - A reinspection on April 4 reveals that the previously cited deficiencies have not been corrected: No inspection fee; however, HAP is abated.
 - On April 30, the owner notifies HABC that the previously cited deficiencies have been corrected. Prior to HABC conducting a second reinspection, HABC will charge, and the owner must pay, a reinspection fee.
 - Reinspection fees will be charged for each additional reinspection until the unit receives a pass rating.
2. For a unit not currently under HAP contract and where an HQS inspection has been scheduled, HABC will charge the owner for a reinspection if the unit is not ready for

inspection, e.g., plumbing fixtures or appliances are not connected, the unit is under construction, disconnected or illegal utilities, excessive violations or the owner fails to provide access to the unit.

3. For a unit not currently under HAP contract, HABC will provide owners with a self-inspection checklist as part of the Request for Tenancy Approval (RFTA). The checklist will include guidance that upon inspection by HABC, if the unit fails inspection, HABC will schedule a reinspection. There will be no fee for the first reinspection. If the unit fails at the first reinspection, HABC will charge the owner a reinspection fee for the second reinspection if the family wishes to continue the process of leasing that unit. The reinspection fee must be paid in full prior to HABC conducting a second reinspection of the unit. An example of this provision is as follows:

- Completed RFTA and inspection checklist are submitted by an owner on April 4.
- HABC inspects the unit on April 10, and the unit fails inspection.
- HABC will give the owner 15 days to correct the deficiency and conduct the first reinspection without charge to the owner.
- If at that first reinspection, the unit fails for deficiencies found on the initial inspection that have not been corrected, HABC will issue the tenant a new RFTA.
- On April 30, the owner notifies HABC that the family is still interested in the unit and requests a second reinspection, advising that the deficiency has been corrected. HABC will confirm with the family that they are still interested.
- HABC will not reschedule the reinspection until the owner pays the reinspection fee.
- Upon receipt of payment for the reinspection fee, HABC reschedules the second reinspection for May 3.

It is important to note that owners will be charged a fee for repeated RFTA submissions for the same unit if that unit has failed an inspection within the prior 60 days. If there have been no inspections within the last 60 days, the RFTA will be treated as new, and the inspection process will start over as an initial inspection.

The reinspection fee will not apply to:

- Deficiencies caused by the participant family;
- An instance in which an inspector was unable to gain access to a unit currently under HAP contract; or,

- New deficiencies identified during reinspection. If new deficiencies are uncovered during reinspection, HABC will follow established procedures to address these newly identified deficiencies.

Impact

HABC continued to experience a reduction in the percentage of initial fails and regular re-inspection fails since the activity was implemented. In FY 2023, 1,570 inspection fee invoices were generated, and \$117,750 inspection fees were generated. This represents a 35% decrease from FY 2022 and indicates the effectiveness of this policy. HABC continues to work with owners to provide education and guidance on housing quality standards, which has reduced the number of failed initial inspections and regular re-inspections.

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics were updated to reflect anticipated changes in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met.

Metrics

CE #1: Agency Cost Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total cost of task in dollars (decrease)	<p>\$197,276</p> <p>Total cost first initial inspection fails and second regular reinspection fails:</p> <p>Number of first initial inspection fails + second regular reinspection fails: 6,069</p> <p>Time per inspection: 1.65 Hours</p> <p>6,069 * 1.65 10,014 hours</p> <p>10,014 hours x</p>	<p>\$162,102</p> <p>Total cost first initial inspection fails and second regular reinspection fails:</p> <p>Number of first initial inspection fails + second regular reinspection fails: 2,119 + 2,868 = 4,987</p> <p>Time per inspection: 1.65 Hours</p> <p>4,987 x 1.65 = 8,229 hours</p> <p>8,229 hours x \$19.70/hour = \$162,111</p>	<p>\$118,417</p> <p>Total cost first initial inspection fails and second regular reinspection fails:</p> <p>Number of first initial inspection fails + second regular reinspection fails: 1,701 + 1,942 = 3,643</p> <p>Time per inspection: 1.65 Hours</p> <p>3,643 x 1.65 = 6,011 hours</p> <p>6,011 hours x \$19.70/hour = \$118,417</p>	Yes
CE #2: Staff Time Savings				
Unit of Measurement	Baseline	Benchmark*	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease)	<p>Number of first initial inspection fails + second regular reinspection fails: 6,069</p> <p>Total first inspection time: 6,069 x 1.65 hours per inspection= 10,014 hours</p>	<p>Number of first initial inspection fails + second regular reinspection fails: 2,119 + 2,868 = 4,987</p> <p>Time per inspection: 1.65 Hours</p> <p>4,987 x 1.65 = 8,229 hours</p>	<p>Number of first initial inspection fails + second regular reinspection fails: 1,701 + 1,942 = 3,643</p> <p>Time per inspection: 1.65 Hours</p> <p>3,643 x 1.65 = 6,011 hours</p>	Yes
<i>*HABC anticipates that implementation of a reinspection fee may result in a reduction in the number of re-inspections.</i>				

Activity #2020-02: The Healthy Opportunities Program

Plan Year Approved, Implemented, Amended

Approved FY 2020; Implemented FY 2022.

Description/Update

HABC partners with the Baltimore City Health Department and other local organizations to implement the Healthy Opportunities Program (HOP). The initiative is a mobility program designed around the collaboration between housing and health-care providers, who work together to provide stable, affordable, and healthy housing in opportunity areas to ultimately improve participants' health outcomes and overall quality of life. HABC works with its partners to identify existing HCV families with children in which one or more family members has a medical condition, such as asthma, which is exacerbated by environmental factors.

Participating families are provided mobility counseling, which includes assistance in identifying a healthy environment based on participant needs. Participants may also be provided incentives to move within opportunity areas, such as higher payment standards and security deposit/first month's rent assistance. HOP will assist no more than 150 families at any given time. Support and counseling are provided to families during the housing search and up to 12 months after the effective date of the move. Upon successful completion of the program, HOP families will maintain their HCV, as long as they remain in compliance with program rules and regulations. HABC will evaluate the results of the program and may select new HOP participants upon turnover.

Only participants who complete mobility counseling and move to an opportunity area will be eligible for the higher payment standard and/or security deposit/first month's rent assistance. Standard MTW policies and applicable regulatory requirements will apply to participants of the program. Finally, HABC may identify additional partner agencies as program needs dictate.

Impact

HABC, in concert with its program partners, implemented the HOP program in November 2022, including providing mobility counseling and supportive services. Identifying and referring

applicable families remains a key component of the HOP. HABC has partnered with seven agencies to identify and refer existing HCV families with children in which one or more family members has a medical condition that is exacerbated by environmental factors.

Through fiscal year 2023, forty-three (43) referrals were received; however, only twenty-seven of those referrals were existing HCV families. Nineteen (19) families received mobility counseling and thirteen (13) families were issued vouchers. To date, through the work of the HOP, ten (10) families have moved to units which provide healthy environments for their families. All ten (10) of the families have moved to opportunity neighborhoods, further enhancing the prospects for success for their families.

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

There were no changes to metrics/data collection in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

HABC is working with its partners to identify and provide assistance, to support existing HCV families with children in which one or more family members has an existing medical condition, in leasing units in opportunity areas. While HABC received 43 referrals, only 27 of those referrals were existing HCV families who were eligible for the program. HABC has identified challenges that providers are having in identifying eligible families and ensuring that health screenings are on file to support the need for the referral. Additionally, many of the eligible families want to stay in their existing locations with their existing support networks rather than moving to a new area. HABC will work with applicable referral agencies and provide program information to enhance understanding of HOP requirements and benefits. Finally, HABC will review mobility marketing and relocation strategies to assist families in establishing support networks in areas of opportunity.

Metrics

<i>HC #5: Increase in Resident Mobility</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	0	50	10	No
<i>*Represents HOP referred families who successfully leased units on the program.</i>				
<i>HC #7: Households Assisted by Services that Increase Housing Choice</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase housing choice (increase)	0	50	27	No
<i>*Represents HOP referred families who received services through HOP. Not all who received services leased units.</i>				

Activity #2020-04: Modified Rent Reasonableness & Rent Cap Policy *(Formerly Modified Rent Reasonableness Policy)*

Plan Year Approved, Implemented, Amended

Approved FY 2020; implemented FY 2021; amended FY 2021.

Description/Update

HABC utilizes a modified rent reasonableness policy to reflect market conditions and streamline the process for determining reasonable rent. HABC engaged an independent consultant to conduct a housing market analysis which reflected the following:

- Identified submarkets within the City of Baltimore using factors such as poverty and crime rates, school quality, employment opportunities, access to transportation and income statistics. In establishing submarkets, areas of poverty and opportunity were also identified based on the factors above;
- Included collection of data on verified rents for unassisted units, by bedroom size, for each identified submarket; and,
- Established rent ranges based on data collected, which include a low rent, high rent, and average rent by bedroom size by the identified submarket.

HABC utilizes the rent ranges, by submarket and by bedroom size, to determine rent reasonableness and adjusts the rent ranges to reflect market conditions in its jurisdiction. Additionally, when market conditions reflect a change of 10% or more from the existing rent ranges, HABC will determine if an updated market analysis is needed.

HABC conducts QC reasonable rent (RR) determinations on a random sample of new units and units with rent increases. HABC conducts these RR determinations using the regulatory reasonable rent methodology; however, HABC will use the SEMAP sample size requirements to dictate the number of RR determinations to be completed using a universe of new units and rent increases to dictate the sample size. If the approved rent on more than 20% of sampled units, because of application of the MTW rent range policy, is not reasonable when compared with the QC RR determination, HABC will conduct QC RR determinations on double the initially established sample size. HABC will monitor outcomes and may modify this policy to ensure rents are reasonable.

Additionally, depending on the applicable rent ranges in opportunity submarkets, HABC may increase the payment standards for opportunity submarkets to an amount no greater than 135% of FMR; however, this ceiling may be adjusted from time to time to reflect market rents in the opportunity areas.

The rent range by sub-market and payment standards up to 135% of FMR applies to units leased in the Tenant-Based and Project-Based programs. HABC may also apply payment standard caps when and if funding restrictions arise.

Under this activity HABC has the discretion to place a cap on contract rent increases for assisted Tenant-Based and Project-Based units. The application of the rent cap will be dependent on market conditions and will be subject to a reasonable rent determination.

Impact

In response to market conditions in 2023, HABC placed a 4.0 % cap on annual contract rent increases. In addition, HABC continued to approve rents up to 135% of the FMR in submarkets identified as strong or sound neighborhoods; thus, providing HCV participants with more opportunities to move to areas of opportunity. All approved tenant-based voucher rents were determined to be reasonable using HABC's MTW rent ranges. To validate the rent ranges, HABC conducted quality control reasonable rent determinations on a 20% sample of unit rents. QC review results indicate that application of the MTW rent ranges resulted in reasonable rents. Accordingly, larger QC sampling was not required. This streamlined, yet effective approach to determining reasonable rents has resulted in a reduction in processing time for new units and more efficient lease-up.

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

There were no non-significant changes in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics were updated to reflect anticipated changes in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met in FY 2023. Leasing was greater than planned; however, the time savings from the modified rent reasonableness policy were still realized.

Metrics

<i>CE #2: Staff Time Savings</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Total time to complete the task in staff hours (decrease)	Time to determine rent reasonableness: .5 Number of rent requests, new admissions and moves: 3,749* Total Time: 1,875 hours	Time to determine rent reasonableness: .25 Number of rent requests, new admissions and moves: 3,652 Total Time: 913 hours	Time to determine rent reasonableness: .25 Number of rent requests, new admissions and moves: 6,766 Total Time: 1,692 hours	Yes

Activity #2020-05: The Bailey 10 Total Development Cost Limit Policy

Plan Year Approved, Implemented, Amended

Approved FY 2020 and implemented FY 2020.

Description/Update

The Bailey Consent Decree as amended by the Bailey Supplemental Consent Decree in 2015, requires that HABC produce ten, one-bedroom units (“Bailey 10”) for non-elderly persons with disabilities through the acquisition of units in designated areas of opportunity in Baltimore City that meet certain required neighborhood characteristics. Many of these requirements are consistent with the criteria for the acquisition and rehabilitation of units for the Hollander Ridge Scattered Site Project (“Hollander Ridge”).

HABC submitted its development proposal for the Bailey 10 to HUD by letter dated April 2, 2018, which was approved by HUD in a letter dated April 23, 2018. The development budget submitted to HUD included an average acquisition and rehab cost estimate of \$157,000 per unit. Associated soft costs added another \$23,000 per unit resulting in a total per unit TDC of \$180,043.

Subsequent to HUD approval of the development proposal, HABC discovered that the acquisition and rehabilitation costs would likely exceed the proposed costs set forth in the initial budget and, in some cases, exceed the HUD TDC. HABC requested and received approval in the FY 2022 MTW Plan to make the following changes to this activity.

1. Allow HABC to pay over the appraised amount by up to 10% in order to compete with buyers who are able to meet seller’s contractual term requirements at lower amounts. This waiver would authorize HABC to pay over appraised value without having to seek HUD approval for each transaction.
2. Increase the TDC limit for the Bailey units up to 50% over HUD’s current approved TDC limit of \$247,035.

Impact

Through 2023, HABC has acquired five of the ten Bailey units. Four of the acquired units are occupied and the fifth unit is undergoing renovation and should be ready for occupancy in 2024. In FY 2023, HABC continued to vet listings and search for units that are within the established TDC thresholds. The table below includes the units purchased thus far.

Address	Unit Delivery Date	Status
3990 Roland	3/21/22	Occupied
718 West 36th Street, Unit 01	5/23/22	Occupied
718 West 36 th Street, Unit 02	5/23/22	Occupied
3210 Northway	7/1/23	Occupied
4004 Parkside	2024 est.	Renovations are ongoing

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

HABC updated the benchmark for the total number of new housing units made available under this activity to reflect anticipated total outcomes.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

HABC continues to identify units for the Bailey 10 activity; however, renovation and, in turn, leasing efforts are sometimes delayed as a result of unforeseen existing conditions which could not be identified during the inspection process. Also, during FY 2023, the real estate agent working with HABC on locating potential units for purchase left the company which impacted the efforts to identify and purchase Bailey 10 units. HABC is actively pursuing a replacement real estate agent. While HABC continues to work toward its goal of ten Bailey units, a more conservative estimate for 2024 would reflect one additional unit, bringing the total Bailey units to 6.

Metrics

HC #1: Additional Units of Housing Made Available*

Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of this activity (increase)	0	10	4	No
<i>*Represents units purchased and under lease since inception of this activity</i>				
HC #5: Increase in Resident Mobility				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	0	10	4	No
<i>*Represents units purchased and under lease since inception of this activity</i>				

Activity #2021-01: Emergency Waivers

Plan Year Approved, Implemented, Amended

Approved FY 2021 and implemented FY 2021.

Description/Update

The COVID-19 outbreak threatens the lives of many Americans and the livelihoods of many more. It is an urgent health crisis of unprecedented scale, and one that is disproportionately impacting low-income families. The outbreak of COVID-19 also places additional burdens on housing authorities who are working tirelessly to respond to the needs of their participants while also maintaining compliance with program requirements. The Coronavirus Aid, Relief and Economic Security (CARES) Act provides the U.S. Department of Housing and Urban Development (HUD) with broad authority to waive or establish alternative requirements for numerous statutory and regulatory requirements for the Public Housing program and Housing Choice Voucher (HCV) program. During these emergency declarations, the backlog of transactions, inspections and delayed reporting requirements grows. Accordingly, HABC will use its MTW authority to establish an emergency waivers activity which addresses the burdens placed on all stakeholders. HABC may establish the following emergency waivers in response to economic and health related emergencies and natural disasters as declared by the Mayor or his/her designee, including the authority to determine when to place and lift the waivers. HABC may revise, add and/or remove waivers as needed to address emergency related conditions.

- 1. Delayed Reexaminations:** HABC will waive the requirement to conduct a reexamination of family income and composition at least annually. Currently HABC completes reexaminations on a biennial basis for Public Housing (PH) and Housing Choice Voucher (HCV) program households and on a triennial basis for PH households on ceiling rents and PH and HCV elderly/disabled households on fixed incomes. Where reexaminations have been delayed, HABC will complete the reexamination no later than the anniversary month of the following year. The next reexamination will be scheduled on the same anniversary month using the applicable reexam frequency for the family. For example, if a biennial reexam was due on July 2023, HABC would complete the reexam by July 2024. The next scheduled biennial reexam would take place in July 2026. This waiver applies to the PH and HCV programs.

2. **Verification of Income:** During periods of declared emergencies, HABC will waive the requirements of the verification hierarchy, but continue to use EIV to confirm income at interim and regular recertification.
3. **Increase in Payment Standard:** HABC will waive the requirement to apply the increased payment standard back to the regular effective date for delayed regular reexaminations. Instead, during periods of declared emergencies, HABC will apply the increased payment standard at the next interim reexamination after the effective date of the increased payment standard. If HABC completes a reexam late, HABC will apply the payment standard in effect on the effective date of the delayed regular reexamination. This waiver applies to the HCV program.
4. **Delayed Regular HQS Inspections:** HABC will waive the requirement for completion of regular HQS inspections at least biennially. Where a regular HQS inspection has been delayed, HABC will complete the HQS inspection no later than the anniversary month of the following year. The next HQS inspection will be scheduled on the same anniversary month using the applicable inspection frequency for the unit. For example, if an HQS inspection was due on July 2023, HABC would complete the inspection by July 2024. The next scheduled annual HQS inspection would take place in July 2026. HABC will continue to request a self-certification from the owner that no life-threatening conditions exist in the unit. Additionally, HABC will continue to conduct complaint inspections. This waiver applies to the HCV program.
5. **Interim HQS Inspections:** HABC will waive the requirement to conduct re-inspections to confirm repair; however, HABC will require that the owner self-certify and provide documentation that a life-threatening deficiency has been corrected within 24 hours of notification or HABC will conduct a remote video conference within 24 hours to confirm repair. HABC will accept an owner self-certification that non-life-threatening deficiencies have been corrected within 30 days of HABC notification. This waiver applies to the HCV program.
6. **HQS QC Inspections:** HABC will waive the requirement to conduct HQS quality control inspections and instead will suspend HQS quality control inspections until the emergency waiver has been lifted. This waiver applies to the HCV program.

7. **Homeownership HQS:** HABC will waive the requirement for the initial HQS inspection for homeownership units; however, an independent professional inspection will still be required. This waiver applies to the HCV Homeownership Program.
8. **Delayed PH Annual Self-Inspection:** HABC will waive the requirement to complete annual self-inspections of PH units. HABC will continue to respond to and address serious conditions that could jeopardize life or property. When the waiver is lifted, HABC will resume self-inspections beginning with the units which were inspected on the oldest date. This waiver applies to the PH program.
9. **FSS Contract of Participation:** HABC will waive the requirement regarding the maximum extension of an FSS Contract of Participation (COP). During periods of declared emergency, HABC may extend a family's COP, using the declared emergency as good cause of the need for extension. For households who were already in the two-year extension period when the emergency was declared, HABC may extend their COP beyond the two-year extension threshold. This waiver applies to the PH and HCV FSS program.

Impact

HABC did not utilize the Emergency Waivers during FY 2023; however, timelines for delayed recertifications were honored as applicable. In the event of another declared state of emergency, HABC will reinstitute the emergency waivers and process accordingly.

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

There were no changes to metrics/data collection in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

As the emergency waivers were not needed in FY 2023, this metric is not applicable.

Metrics

<i>HC #4 Displacement Prevention</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households at or below 80% of AMI that would lose assistance or need to move (decrease)	0	0	0	N/A

Activity #2021-03: Growing Assets & Income Program: Thompson Settlement Agreement (Formerly the Economic Stability, Growth and Transition Program for the Thompson Settlement Agreement)

Plan Year Approved, Implemented, Amended

Approved FY 2021 and implemented FY 2023.

Description/Update

BRHP has developed a Growing Assets and Income program (GAIN) for the Thompson Settlement Agreement which modifies and builds on the FSS model. The program is structured using a multi-track incentive model. In this model, milestones are categorized into four tracks: education, career, financial health, and homeownership. Each track has specific eligibility criteria and participants are able to choose which track(s) to participate in, depending on eligibility and funding availability.

Participating families commit to a three-to-five-year contract of participation in which achievement of individual family goals are incentivized through one-time payments disbursed contemporaneous with completion of the goal, and/or on-going payments deposited into an escrow or similar account that may be accessed through interim disbursements, or upon the successful completion of the contract. Payments to escrow accounts occur when individual goals are achieved and verified by the program, incentive payment amounts are listed in the table below. Contracts of participation require a recertification or interim recertification to have occurred within the prior 60 days and require an individual training plan to document goals and participant action items. This multi-track approach builds flexibility to meet varying needs of the families served and is intended to both promote financial stability and growth, and to provide a smooth transition to homeownership for families who have attained the means to successfully end their subsidy. Through greater numbers of families successfully exiting the program, new families from the waitlist may be served, in greater numbers.

BRHP has developed program documents and the Action Plan for the GAIN program and has secured private funding from a local foundation to launch the program and support some of the escrow payments. Additionally, BRHP is working with Compass Working Capital, a leader in the FSS space to provide technical support and/or training prior to program launch.

The general parameters for incentive payments are as follows:

Track	Incentive*	Goal
Education	\$300-500	Completion of GED, post-secondary degree, or career certification
Education	\$300	Completed semester or quarter for completion of full-time post-secondary or career training
Education	\$500	Establishment of college savings plan (529)
Education	\$300	School continuity credit for children completing all grade levels at a single school (e.g., k-5,6-8,9-12)
Career	\$300	Completion of first month of full-time employment, 4 months of full-time employment, or after an increase in wage income greater than 20%
Career	\$200	Monthly escrow contribution after month 4 of full-time employment with ongoing full-time employment
Financial Health	\$200	On-time tenant rent payments for a year
Financial Health	\$50	Attendance at Financial Health workshop
Financial Health	\$500	Achieving credit score milestone
Financial Health	\$250-1,000	Reaching savings milestones from \$,2500-\$10,000
Homeownership	\$1,000	Completion of accredited homebuyer education course and savings of at least \$2,000
Homeownership	\$5,000	Closing cost or down payment assistance provided at closing

**Final incentive payment amounts will be dependent on HAP fund availability, outside funding leveraged, and enrollment in program.*

Impact

The GAIN program was successfully launched in June 2023. Six hundred forty-six BRHP households applied to the program. An initial selection of 250 households was made at program launch and an additional 98 households were selected in October. By the end of the fiscal year, 169 households had their ITSP appointments completed, and 156 families had executed five-year Contracts of Participation. Seventy three percent (73%) of the GAIN households were employed at least part-time; however, that percentage may drop as more families enroll.

By the year end the average escrow balance among households with escrow was \$800. Nine participants completed at least one goal one participant completed all of their goals, quickly built savings and purchased a home. As program intake did not start until June, there were not enough opportunities for participants to successfully complete goals and gain incentive payments in FY 2023. The table of incentive payments is included below.

Amount	Description	Number of payments in 2023	Total cost of incentive payments in 2023
\$300-500	Completion of GED, post-secondary degree, or career certification	0	
\$300	Completed semester or quarter for completion of full-time post-secondary or career training	0	

Amount	Description	Number of payments in 2023	Total cost of incentive payments in 2023
\$500	Establishment of college savings plan (529)	0	
\$300	School continuity credit for children completing all grade levels at a single school (e.g., k-5,6-8,9-12)	0	
\$300	Completion of first month of full-time employment, 4 months of full-time employment, or after an increase in wage income greater than 20%	0	
\$200	Monthly escrow contribution after month 4 of full-time employment with ongoing full-time employment	0	
\$200	On-time tenant rent payments for a year	0	
\$50	Attendance at Financial Health workshop	4	
\$500	Achieving credit score milestone	0	
\$250-1,000	Reaching savings milestones from \$2,500-\$10,000	2	\$1,000
\$1,000	Completion of accredited homebuyer education course and savings of at least \$2,000	2	\$2,000
\$5,000	Closing cost or down payment assistance provided at closing.	0	

Hardship Policy

Not applicable. This activity has no adverse impact on participants.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

There were no changes to metrics/data collection in FY 2023.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

All benchmarks were met.

Metrics

SS #1: Increase in Household Income				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average earned income of households affected by this policy in dollars (increase)	\$0	\$16,806	\$22,125	Yes
SS #2: Increase in Household Savings				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Average amount of savings/escrow of households affected by this policy in dollars (increase)	\$0	\$300	\$800	Yes
SS #3: Increase in Positive Outcomes in Employment Status*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Employed	0	26 35%	114 73%	Yes
Unemployed	0	44 59%	42 27%	Yes
Enrolled in Education or Job Training Program	0	5 6%	47 30%	Yes
<i>*As participants are still being enrolled, benchmarks are estimates based on enrollment of 75 participants</i>				
SS #5: Households Assisted by Services that Increase Self Sufficiency				
Unit of Measurement	Baseline	Benchmark	Outcome*	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase)	0	75	156	Yes
<i>*Represents households with executed CoPs.</i>				
SS #8: Households Transitioned to Self Sufficiency*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households transitioned to self-sufficiency (increase)	0	0	1	Yes
<i>*Transitioned to self-sufficiency is defined as successful graduation from the program.</i>				

Activity #2022-01: Student Housing Initiative

Plan Year Approved, Implemented, Amended

Approved FY 2022 and implemented FY 2023

Description/Update

The Housing Authority of Baltimore City plans to utilize MTW Block Grant funding flexibility to support the Student Housing Initiative (SHI), which is a housing stability program for eligible low-income college students.

Initial eligibility for the SHI includes:

- Graduation from a Baltimore City high school;
- Qualification as an independent student using HUD's independent student criteria;
- Matriculation in a four- or five-year college program located within HABC's jurisdiction;
- Full-time student enrollment; and,
- Maintenance of a grade point average of at least 2.5.

HABC works in partnership with colleges/universities in HABC's jurisdiction to provide 10 time-limited, tenant-based vouchers for eligible SHI participants. Additionally, HABC will execute an MOU with the participating colleges/universities detailing roles and responsibilities for determining initial and continued eligibility and reporting requirements.

The participating Baltimore City colleges/universities are responsible for identifying and referring eligible participants and for providing verification that the student meets HUD's criteria of an independent student. Participating colleges/universities are also responsible for providing HABC with regular academic progress reports to ensure participants continue to be in compliance with continued occupancy and SHI program requirements, including maintaining a 2.5 grade point average. HABC will verify and calculate income to determine income eligibility.

The SHI subsidy will operate as follows:

- SHI participants pay the highest of 10% of gross monthly income, 30% of adjusted monthly income or a \$25 minimum rent and will have recertifications completed on a biennial basis during their participation in the program.

- In the event the gross rent exceeds the applicable 1- or 2-bedroom payment standard, the SHI participant pays the difference; however, HABC will not approve a unit where the family share is greater than 40% of the family's adjusted monthly income.
- Generally, the voucher is provided for up to four years for eligible, matriculated, full-time students in an accredited 4-year college program and up to five years for eligible, matriculated, full-time students in an accredited 5-year college program. Students enrolled in 4-year community colleges within HABC's jurisdiction are also eligible under this activity.
- An additional post-graduation year may be provided if the student remains income eligible and has not yet secured permanent full-time employment. HABC will terminate the subsidy during the fifth year within sixty (60) days of securing full-time employment. Participants will be required to notify HABC within 30 days of securing full-time employment.
- Where a student becomes part of the SHI program after they have already completed course work at a Baltimore City college/university, HABC will adjust the participation period in the program to reflect the remaining portion of the applicable year cap.
- The family size must be consistent with the occupancy standards for a 1- to 2-bedroom unit without being over-crowded.
- HABC will conduct reasonable rent determinations prior to unit approval.
- HABC will provide utility allowances to students where the cost of utilities is not included in the rent.
- The subsidy will be limited to housing assistance, in the form of rent in privately owned housing and will be paid directly to the housing provider; however, where applicable, the subsidy may cover security deposit assistance up to one month's subsidy.
- HABC will conduct the HQS inspections.
- If the student is at \$0 HAP for 6 months, the subsidy will be terminated, and assistance will no longer be provided.

- Prior to terminating a participant's voucher, HABC will provide the participant with sixty day's written notice and offer the participant an opportunity for an informal hearing where applicable.

Participants must continue to remain enrolled full-time and maintain a 2.5 Grade Point Average (GPA) in order to be eligible for subsidy renewal each year; however, this requirement is waived when an additional post-graduation year is authorized. Additionally, HABC will make available to SHI participants, self-sufficiency related services offered by HABC. Every student will be required to utilize academic support services and counseling services available at the college. If the student does not remain compliant with program terms, the subsidy may be terminated. The individuals issued SHI vouchers and served under this activity will become participants in the Housing Choice Voucher Program; however, their vouchers will have term limits.

HABC and the participating educational institutions will review program outcomes and financial considerations to determine continued program viability and make any necessary changes to the program. Any such changes will be included in future MTW Plans as required under Form 50900.

Participating colleges/universities will be responsible for providing HABC with regular academic progress reports to ensure participants continue to be in compliance with continued occupancy and SHI program requirements, including maintaining a 2.5 GPA. HABC will determine on an annual basis the number and percent of SHI participants who maintain program compliance and remain in school. Where early termination rates increase, HABC will work with the college/university to identify potential activity changes which may be needed to increase program success rates. Where significant changes are needed, HABC will re-propose the SHI activity.

Impact

The SHI was launched in November of 2023 which was later than planned because of a delay in MOU execution between HABC and Coppin State University. Morgan State University opted not to enter into an MOU with HABC and as such, the full allotment of SHI vouchers will go to eligible Coppin State referrals. In FY 2023, four students were referred to HABC for housing vouchers. Of the four referred students, two were issued vouchers, one was not eligible, and one transferred to another university. As a result of the late FY start of the program, at the end of 2023, the two students were still searching for units and had not yet leased units on the program. HABC anticipates that full utilization of this program will occur in FY 2024.

Hardship

In the event that a student needs to take an extended leave from his or her academic program, the subsidy will be discontinued; however, the student may reapply, through their college/university, to the SHI as long as the program continues to operate. For leaves which do not exceed two months in duration, and which have been reviewed and approved by HABC and the partner college/university, the subsidy will continue. There were no hardships in FY 2023.

Actual Non-Significant Changes

No non-significant changes were made in FY 2023.

Actual Changes to Metrics/Data Collection

Metrics have been updated to reflect anticipated activity volume in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

As the program was launched later in FY 2023, the number of referrals and successful lease-ups was below the benchmark. HABC anticipates that benchmarks will be fully met in 2024 now that the program is fully up and running.

Actual Significant Changes

No significant changes were made in FY 2023.

Metrics

<i>CE #4: Increase in Resources Leveraged</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Amount of funds leveraged in dollars (increase)	\$0.00	TBD*	TBD	N/A
<i>*Program was not launched until late in FY 2023. Leveraged funds will be reported in FY 2024.</i>				
<i>SS #5: Households Assisted by Services that Increase Self Sufficiency*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households receiving services aimed to increase self-sufficiency (increase)	0	5 households	0 households	No
<i>*Represents the number of households who leased units with vouchers issued under the SHI</i>				
<i>SS #8: Households Transitioned to Self Sufficiency*</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?

Number of households transitioned to self-sufficiency (increase)	0	0 households	0	Yes
<i>*Self-sufficiency is defined as graduation from college.</i>				

Activity #2022-02: Leasing Incentive Program

Plan Year Approved, Implemented, Amended

Approved FY 2022 and implemented FY 2022

Description/Update

Using its MTW flexibility, HABC has established a Leasing Incentive Program (LIP) to promote utilization of vouchers and provide increased housing options and opportunities for voucher holders. The HCV portion of this activity applies to owners of units in the tenant-based voucher program and does not apply to owner/units in the Project-Based program. Additionally, to further reduce the vacancy rates in underutilized/hard to house Public Housing (PH), the LIP provides incentives to lease PH units in underutilized/hard to house developments or portions thereof.

HCV Leasing Incentive: HABC provides leasing incentives to owners to increase the number of units in Opportunity Neighborhoods, increase the number of new construction and substantially rehabilitated units, new leased units, accessible units and new owners on the program. HABC's Opportunity Neighborhoods are those sub-markets which have been identified in an HABC commissioned study and which reflect key indicators of neighborhood opportunity including, poverty rate, school quality index, crime, diversity, transportation access and labor market conditions.

To support and encourage owner participation in the HCV program, the LIP will also provide vacancy and damage payments to owners payable under defined circumstances. HABC has capped the spending for this activity at \$1,000,000 (\$500,000 for leasing incentives and \$500,000 for damage/vacancy loss). Pending the response to this activity, HABC may revise the program caps in future years.

HABC provides the following under the LIP for the HCV program:

- A \$750 one-time incentive for a new unit in an "Opportunity Area". "Opportunity Areas" are those zip codes which have been identified by HABC as Opportunity Areas.

- A \$500 one-time incentive for a new HCV program unit. “New Unit” refers to a unit which has never been leased under the HCV program or was last leased under the HCV program five or more years ago.
- A \$500 one-time incentive to a new owner who leases an HCV unit. “New Owner” refers to an owner who has never previously leased a unit under the HCV program or who had last leased a unit under the HCV program five or more years ago. The new owner must enter into a new HAP contract.
- A \$500 one-time incentive for a new accessible dwelling unit. An accessible dwelling unit is a unit that is located on an accessible route and can be approached, entered, and used by individuals with physical disabilities.
- A \$500 one-time incentive for a newly constructed unit. “Newly constructed” refers to a unit in which construction was completed within the past twenty-four months. Where a new unit to the program is new construction, the owner will receive only the new construction incentive.
- A \$500 one-time incentive for a substantially rehabilitated unit. “Substantially rehabilitated” refers to units that meet the one of the following criteria:
 - The required repairs, replacements, and improvements involve the replacement of two or more major building components; or,
 - The costs of the rehabilitation exceed the greater of 15 percent (exclusive of any soft costs) of the property's replacement cost (fair market value) after completion of all required repairs, replacements, and improvements; or \$6,500 per dwelling unit (adjusted by HUD's authorized high-cost percentage); or 20% of the mortgage proceeds applied to rehabilitation expenses.
- The maximum incentive payment for any given unit is \$1,500.
- Incentive payments are payable upon execution of the HAP contract.
- Where a unit had previously been leased by an HCV participant and there is a gap in leasing with the HCV program, HABC will not provide an incentive when and if the unit gets leased by a new HCV participant unless the gap is five or more years.

Vacancy and Damage Loss Payments: Where vacancy and damage loss payments are concerned, HABC provides payments to both new and existing owners.

- Vacancy loss payments will be made available to owners whose tenants vacate the unit without notice or HABC authorization, prior to the end of their lease term. To qualify for the vacancy loss payment, the unit owner must re-rent the unit to another HCV family within 60 days from the date that the owner notifies HABC of move-out. Owners will be paid only for the length of time the unit was vacant, with a maximum payment equivalent to the lowest of two months of HAP or \$3,000. In addition, HABC

will only reimburse owners to the extent that the lost rent is not covered by the security deposit (after being applied to any damages). Finally, owners must demonstrate a good faith effort to re-rent the unit to another HCV family during the period of vacancy. Requests for vacancy claims must be submitted within 30 days of re-leasing of the unit.

- Damage loss payments: HABC will provide damage loss payments equivalent to the lowest of two months of HAP or \$3,000 for owners to cover costs, beyond normal wear and tear, which are not covered by the security deposit, provided that the owner agrees to lease the unit to another HCV client within 60 days from the date that the owner notifies HABC of the damages. HABC will not reimburse for tools needed to repair damages, landlord's personal time to repair damages or other activities related to the claim, items allegedly stolen, or damages not represented in a move-in/out condition report. Requests for damage claims must be submitted within 30 days of the tenant vacating the unit or owner re-taking possession. HABC will inspect the unit to validate the owner's damage claim.

Security Deposit Assistance: In FY 2023 HABC implemented the security deposit assistance leasing incentive for voucher holders who meet one or more of the criteria below:

1. Required to move due to owner HQS violations; or
2. New admissions whose gross annual incomes are lower than 50% of AMI

HABC provides security deposit assistance, up to the contract rent for eligible HCV families. Security deposit assistance is provided once during the life of a family's participation in the HCV program. HABC will provide the security deposit directly to the owner; however, upon move out, the security deposit will go back to the family for use in leasing another unit. HABC reserves the right to modify the amount of the security deposit assistance for consistency with economic conditions and funding availability.

PH Leasing Incentive: HABC provides leasing incentives to applicants who agree to accept hard to lease units. A unit is considered hard to lease when the unit has been vacant for more than 30 days after being placed in a "ready to lease" status and there have been three prior unit refusals for the current vacancy. When an applicant accepts a unit offer and signs the lease for a hard to lease unit, HABC will offer a \$500 rent credit.

Impact

HABC implemented the leasing incentive portion of this activity in October 2022. The damage and vacancy loss payments portion of this activity continued to be delayed with a new implementation date of April 2024. The table below provides the FY 2023 outcomes for the different HCV incentives offered under this activity. The effectiveness of these incentives is evident, especially in the number of new HCV program units (1,088). HABC continues to work to identify different marketing approaches to incentivize owners in Opportunity Areas to lease units on the program.

Incentive Type	Number of Incentive Payments
Opportunity Area Incentive Payment	133
New HCV Program Units	1,088
New HCV Program Owners	135
New Accessible Units	1
New Newly Constructed HCV Units	2
New Substantially Rehabbed Units	0
Total	1,359

In FY 2023, the public housing leasing incentive was not used as anticipated as a result of families accepting units in hard to lease developments prior to the threshold that initiates offer of a leasing incentive. This was likely as a result of the lack of affordable unit availability in Baltimore City.

Hardship

Not Applicable

Actual Non-Significant Changes

In August 2023 HABC implemented the security deposit assistance leasing incentive for voucher holders. A description of the features of the security deposit leasing incentive can be found in the Description/Update portion of this activity. In FY 2023, 167 new admissions and 33 families who met the SDAP move criteria were provided with security deposit assistance which totaled \$252,324. HABC views this outcome as 200 families who were able to lease units who may not have been otherwise able without the security deposit assistance.

Also in FY 2023, HABC revised the PH leasing incentive from the TTP rent credit/gift card option of \$100 to a one-time \$500 rent credit incentive. HABC also revised the threshold for a hard to

lease unit from vacant for 45 days to vacant for 30 days once in a leasing ready status. These changes provide families who agree to lease hard-to-lease units with greater financial incentive for accepting the units.

Actual Changes to Metrics/Data Collection

Metrics have been updated to reflect anticipated outcomes in FY 2023. Average time on the waiting list benchmark was updated to accurately reflect the methodology for calculation. HABC calculates the number of months between application dates and lease updates for all new admissions in the fiscal year. An average is then calculated. Going forward this method will be used for the waiting list outcomes.

Actual Significant Changes

No significant changes were made in FY 2023.

Challenges in Achieving Benchmarks and Possible Strategies

The average time on the Public Housing waiting list did not meet the benchmark; however, the difference between benchmark and outcome was only six months which is not a significant increase. Additionally, families accepted units in harder to lease developments more quickly which did not trigger the need to offer this leasing incentive. As such, during FY 2023, the Public Housing Leasing Incentive was not utilized; however, vacant unit turnaround did improve.

Metrics

<i>HC #1: Additional Units of Housing Made Available</i>				
Unit of Measurement	Baseline	Benchmark*	Outcome **	Benchmark Achieved?
Number of new housing units made available for households at or below 80% AMI as a result of this activity (increase)	0 units	HCV: 1,333 units PH: 75 units	HCV: 1,359 0 units	HCV = Yes PH = No
<i>*Metric is calculated using the planned total incentive payments of \$500,000 at an average of \$750 per incentive for the HCV incentive. PH Metric represents the number of leasing incentives provided during the fiscal year. Outcome is the total number HCV incentives and total number of Rent Credit incentives for PH.</i>				
<i>HC #3: Decrease in Wait List Time</i>				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?

Average applicant time on wait list in months (decrease)	HCV: 8 years PH: 7 years	HCV: 10 years PH: 6.5 years	HCV: 10 years PH: 7 years	No No
HC #5: Increase in Resident Mobility*				
Unit of Measurement	Baseline	Benchmark	Outcome	Benchmark Achieved?
Number of households able to move to a better unit and/or neighborhood of opportunity as a result of the activity (increase)	0 households	222 households	498 households	Yes
<i>*Metric reflects incentives for households who leased units in opportunity areas defined by payment standards at or above 120%) and/or units of new construction. This metric applies only to HCV.</i>				

B. Not Yet Implemented Activities

There are no approved activities, which have not been implemented.

C. MTW Activities on Hold

There are no approved activities on hold.

D. Closed-Out MTW Activities

The following table summarizes previously approved MTW activities that HABC has completed, discontinued, or determined that MTW authority is no longer required.

Table 16: Closed-Out MTW Activities

Activity 2020-03: Local Forms

a. List the Plan year approved, implemented, and closed out

The activity was approved and implemented in 2020

The activity was consolidated with the Program Efficiencies activity in the 2024 Plan.

b. Explain why the MTW Activity was closed out

The activity was not actually closed out but was combined with the Program Efficiencies activity which was part of the 2024 MTW Plan. HABC will continue to use the flexibility to develop local versions of forms as part of the Program Efficiencies activity. Local forms will be proposed as needed in future MTW Plans and will reflect streamlined data collection as well as HABC MTW policies.

c. Summary Table of Outcomes

The table of outcomes below reflects the changes in metrics and data collection since the activity began.

Fiscal Year of Activity	Agency Time Savings (hours)*	Agency Cost Savings	Notes
2020	110	\$3,385	FSS COP only
2021	3,256	\$100,187	All HCV participants
2022	3,117	Metric Removed	All HCV participants
2023	3,282	Metric Removed	All HCV participants

**Assumes .25 hours/form times the number of applicable participants.*

Activity 2010-03: Risk-Based Inspections-Thompson

d. List the Plan year approved, implemented, and closed out

The activity was approved and implemented in 2010

The activity was closed out in 2023

e. Explain why the MTW Activity was closed out

BRHP implemented a Risk-Based Inspection process to ensure high quality inspection standards and to provide for a more efficient inspection process. This

activity originated prior to the implementation of HUD's biennial inspection frequency. Unit inspections were completed at least once every twenty-five (25) months. Where the 2014 Appropriations Act provided flexibility to transition to a biennial inspection schedule, BRHP initially maintained their 25-month inspection schedule which provided an additional month to ensure timeliness of regular inspections.

Over the course of the past thirteen years, BRHP has completed regular inspections within a 24-month window and no longer feels that the 25-month time-frame is necessary. The quality and timeliness of regular inspections can be achieved without the waiver needed in this MTW activity.

f. **Summary Table of Outcomes**

Please note that data collection and metric reporting varied over the course of this activity. To accurately reflect the cost and time savings, assumptions were made that the theoretical number of inspections completed, absent the MTW waiver, would have been doubled the actual number of inspections completed. Additionally, the change in actual inspections completed largely reflects an increase in program participation.

Fiscal Year of Activity	No. of Inspections Required w/o MTW Waiver (Assumes annual inspection frequency)	No. of Inspections Completed *	Agency Time Savings (Assumes 1.5 hours per inspection)	Agency Cost Savings (Assumes an hourly rate of \$31.35)
Baseline:	739			
2010	2,162	1,081	1,622	\$50,850
2011	1,892	946	1,419	\$43,067
2012	1,544	772	1,158	\$36,303
2013	2,856	1,428	2,142	\$67,152
2014	4,382	2,191	3,287	\$103,047
2015	5,180	2,590	3,885	\$121,795
2016**	3,776	1,888	2,832	\$88,783
2017**	3,776	1,888	2,832	\$88,783
2018	3,020	1,510	2,265	\$71,008
2019	3,818	1,909	2,864	\$89,786
2020	3,396	1,698	2,547	\$79,848

Fiscal Year of Activity	No. of Inspections Required w/o MTW Waiver (Assumes annual inspection frequency)	No. of Inspections Completed *	Agency Time Savings (Assumes 1.5 hours per inspection)	Agency Cost Savings (Assumes an hourly rate of \$31.35)
2021	3,866	1,933	2,900	\$90,915
2022	5,174	2,587	3,881	\$121,669
2023	4,392	2,196	3,294	\$103,266

**The actual number of inspections completed does not accurately reflect the cost and time savings due to the increase in program participation. Accordingly, metrics reflect time and cost savings as if there was an annual inspection frequency as compared to the 25-month inspection frequency.*

***Estimate due to omission of activity in the 2016 & 2017 reports.*

Activity	Plan Year Approved & Implemented	Close Out Year	Reason for Close Out
Risk-Based Inspections (Activity #2006-05)	Approved: FY 2006 Implemented: FY 2014	FY 2019	HABC implemented a Risk-Based inspection process in order to ensure that the highest housing quality standards are maintained and that HABC resources are utilized in an efficient and effective manner. Units that have consistently met annual inspection standards will be inspected every two years. Units which do not have such a track record are inspected annually. HABC closed out this activity due to the 2014 Appropriations Act that allows HABC to transition to a biennial inspection schedule without MTW authority.
Project-Based for Transitional Housing (Activity #2007-02)	FY 2007/2008	FY 2014	HABC provided PB vouchers to the Collington House facility that is a transitional housing program. In 2014, the Collington House facility lost its eligibility to retain project-based vouchers and this program was closed out.
Section 811 Supportive Housing (Activity 2009-02)	Never Implemented	2019	HABC proposed combining MTW funds with 811 funds to create units for non-elderly persons with disabilities pursuant to the Bailey Consent Decree. HABC intended to make these funds available through a competitive process under which developers would be required to demonstrate through specified documentation that the project had a gap that could not otherwise be addressed. HABC was not able to implement this activity due to a lack of interest from developers. As such, there are no final outcomes. Gauging developer interest and including developers in the planning stages of such an activity may have yielded better outcomes.

Activity	Plan Year Approved & Implemented	Close Out Year	Reason for Close Out
Payment Standards at the 50 th Percentile (Activity #2009-03)	FY 2009	FY 2011	HUD had adjusted the area Fair Market Rent (FMR) to the 50 th percentile for HABC; therefore, MTW authority was no longer required, and this activity was closed out in FY 2011. Please note that this activity was re-proposed in the FY 2019 Plan as the 50 th percentile FMR was being phased out. At the time the activity was closed, use of the 50 th percentile FMR was provided by HUD, and MTW authority was not needed.
HAP Contract Modifications (Activity #2009-05)	Approved: FY 2009 Implemented: FY 2010	FY 2019	Using MTW authority, HABC will allow for floating units instead of identifying specific units in the HAP contract in the Project-Based Voucher program. This previously HUD approved activity was closed out and combined with other previously HUD approved Project- Based Program activities. The combined activity is now called the Enhanced Project-Based Voucher Program (Activity #2006-02).
Utility Allowance for Families Living in Larger Units than Voucher Size (Activity #2010-04)	Approved: FY 2010 Implemented: FY 2012	FY 2014	Under the 2014 Appropriations Act, the rule on utility allowances changed to require that PHAs match the utility allowance payment to the actual unit size and not the voucher size. This MTW activity, approved in FY 2010, was incorporated into the Unit Size activity, and implemented in FY 2012. Based upon the 2014 Appropriations Act language, HABC no longer needs to designate this activity as MTW.
Gilmor Self Sufficiency Initiative (Activity #2010-05)	FY 2010	FY 2017	This activity simplified the rent policy for staff and residents, and encouraged employment, job retention and wage progression. A shortage of funds to provide employment counseling forced the closure of this program in FY 2015, and the activity was closed out in FY 2017 when HABC became the recipient of a \$2.5 million Jobs Plus grant that provides employment counseling to public housing residents that otherwise could not be provided under MTW.
Rent Increase Determinations (Activity #2011-01)	FY 2011	FY 2016	This activity increased cost effectiveness in Federal expenditures by keeping program spending within budgetary limits. Suspending rent increase adjustments helped keep HCV Program spending within budgetary limits. Exceeding available funding had the potential to force HABC to withdraw assistance from a number of families causing a hardship for those families and property owners. This MTW activity was intended to keep spending within budgetary limits. It was closed out in FY 2016 since HABC was able to maintain budgetary limits without imposing suspension of rent increases to owners.
Asset Self-Certification (Activity #2011-02)	FY 2011	FY 2019	To streamline operations, HABC allowed residents to self-certify income from assets with total asset values per household of less than \$5,000. The Asset Self- Certification activity was approved by HUD in FY 2011. HABC closed out this activity and re-proposed it in FY 2019 as part of the Rent Simplification activity. This action allows HABC to report on all Rent Simplification activity features

Activity	Plan Year Approved & Implemented	Close Out Year	Reason for Close Out
			under one activity.
Direct Homeownership Program (Activity 2012-02)	2012	2019	The direct purchase second mortgage program was intended for applicants with incomes of no less than \$18,000 per year. Participants in this initiative would not receive a Section 8 homeownership voucher. A soft second mortgage of HOME VI funds would also be available. The direct purchase second mortgage program was targeted to applicants with incomes of no less than \$18,000 per year. Participants in this initiative would not receive a Section 8 homeownership voucher. A soft second mortgage of HOME VI funds was to be made available through this program. The activity was closed out due to lack of participation.
Rent Policy (Activity #2012-03)	FY 2012	FY 2015	HABC received HUD approval in FY 2012 to implement an Agency-wide rent policy adopted for Gilmor Homes; however, due to lack of funding and the on-going revisions of the Gilmor Homes rent policies, this activity was placed on hold in FY 2014. This activity was identical to the Gilmor Homes Demonstration Program and was implemented at the remaining HABC sites. A shortage of funds to provide employment counseling forced the closure of this program in FY 2015.
Adjusted Income for Thompson Participants (Activity #2012-04)	FY 2012	FY 2019	<p>Pursuant to HABC's MTW authority, for participants in the Baltimore Housing Mobility Program, gross annual income was reduced using standard deductions. This activity was approved and implemented in FY 2012.</p> <p>There is a standard deduction for working families, disabled families, and non-disabled families without wages. The deductions replace all other regulatory deductions. The deductions are:</p> <ul style="list-style-type: none"> • \$3,200 for households with wages • \$1,200 for households without wages • \$400 for any elderly or disabled family (to be combined with either of the above deductions) <p>This activity was closed out in FY 2019 and combined with other previously HUD approved rent simplification activities for the Thompson units. The combined activity is now called Rent Simplification – Thompson (Activity #2012-01).</p>
Adoption of New Investment Policies for HABC (Activity #2013-01)	Approved: FY 2013 Not Implemented	FY 2015	In FY 2013, HABC proposed adopting new investment policies, thereby increasing investment revenue, and decreasing the federal expenditures necessary to carry out the federal program. For example, if the investment revenue is increased by \$100,000 due to a more favorable investment rate of return, this increased revenue can be used to offset the OPEB liability. HABC decided not to implement this activity due to the terms of a General

Activity	Plan Year Approved & Implemented	Close Out Year	Reason for Close Out
			Depository Agreement with the State. This activity was never implemented.
Journey Home (Activity #2013-02)	FY 2013	FY 2017	Under this activity, HABC exercised its MTW fund flexibility in order to use MTW Block Grant Funds as housing subsidy for participants in the Journey Home Program. The Journey Home Program was closed in FY 2016 and the activity was closed out in FY 2017.
Exclude Income from Full-Time Students and Adopted Household Members (Activity #2014-02)	FY 2014	FY 2019	Using MTW authority, HABC modified the definition of annual income by excluding FT student earned income and adoption assistance income for families living in Thompson units. These exclusions were part of an effort to support economic self-sufficiency as well as to streamline program administration. As 100% of the income from these two sources is excluded, third party verification of income is not required. This activity was approved and implemented in FY 2014. This activity was closed out in FY 2019 and combined with other previously HUD approved rent simplification activities for the Thompson units. The combined activity is now called Rent Simplification – Thompson (Activity #2012- 01).
Encouraging Leasing in Higher Opportunity Neighborhoods (Activity #2015-01)	Approved: FY 2015 Not Implemented	FY 2016	Using its MTW authority, the Baltimore Regional Mobility Program required families to select units that are consistent with and not larger than the dwelling unit size listed on their voucher. This policy applied to new admissions as well as to participating households who requested program moves. HABC, on a case-by-case basis, made exceptions to this policy as a reasonable accommodation. This MTW activity was planned for implementation in FY 2015. However, upon further consideration, BRHP decided not to implement this activity and it was closed out in FY 2016.
Energy Conservation Utility Allowance (Activity #2015-02)	FY 2015	FY 2016	HABC provides a Utility Allowance to households responsible for payment of utilities for water, electricity, gas, other heating, cooking fuels and sewage services. In an effort to reinforce energy conservation activities and reduce the cost of water/sewage utility allowances, HABC will encourage the completion of a water audit and use of low-flow toilets by HCV tenants and landlords/owners. This MTW activity was placed on hold due to comments from the public and closed out in FY 2016.
The Front Door Program (Activity #2015-03)	FY 2015	FY 2017	HABC partnered with The Mayor's Office of Human Services/Homeless Services Program, Sarah's Hope (a shelter for the homeless) and St. Vincent De Paul to provide MTW Block Grant funds to the Front Door Program to rapidly house 36 homeless families for up to one year using two distinct strategies. The contract ended December 31, 2014, six months into HABC's FY

Activity	Plan Year Approved & Implemented	Close Out Year	Reason for Close Out
			2015, and was not renewed, which resulted in closure of the activity.
Project Based Voucher Amendments to the HAP Contract (Leased Housing) (Activity #2015-04)	FY 2015	FY 2019	Using its MTW authority, HABC waived the three-year contract amendment restriction, which will allow HABC to amend the HAP contract at any time during the initial term of the HAP contract and during any renewal term of the HAP contract. Under this activity, HABC may exercise this option for all PBV units, including, but not limited to the Bailey LTA and PBV units and the non- Bailey LTA PB units. This activity was previously on hold and was approved in FY 2015. HABC closed out this activity and combined it with other previously HUD approved Project Based program activities. The combined activity is now called the Enhanced Project-Based Voucher Program (Activity #2006-02).
Security Deposit Assistance (Activity #2017-02)	FY 2017	FY 2019	Under this activity, BRHP will use HAP funds for payment to landlords to cover a security deposit for Baltimore Housing Mobility Program participants leasing in a census tract designated "opportunity" by BRHP. Subject to funding availability, BRHP will offer each participant this Security Deposit Assistance on a one-time basis, and only if that participant has repaid the entire balance of any previously grant-funded Security Deposit Assistance Loan and is otherwise in good standing with BRHP. The Security Deposit Assistance will not exceed the equivalent of one-month's rent and BRHP will require a participant contribution towards the security deposit of between \$200 and \$500 dollars, which will be adjusted seasonally to encourage leasing in summer months. This activity was approved and implemented in FY 2017. HABC closed out this activity and combined it with other previously HUD approved Mobility Program Enhancement activities. HABC also modified this activity in FY 2019 under the previously approved Mobility Enhancement activity.
Sponsor-Based Project-Based Transitional Housing (Activity # #2017-01)	FY 2017	FY 2021	HABC partnered with the Women's Housing Coalition to provide permanent housing for up to 25 homeless, hard-to-house families. A HAP Contract has been signed for up to 15 years with the option to renew; all families are housed and receiving supportive services allowing this activity to be closed out.
Landlord Payment Methods and Electronic Communication (Activity #2018-01)	FY 2018	FY 2020	HABC has moved to 100% online communication; this activity was originally developed to encourage enrollment in online communications or be charged a fee for paper communications. Almost 100% of owners are enrolled in direct deposit and receiving electronic communications; therefore, this activity is not cost effective and can be closed out.

V. Application of MTW Funds

A. Financial Reporting

i. Available MTW Funds in the Plan Year

HABC will submit all required FY 2023 unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system within the required time frame.

ii. Expenditures of MTW Funds in the Plan Year

HABC will submit all required FY 2023 unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system within the required time frame. The tables below reflect the unaudited sources and uses for FY 2023.

Actual Sources of MTW Funding for FY 2023

FDS Line-Item Number	FDS Line-Item Name	Actual 2023 Expenditure
70500 (70300+70400)	Total Tenant Revenue	\$19,699,200
70600	HUD PHA Operating Grants	\$382,871,144
70610	Capital Grants	\$20,535,483
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	
71100+72000	Interest Income	\$2,980,683
71600	Gain or Loss on Sale of Capital Assets	-\$12,370,456
71200+71300+71310+71400+71500	Other Income	\$11,158,219
70000	Total Revenue	\$424,874,273

Actual Uses of MTW Funding for FY 2023

FDS Line-Item Number	FDS Line-Item Name	Actual Amount for 2023
91000 (91100+91200+91400+91500+91600+91700+91800+91900)	Total Operating – Administrative	\$34,141,912
91300+91310+92000	Management Fee Expense	\$7,181
91810	Allocated Overhead	-\$1,347,939
92500 (92100+92200+92300+92400)	Total Tenant Services	\$2,715,128
93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	\$18,089,509
93500+93700	Labor	
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	\$65,650,665
95000 (95100+95200+95300+95500)	Total Protective Services	\$3,159,741
96100 (96110+96120+96130+96140)	Total Insurance Premiums	\$2,966,830
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	\$10,169,672
96700 (96710+96720+96730)	Total Interest Expense and Amortization Cost	\$2,190,266
97100+97200	Total Extraordinary Maintenance	\$2,805,791
97300+97350	Housing Assistance Payments + HAP Portability-In	\$244,964,070
97400	Depreciation Expense	\$18,456,279
97500+97600+97700+97800	All Other Expenses	
90000	Total Expenses	\$403,969,105

Actual MTW Uses of Funds are as follows:

	Planned	Actual
Total Expenses	\$381,533,081	\$403,969,105
Less: Depreciation Expense	\$(18,455,649)	-\$18,456,279
Capital Hard Cost	\$75,532,191	\$14,428,228
MTW Uses of Funds	\$438,609,623	\$399,941,054

iii. Describe Application of MTW Funding Flexibility

The MTW Agreement allows HABC to combine public housing operating and capital funds including DDT provided under Section 9, and HCV's tenant-based voucher program funds provided under Section 8 of the 1937 Act into a single, authority-wide block grant funding source. HABC uses this combined funding source to carry out MTW program activities in support of MTW statutory objectives to achieve greater costs effectiveness and to increase housing choices for low-income families.

HABC used \$32,243,689 in FY 2023 from prior year's HCVP HAP reserves to fund the following:

- \$4,423,332 million for construction and acquisition costs in support of HABCs strategic plan goals.
- \$12,113,445 for renovation and rehabilitation of existing vacant units
- \$15,706,912 for maintenance activities in existing units

B. Local Asset Management Plan (LAMP)

- i. Did the MTW PHA allocate costs within statute in the Plan Year?*
- ii. Did the MTW PHA implement a local asset management plan (LAMP) in the Plan Year?*
- iii. Did the MTW PHA provide a LAMP in the appendix?*
- iv. If the MTW PHA has provided a LAMP in the appendix, please describe a brief update on implementation of the LAMP. Please provide any actual changes (which must be detailed in an approved Annual MTW Plan/Plan amendment) or state that the MTW PHA did not make any changes in the Plan Year.*

HUD has approved HABC's Local Asset Management Program as part of the Annual Plan submission since FY 2010. The proposed updated cost allocation calculations are included in Appendix C. The indirect cost rate for 2023 was 16.47% for MTW and 15.71% for non-MTW.
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VI. Administrative

A. Reviews, Audits, and Inspections

In April 2023, HUD completed a compliance review at HABC. The review assessed HABC's performance in operating its Public Housing, Housing Choice Voucher and Project-Based Voucher programs from the period of January 1, 2022, through December 31, 2022. As of the writing of this report, HABC has submitted a corrective action plan to address challenges identified by HUD during the compliance review and is actively working with HUD to reconcile and agree on required actions to close out items with required corrective actions.

B. Evaluation Results

Not applicable. HABC utilizes internal resources to measure and evaluate MTW activities.

C. MTW Statutory Requirement Certification

HABC certifies that, in Fiscal Year 2023, it continued to meet the three statutory objectives of the MTW program. The certification required by HUD is included in Appendix A.

D. MTW Energy Performance Contract (EPC) Flexibility Data

See Appendix D.

VII. Exhibits

Appendix A: Certification of MTW Statutory Requirements

Appendix B: Waiting List Demographics

Appendix C: LAMP

Appendix D: Energy Performance Contracting Data

Appendix A: Certification of MTW Statutory Requirements

FY 2023 Annual Report

Robin Carter
Chairperson, Board of Commissioners
Janet Abrahams
President | Chief Executive Officer



Appendix A: Certification of MTW Statutory Requirements FY 2023 Annual Report

The Housing Authority of Baltimore City (HABC) hereby certifies that between the period of January 1, 2023 and December 31, 2023, HABC met the following three statutory requirements:

1. Assuring that at least 75 percent of the families assisted by HABC are very low-income families
2. Continuing to assist substantially the same total number of eligible low-income families as would have been served had the public housing and Section 8 funds not been combined; and
3. Maintaining a comparable mix of families (by family size) served, as would have been provided had the MTW funds not been used under the demonstration.

Housing Authority of Baltimore City
PHA Name

MD002
PHA Number/HA Code

I hereby certify that all the information stated herein is true and accurate.

A handwritten signature in black ink, appearing to read "Janet".

Janet Abrahams

March 25, 2024
Date

Housing Authority of Baltimore City | 417 East Fayette Street, Baltimore, MD 21202
410.396.3232 www.HABC.org @BmoreHabc

COMMUNITY | CUSTOMER SERVICE | COLLABORATION | COMMUNICATION

Appendix B: Waiting List Demographics

Where families are on both the Public Housing and HCV waiting lists, they are counted in both LIPH and S8 statistics. Additionally, families may be listed on waiting lists for more than one bedroom size. Accordingly, the tables below include double counted families which could not be accurately reflected in each column as families may be listed in one category on the LIPH waiting list and another on the S8 waiting list. Finally, where there are missing data fields, totals may vary for the indicators below. Please note that percentages were rounded.

Bedroom	LIPH		S8		Total	Percent
	Total	Percent	Total	Percent		
-1	0	0%	47	0%	47	0%
0	0	0%	1669	4%	1669	2%
1	19788	58%	18696	50%	38484	54%
2	8561	25%	11158	30%	19719	28%
3	4487	13%	5228	14%	9715	14%
4	1026	3%	787	2%	1813	3%
5	90	0%	89	0%	179	0%
6	21	0%	11	0%	32	0%
Total	33973		37685		71658	

RACE	LIPH		S8		Total	Percent
	Total	Percent	Total	Percent		
American Indian/Alaska Native	183	1%	221	1%	404	1%
Asian	65	0%	105	0%	170	0%
Black/African American	31136	92%	33820	91%	64956	92%
Native Hawaiian/Other Pacific Islander	173	1%	187	1%	360	1%
Other	637	2%	330	1%	967	1%
White	1780	5%	2351	6%	4131	6%
Total	33974		37014		70988	

HH Type	LIPH		S8		Total	Percent
	Total	Percent	Total	Percent		
Elderly	1434	4%	2788	7%	4222	6%
Non-Elderly Disabled	7076	21%	8672	23%	15748	22%
Other	25464	75%	25794	69%	51258	72%
Total	33974		37254		71228	

Ethnicity	LIPH		S8		Total	Percent
	Total	Percent	Total	Percent		
Hispanic or Latino	747	2%	976	3%	1723	2%
Not Hispanic or Latino	32736	96%	35865	97%	68601	97%
Other	491	1%	174	0%	665	1%
Total	33974		37015		70989	

Income	LIPH		S8		Total	Percent
	Total	Percent	Total	Percent		
Below 30%	33691	99%	36501	99%	70192	99%
30% to 50%	238	1%	428	1%	666	1%
50% to 80%	37	0%	74	0%	111	0%
Over 80%	8	0%	11	0%	19	0%
Total	33974		37014		70988	

Appendix C: LAMP

HABC CY22 Indirect Cost Rate Explanation,

A component of HABC's Local Asset Management Plan

Cost Allocation Approach

This cost allocation plan and process for Calendar Year 2022 represents 13 years of HABC's local asset management plan allowed and approved as a component of its MTW participation.

Cost Allocation Approach

This indirect rate calculation is modeled directly on the past few years' methodology. Consistent with the HUD cost principles, HABC has identified and segregated all its costs into a direct cost pool and an indirect cost pool. The basic principle to determine whether costs should be treated as direct or indirect is whether the cost can be directly attributed to one program or to multiple programs. Those costs that can generally be attributed to supporting one program are included as direct. Included in the direct pool are:

- All public housing development (or AMP) site direct costs;
- All central frontline costs (both operating and capital), including Resident Services, Work Orders, Leasing, Legal, and the like;
- All Central Maintenance crews, whose work will be direct costed to the maximum extent;
- All HCVP department expenses;
- All Modernization and Development expenses;
- All City direct expenses;
- All partnership housing program direct expenses.

The above direct cost services have been carefully reviewed and found to support specific unique programs, whether it be public housing, Section 8, or direct City programs.

Those costs that cannot be easily attributed to supporting one program are treated as indirect costs under the indirect cost pool. Indirect costs include:

- Most central office departments, including Executive, Finance, Human Resources, Information Technology, and the like.

The above indirect cost services have been carefully reviewed and found to support multiple programs, and as such must be treated as indirect, and allocated out in proportion to the direct services they support.

The worksheet used to identify direct and indirect costs and to develop the anticipated indirect rate is attached to this narrative as **Attachment A**.

The specific approach is as follows:

- Identify the direct cost base (D) and our indirect cost pool (I);
 - Separate them out MTW and non-MTW;
- Develop two indirect cost rates (I/D), one for MTW and one for non-MTW, which are used to allocate indirect costs to the direct programs;
- Excluded from the direct cost base are all hard costs (capital), and HAP payments to landlords.

All costs used in this analysis are from the HABC Fiscal Year 2022 Approved Consolidated Budget. Based on this budget and the attached schedule, **the indirect cost rate is 16.47% for MTW and 15.71% for non-MTW (see Attachment A for detail).**

Local Asset Management Plan (Attachment A)

<u>Direct</u>	<u>OFR Treatment</u>	<u>FY22</u>		<u>Change</u>	<u>Share</u>	<u>MTW</u>	<u>Non-MTW</u>	<u>OH Limit</u>	<u>OH shortfall</u>	<u>Comments</u>	<u>Proof</u>	<u>Sites Total</u>
Sites (LIPH)	Dir	53,759,383	✓	0%	14%	53,675,664	83,719				-	
Sites PVT	Dir	2,315,832	✓	-58%	1%	2,315,832					-	
Sites (CFP hard-includes ECI)	Dir	15,843,908	✓	-29%	5%	15,843,908					-	
Sites (CFP soft - includes ECI)	Dir	2,731,043	✓	82%	1%	2,731,043					-	
Sites - Spec/Non-routine	Dir	-			0%						-	
EPC Costs (Hard) (Loan)	Dir	727,128		80%	1%		727,128		114,258		-	
EPC Soft (Loan)	Frontline	341,269		94%	0%	-	341,269	-			-	
Crews	COCC	2,802,070		5%	1%	2,802,070					-	
HCVP HAP	Dir	283,316,839		-1%	60%	270,063,565	13,253,274				-	
HCVP Admin	Dir	10,985,320		33%	4%	10,849,660	135,660				-	
BRHP Admin		5,822,789	✓	-1%	1%	5,822,789					-	
Development Hard/HOPE VI	Dir	5,517,382	✓	-25%	2%		5,517,382				-	
Development Soft	Mixed	1,205,367	✓	41%	0%		1,205,367				-	
DHCD Hard	Dir	2,948,701	✓		1%		2,948,701				-	
DHCD Soft	Mixed	-	✓	-26%	1%				-		-	
RAB	Dir	212,705	✓	-4%	0%	212,705	-				-	
Res Serv - LIPH	Frontline	2,237,291	✓	13%	0%	2,237,291					-	
Res Serv - Grants Facilities Non ACC Properties	Frontline	2,281,958	✓	-7%	1%		2,281,958		358,576		-	0.157135444
		400,000		#DIV/0!	0%		400,000	-			-	

<u>Direct</u>	<u>OFR Treatment</u>	<u>FY22</u>		<u>Change</u>	<u>Share</u>	<u>MTW</u>	<u>Non-MTW</u>	<u>OH Limit</u>	<u>OH shortfall</u>	<u>Comments</u>	<u>Proof</u>	<u>Sites Total</u>
Energy	Frontline	562,945	✓		0%	562,945					-	
F&A Frontline		77,100	✓	-3%	0%	77,100					-	
FHEO Front Line		93,855	✓	-26%	0%	93,855					-	
HABCO Hard	Dir	-			0%	-					-	
HABCO Soft	Frontline	1,404,822	✓	0%	0%		1,404,822				-	
Hsg. Applic.	Frontline	1,110,131	✓	5%	0%	1,110,131					-	
Hsg. Ops. (dir)	Frontline	3,261,524	✓	7%	1%	3,261,524					-	
Homnrshp	Frontline	-		-100%	0%						-	
Legal, Lease enforcement	Frontline	-	✓		0%						-	
MPA	Frontline	969,867	✓	10%	0%	969,867					-	
Relocation	Frontline	-	✓		0%						-	
Work Order Ctr.	Frontline	-	✓		0%	-					-	
Fund 113	Dir	1,769,891	✓	-11%	0%	-	1,769,891	88,494.55	189,618		-	
Undesignated/Legacy	Frontline	6,659,887		46%	2%	6,659,887					-	
Legal FL	Frontline	-			0%						-	
Less AMP/FL planned cuts	FL/Dir	-			0%	-					-	
											-	
Subtotal Direct		409,359,007		-1%	96%	379,289,836	30,069,171	88,495	662,452		-	

	<u>OFR Treatment</u>	<u>FY 2022</u>	<u>Change</u>	<u>MTW</u>	<u>Non-MTW</u>	
<u>Less: Non-Relevant Expenses</u>						-
Hard Cost (Devel, HABCO)		22,088,418	-20%	15,843,908	6,244,510	-
HAP		283,316,839	-1%	270,063,565	13,253,274	-
BRHP		5,822,789	-1%	5,822,789		-
Development Soft						

	<u>OFR Treatment</u>	FY 2022	Change	MTW	Non-MTW			
ORS Grants		2,281,958			2,281,958			
Debt Service				-				-
Facilities		400,000			400,000			
Fund 113								
DHCD Hard cost		2,948,701	93%	-	2,948,701			-
<u>RAD Deduct (out in 20) *</u>		-			-			-
Subtotal Direct		92,500,302	2%	87,559,574	4,940,728	88,495	662,452	-
				95%	5%			

							<u>Total Program Cost</u> (Direct + Indirect)
		<u>Change</u>	<u>MTW Direct</u>	<u>Non-MTW Dir</u>	<u>MTW Indir</u>	<u>Non-MTW Ind</u>	
Low Rent	74,062,590	-4%	73,978,871	83,719	12,287,155	13,155	86,362,900
CFP/RHF	2,731,043	82%	2,731,043	-	429,144	-	3,160,187
HCVP	10,985,320	33%	10,849,660	135,660	1,704,866	21,317	12,711,503
Devel	-	41%	-		-	-	-
HABCO	1,404,822	0%		1,404,822		220,747	1,625,569
DHCD	-				-	-	-
Grants	2,281,958	-7%			-	-	-
EPC	341,269	-44%	-	341,269	-	53,625	394,894
Biz Activities	-	10%			-	-	-
	91,807,002	2%	87,559,574	1,965,470	14,421,165	308,845	104,255,054
				2,975,258			

<u>Indirect</u>	<u>OFR Treatment</u>	FY 2022	Change	Share	MTW	Non-MTW
Admin Services	COCC	362,088		3%	0%	
Audits	COCC				0%	
Budgets	COCC	966,743		2%	0%	
CAO	COCC	315,645		1%	0%	
CFO	COCC	471,837		4%	0%	
Agency Wide	COCC				0%	
Communications	COCC	968,974		-2%	0%	
COO	COCC	568,362		-3%	0%	
CEO	COCC	753,055		13%	0%	
Facilities/Bldg. Support	COCC	1,188,400		3%	0%	
FHEO	COCC	709,963		9%	0%	
Finance & Accounting	COCC	1,654,085		1%	0%	
HousingStat	COCC				0%	
Human Resources	COCC	1,803,584		-17%	0%	
IT	COCC	2,221,150		26%	1%	
Inspector General	COCC	587,841		-13%	0%	
Legal - attorneys	COCC	1,746,721		0%	0%	
MPA	Frontline				0%	
P&D	COCC				0%	
Procurement	COCC	716,628		-11%	0%	
Legacy costs	COCC	-		-6%	0%	
5% Salary Addback	COCC					
Anticipated cuts COCC	COCC	(500,000)				

<i>Indirect</i>	<i>OFR Treatment</i>	FY 2022	Change	Share	MTW	Non-MTW
Subtotal Indirect		14,535,076	2%	4%	13,758,713	776,363
Indirect Rate		15.71%				
Program totals (Dir + Ind)		107,035,378	2%			
Indirect Cost Rate (I/D) - blended				13.95%	95% 15.71%	5% 15.71%
TOTAL		423,894,083	-1%	100%	393,048,549 93%	30,845,534 7%
<i>Reallocation of non-allocable overhead</i>					662,452	
Total Indirect Charges		14,535,076	2%	3.53%	14,421,165	776,363
Total Program Indirect Rate					16.47%	15.71%
Tot Exp. per Sources and Uses File		424,393,634				
Overall Proof		423,894,083				
Anticipated cuts		(500,000)				
Variance		(449)				
Final Variance			0.00%			

Appendix D: Energy Performance Contracting Data

The FY 2023 numbers are gathered and analyzed after the submission date of this report. Accordingly, FY 2023 data will be reported in the FY 2024 report.

	Brooklyn AMP 21 485	Latrobe AMP 001 672	Westport AMP 022 200	Cherry Hill AMP 011 1281	Gilmor AMP 006 545	Subtotal 3183	Notes
Is the project ESCo or Self - developed?	Self- Developed	Self- Developed	Self- Developed	Self-Developed	Self- Developed		
What are the number of rehabilitated units in the energy project?	485	672	200	1281	(savings adjusted for 75% occupancy due to the demolition of 6 low rise apartment buildings)	3183	
What are the number of rehabilitated AMPS in the energy project?	1	1	1	1	1	5	
What is Total Investment ? (\$MM)	\$4.68	\$26	\$2.57	\$34.6	\$6.6	\$74.75	
What is Total financed? (\$MM)	\$2.08	\$20.5	\$1.37	\$24.1	\$2.96	\$51.15	

	Brooklyn AMP 21 485	Latrobe AMP 001 672	Westport AMP 022 200	Cherry Hill AMP 011 1281	Gilmor AMP 006 545	Subtotal 3183	Notes
What is Debt Service? (Annual)	\$214,693	\$1,482,224	\$66,379	\$1,902,902	\$304,002	\$3,970,200	
What are the savings? (Source: Independent Utility Analyst Consultant & IGEA)	\$493,270	\$1,155,342	\$185,763	\$1,837,377	\$457,689	\$4,129,441	
What are the savings? (Source: Independent Utility Analyst Consultant & IGEA)	\$433,521	\$1,059,322	\$200,316	\$2,027,707	\$306,435	\$4,027,301	
What is the Investment per unit? (\$MM)	\$9,649	\$38,690	\$12,850	\$27,010	\$12,110	\$23,484	Average
What is the Finance per unit?	\$4,289	\$30,506	\$6,850	\$18,813	\$5,431	\$16,070	Average
What is the Savings per unit?	\$820	\$1,612	\$913	\$1,351	\$482	\$1,149	

	Brooklyn AMP 21 485	Latrobe AMP 001 672	Westport AMP 022 200	Cherry Hill AMP 011 1281	Gilmor AMP 006 545	Subtotal 3183	Notes
What is the Savings per project (AMP)?	\$397,759	\$1,083,258	\$182,660	\$1,729,497	\$262,503	\$3,655,677	
What is the Term of the contract?	20 years	20 years	20 years	20 years	20 years		
What date was the Request for Proposal issued?	12/22/2003	12/22/2003	12/22/2003	12/22/2003	12/22/2003		
What was Date audit executed?	5/12/2006	5/12/2006	5/12/2006	5/12/2006	5/12/2006		
What was Date Energy Services agreement executed?	N/A	N/A	N/A	N/A	N/A		HABC is acting as the ESCO. Thus, there is no ESA.
What was Date Repayment starts?	4/15/2010	4/15/2010	4/15/2010	4/15/2010	4/15/2010		
What Types of Energy Conservation Measures were installed at each AMP site?	Energy efficient lighting, water conservation, new thermostats, tenant metering	Energy efficient lighting, water conservation, decentralized and updated heating system, new radiator	Energy efficient lighting, water conservation, new thermostats, tenant metering	Energy efficient lighting, water conservation, new heating system distribution piping, new radiators and	Energy efficiency, water conservation, new thermostats, new boiler burners, tenant access		

	Brooklyn AMP 21 485	Latrobe AMP 001 672	Westport AMP 022 200	Cherry Hill AMP 011 1281	Gilmor AMP 006 545	Subtotal 3183	Notes
		controls, tenant metering		controls, tenant metering	to metering information.		