



# 2025 Annual Plan & 2025-2029 5 Year Plan

621 E. Michigan Blvd Michigan City, IN 46360

**HOUSING AUTHORITY OF THE CITY OF MICHIGAN CITY  
BOARD OF COMMISSIONERS  
RESOLUTION NO. 2025-26**

**A RESOLUTION APPROVING AND ADOPTING THE ANNUAL  
AND FIVE-YEAR AGENCY PLANS, AND APPROVING SUBMISSION OF  
THE ANNUAL AND FIVE-YEAR AGENCY PLANS TO HUD  
FOR REVIEW AND APPROVAL**

**WHEREAS**, the Michigan City Housing Authority ("Authority") is a duly organized public housing agency, existing under the laws of the City of Michigan City, State of Indiana, and United States of America; and

**WHEREAS**, the Authority receives funding and support from the United States Department of Housing and Urban Development (HUD), and is therefore subject to the administrative control and direction of HUD; and

**WHEREAS**, pursuant to 24 C.F.R. § 903.5, the Authority is required to submit its Annual and Five-Year Agency Plans, as they are defined in 24 C.F.R. § 903.4, to HUD for review and approval to become effective as of the commencement of the 2026 Fiscal Year; and

**WHEREAS**, the public notice and comment requirements set forth in 24 C.F.R. § 903.17 and 24 C.F.R. § 903.19 have been met as they relate to the Annual and Five-Year Agency Plans, as public notice of the availability of said Plans was issued by the Authority on October 8, 2025 and a public hearing seeking comment on said Plans was held on December 5, 2025; and

**WHEREAS**, the Authority now seeks approval of the Board of Commissioners for submission of the Annual and Five-Year Agency Plans, copies of which have been attached as Exhibit A, to HUD for review and approval;

**\*\*\*\*\*REMAINDER OF PAGE INTENTIONALLY LEFT BLANK\*\*\*\*\***

**NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE MICHIGAN CITY HOUSING AUTHORITY, THAT:**

The Michigan City Housing Authority's Annual and Five-Year Agency Plans, as attached hereto as Exhibit "A", have been reviewed by the Board and are hereby APPROVED.

PASSED AND ADOPTED by the Board of Commissioners of the Michigan City Housing Authority on the 18<sup>th</sup> day of December, 2025.

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Michael Vinson, Board Chair

ATTEST:

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SECRETARY

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**FOR CLERK USE ONLY**

RESOLUTION NO. \_\_\_\_\_

DATE ADOPTED: \_\_\_\_\_



<b>Streamlined Annual PHA Plan (Small PHAs)</b>	<b>U.S. Department of Housing and Urban Development Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226 Expires: 09/30/2027</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

**Applicability.** The Form HUD-50075-SM is to be completed annually by **Small PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, HCV-Only PHA, or Qualified PHA do not need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

**Definitions.**

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, and that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

<b>A.</b>	<b>PHA Information.</b>
A.1	<p>PHA Name: <u>Michigan City Housing Authority</u>      PHA Code: <u>IN019</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>10/1/2025</u></p> <p>PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)</p> <p>Number of Public Housing (PH) Units <u>184</u>      Number of Housing Choice Vouchers (HCVs) <u>377</u></p> <p>Total Combined <u>561</u></p> <p>PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission      <input type="checkbox"/> Revised Annual Submission</p> <p><b>Public Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.</p>



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

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

See attachment.

**B.2 New Activities.**

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

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

(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

Per CFR 990.145 (2) (2) and PIH Notice 2021-35, Subsection 5.43a, the Michigan City Housing Authority will request consideration of the following units to be excluded in the Public and Indian Housing Information Center (PIC) under the applicable action category of Undergoing Modernization HUD Approved: Boulevard Gardens, Lakeland Estates and Scattered Sites.

MCHA plans to conduct interiors and exterior modernization activities include but are not limited to repairs to railings, columns, exterior lighting, exterior painting, and calking, siding repairs, roofing repairs and replacements, repairing and replacing exterior doors and soffits, the addition of deadbolt locks, and window repairs and replacements. Planned interior modernization activities include but are not limited to repainting and replacing flooring, repairing and replacing counters and sinks in kitchens and bathrooms, repairing and replacing cabinetry in kitchens and bathrooms, painting, repairing and replacing interior doors, carpentry, plumbing, electrical work, replacing fixtures and appliances, repairing and replacing tubs and showers, repairing and replacing HVAC units and systems, and mechanical upgrades. The extensive modernization will require the units to be vacant.



### **B.3 Progress Report.**

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

#### **Website:**

A new Michigan City Housing Authority website was launched. This updated platform is designed to better serve our residents, applicants, and community partners by providing easier access to housing program information, forms, notices, and more.

#### **HUD Monitoring Review:**

MCHA is continually working to address the findings from the most recent Monitoring Review. 15 findings have been closed. The Authority is on track to close the remainder of the findings within the Plan period.

#### **Agency Staffing:**

MCHA staffing has remained relatively stable. An experienced Property Manager and a Housing Coordinator were hired in February 2025.

#### **Public Housing Vacancy Reduction:**

MCHA vacancy reduction plan resulted in 33 public housing units rehabbed by third party contractors.

#### **Housing Choice Voucher (HCV):**

The HCV program is a HUD Standard Performer. Quarterly Landlord Lunch & Learn sessions are held. The purpose of the sessions was to strengthen partnerships with landlords and provide valuable information about the HCV program. The HCV Program Manager received valuable training in the areas of EIV and PIC. Late recertifications and inspections averages have dropped significantly. The authority is now in compliance with HUD regulations in this area.

The HCV waiting list was opened in August of 2025 via the new website. A computer-generated lottery yielded 500 new applicants to add the exhausted waiting list. MCHA began pulling new applicants from the list in October 2025.

#### **Resident Services:**

MCHA does not have a fulltime Resident Services position. The Housing Coordinator commits 40% of the time assisting the Public Housing program. Through this role, MCHA has continued to partner with the Food Bank of America to provide a monthly food pantry for its senior residents. MCHA also partnered with The Minority Health Coalition of LaPorte County to provide quarterly education and health awareness programing for the senior residents.

Other resident events included a Mother's Day luncheon, Father's Day luncheon, an annual Thanksgiving Feast, arts & crafts with the Lubeznik Center for the Arts, health screenings were provided by HealthLinc, a toy drive was held with the support of over 15 community partners led by the Michigan City Police Department (MCPD). MCPD also supported numerous Coffee w/ Cop and Pizza with the Police events throughout the year.

B.4	<p><b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.</p> <p>The most recent 5 Year Action Plan was approved in EPIC on 11/1/2024</p>
B.5	<p><b>Most Recent Fiscal Year Audit.</b></p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y   N  <input checked="" type="checkbox"/>   <input type="checkbox"/></p> <p>(b) If yes, please describe:</p> <p>The Authority did not always maintain the sufficient documents required to support tested transactions. During our testing of transactions, we noted the lack of supporting documentation for four out of forty items tested. The four transactions totaled \$91,273, and all occurred before a change in management in April 2024. All transactions after April 2024 were properly recorded and supported.</p>
<p><b>Plan Elements Submitted All Other Years (Years 1-4).</b> Required elements for all other fiscal years. This section does not need to be completed in years when a Small PHA is submitting its 5-Year PHA Plan.</p>	
B.1	<p><b>New Activities</b></p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?</p> <p>Y   N</p> <p> <input type="checkbox"/> <input type="checkbox"/> Choice Neighborhoods Grants.  <input type="checkbox"/> <input type="checkbox"/> Modernization or Development.  <input type="checkbox"/> <input type="checkbox"/> Demolition and/or Disposition.  <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Tenant-Based Assistance.  <input type="checkbox"/> <input type="checkbox"/> Conversion of Public Housing to Project-Based Assistance under RAD.  <input type="checkbox"/> <input type="checkbox"/> Homeownership Program under Section 32, 9 or 8(Y)  <input type="checkbox"/> <input type="checkbox"/> Project Based Vouchers.  <input type="checkbox"/> <input type="checkbox"/> Units with Approved Vacancies for Modernization.  <input type="checkbox"/> <input type="checkbox"/> Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). </p> <p>(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process.</p>



(c) If using Project-Based Vouchers, provide the projected number of project-based units, general locations, and describe how project-basing would be consistent with the PHA Plan.

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

<b>B.2</b>	<b>Capital Improvements.</b> Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
<b>C</b>	<b>Other Document or Certification Requirements for Annual Plan Submissions.</b> Required in all submission years.
<b>C.1</b>	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y   N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<b>C.2</b>	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
<b>C.3</b>	<p><b>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</b></p> <p>Form HUD-50077-CRT-SM, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>



**C.4 Challenged Elements.** If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

(a) Did the public challenge any elements of the Plan?

Y N  
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(b) If yes, include Challenged Elements.



# **MICHIGAN CITY**

## **HOUSING AUTHORITY**

### **Michigan City Housing Authority PHA Annual Plan 2025-2026 B. Annual Plan Elements**

#### **B. 1 (c) Deconcentration Policy**

It is the policy of the Michigan City Housing Authority (MCHA) to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. Toward this end, the MCHA will skip families on the waiting list to reach families with a lower or higher income. MCHA will accomplish this in a uniform and non-discriminating manner.

MCHA will affirmatively market its housing to all eligible income groups. Lower income residents will not be steered toward lower income developments.

Annually, MCHA will analyze the income levels of families residing in each of its developments, the income levels of census tracts in which the developments are located, and the income levels of the families on the waiting list. Based on this analysis, MCHA will determine the level of marketing strategies and deconcentration incentives to implement.

MCHA may offer one or more incentives to encourage applicant families whose income classifications would help to meet the deconcentration goals of a particular development.

Various incentives may be used at different times, or under different conditions, but will always be provided in a consistent and non-discriminatory manner.

#### **B. 2 New Activities**

##### **Units with Approved Vacancies for Modernization**

Per CFR 990.145 (2) (2) and PIH Notice 2021-35, Subsection 5.43a, the Michigan City Housing Authority will request consideration of the following units to be excluded in the Public and Indian Housing Information Center (PIC) under the applicable action category of Undergoing Modernization HUD Approved: Boulevard Gardens, Lakeland Estates and Scattered Sites.



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## **B. 5 Progress Report**

### **Website**

A new Michigan City Housing Authority website was launched. This updated platform is designed to better serve our residents, applicants, and community partners by providing easier access to housing program information, forms, notices, and more.

### **HUD Monitoring Review**

MCHA is continually working to address the findings from the most recent Monitoring Review. 15 findings have been closed. The Authority is on track to close the remainder of the findings within the Plan period.

### **Agency Staffing**

MCHA staffing has remained relatively stable. An experienced Property Manager and a Housing Coordinator were hired in February 2025.

### **Public Housing Vacancy Reduction**

MCHA vacancy reduction plan resulted in 33 public housing units rehabbed by third party contractors.

### **Housing Choice Voucher (HCV)**

The HCV program is a HUD Standard Performer. Quarterly Landlord Lunch & Learn sessions are held. The purpose of the sessions was to strengthen partnerships with landlords and provide valuable information about the HCV program. The HCV Program Manager received valuable training in the areas of EIV and PIC. Late recertifications and inspections averages have dropped significantly. The authority is now in compliance with HUD regulations in this area.

The HCV waiting list was opened in August of 2025 via the new website. A computer-generated lottery yielded 500 new applicants to add the exhausted waiting list. MCHA began pulling new applicants from the list in October 2025.

### **Resident Services**

MCHA does not have a fulltime Resident Services position. However, MCHA applied for the HUD Resident Opportunities and Self-Sufficiency (ROSS) grant. The Resident Opportunities and Self-Sufficiency (ROSS) Program provides funding to hire and maintain Service Coordinators. ROSS Service Coordinators link residents of public housing with supportive services and activities that enable them to make progress towards economic independence and housing self-sufficiency.

The Housing Coordinator commits 40% of the time assisting the Public Housing program. Through this role, MCHA has continued to partner with the Food Bank of America to provide a monthly food pantry for its senior residents. MCHA also partnered with The Minority Health Coalition of LaPorte County to provide quarterly education and health awareness programming for the senior residents.

Other resident events included a Mother's Day luncheon, Father's Day luncheon, an annual Thanksgiving Feast, arts & crafts with the Lubeznik Center for the Arts, health screenings were provided by HealthLinc, a toy drive was held with the support of over 15 community partners led by the Michigan City Police Department (MCPD). MCPD also supported numerous Coffee w/ Cop and Pizza with the Police events throughout the year.

<b>5-Year PHA Plan</b> <b>(for All PHAs)</b>	<b>U.S. Department of Housing and Urban Development</b> <b>Office of Public and Indian Housing</b>	<b>OMB No. 2577-0226</b> <b>Expires: 09/30/2027</b>
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**Purpose.** The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

**Applicability.** The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs. PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

<b>A.</b>	<b>PHA Information.</b>
<b>A.1</b>	<p>PHA Name: <u>Michigan City Housing Authority</u>      PHA Code: <u>IN019</u></p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>10/1/2025</u>  The Five-Year Period of the Plan (i.e. 2019-2023): <u>2025-2030</u>  PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission      <input type="checkbox"/> Revised 5-Year Plan Submission</p> <p><b>Public Availability of Information.</b> In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.</p>



<input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)					
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
				PH	HCV
Lead PHA:					

  

<b>B.</b>	<b>Plan Elements.</b> Required for all PHAs completing this form.
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<b>B.1</b>	<p><b>Mission.</b> State the PHA's mission for serving the needs of low-, very low-, and extremely low-income families in the PHA's jurisdiction for the next 5 years.</p> <p>MCHA's Vision</p> <p>A vibrant community where everyone has access to safe and affordable housing, supportive resources, and opportunities for personal and economic advancement. We create and maintain strong partnerships and innovative solutions that lead to lasting, positive impacts for the families we serve.</p> <p>The Michigan City Housing Authority's (MCHA), mission is to provide safe, affordable, and quality housing while fostering community development and economic self-sufficiency. MCHA is committed to enhancing the quality of life for its residents through programs and services that promote stability, empowerment, and growth.</p>
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B.2	<p><b>Goals and Objectives.</b> Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next 5 years.</p> <ul style="list-style-type: none"> <li>• Seek to become a High Performer in the Public Housing (PH) and Housing Choice Voucher (HCV) programs</li> <li>• Continue to complete the HUD Monitoring Review action items</li> <li>• Upgrade and improve information systems to meet the demands of the housing industry</li> <li>• Increase HCV program utilization</li> <li>• Apply for additional Vouchers as funding becomes available</li> <li>• Increase HCV Landlord participation through continued outreach</li> <li>• Reduce PH vacancy rates</li> <li>• Continue to rehab vacant units using maintenance staff and outside contractors</li> <li>• Rehab plans to include interior and exterior modernization activities to its public housing units include but are not limited to repairs to railings, columns, exterior lighting, exterior painting, and caulking, siding repairs, roofing repairs and replacements, repairing and replacing exterior doors and soffits, the addition of deadbolt locks, and window repairs and replacements. Planned interior modernization activities include but are not limited to repainting and replacing flooring, repairing and replacing counters and sinks in kitchens and bathrooms, repairing and replacing cabinetry in kitchens and bathrooms, painting, repairing and replacing interior doors, carpentry, plumbing, electrical work, replacing fixtures and appliances, repairing and replacing tubs and showers, repairing and replacing HVAC units and systems, and mechanical upgrades. The extensive modernization will require the units to be vacant.</li> <li>• Upgrade curb appeal of developments</li> <li>• Implement a Resident Service Sufficiency Opportunity (ROSS) and Family Self-Sufficiency programs.</li> <li>• Outreach to community partners in an effort to provide wrap around services to residents</li> <li>• Improve landlord/tenant relations and communications by hosting regular tenant meetings</li> <li>• Prepare a Strategic Plan for development, modernization and homeownership program with focus of increasing the supply and quality housing for eligible residents and participants</li> </ul>
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<p><b>B.3</b></p>	<p><b>Progress Report.</b> Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <p><b>Agency Staffing</b> An experienced Property Manager and a Housing Coordinator were hired in February 2025. The current Executive Director, Finance Manager and HCV Manager were hired in 2024. Staff training is ongoing.</p> <p><b>Public Housing</b> MCHA vacancy reduction plan resulted in 33 public housing units rehabbed by outside contractors. All late recertifications have been update. PIC reporting rate remains steady at 100%</p> <p><b>Housing Choice Voucher (HCV)</b> The HCV program is a HUD Standard Performer. Quarterly Landlord Lunch &amp; Learn sessions are held. The purpose of the sessions was to strengthen partnerships with landlords and provide valuable information about the HCV program. The HCV Program Manager received valuable training in the areas of EIV and PIC. Late inspections averages have dropped significantly. The authority is now in compliance with HUD regulations in this area. All late recertifications have been update. PIC reporting rate remains steady at 100%.The HCV waiting list was opened in August of 2025 via the new website. A computer-generated lottery yielded 500 new applicants to add the exhausted waiting list. MCHA began pulling new applicants from the list in October 2025. Landlord Lunch and Learns were held throughout the past year to provide an open line of communication to current and prospective landlords.</p> <p><b>Resident Services</b> MCHA does not have a full-time Resident Services position. However, MCHA applied for the HUD Resident Opportunities and Self-Sufficiency (ROSS) grant. The Resident Opportunities and Self-Sufficiency (ROSS) Program provides funding to hire and maintain Service Coordinators. ROSS Service Coordinators link residents of public housing with supportive services and activities that enable them to make progress towards economic independence and housing self-sufficiency. The Housing Coordinator commits 40% of the time assisting the Public Housing program. Through this role, MCHA has continued to partner with the Food Bank of America to provide a monthly food pantry for its senior residents. MCHA also partnered with The Minority Health Coalition of LaPorte County to provide quarterly education and health awareness programing for the senior residents. Other resident events included a Mother's Day luncheon, Father's Day luncheon, an annual Thanksgiving Feast, arts &amp; crafts with the Lubeznik Center for the Arts, health screenings were provided by HealthLinc, a toy drive was held with the support of over 15 community partners led by the Michigan City Police Department (MCPD). MCPD also supported numerous Coffee w/ Cop and Pizza with the Police events throughout the year.</p> <p><b>Website</b> A new Michigan City Housing Authority website was launched. This updated platform is designed to better serve our residents, applicants, and community partners by providing easier access to housing program information, forms, notices, and more.</p> <p><b>HUD Monitoring Review</b> MCHA is continually working to address the findings from the most recent Monitoring Review. 15 findings have been closed. The Authority is on track to close the remainder of the findings within the Plan period.</p>
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**B.4**

**Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of survivors of domestic violence, dating violence, sexual assault, or stalking.

On March 15, 2022, the President signed into law the Consolidated Appropriations Act of 2022 (Pub. L. 117-103, 136 Stat. 49), which included the Violence Against Women Act Reauthorization Act of 2022 (VAWA 2022). VAWA 2022 reauthorizes, amends, and strengthens the Violence Against Women Act of 1994, as amended (VAWA) (Pub. L. 103-322, tit. IV, sec. 40001-40703; 34 U.S.C. 12291 et seq.). Provisions of VAWA 2022 specific to housing are found in Title VI of Division W of the Consolidated Appropriations Act of 2022, which is entitled "Safe Homes for Victims." Section 2 of VAWA 2022 provides revised definitions for the statute. These amendments took effect on October 1, 2022. HUD's implementing regulations for VAWA's protections, rights, and responsibilities are codified in 24 CFR part 5, subpart L, and related provisions in HUD's program regulations (HUD's VAWA regulations). As explained in HUD's final rule issued in 2016 (81 FR 80724), HUD's VAWA regulations that are currently in effect implement VAWA as amended through VAWA 2013. The 2022 reauthorization of VAWA includes new implementation requirements. It requires HUD and the Attorney General of the United States to implement and enforce the housing provisions of VAWA consistent with, and in a manner that provides, the same rights and remedies as those provided for in the Fair Housing Act (42 U.S.C. 3601-19). Additionally, as described in Section V of this notice, VAWA 2022 requires HUD to establish a process by which to review compliance with the applicable requirements in the housing provisions of VAWA, and to promulgate regulations to govern that process. On September 12, 2024, HUD, U.S. Department of Agriculture, U.S. Department of the Treasury, U.S. Department of Veterans Affairs, and U.S. Department of Justice issued an Interagency Statement on VAWA's Housing Provisions affirming the housing rights of survivors of domestic violence, dating violence, sexual assault, and stalking as well as others under the Violence Against Women Act (VAWA). The Statement outlines the housing programs included in VAWA's housing title, as well as potential scenarios that highlight the need for VAWA's housing protections, the VAWA housing rights of survivors and others, agency obligations to implement VAWA's housing title, and certain agency authorities to enforce these provisions.

Michigan City Housing Authority will inform program participants of rights and the Agency's obligations under the VAWA via the Notice of Occupancy Rights under the Violence Against Women Act (VAWA) Form HUD-5382. The certification form must be completed at any time a program participant is or has become a victim of domestic violence, dating violence, sexual assault, or stalking. By completing the above referenced form, program participants exercise their rights under VAWA. The Michigan City Housing Authority is dedicated to ensuring all program participants are treated fairly in accordance with all municipal, state and federal laws.

<b>B.5</b>	<p><b>Project-Based Activities.</b> If a PHA intends to select one or more projects for project-based assistance without competition in accordance with 24 CFR 983.51(c), the PHA must include a statement of this intent.</p> <p>MCHA does not intend to select one or more projects for project-based assistance in this planning cycle.</p>
<b>C.</b>	<b>Other Document and/or Certification Requirements.</b>
<b>C.1</b>	<p><b>Significant Amendment or Modification.</b> Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>The Michigan City Housing Authority shall be required to initiate a significant amendment or modification to the 5-Year Plan if any goal is added, deleted or deemed infeasible. Furthermore, participation in new programs that materially affect a program participants' ability to have peaceful enjoyment in a public housing dwelling or diminishes the pursuit of self-sufficiency in the Housing Choice Voucher program shall warrant a significant amendment or modification.</p>



C.2	<p><b>Resident Advisory Board (RAB) Comments.</b></p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y   N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p><b>Certification by State or Local Officials.</b></p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p><b>Challenged Elements.</b> If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y   N  <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>



## **Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs**

### **A. PHA Information.** All PHAs must complete this section (24 CFR 903.4).

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

**PHA Consortia:** Check box if submitting a Joint PHA Plan and complete the table.

### **B. Plan Elements.**

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years (24 CFR 903.6(a)(1)).
- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years (24 CFR 903.6(b)(1)).
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan (24 CFR 903.6(b)(2)).
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of survivors of domestic violence, dating violence, sexual assault, or stalking (24 CFR 903.6(a)(3)).
- B.5 Project-Based Activities.** If a PHA intends to select one or more projects for project-based assistance without competition in accordance with § 983.51(c), the PHA must include a statement of this intent in its 5-Year Plan (or an amendment to the 5-Year Plan) in order to notify the public prior to making a noncompetitive selection (24 CFR 903.6(c)).

### **C. Other Document and/or Certification Requirements.**

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan (24 CFR 903.7(s)(2)(ii)). For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

#### **C.2 Resident Advisory Board (RAB) comments.**

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations (24 CFR 903.17(b), 24 CFR 903.19).

#### **C.3 Certification by State or Local Officials.**

Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

#### **C.4 Challenged Elements.**

If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public (24 CFR 903.23(b)).

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This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals, and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.23 hours per year per response or 6.15 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

**Privacy Notice.** The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.



# **MICHIGAN CITY**

## **HOUSING AUTHORITY**

### **Michigan City Housing Authority PHA 5 Year Plan 2025-2029 B. 5 Year Plan Elements**

#### **B. 1 Mission**

MCHA's vision is to sustain a vibrant community where everyone has access to safe and affordable housing, supportive resources, and opportunities for personal and economic advancement. We create and maintain strong partnerships and innovative solutions that lead to lasting, positive impacts for the families we serve.

The Michigan City Housing Authority's (MCHA), mission is to provide safe, affordable, and quality housing while fostering community development and economic self-sufficiency. MCHA is committed to enhancing the quality of life for its residents through programs and services that promote stability, empowerment, and growth.

#### **B. 2 Goals and Objectives**

- Seek to become a High Performer in the Public Housing (PH) and Housing Choice Voucher (HCV) programs
- Continue to complete the HUD Monitoring Review action items
- Upgrade and improve information systems to meet the demands of the housing industry
- Increase HCV program utilization
- Apply for additional Vouchers as funding becomes available
- Increase HCV Landlord participation through continued outreach
- Reduce PH vacancy rates
- Continue to rehab vacant units using maintenance staff and outside contractors
- Rehab plans to include interior and exterior modernization activities to its public housing units include but are not limited to repairs to railings, columns, exterior lighting, exterior painting, and caulking, siding repairs, roofing repairs and replacements, repairing and replacing exterior doors and soffits, the addition of deadbolt locks, and window



repairs and replacements. Planned interior modernization activities include but are not limited to repainting and replacing flooring, repairing and replacing counters and sinks in kitchens and bathrooms, repairing and replacing cabinetry in kitchens and bathrooms, painting, repairing and replacing interior doors, carpentry, plumbing, electrical work, replacing fixtures and appliances, repairing and replacing tubs and showers, repairing and replacing HVAC units and systems, and mechanical upgrades. The extensive modernization will require the units to be vacant.

- Upgrade curb appeal of developments
- Implement a Resident Service Sufficiency Opportunity (ROSS) and Family Self-Sufficiency programs.
- Outreach to community partners in an effort to provide wrap around services to residents
- Improve landlord/tenant relations and communications by hosting regular tenant meetings
- Prepare a Strategic Plan for development, modernization and homeownership program with focus of increasing the supply and quality housing for eligible residents and participants

## **B. 5 Progress Report**

### **Agency Staffing**

An experienced Property Manager and a Housing Coordinator were hired in February 2025. The current Executive Director, Finance Manager and HCV Manager were hired in 2024. Staff training is ongoing.

### **Public Housing**

MCHA vacancy reduction plan resulted in 33 public housing units rehabbed by outside contractors. All late recertifications have been update. PIC reporting rate remains steady at 100%

### **Housing Choice Voucher (HCV)**

The HCV program is a HUD Standard Performer. Quarterly Landlord Lunch & Learn sessions are held. The purpose of the sessions was to strengthen partnerships with landlords and provide valuable information about the HCV program. The HCV Program Manager received valuable training in the areas of EIV and PIC. Late inspections averages have dropped significantly. The authority is now in compliance with HUD regulations in this area. All late recertifications have been update. PIC reporting rate remains steady at 100%. The HCV waiting list was opened in August of 2025 via the new website. A computer-generated lottery yielded 500 new applicants to add the exhausted waiting list. MCHA began pulling new applicants from the list in October 2025.



Landlord Lunch and Learns were held throughout the past year to provide an open line of communication to current and prospective landlords.

### **Resident Services**

MCHA does not have a full-time Resident Services position. However, MCHA applied for the HUD Resident Opportunities and Self-Sufficiency (ROSS) grant. The Resident Opportunities and Self-Sufficiency (ROSS) Program provides funding to hire and maintain Service Coordinators. ROSS Service Coordinators link residents of public housing with supportive services and activities that enable them to make progress towards economic independence and housing self-sufficiency.

The Housing Coordinator commits 40% of the time assisting the Public Housing program. Through this role, MCHA has continued to partner with the Food Bank of America to provide a monthly food pantry for its senior residents. MCHA also partnered with The Minority Health Coalition of LaPorte County to provide quarterly education and health awareness programming for the senior residents.

Other resident events included a Mother's Day luncheon, Father's Day luncheon, an annual Thanksgiving Feast, arts & crafts with the Lubeznik Center for the Arts, health screenings were provided by HealthLinc, a toy drive was held with the support of over 15 community partners led by the Michigan City Police Department (MCPD). MCPD also supported numerous Coffee w/ Cop and Pizza with the Police events throughout the year.

### **Website**

A new Michigan City Housing Authority website was launched. This updated platform is designed to better serve our residents, applicants, and community partners by providing easier access to housing program information, forms, notices, and more.

### **HUD Monitoring Review**

MCHA is continually working to address the findings from the most recent Monitoring Review. 15 findings have been closed. The Authority is on track to close the remainder of the findings within the Plan period.

## **B. 4 VAWA**

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Homes for Victims.” Section 2 of VAWA 2022 provides revised definitions for the statute. These amendments took effect on October 1, 2022. HUD’s implementing regulations for VAWA’s protections, rights, and responsibilities are codified in 24 CFR part 5, subpart L, and related provisions in HUD’s program regulations (HUD’s VAWA regulations). As explained in HUD’s final rule issued in 2016 (81 FR 80724), HUD’s VAWA regulations that are currently in effect implement VAWA as amended through VAWA 2013. The 2022 reauthorization of VAWA includes new implementation requirements. It requires HUD and the Attorney General of the United States to implement and enforce the housing provisions of VAWA consistent with, and in a manner that provides, the same rights and remedies as those provided for in the Fair Housing Act (42 U.S.C. 3601-19). Additionally, as described in Section V of this notice, VAWA 2022 requires HUD to establish a process by which to review compliance with the applicable requirements in the housing provisions of VAWA, and to promulgate regulations to govern that process. On September 12, 2024, HUD, U.S. Department of Agriculture, U.S. Department of the Treasury, U.S. Department of Veterans Affairs, and U.S. Department of Justice issued an Interagency Statement on VAWA’s Housing Provisions affirming the housing rights of survivors of domestic violence, dating violence, sexual assault, and stalking as well as others under the Violence Against Women Act (VAWA). The Statement outlines the housing programs included in VAWA’s housing title, as well as potential scenarios that highlight the need for VAWA’s housing protections, the VAWA housing rights of survivors and others, agency obligations to implement VAWA’s housing title, and certain agency authorities to enforce these provisions.

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