HOUSING AUTHORITY OF THE CITY OF MICHIGAN CITY
BOARD OF COMMISSIONERS
RESOLUTION NO. 2026-15

A Resolution Approving and Adopting the Annual Agency Plan, and Approving Submission of the Annual Plan 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 Agency Plan, 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 Agency Plan, as public notice of the availability of said Plan was issued by the Authority on July 15, 2026 and a public hearing seeking comment on said Plan was held on September 22, 2026; and

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

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

The Michigan City Housing Authority's Annual Agency Plan, 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 24th day of September 2026.

_____

KENNETH FLY, SR., BOARD CHAIR

ATTEST:

_____

TIFFANY A. DIXON, SECRETARY

FOR CLERK USE ONLY

RESOLUTION NO._____ DATE ADOPTED: _____

Annual PHA Plan *(Standard PHAs and Troubled PHAs)*	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 9/30/2027

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small 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, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
(3) ***Housing Choice Voucher (HCV) Only PHA*** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
(4) ***Standard PHA*** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
(5) ***Troubled PHA*** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
(6) ***Qualified PHA*** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A. PHA Information.

A.1

PHA Name: Housing Authority of the City of Michigan City **PHA Code:** IN019
PHA Type: ☐ Standard PHA ☑ Troubled PHA
PHA Plan for Fiscal Year Beginning: (MM/YYYY): 10/2026
PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)
Number of Public Housing (PH) Units 184 **Number of Housing Choice Vouchers (HCVs)** 377
Total Combined Units/Vouchers 561

PHA Plan Submission Type: ☑ Annual Submission ☐ Revised Annual Submission

Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. 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.

How the public can access this PHA Plan: The PHA Annual Plan will be available for review at the Main Office and accessible on our website.

☐ **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

B. Plan Elements

B.1 Revision of Existing PHA Plan Elements.

(a) Have the following PHA Plan elements been revised by the PHA?

Y N
☐ ☑ Statement of Housing Needs and Strategy for Addressing Housing Needs.

☐☑ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
☐☑ Financial Resources.
☐☑ Rent Determination.
☐☑ Operation and Management.
☐☑ Grievance Procedures.
☐☑ Homeownership Programs.
☐☑ Community Service and Self-Sufficiency Programs.
☐☑ Safety and Crime Prevention.
☐☑ Pet Policy.
☐☑ Asset Management.
☐☑ Substantial Deviation.
☐☑ Significant Amendment/Modification.

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

Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.
Annual Continue Occupancy Plan - Eligibility, Selection and Admission

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

B.2 **New Activities.**

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

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

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

Choice Neighborhoods Grants.
MCHA intends to apply for any future Choice Neighborhood Grant Funding.

Modernization or Development.
Phasing Out the HUD Turnkey III Homeownership Program MCHA intends to complete the phase-out of its remaining HUD Turnkey III Homeownership Program inventory. The Turnkey III Homeownership Program was originally designed to provide public housing residents with an opportunity to become homeowners through a lease-purchase arrangement. However, changing housing markets, financing requirements, increased maintenance costs, and limited participant demand have significantly reduced the effectiveness of the program. As a result, the remaining property has required ongoing maintenance and capital investment without dedicated Public Housing funding. During FY 2026, MCHA intends to request HUD approval to transfer the remaining Turnkey property from the Public Housing Program to the Authority's Business Activities. The proposed transfer will eliminate the administrative burden, preserve the

property's long-term value and better align Authority resources with current housing priorities. During Fiscal Year 2026, MCHA will also implement a comprehensive Section 3 Policy in accordance with the Housing and Urban Development Act of 1968, as amended, and 24 CFR Part 75. The purpose of the Section 3 Program is to ensure that employment, training, contracting, and other economic opportunities generated by HUD financial assistance are directed, to the greatest extent feasible, toward low- and very low-income persons, particularly public housing residents. Section 3 Program Objectives MCHA will strive to: • Increase employment opportunities for Public Housing residents and Housing Choice Voucher participants. • Expand contracting opportunities for qualified Section 3 Business Concerns. • Encourage apprenticeships and workforce development. • Integrate Section 3 requirements into procurement procedures. • Monitor contractor compliance. • Report Section 3 outcomes in accordance with HUD requirements.

Demolition and/or Disposition.
Phasing Out the HUD Turnkey III Homeownership Program MCHA intends to complete the phase-out of its remaining HUD Turnkey III Homeownership Program inventory. The Turnkey III Homeownership Program was originally designed to provide public housing residents with an opportunity to become homeowners through a lease-purchase arrangement. However, changing housing markets, financing requirements, increased maintenance costs, and limited participant demand have significantly reduced the effectiveness of the program. As a result, the remaining property has required ongoing maintenance and capital investment without dedicated Public Housing funding. During FY 2026, MCHA intends to request HUD approval to transfer the remaining Turnkey property from the Public Housing Program to the Authority's Business Activities. The proposed transfer will eliminate the administrative burden, preserve the property's long-term value and better align Authority resources with current housing priorities.

Designated Housing for Elderly and/or Disabled Families.
Restoring Boulevard Gardens to designated housing for the Elderly and Disabled

Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD.
MCHA intends to evaluate the conversion of housing units through HUD's Rental Assistance Demonstration (RAD) utilizing Project-Based Vouchers. Participation in the RAD Program would provide additional financial flexibility while preserving affordable housing for future generations. The Authority anticipates that RAD conversion will: • Preserve existing affordable housing inventory. • Address long-term capital needs. • Improve financial sustainability. • Improve housing quality. • Expand redevelopment opportunities. • Preserve long-term affordability.

Project-Based Vouchers.
Expansion of the Project-Based Voucher Program MCHA will continue evaluating opportunities to expand its Project-Based Voucher (PBV) Program in support of affordable housing development throughout the community. Project-Based Vouchers provide long-term rental assistance tied to specific housing units rather than individual families and can serve as an important tool for preserving and expanding affordable housing. Strategic use of PBVs will encourage income mixing, reduce concentrations of poverty, expand affordable housing options and increase housing choice. The Authority believes affordable housing should remain an essential component of Michigan City's continued growth and redevelopment. Benefits for Residents Project-Based Vouchers provide several benefits for participating households, including: • Increased access to safe, quality, affordable housing. • Reduced housing search time because assistance is attached to the unit. • Greater long-term housing stability. • Expanded housing choice. Benefits for Property Owners PBVs also provide benefits for participating property owners, including: • Long-term Housing Assistance Payments (HAP) contracts. • 15-year contract. • Stable rental income. • Reduced vacancy loss. • Increased financing stability.

Units with Approved Vacancies for Modernization.
Units with Approved Vacancies for Modernization Pursuant to 24 CFR §990.145(d)(2) and PIH Notice 2021-35, MCHA intends to request HUD approval to exclude certain dwelling units undergoing modernization from occupancy calculations reported through HUD's Public and Indian Housing Information Center (PIC). Developments include Boulevard Gardens, Lakeland Estates and Scattered Sites. These units must remain vacant during construction due to the extensive scope of work required. These modernization activities will increase availability for public housing. Planned Exterior Improvements include but are not limited to: • Roofing repair/ replacement • Siding repair and replacement • Exterior painting • Door & Window replacement • Railings and structural columns • Exterior lighting • Security improvements • Soffit repairs • Deadbolt lock installation Planned Interior Improvements include but are not limited to: • Interior painting • Flooring replacement • Countertop/Cabinet replacement • Plumbing/HVAC improvements • Electrical upgrades • Appliance replacement • Interior door replacement • Carpentry These modernization activities will improve resident safety, energy efficiency, accessibility, housing quality, and long-term sustainability while preserving valuable affordable housing assets.

Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants).
MCHA plans to apply for Other Capital Grant Programs and Federal funding as opportunities become available.

B.3	**Progress Report.** Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan. **During FY 2026, the Michigan City Housing Authority (MCHA) continued advancing its mission by improving housing operations, strengthening partnerships, modernizing housing stock, and expanding opportunities for residents. Strategic Planning MCHA engaged a Strategic Planning Consultant to assess long-term solutions for increasing the supply and quality of affordable housing through development, modernization, and future homeownership opportunities. The planning process supports efforts to become a high-performing agency, increase HCV utilization, reduce public housing vacancies, and position the Authority to pursue additional housing resources as funding becomes available. Website Improvements MCHA redesigned its website to improve accessibility and communication for residents, applicants, landlords, contractors, and the public. These improvements reduce administrative burden, increase transparency, and enhance customer service. Resident and landlord portals for applications, inspections, and work orders. Improved access to Housing Choice Voucher information. Online procurement page for Requests for Proposals (RFPs), Requests for Qualifications (RFQs), and bid opportunities. These improvements reduce administrative burden, increase transparency, and enhance customer service. Public Housing Vacancy Reduction The Authority continued efforts to reduce vacancy rates through improved unit turnaround procedures, strategic use of maintenance staff and outside contractors, and prioritization of rehabilitation activities. Reducing vacancy days remains a primary operational objective to ensure affordable housing resources are available to eligible families. The goal of MCHA is to bring the Public Housing program from Troubled to Standard PHA. Housing Choice Voucher Program The Housing Choice Voucher Program remained a HUD Standard Performer during the reporting period. MCHA continued efforts to improve utilization, increase landlord participation, and expand housing choice through outreach and improved program administration. Resident Services MCHA strengthened partnerships with local organizations to provide resources that support housing stability, self-sufficiency, financial literacy, and overall quality of life. MCHA also hosts monthly resident events including activities like Afternoon Bingo. The Authority will continue offering and expanding these collaborations during FY 2026.**
B.4	**Capital Improvements.** Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved. **The most recent HUD-Approved 5-Year Action Plan for 2024-2028 was approved on 1/30/2026**
B.5	**Most Recent Fiscal Year Audit.** (a) Were there any findings in the most recent FY Audit? Y☐ N☑ (b) If yes, please describe:
C.	**Other Document and/or Certification Requirements.**
C.1	**Resident Advisory Board (RAB) Comments.** (a) Did the RAB(s) have comments to the PHA Plan? Y☐ N☑ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.

C.2	**Certification by State or Local Officials.** Form HUD 50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan,* must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	**Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations* *Including PHA Plan Elements that Have Changed,* must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	**Challenged Elements.** If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y☐ N☐ (b) If yes, include Challenged Elements.
C.5	**Troubled PHA.** (a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place? Y☑ N☐ N/A☐ (b) If yes, please describe: **Michigan City Housing Authority was designated as a Troubled Authority. Michigan City Housing Authority has an active Recovery Plan with HUD.**

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 and Annual PHA Plan.

Public reporting burden for this information collection is estimated to average 5.64 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. 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.

Form identification: *IN019-Housing Authority of the City of Michigan City Form HUD-50075-ST (Form ID - 9806) printed by Erin Pyne in HUD Secure Systems/Public Housing Portal at 09/18/2026 06:20PM EST*

Status: Created

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan *(All PHAs)*

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 09/30/2027

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan

I, **Dominique Edwards** (*Official's Name*), the **Planning Director** (*Official's Title*) certify that the 5-Year PHA Plan for fiscal years **2026-2030** and/or Annual PHA Plan for fiscal year **2026** of the **IN019 - Housing Authority of the City of Michigan City** (*PHA Name*) is consistent with the Consolidated Plan or State Consolidated Plan including any applicable fair housing goals or strategies to:

Michigan City, Indiana
Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR Part 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The 2026-2028 Consolidated Plan for the City of Michigan City identified goals such as: affordable housing, reduced homelessness, quality of life and provision of needed services. The MCHA Plan is consistent with the local jurisdiction's consolidated plan regarding providing support to low-to-moderate income individuals via safe, affordable, accessible, quality housing.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

Name of Authorized Official: Dominique Edwards	Title: Planning Director
Signature: D. Edwards	Date: 9/18/26

This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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Form identification: IN019 - Housing Authority of the City of Michigan City form HUD-50077-SL (Form ID - 7815) printed by Erin Pyne in HUD Secure Systems/Public Housing Portal at 09/18/2026 04:32PM EST

Certifications of Compliance with PHA Plan and Related Regulations *(Standard, Troubled, HCV-Only, and High Performer PHAs)*	**U.S. Department of Housing and Urban Development** Office of Public and Indian Housing **OMB No. 2577-0226** **Expires 09/30/2027**

PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations including PHA Plan Elements that Have Changed

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year and/or X Annual PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the PHA fiscal year beginning 10/2026, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located (24 CFR § 91.2).
2. The Plan contains a signed certification by the appropriate State or local official (form HUD-50077-SL) that the Plan is consistent with the applicable Consolidated Plan, which includes any applicable fair housing goals or strategies, for the PHA's jurisdiction and a description of the way the PHA Plan is consistent with the applicable Consolidated Plan (24 CFR §§ 91.2, 91.225, 91.325, and 91.425).
3. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Resident Advisory Board or Boards in developing the Plan, including any changes or revisions to the policies and programs identified in the Plan before they were implemented, and considered the recommendations of the Resident Advisory Board (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the way the Plan addresses these recommendations.
4. The PHA provides assurance as part of this certification that:
   i. The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
   ii. The changes were duly approved by the PHA Board of Directors (or similar governing body); and
   iii. The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours. Where possible, PHAs should make documents available electronically, for public inspection upon request.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment. The PHA ensured all notices and meetings provided effective communication with persons with disabilities and further provided meaningful language access for persons with Limited English Proficiency (LEP).
6. The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.), the Violence Against Women Act (34 U.S.C. § 12291 et seq.), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs.
7. The PHA will affirmatively further fair housing, in compliance with the Fair Housing Act, 24 CFR § 5.150 et seq., 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living

patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies should be designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies should include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

8. For PHA Plans that include a policy for site-based waiting lists:
    - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module and/or its successor system: the Housing Information Portal (HIP) in an accurate, complete and timely manner (as specified in PIH Notice 2011-65);
    - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
    - Adoption of a site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
    - The PHA shall take reasonable measures to assure that such a waiting list is consistent with affirmatively furthering fair housing; and
    - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR 903.7(o)(1).
9. The PHA will comply with the prohibitions against discrimination based on age pursuant to the Age Discrimination Act of 1975.
10. In accordance with the Fair Housing Act, the PHA will not base a determination of eligibility for housing on marital status and will not otherwise discriminate because of sex.
11. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, 'Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped' for people with physical disabilities.
12. The PHA will comply with the requirements of Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
13. The PHA will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implement the regulations at 49 CFR Part 24 as applicable.
14. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
15. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
16. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
17. The PHA will keep records in accordance with 2 CFR 200.302 and facilitate an effective audit to determine compliance with program requirements.
18. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
19. The PHA will comply with the policies, guidelines, and requirements of 2 CFR Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Financial Assistance, including but not limited to submitting the assurances required under 24 CFR §§ 1.5, 3.115, 8.50, and 107.25 by submitting an SF-424, including the required assurances in SF-424B or D, as applicable.
20. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
21. All attachments to the Plan have been and will continue to always be available at all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary

business office of the PHA and, where possible, should be made available for public inspection in an electronic format.

22. The PHA certifies that it is following all applicable Federal statutory and regulatory requirements, including the Declaration of Trust(s).

Housing Authority of the City of Michigan City — PHA Name

IN019 — PHA Number/HA Code

X Annual PHA Plan for Fiscal Year 2026

_ 5-Year PHA Plan for Fiscal Years 20-20

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director: **Tiffany A. Dixon**		Name of Board Chairman: **Kenneth Fly, Sr.**	
Signature:	Date:	Signature:	Date:

This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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