

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A. PHA Information.						
A.1	PHA Name: <u>Mankato Economic Development Authority</u>	PHA Code: <u>ED063</u>	Program(s) in the Consortia	Program(s) not in the Consortia	PHA Code: <u>MN063</u>	No. of Units in Each Program PH HCV
	PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/01/2025</u>					
	The Five-Year Period of the Plan (i.e. 2019-2023): <u>2025-2029</u>					
	PHA Plan Submission Type: ☒ 5-Year Plan Submission ☐ Revised 5-Year Plan Submission					
Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.						
The Mankato Economic Development Authority has developed the 2025 Annual Agency Plan in compliance with the Quality Housing and Work Responsibly Act of 1998 and the 2024 Public Housing Capital Fund. The plan and capital fund are available for review on the City of Mankato website at www.mankatomn.gov. A copy can also be requested by contacting Nicole Cunningham, Housing Coordinator, at 507-387-8675 or in writing to ncunningham@mankatomn.gov or City of Mankato, PO Box 3368, Mankato, MN 56002-3368. On August 12, 2024, the EDA will set a Public Hearing for the Annual Agency Plan and Capital Fund to be held September 9, 2024, at 6:00 pm. Everyone is invited.						
B.	Plan Elements. Required for <u>all</u> PHAs completing this form. ☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.)					
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. The EDA’s mission is to provide safe, decent and sanitary housing conditions for very low-income families and to manage resources efficiently. The EDA is to promote personal, economic, and social upward mobility to provide families the opportunity to make the transition from subsidized to non-subsidized housing.					

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. 1. Provide safe, decent, and affordable housing to low-income and very low-income people. a. Continued successful administration of the Housing Choice Voucher (HCV) and Public Housing Programs. b. Maintain a “High Performance” rating in the HCV Program and for the Public Housing Program. c. Continue to improve the public housing units with the administration of the Capital Fund Program and modernizing of public housing units. d. Administer flat rents in accordance with HUD guidelines, requiring the flat rent set no less than 80% of FMR. 2. Expand Affordable Housing Opportunities a. Apply for additional affordable housing opportunities when possible. b. Utilize program opportunities to leverage resources and meet local needs. c. Support the development of affordable housing using project-based vouchers under the EDA Housing Choice Voucher Program. d. Address Public Housing Repositioning to keep Public Housing a sustainable affordable housing opportunity in the county. 3. Address the needs of the homeless in Blue Earth County a. Continued successful administration of the Bridges Program, CoC program, VASH Vouchers for Veterans, and the Mainstream Voucher for non-elderly Disabled, and Foster Youth To Independence Vouchers. b. Increase the units under the special programs funding when available. c. Support the Coordinated Entry System for referrals to housing and efforts to end Chronic Homelessness regionally. d. Utilize equity tools in the management of programs and services. 4. Help move citizens to economic self-sufficiency a. Continued successful administration of homeownership educational programs: Home Stretch and the HCV Homeownership Program. b. Offer down payment assistance through the EDA for HCV Homeownership. c. Continue to obtain and provide MCPP program Loans and other gap financing when available. d. Continue to provide individual homebuyer education and counseling. e. Continue to administer the Family Self-Sufficiency Program. 5. Provide first time homebuyers with affordable housing options a. Encourage homeownership and self -sufficiency to HCV participants. b. Market and refer to the MCPP first time homebuyer programs through MN Housing. c. Market and refer to USDA Rural Development Home Loan programs and rehabilitation. 6. Assist Program Participants who are Victims of Domestic Abuse a. Refer victims to law enforcement as well as to services provided by the Committee Against Domestic Violence (CADA). b. Terminate housing assistance/lease agreements of the perpetrators of domestic violence. c. Work with CADA Staff to provide supportive housing to residents of CADA House. 7. Administration of the Community Development Block Grant. Provide funding to preserve affordable single family and rental housing in the community. Support health care, nutrition, transportation, education and services to elderly and low-income citizens in our community.
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B.3	Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. 1. Expand the supply of affordable housing: a. Staff have applied for any opportunity to expand affordable housing in the county. Staff have expanded the supply of assisted housing by expanding opportunities for program participation on the Bridges program to all 9 counties in our mental health initiative region and continue to request additional funding as it becomes available b. Staff assisted and support 2-3 developers who have applied for Low Income Housing Tax Credits (LIHTC) to score the points needed for funding each year. Projects receiving funding over the past 5 years include Rosa Place II with 51 units, Colonial Square preserved 77 subsidized units, Walnut Towers preserved 86 HUD subsidized 1BR units, Sinclair Flats with 48 units, and Lewis Lofts with 60 Units. The Mankato Supportive Housing project with 40 units and the Carroll Apartments with 64 units submitted RFPs to the State this year and are awaiting funding. 2. Improve the quality of assisted housing: a. Staff have successfully administered the Public Housing and Housing Choice Voucher Programs, receiving a “High Performance” rating from HUD b. The public housing units were kept up to code and inspection compliance through the administration of the Capital Fund Program and 28 units were modernized over the past 5 years. c. Flat rents were administered in compliance with PIH guidelines. d. The EDA has coordinated HQS inspections with MACV and Lutheran Social Services under their supportive housing projects. e. The City of Mankato supported the preservation of Walnut Towers, an 86-unit HUD Subsidized apartment built in the 1970s with ARP Funding. 3. Increase assisted housing choices: a. In partnership with the Mankato EDA, has expanded the HCV program with 84 additional Mainstream vouchers in 2020. Worked regionally with other PHAs in our 20 county region of SE MN to provide this mainstream program throughout the region. b. The EDA continues to expand opportunities for housing to youth under the Foster Youth to Independence Initiative and has been building relationships with the Reach – Youth Center and Blue Earth County Human Services. c. The EDA encourages participation in the HCV Homeownership program, partners with the Southwest MN Housing Partnership to offer Home Stretch and has provided 219 households with home buyer education. d. The City of Mankato and EDA supported the expansion of the Partnership Community Land Trust into Blue Earth County and are assisting 11 households achieve homeownership. Address the needs of the homeless in Blue Earth County a. The number of vouchers that serve the homeless has increased by 33% utilizing preferences for Mainstream, VASH, Foster Youth to independence, Emergency Vouchers, CoC Vouchers, and LHAHA. b. Staff continue to administer 8 Continuum of Care supportive housing units at Cherry Ridge and 4 units at Breckenridge Townhomes. Referrals are received from the Coordinated Entry System. c. Staff has participated in the referral and administration of the Coordinated Entry System that serves the homeless in the area. d. The EDA has established preferences to take referrals from the coordinated entry system under the Housing Choice Voucher program and Public Housing. e. The EDA has established a “Move-On” preference to serve households graduating from local supportive housing programs. f. Maintained ending Veterans Homelessness in the region. g. Conduct local case conferencing of homeless individuals through the CE system to shorten the time of homelessness in the region. h. Used State ARP funding to support hotel vouchers for homeless during the pandemic to provide opportunity to social distance when local shelters closed. i. EDA partnered with supportive housing and shelters providers to create a supportive housing project using project based vouchers, CDBG funding, donated land for Trellis Co to submit a LIHTC project in 2024. j. EDA partnering with supportive housing and shelter providers to create an emergency shelter that would improve our local homeless response by providing 24/7 sheltering with supportive services. k. EDA developed a local Street Outreach Team with navigators to connect homeless in the community with housing and supportive services. - l. 4. Help move citizens to economic self-sufficiency a. Continued successful administration of the homeownership educational programs Home Stretch, Voucher Homeownership. b. Homebuyer education and counseling were provided by EDA staff and in partnership with the SWMNHP. c. Home Stretch has served 219 households over the past 5 years. d. Staff continue to provide the FSS program helps participants of the Housing Choice Voucher Program move away from government assistance. In the past 5 years we continue to support 23 participants under the Family Self- Sufficiency (FSS) Program as they progress toward their goals.
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5. Assist Program Participants who are victims of domestic abuse:

- a. Staff refer victims to law enforcement as well as to services provided by the Committee Against Domestic Abuse (CADA).
- b. Staff terminate the housing assistance/lease agreements of the perpetrators of domestic violence.
- c. Staff have worked with CADA House to move victims into stable supportive housing through the coordinated entry referral system and have increased homeless households serviced at Breckenridge, the housing choice voucher program, and shelter plus care program.

6. Successful Administration of the Community Development Block Grant:

Over the past 5 years CDBG dollars were spent and upgraded 17 single-family, owner-occupied houses and 130 rental units to preserve affordable housing and create affordable housing in our community. The CDBG funding also provided health care, nutrition, transportation, and chore services for elderly and low-income citizens, and provided education for new Americans in our community. Over the past 5 years \$2,144,31.65 in CDBG funding was provided in the City of Mankato and included the creation and preservation of affordable housing. Additional funding was also leveraged using ARPA funds, TIF funding, DEED Cleanup grant funds, and local revolving loan funds.

New construction:

- Lewis Lofts – 64 units under construction
 - \$100,000 CDBG
 - \$400,000 City economic development forgivable loan
 - \$1,760,053 City Tax Increment Financing
 - \$140,425 Minnesota Department of Employment and Economic Development contamination cleanup grant
- Sinclair Flats – 48 units 2023
 - \$500,000 ARP
 - \$281,326 Minnesota Department of Employment and Economic Development contamination cleanup grant
- Rosa Place II - 51 units in 2022
 - \$100,000 CDBG
 - \$500,000 ARP
 - \$200,000 City RLF
- Dublin Heights -45 units in 2020
 - \$100,000 CDBG
- Rosa Place - 60 units in 2019
 - \$100,000 CDBG

Preservation Projects:

- Colonial Square – 77 units in 2021
 - \$100,000 CDBG
- Walnut Towers- 86 units - under rehabilitation
 - \$100,000 CDBG
 - \$275,000 ARP/City
 - \$275,000 ARP/County

B.4	Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. The EDA provides four specific protections against termination of assistance for victims of domestic violence, dating violence, sexual assault or stalking. 1. The EDA may not terminate assistance to a family that moves out of an assisted unit in violation of the lease, with or without prior notification to the EDA, if the move occurred to protect the health or safety of a family member who is or has been the victim of domestic violence, dating violence, sexual assault or stalking and who reasonably believed he or she was imminently threatened by harm from further violence if he or she remained in the unit [24 CFR 982.354(b)(4)]. 2. The EDA provides that an incident or incidents of actual or threatened domestic violence, dating violence, sexual assault or stalking may not be construed either as a serious or repeated lease violation by the victim or as good cause to terminate the assistance of the victim [24 CFR 5.2005(c)(1)]. 3. The EDA provides that criminal activity directly related to domestic violence, dating violence, sexual assault or stalking may not be construed as cause for terminating the assistance of a tenant if a member of the tenant’s household, a guest, or another person under the tenant’s control is the one engaging in the criminal activity and the tenant or affiliated individual or other individual is the actual or threatened victim of the domestic violence, dating violence, or stalking [24 CFR 5.2005(c)(2)]. 4. The EDA has the authority to terminate assistance to any tenant or lawful occupant who engages in criminal acts of physical violence against family members or others without terminating assistance to, or otherwise penalizing, the victim of the violence [24 CFR 5.2009(a)]. The EDA has established preferences for the Public Housing and Housing Choice Voucher Programs to households that claim VAWA protection and coordinate with the CADA Housing for support services.
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. The Mankato EDA defines a “significant amendment” as an additional activity that was not included in the 5-year plan, and a “substantial deviation/modification” as a change to policy/activity direction that would require board approval.
C.2	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y N ☐ ☐ (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.
C.3	Certification by State or Local Officials. 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.

C.4	Required Submission for HUD FO Review. (a) Did the public challenge any elements of the Plan? Y N ☐ ☐ (b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).

D.1

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

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

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Describe fair housing strategies and actions to achieve the goal

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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 child and adult victims of domestic violence, dating violence, sexual assault, or stalking. ([24 CFR § 903.6\(a\)\(3\)](#)).

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. 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 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, 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.

D. Affirmatively Furthering Fair Housing.

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

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

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 1.64 hours per year per response or 8.2 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 Act 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.