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

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.

,	PHA Information.							
l	PHA Name: Pagedale Housing Authority PHA Code: MO-218							
	PHA Plan for Fiscal Year Beginning: (MM/YYYY): _01/2025 The Five-Year Period of the Plan (i.e. 2019-2023): _2025-2029 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 centroffice 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 Draft 2025 PHA 5-Year Plan is available for viewing at the following locations:							
	8865 Natural Bridge Road St. Louis, MO 63121 Housing Authority of St. Louis County Website at: www.countyhousing.org/pagedale							
	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	1 Each Prograi		
	Lead PHA:							

B. Plan Elements. Required for <u>all</u> PHAs completing this form.

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.

We all need affordable housing. Affordability is relative. Home is universal.

The mission of the Pagedale Housing Authority, through its relationship with County Housing (the Housing Authority of St. Louis County), is to provide decent, safe, and affordable housing, ensure equal housing opportunity, promote self-sufficiency, and improve the quality of life and economic vitality of extremely low-income, very low-income, low- and moderate-income families and individuals in our community.

We believe that affordable housing should be more than shelter—it should serve as a doorway to a better life. In addition to providing housing itself, we work to help increase the stability and economic mobility of residents. We work with providers of holistic supportive services designed to help individuals and families achieve greater well-being, self-sufficiency, and economic success.

Affordable housing ensures there is a safe home for children, elderly and disabled adults, employees of local businesses, and other members of our community. We believe that, when executed and managed properly, affordable housing is an asset that makes all communities stronger.

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.

Through its relationship with County Housing, the Pagedale Housing Authority has identified five core objectives that will move the agency toward fulfilling its mission. The core objectives are data-driven, with an emphasis on setting annual key results and monitoring progress on those results throughout the year.

Objective 1: Deliver services safely, effectively, and efficiently.

The first objective is to establish excellence in our basic operations. Streamlined processes and procedures and an emphasis on quality control ensure that residents' housing needs are met. Findings on the finance/single audit, along with earned PHAS scores, indicate how well those processes and procedures work.

Our goal is to be a standard or high-performing PHA for each year during this five-year period.

Objective 2: Foster a customer-centered culture.

Every client or employee deserves to be treated with respect and empathy. Staff is working to improve customer service so that it is easy to do business with the Housing Authority and easy to find the information that residents need. All employees are expected to be helpful and caring and to treat everyone fairly.

Our goal is to meet or exceed the customer service expectations of our residents, landlords, and community partners each year for the next five years.

Objective 3: Help our residents and families gain self-sufficiency through partnerships with other organizations in the community. Through its relationship with County Housing, the Pagedale Housing Authority has completed a partnership plan to establish which organizations in the community can help provide supportive services to residents. These partnerships are prioritized based on the services they offer and their capacity to serve our residents. There are plans for putting more formal relationships in place to increase housing stability and self-sufficiency for residents.

Our goals in this area are to increase the number of partnerships we have with other organizations, increase the amount of programming we offer to residents, and establish a core program offering that remains consistent from year to year.

Objective 4: Expand access to desirable and affordable housing.

Through its relationship with County Housing, the Pagedale Housing Authority's strategy for expanding access will be targeted at:

- a. Primarily extremely low-income (30% AMI), elderly, and disabled households; using an equity lens, to:
 - i. Increase production of rental units
 - ii. Preserve existing units
 - iii. Improve quality and eliminate substandard housing
 - iv. Improve housing stability
- b. New production for lower income levels, including workforce and mixed-income housing.
- c. Increasing homeownership opportunities.
- d. Increasing mobility.

Through our relationship with County Housing, our goal is to leverage at least 200 new affordable housing units in St. Louis County for our residents and community members in areas of opportunity through advocacy, LIHTC applications, and the strategic use of project-based vouchers over this five-year period.

Objective 5: Position the Pagedale Housing Authority through its relationship with County Housing as a partner and advocate in the region.

Our goal over the next five years is for our residents and community to consider the Housing Authority as a partner and advocate for quality affordable housing in the region.

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.

The past five-year period was a time of tremendous change, re-direction, and growth for the Housing Authority of St. Louis County and the Pagedale Housing Authority by proxy. During this time, the executive leadership experienced 100% turnover as well as high turnover across all departments. While the five-year plan informed much of what was accomplished, the response to the pandemic and the change in leadership did take the agency in a new direction, complete with an agency-wide rebranding.

The following is the progress made toward the goals and objectives of the previous 5-year plan:

The pursuit of additional housing resources

County Housing staff work continuously to support the new development of affordable housing in our community. While the additional housing resources we secured were not directly in the City of Pagedale, they were in the St. Louis County community. During this time, we closed on the Wellington Family Homes low-income housing tax credit project, which will transform 186 of the former Wellston Housing Authority public housing units into fully rehabbed housing. Staff have also worked to secure financing to redevelop the Arbor Hill apartments to create larger units of affordable housing to meet the housing needs of families today.

Acquisition of new units, when appropriate

No new units were acquired in the City of Pagedale during this time frame.

Leverage of other sources of funds

County Housing has secured Emergency Rental Assistance Program (ERAP) funds, HOME Investment Partnership funds, Community Development Block Grant (CDBG) funds, Community Development Block Grant COVID (CDBG-CV) funds, and FEMA assistance for our residents and our developments. Many of these support the Pagedale public housing residents.

The renovation and modernization of existing inventory

County Housing staff have used CFP to modernize and renovate the existing public housing inventory with activities such as bathroom remodels, appliance upgrades, exterior siding, and other renovations.

• Improvement of PHAS assessment scores

While our goal is always to be a high-performing public housing authority, we did encounter some obstacles in our public housing program during the previous five years. With the onset of the global COVID-19 pandemic, it was difficult to maintain a high MASS score with high tenant balances and an eviction moratorium. Also, with our public housing program managed by a third-party property manager, we did not have control in areas of the PHAS that would position us for success. So, in 2023, we brought the property management of our entire public housing portfolio in-house. This has allowed us to change the trajectory of our MASS projections for future years.

• Enhance customer satisfaction

Customer service has been a focus of our new administration. In 2022 we implemented an annual customer service survey and invited our residents and landlords to participate. The survey responses have helped us identify areas for improvement. In response to the survey data, our entire staff has participated in customer service training to improve customer relations. We have also made changes to the phone tree and caseworker workflows to allow for better customer service.

The demolition and/or disposition of obsolete housing when appropriate

There was no demolition or disposition of any obsolete housing within the City of Pagedale; however, demolition and disposition activities occurred in the surrounding area. The 201 obsolete housing units from the former Wellston Housing Authority were disposed of through the Wellington Family Homes LIHTC project, which closed in March 2023. Of the original 201 units, 186 are to be fully rehabbed with the tax credit funds invested, and the remaining 15 are slated to be demolished per the HUD-approved plans.

Increased landlord participation in the Housing Choice Voucher (I-ICY) program through active outreach -counsel voucher clients to expand housing choice

While the Pagedale Housing Authority does not have a Housing Choice Voucher (HCV) program, many HCV residents choose to live in the Pagedale community. We have a designated team of Landlord Liaisons who help support our HCV landlords. To increase landlord participation, our Landlord Liaisons meet one-on-one with new landlords to explain the HCV process and give the landlords an opportunity to ask questions to ensure they understand how the program works. We have also increased our payment standards in the past two years to be able to compete with the market on rental amounts.

I-ICY Family Self Sufficiency Program provides employment & life skills training in an effort to expand the number of working families

During this five-year period, County Housing provided financial literacy, credit building, and interview books for clients who needed additional support. We also share vocational training program information with clients on an as-needed basis to support our goal of increasing the number of working families.

. Offer a wide range of social services

While County Housing does not offer social services directly, we do make referrals to our partnering agencies as needed. Currently, we have partnerships with a variety of area nonprofits to support residents with domestic violence situations, counseling, transitional housing, case management, rent, utilities, employment services, education/GED, childcare, financial literacy, homeownership preparation, and weatherization.

• Promote affirmative Fair Housing and ensure equal access to housing resources

We promote Fair Housing and tenant and landlord rights on our website and offer reasonable accommodations where applicable. In 2024, we initiated annual Fair Housing training for all staff. We also have staff participate in HUD-sponsored Fair Housing training when available.

• Broad cooperation and coordination of services with other agencies and not-for-profits

We have placed an emphasis on cultivating community partnerships with other agencies and non-profit organizations to support the needs of our residents. Currently, we have partnerships with a variety of area nonprofits to support residents with domestic violence situations, counseling, transitional housing, case management, rent, utilities, employment services, education/GED, childcare, financial literacy, homeownership preparation, and weatherization.

Enforce non-smoking policy and establish or coordinate with community programs for smoking cessation.

Public Housing staff have been enforcing our no-smoking policies at our public housing properties. We are also working on cultivating partnerships with area agencies that can support our residents with community programs for smoking cessation when necessary.

• Implement Public Housing online bill pay and paperless online annual reviews

We now have online bill pay options for our public housing residents through Rent Café. Our staff is still working towards a completely paperless process for annual renewals, which we hope to complete within the next 12 months.

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.

County Housing has recently updated its VAWA policy with its Administrative Plan and Admissions and Continued Occupancy Policy to ensure compliance with the regulation. We train our staff on how to handle VAWA situations to protect our residents and their children, and we make referrals to our partnering supportive service agencies when applicable. We also instituted a preference for VAWA victims in our Public Housing and HCV programs.

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 Authority will consider the following to be significant amendments or modifications:

- Changes to rent or admissions policies or organization of the waiting list.
- Additions of non-emergency work items (items not included in the current Annual Statement or Five-Year Action Plan) or change in the use of replacement reserve funds under the Capital Fund.
- Any change regarding demolition or disposition, designation, homeownership programs, or conversion activities.

An exception to this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements; such changes will not be considered significant amendments.

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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, 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.
	(a) Did the public challenge any elements of the Plan?
	Y N
	(b) If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).

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 Housin (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complet this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions further detail on completing this item.					
Fair Housing Goal:					
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.