HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Board of Commissioners Monthly Meeting

Virtual: Zoom

Tuesday August 25, 2026 – 4:30 pm

Agenda

I. **Call to Order/Roll Call**

II. **Approval of Minutes**

- July 28, 2026 – Open Meeting Minutes

III. **Chairman's Report** – Craig Coates

IV. **Executive Director Report** – Melissa Maddox-Evans

- Finance Report – Marisa Stanley
- Operations Report – Dee Brown
- HCVP Report – Ron McCoy
- Development Report – Aseem Nigam
- Resident Services Report – Bridget McLaughlin

V. **New Business**

- **Resolution No. FIN 08252026 -01**

  Trash Removal and Recycle Services

- **Resolution No. FIN 08252026-02**

  Approving attendance at National Association Housing and Redevelopment Officials (NAHRO) 2025 NAHRO Annual Conference

- **Resolution No. FIN 08252026-03**

  Approving attendance at AHF Live Conference and Exposition

- **Resolution No. ADMIN 08252026-01**

  Artificial Intelligence Use Policy

VI. **Public Comments**

- Elected Official's Comments
- Resident Advisory Board Comments
- Resident Council Comments
- General Public Comments

VII. **Next Meeting Date** – Tuesday, September 22, 2026 – Virtual Via Zoom

VIII. **Adjourn Meeting**

HOUSING AUTHORITY

OF

THE CITY OF ANNAPOLIS

BOARD OF COMMISSIONERS
REGULAR MONTHLY MEETING
OFFICIAL MEETING MINUTES

Date
Tuesday, July 28, 2026

Time
4:30 p.m.

Location
Virtual Meeting (Zoom Webinar)

Board Leadership
Chairman: Bishop Coates
Executive Director/CEO: Melissa Maddox-Evans

As of August 13, 2026

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
BOARD OF COMMISSIONERS
REGULAR MONTHLY MEETING MINUTES

I. Call to Order

II. Roll Call

III. Opening Remarks

IV. Approval of Previous Meeting Minutes

V. Chairman's Report

VI. Executive Director's Report

VII. Finance Report

VIII. Operations Report

IX. Housing Choice Voucher Program Report

X. Development Report

XI. Resident Services Report

XII. New Business

XIII. Other Elected Officials

XIV. Resident Advisory Board / Resident Council

XV. General Public Comments

XVI. Closing Remarks

XVII. Adjournment

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

BOARD OF COMMISSIONERS

REGULAR MONTHLY MEETING

OFFICIAL MEETING MINUTES

Date

Tuesday, July 28, 2026

Time

4:30 p.m.

Location

Virtual Meeting (Zoom Webinar)

As of August 13, 2026

Board of Commissioners

Chairman
Bishop Craig Coates

Commissioners

- Patrick Sheridan, Vice-Chairman
- Jackie Wells, Secretary
- Arthur “Jib” Edwards, Treasurer
- Sharon Elliott, Commissioner
- Kimberlee Cornett, Commissioner

Executive Leadership

Melissa Maddox-Evans
Executive Director / Chief Executive Officer

Prepared By

Executive Office
Housing Authority of the City of Annapolis

Official Record of Proceedings

These minutes constitute the official record of the proceedings of the Housing Authority of the City of Annapolis Board of Commissioners Regular Monthly Meeting held on Tuesday, July 28, 2026. The minutes have been prepared in accordance with the Maryland Open Meetings Act and HACA Board policies and summarize the actions taken, reports presented, motions considered, and official business conducted during the meeting.

As of August 13, 2026

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

BOARD OF COMMISSIONERS

REGULAR MONTHLY MEETING MINUTES

Date: Tuesday, July 28, 2026
Time: 4:30 p.m.
Location: Virtual Meeting (Zoom Webinar)

I. Call to Order

Presenter: Bishop Coates, Chairman

Chairman Bishop Coates called the regular meeting of the Housing Authority of the City of Annapolis (HACA) Board of Commissioners to order after confirmation that a quorum had been established. Prior to the meeting's commencement, staff addressed technical matters associated with the Authority's first virtual Board meeting, including panelist access and attendee participation. The Chairman welcomed Commissioners, HACA staff, and members of the public attending virtually and thanked everyone for participating in the meeting.

II. Roll Call

Presenter: Adrienne Carter, Executive Assistant

Executive Director Melissa Maddox-Evans requested that Executive Assistant Adrienne Carter conduct the roll call.

Commissioners Present

- Bishop Coates, Chairman
- Patrick Sheridan, Vice Chairman
- Jackie Wells, Secretary
- Arthur "Jib" Edwards, Treasurer
- Kimberlee Cornett, Commissioner

Commissioners Absent

- Sharon Elliott, Commissioner

Staff Present

- Melissa Maddox-Evans, Executive Director / Chief Executive Officer
- Senior Leadership Team

As of August 13, 2026

- Department Directors
- Administrative Staff

Additional HACA staff and members of the public attended virtually.

Following roll call, the Chairman announced that a quorum was present and the Board could proceed with conducting official business.

III. Opening Remarks

Presenter: Bishop Coates, Chairman

Chairman Coates welcomed everyone to the Authority's inaugural virtual Board meeting and acknowledged both Commissioners and members of the public attending through the webinar platform. He expressed appreciation for the participation of residents and stakeholders and noted that public attendees would have an opportunity to speak during the designated Public Comment portion of the meeting.

Prior to the meeting reaching a quorum, Commissioner Jackie Wells sought clarification regarding public attendance at virtual meetings. Chairman Coates confirmed that residents and members of the public are welcome to observe Board meetings but may provide comments only during the scheduled Public Comment period, consistent with the meeting agenda and Board procedures.

IV. Approval of Previous Meeting Minutes

Presenter: Bishop Coates, Chairman

Chairman Coates recognized staff for the preparation of the previous month's meeting minutes, noting that the document was comprehensive and reflected significant effort. He encouraged Commissioners to thoroughly review the minutes prior to consideration and invited any questions or proposed revisions.

No corrections or amendments were offered.

Motion

Motion: Commissioner Jackie Wells moved to approve the minutes of the previous Board meeting.

Second: Commissioner Arthur "Jib" Edwards seconded the motion.

Vote:

- Bishop Coates – Aye
- Jackie Wells – Aye
- Arthur Edwards – Aye
- Patrick Sheridan – Aye
- Kimberlee Cornett – Aye

Result: Motion carried unanimously. The minutes of the previous Board meeting were approved.

V. Chairman's Report (Introduction)

Presenter: Bishop Coates, Chairman

Chairman Coates introduced his report by emphasizing the importance of HACA's long-term vision and encouraging Commissioners to carefully review the Authority's HACA 2035 planning document. He stated that understanding the changing landscape of affordable housing is essential for informed governance and effective decision-making. The Chairman noted that HACA has a responsibility to educate residents, community stakeholders, and local government partners regarding the future direction of affordable housing and the Authority's ongoing transformation.

He also commended Executive Director Melissa Maddox-Evans for her preparation and leadership during a recent meeting at City Hall and shared that he intends to work with the Mayor's Office to support an educational session led by HACA staff concerning the future of affordable housing in Annapolis.

V. Chairman's Report

Presenter: Bishop Coates, Chairman

Chairman Bishop Coates presented a brief report focused on the Housing Authority's long-term vision and the importance of strategic planning. He encouraged Commissioners to carefully review the HACA 2035 planning document, emphasizing that remaining informed about changes in affordable housing policy and industry trends is essential for effective governance. He stated that the document serves as a framework for understanding the Authority's future direction and for preparing Commissioners and stakeholders for the evolving role of public housing.

The Chairman referenced a recent meeting at Annapolis City Hall concerning housing issues and recognized Executive Director Melissa Maddox-Evans for her preparation and leadership. He advised the Board that he is coordinating with the Mayor's Office regarding an informational session to educate elected officials and community stakeholders about the changing landscape of affordable housing and HACA's strategic direction.

Chairman Coates stated that HACA has an opportunity to lead the community through a historic transformation and emphasized the importance of proactive communication and education. He noted that misconceptions about affordable housing can be addressed through continued outreach and encouraged Commissioners to thoroughly review the planning materials, identify questions, and participate in future discussions that will guide the Authority's long-term vision.

The Chairman concluded his report by expressing confidence in the Authority's strategic direction and reaffirming the Board's responsibility to support sustainable affordable housing opportunities for future generations. He then turned the meeting over to Executive Director Melissa Maddox-Evans for her report.

VI. Executive Director's Report

Presenter: Melissa Maddox-Evans, Executive Director/CEO

Executive Director Melissa Maddox-Evans welcomed Commissioners, staff, and members of the public to HACA's first virtual Board meeting. She noted that the transition to a virtual meeting platform reflects the Authority's broader organizational transformation and commitment to improving the delivery of services and communication with residents and stakeholders. She thanked the Board for its continued leadership and support throughout this period of change.

HACA 2035 Vision

Ms. Maddox-Evans discussed the recently released HACA 2035 planning document, explaining that it is intended to communicate the Authority's evolving role within the affordable housing industry. She stated that the document illustrates how HACA is adapting to significant changes affecting housing authorities nationwide while identifying the respective roles of residents, staff, local government, state agencies, HUD, and community partners.

She advised that the document represents the beginning of an ongoing strategic planning process rather than a finalized plan. The Executive Director indicated that HACA intends to continue engaging stakeholders through educational sessions, community forums, and future strategic planning efforts to refine and expand upon the framework presented in HACA 2035.

Public Education and Community Engagement

The Executive Director informed the Board that HACA plans to provide additional educational opportunities for the broader community through future town halls and public forums. She explained that these efforts are intended to improve public understanding of the Housing Authority's mission, redevelopment initiatives, available programs, and the changing expectations associated with affordable housing administration.

Eastport Terrace/Harbour House Redevelopment

Ms. Maddox-Evans reported that the Authority successfully submitted its 9% Low-Income Housing Tax Credit Application for the Eastport Terrace/Harbour House redevelopment on July 15. She noted that this application represents a significant milestone in completing the redevelopment planning process for HACA's final remaining traditional public housing development.

The Executive Director advised that numerous public and private partners, including state and county representatives and prospective equity investors, have expressed strong support for the project and their willingness to assist the Authority as redevelopment efforts continue. She described the level of stakeholder engagement as encouraging and indicative of continued confidence in HACA's long-term vision.

Commissioner Discussion

Commissioner Jackie Wells commended the Executive Director for maintaining regular communication with residents throughout the redevelopment process. She specifically recognized Ms. Maddox-Evans for hosting monthly community meetings and town halls that provide residents with opportunities to ask questions, receive updates, and discuss redevelopment activities. Commissioner Wells stated that these meetings have contributed to increased transparency and have been well received by residents, particularly within the Bloomsbury Square community.

In response, Ms. Maddox-Evans thanked Commissioner Wells for her remarks and explained that she conducts monthly meetings within each HACA community to provide residents with opportunities to discuss concerns, ask questions, and receive updates regarding redevelopment initiatives. She noted that Bloomsbury Square residents demonstrated strong participation and engagement during recent meetings as redevelopment activities approach. The Executive Director emphasized the importance of maintaining open communication throughout the redevelopment process to ensure residents understand both HACA's responsibilities and their own rights during the transition.

Commissioner Kimberlee Cornett commented on the HACA 2035 document, describing it as comprehensive and thoughtful. She requested additional information regarding its intended audience and purpose and suggested that the Authority consider developing an executive summary or presentation to make the document more accessible to the public. Commissioner Cornett also suggested evaluating the title to ensure it clearly distinguishes the document from similarly named national publications.

Ms. Maddox-Evans responded that HACA 2035 is intended to serve as a working document establishing the foundation for the Authority's long-term strategic planning efforts. She advised that HACA is currently evaluating proposals from firms specializing in strategic planning and organizational restructuring and anticipates beginning a comprehensive planning process later this year. She explained that this effort will include collaboration with the Board of Commissioners to develop an updated organizational vision, business framework, branding strategy, and communication plan. The Executive Director welcomed Commissioner Cornett's suggestions and confirmed that revisions and additional public-facing materials would be considered as the planning process advances.

Following discussion, Chairman Coates thanked the Executive Director for her report and acknowledged the constructive feedback provided by the Commissioners. No formal action was required or taken on the Executive Director's report.

VII. Finance Report

Presenter: Marisa Stanley, Chief Finance Officer

Chairman Bishop Coates introduced Marisa Stanley, Chief Financial Officer to present the Finance Report.

Ms. Stanley began by providing clarification regarding HACA's Central Office Cost Center (COCC) cash balance, noting that questions regarding negative balances arise periodically. She explained that HACA generally operates through one centralized bank account for its programs, with the Housing Choice Voucher Program maintained separately. At month-end and year-end, Finance allocates cash among the individual programs based upon ownership of the funds, resulting in interfund balances.

Ms. Stanley advised the Board that a negative cash balance reflected within an individual program does not necessarily indicate that the Authority is experiencing a cash-flow problem. Rather, the balance may result from the accounting allocation of funds held within the centralized account. She recommended that the Board focus on total cash net of interfund balances, which provides a clearer representation of HACA's overall cash position.

Fiscal Year 2026 Financial Data Schedule

Ms. Stanley next provided an update regarding HACA's Fiscal Year 2026 Financial Data Schedule (FDS). She reported that HACA's fiscal year ended June 30, 2026, and that the unaudited FDS is required to be submitted to the U.S. Department of Housing and Urban Development (HUD) by August 31, 2026.

The Finance Department has begun preparing the submission and remains on schedule to meet the August 31 deadline. Ms. Stanley emphasized that maintaining compliance with HUD's financial reporting requirements remains a priority for the Authority. She further advised that the audited financial submission will be due by March 31, 2027.

Housing Choice Voucher Program Financial Position

Ms. Stanley highlighted the continued financial strength of the Housing Choice Voucher Program. She reported that the program is performing above expectations and remains in a strong financial position, reflecting progress made during the preceding year in strengthening program administration, improving financial management, and supporting the program's long-term sustainability.

Ms. Stanley noted that the Board had previously received reports concerning a financial shortfall within the program. She emphasized that the Housing Choice Voucher Program is no longer in shortfall and characterized this improvement as a significant accomplishment for HACA.

Commissioner Questions and Discussion

Vice Chairman Patrick Sheridan requested clarification regarding HACA's centralized banking arrangement and specifically asked whether security deposits and other restricted funds were maintained within the same account.

Ms. Stanley clarified that the Housing Choice Voucher Program maintains a separate bank account and that HACA also maintains a separate bank account for security deposits. Vice Chairman Sheridan indicated that the clarification addressed his question.

Chairman Coates asked whether there were any additional questions. Hearing none, he thanked Ms. Stanley for the Finance Report and proceeded to the Operations Report.

Board Action: No formal action was required or taken on the Finance Report.

VIII. Operations Report

Presenter: Dee Brown, Senior Manager of Housing

Senior Manager of Housing, Dee Brown advised the Board that she had no additional updates beyond the information contained in the written monthly Operations Report, with the exception of an update regarding breach-of-lease and failure-to-pay-rent court proceedings previously discussed with the Board.

Failure-to-Pay-Rent Court Cases

Ms. Brown reported that HACA recently had 75 court cases. Of those cases:

- 39 households paid the outstanding rent owed; and
- 36 judgments were granted, after which HACA filed the applicable writs.

Ms. Brown explained that under a new Anne Arundel County requirement, residents must be provided 14 days before an eviction date may be scheduled. She further reported that several affected households had informed HACA that they had applied for rental assistance. She expressed hope that those applications would be approved so that eviction proceedings would not need to move forward.

Ms. Brown also advised the Board that one additional breach-of-lease matter was proceeding through HACA's attorneys. When combined with the 36 failure-to-pay-rent matters, she advised that there was the potential for 37 evictions during the following month or so. She provided the update so that Commissioners would be aware of the circumstances should they receive inquiries or telephone calls concerning the cases.

Commissioner Discussion

Commissioner Kimberlee Cornett thanked Ms. Brown for the report and acknowledged the difficulty associated with this aspect of HACA's work. Commissioner Cornett suggested that HACA consider developing an anonymized case study or educational example illustrating the steps that must occur before an eviction is pursued.

She explained that, based upon a recent informal conversation with City staff, there appeared to be some misunderstanding regarding both the eviction process and the costs incurred by HACA when pursuing such actions. Commissioner Cornett emphasized that eviction is a last resort, while also recognizing that rental revenue is necessary for the Authority to maintain quality housing for all residents. She suggested that providing a broader explanation of the process could assist City officials and other stakeholders in understanding the circumstances that precede an eviction rather than receiving information solely through individual resident complaints.

Chairman Coates agreed that Commissioner Cornett raised an excellent point. Executive Director Maddox-Evans acknowledged the recommendation.

Occupancy Update

During further discussion, Ms. Brown confirmed that HACA's occupancy rate reflected in the report was approximately 92 percent. She advised that additional move-ins had occurred during July and stated that, provided there were no corresponding move-outs, the Operations Department hoped to increase occupancy to approximately 95 percent.

Ms. Brown identified reaching the 95 percent occupancy level as the department's goal. Chairman Coates and other participants expressed support for the progress being made.

Board Action: No formal motion or vote was taken on the Operations Report.

Chairman Coates thanked Ms. Brown for her report and transitioned the meeting to the Housing Choice Voucher Program Report, to be presented by Ronald McCoy, Director of the Housing Choice Voucher Program.

IX. Housing Choice Voucher Program Report

Presenter: Ronald McCoy, Director of Housing Choice Voucher Program

Mr. McCoy reported that HACA was within its 60-day SEMAP review window for the prior fiscal year and discussed the program's strategy for reviewing its performance and improving its overall assessment.

Mr. McCoy explained that certain circumstances affecting HACA's voucher utilization were outside of the Authority's control. As an example, he stated that HACA had been instructed by HUD to freeze the selection of additional families from the waiting list, which prevented the Authority from increasing voucher utilization during that period.

He advised that provisions available to the Authority may permit HACA to request a waiver for circumstances of this nature. If approved, the waiver could either provide HACA with the applicable performance point or remove the affected indicator from the denominator used to calculate the program's score, thereby allowing HACA to receive a score that more accurately reflects its performance.

Operational Efficiencies and Path Forward

Mr. McCoy advised that the Housing Choice Voucher Program is evaluating seven initiatives designed to improve operational efficiency. Among the initiatives discussed were:

- Triennial recertifications for qualifying fixed-income households;
- Utilizing available inspection flexibilities for project-based voucher units; and
- Additional administrative and operational efficiencies intended to reduce costs and improve program performance.

Mr. McCoy explained that some of the proposed initiatives remain under internal review and may be brought before the Board for further discussion before implementation later in the calendar year or at the beginning of the following year.

He stated that the overall objective is to continue improving the Housing Choice Voucher Program's performance and move the program from its previous poor-performer status to standard performance and ultimately high-performing status across all aspects of the program.

Commissioner Comments

Chairman Coates invited questions from the Commissioners.

Commissioner Kimberlee Cornett expressed support for the program's performance goal, stating that she appreciated the direction outlined by Mr. McCoy. Commissioner Jackie Wells also expressed support for the report.

No additional questions were raised.

Board Action: No formal motion or vote was taken on the Housing Choice Voucher Program Report.

Chairman Coates thanked Mr. McCoy and announced that the Board would proceed to the Development Report.

X. Development Report

Presenter: Melissa Maddox-Evans, Executive Director/CEO, on behalf of the Development Department

Chairman Bishop Coates introduced the Development Report. Executive Director Melissa Maddox-Evans advised that she would present the report on behalf of the Development Department due to the Development representative being on vacation.

Ms. Maddox-Evans reported that HACA continues to advance its redevelopment initiatives and is working to secure the necessary funding sources for the Eastport Terrace/Harbour House redevelopment. She further advised that discussions with the State are underway as HACA begins scheduling the meetings and related activities necessary to advance Robinwood and Bloomsbury Square toward financial closing.

Robinwood and Bloomsbury Square

The Executive Director reported that HACA is finalizing management agreements with the community housing partners that will assume management responsibilities for Robinwood and Bloomsbury Square approximately 90 days prior to closing.

Ms. Maddox-Evans noted that the transfer of property management responsibilities will represent a significant operational transition for HACA staff and the Authority as redevelopment proceeds.

Eastport Terrace/Harbour House and Choice Neighborhoods Initiative

Ms. Maddox-Evans reiterated that redevelopment planning for Eastport Terrace/Harbour House continues to move forward. HACA had not yet received a decision from HUD regarding its Choice Neighborhoods Initiative (CNI) grant application; however, the Authority is continuing redevelopment activities rather than delaying progress while awaiting the federal determination.

Commissioner Discussion

Chairman Coates invited questions from the Board.

Commissioner Kimberlee Cornett congratulated HACA on the recent submission of the 9% Low-Income Housing Tax Credit application, describing it as a significant milestone in the redevelopment process. She encouraged continued discussion regarding ways in which the Board could support the Executive Director and HACA staff in educating residents, elected officials, and other stakeholders about the importance of the application and the broader redevelopment effort.

Ms. Maddox-Evans thanked Commissioner Cornett for her comments.

No additional questions were raised.

Board Action: No formal motion or vote was taken on the Development Report.

Chairman Coates thanked the Executive Director and proceeded to the Resident Services Report.

XI. Resident Services Report

Presenter: Bridget McLaughlin, Director of Resident Services

Bridget McLaughlin presented the Resident Services Report and highlighted several ongoing initiatives involving compliance, resident employment opportunities, community resources, and educational programming.

FSS Program and Quadel Review

Ms. McLaughlin reported that Resident Services has been working extensively with Quadel regarding the Authority's Family Self-Sufficiency (FSS) program. She explained that considerable work had been undertaken to ensure that the grant and program files were brought into appropriate compliance and organizational standards.

Ms. McLaughlin stated that the majority of the work had been completed, with some remaining coordination required with the Finance Department. She expressed confidence in the progress made and reported that the program files and supporting documentation were now in strong condition.

Eastport Resource Fair

Ms. McLaughlin reported that Resident Services had conducted a resource fair at Eastport Terrace earlier that day.

As of August 13, 2026

The event included:

- 63 residents in attendance
- 23 participating vendors, consisting of community resource providers and employers
- 13 residents who submitted employment applications
- Employment opportunities that included CDL-related positions, Rise and Shine, Giant Food, and other participating employers
- Six expungements completed during the event

Ms. McLaughlin described the event as a successful return to this type of resident outreach after a period in which HACA had not conducted a similar resource fair. She stated that staff were pleased with the level of resident participation.

Chairman Coates characterized the results as positive, and Commissioner Jackie Wells commended Resident Services for its work.

Computer Literacy Program

Ms. McLaughlin announced that HACA's Computer Literacy Program will resume in September in partnership with the University of Maryland.

Two separate courses are planned:

- A beginner computer literacy class for new participants; and
- An advanced class for residents who participated in the previous two cohorts.

The advanced course will allow returning participants to build upon previously developed technology skills and will include additional instruction regarding artificial intelligence and emerging technology tools.

Commissioner Wells asked when the September classes were expected to begin. Ms. McLaughlin stated that preliminary discussions with the University of Maryland indicated that the program would likely begin during the week of September 23, subject to confirmation of final dates and times. Once finalized, the schedule will be distributed to participants and residents.

Community Partnerships and Eastport Recreation Space

Chairman Coates asked for an update regarding organizations utilizing or partnering with HACA at the Eastport community/recreation space.

Ms. McLaughlin confirmed that Head Start remains among the programs associated with the space. The Chairman also referenced Kingdom Care and asked about an organization that had previously presented information concerning mental health services.

Ms. McLaughlin clarified that HACA had conducted an informational session with the mental health service provider to determine resident interest but had not yet entered into a formal partnership or Memorandum of Understanding (MOU) with the organization. She explained that participation would require a significant commitment from individual residents because services could involve regular in-home case-management visits. While some residents expressed interest, overall participation at the informational session was limited.

Chairman Coates asked whether residents should be providing sensitive personal information, including Social Security information, to the organization in the absence of a formal partnership with HACA.

Ms. McLaughlin explained that the provider bills through Medicaid and that any resident choosing to independently enroll for services would enter into that relationship directly with the provider. She clarified that such enrollment would be between the resident and the service organization and would not involve HACA's administration of the resident's personal information. Chairman Coates acknowledged the clarification.

No additional questions were raised.

Board Action: No formal motion or vote was taken on the Resident Services Report.

Chairman Coates thanked Ms. McLaughlin for her report and announced the transition to New Business.

XII. New Business

Presenter: Melissa Maddox-Evans, Executive Director/CEO

A. Resolution No. FIN 072826-01

Section 18 Physical Needs Assessment – Eastport Terrace/Harbour House

Executive Director Melissa Maddox-Evans presented a request to retain HACA's existing environmental consultant, DG3, to conduct a Section 18 Physical Needs Assessment for Eastport Terrace/Harbour House.

Ms. Maddox-Evans explained that the assessment is required to determine whether the property meets HUD's threshold for physical obsolescence under Section 18. If HUD determines that the development meets the applicable standard, HACA may pursue the redevelopment as a Section 18 demolition/disposition project, which could provide higher rental subsidy levels than would otherwise be available under a traditional Rental Assistance Demonstration (RAD) conversion.

She noted that Wilbourn Estates had previously been redeveloped through Section 18. The Executive Director further explained that Eastport Terrace/Harbour House had undergone a similar assessment around 2021 but did not meet HUD's obsolescence threshold at that time. Because the prior study is now several years old and the development has advanced to a new phase of redevelopment, HACA determined that an updated assessment is necessary.

Ms. Maddox-Evans advised that, should the development not qualify for full Section 18 treatment, HACA may pursue a RAD/Project-Based Voucher blend, similar to redevelopment structures used at Morris H. Blum and Robinwood.

Resident Relocation Protections

Chairman Coates asked whether Section 18 would allow affected residents to receive vouchers during demolition and redevelopment rather than being displaced without housing assistance.

Ms. Maddox-Evans confirmed that relocation protections would continue to apply. Residents requiring relocation would be eligible for Tenant Protection Vouchers, which are intended to preserve housing assistance throughout relocation and new construction. She stated that residents would continue to have relocation protections whether the redevelopment proceeds through RAD, RAD/PBV, or Section 18.

Motion and Vote

Following discussion, Chairman Coates requested a motion on Resolution No. 072826-01, Section 18 Physical Needs Assessment at Eastport Terrace/Harbour House.

Motion: A motion was made to approve Resolution No. 072826-01.

Second: Commissioner Sharon Elliott seconded the motion.

Vote: The Commissioners present voted in favor.

Result: Resolution No. 072826-01 was approved.

B. Resolution No. FIN 072826-02

Housing Development Law Institute Commissioner Conference 2026

Chairman Coates introduced the next resolution concerning authorization for Commissioner Sharon Elliott to attend the Housing Development Law Institute (HDLI) Commissioners Conference in 2026.

Executive Director Maddox-Evans explained that the resolution would authorize Commissioner Elliott, a newly appointed Commissioner, to attend Board of Commissioners training through HDLI during the fall.

Motion and Vote

Following the motion by Commissioner Kimberlee Cornett and second by Commissioner Arthur "Jib" Edwards, Chairman Bishop Coates called for the vote on the resolution authorizing Commissioner Sharon Elliott to attend the Housing Development Law Institute Commissioners Conference 2026.

Motion: A motion was made to approve Resolution No. 072826-02. Commissioner Kimberlee Cornett moved approval of the resolution.

Second: Commissioner Arthur "Jib" Edward seconded the motion.

Vote: The Commissioners present voted in favor.

Result: The resolution was approved.

Board Action: Approved authorization for Commissioner Sharon Elliott to attend the HDLI Commissioners Conference and related Board training.

XIII. Other Elected Officials

Presenter: Bishop Coates, Chairman

Chairman Coates transitioned the meeting to the public participation portion and explained that comments would be heard first from elected officials, followed by the Resident Advisory Council/Board and then members of the general public.

The Chairman reminded attendees that public comments were limited to three minutes per speaker and that attendees wishing to speak should use the virtual hand-raise feature. He further advised that inappropriate comments would not be permitted and that individual personal matters should first be addressed through HACA management rather than during the public meeting.

Chairman Coates asked whether any elected officials were present and wished to address the Board.

No elected officials requested to speak.

XIV. Resident Advisory Board / Resident Council

Presenter: Bishop Coates, Chairman

Chairman Coates invited representatives of the Resident Advisory Board and Resident Council to provide comments.

No representatives requested to address the Board during this portion of the meeting.

The Chairman then opened the floor for general public comments.

XV. General Public Comments

Presenters: Matthew Wallace and Quay C.

A. Matthew Wallace – Community Farm Update

Chairman Coates recognized Matthew Wallace, who provided an update regarding the community farm project. Mr. Wallace shared photographs with the Board showing recent activities at the farm and highlighted the participation of community members, including youth and resident volunteers.

Mr. Wallace reported that the preceding month had been particularly successful, with crops beginning to produce in abundance. He stated that produce had been shared with neighborhood residents and highlighted the involvement of young community member Damari Stansbury, who had assumed an active role in harvesting and other farm activities.

Food Distribution and Community Partnerships

Mr. Wallace reported that the farm had delivered approximately 500 pounds of produce to local food pantries, including St. Luke's, and was developing a partnership with the Anne Arundel County Food Bank.

He explained that the Food Bank had expressed interest in the farm's community-empowerment model and that the partnership could expand opportunities for produce distribution and community participation.

Mr. Wallace also shared photographs of residents and volunteers participating at the farm and described the variety of produce being harvested, including squash, greens, tomatoes, cucumbers, and other vegetables. He invited residents and community members to visit the farm for produce, cut flowers, or simply to experience the space.

Resident and Youth Participation

Mr. Wallace recognized a resident identified as Ms. April for her extensive volunteer efforts in preparing and packaging produce for distribution. He reported that approximately 40 pounds of greens had recently been harvested and delivered.

He also discussed the farm's efforts to incorporate youth participation and community meals, including a recent meal prepared by young participants using vegetables grown at the farm.

Mr. Wallace explained that the project's primary areas of focus include:

- Community mentorship

- Community meals
- Vegetable production
- Resident and youth engagement

He further reported that the organization plans to expand use of the greenhouse during the cooler months to extend food production and community programming throughout more of the year.

Mr. Wallace thanked HACA and the broader community for supporting the farm project.

Commissioners expressed appreciation for the work being accomplished and congratulated Mr. Wallace and the participating residents and volunteers.

Commissioner Discussion

Commissioner Jackie Wells asked about the types of produce currently available. Mr. Wallace confirmed that tomatoes were available along with broccoli greens, kale, and other produce, and advised that residents could visit the farm to obtain vegetables.

Chairman Coates asked whether Mr. Wallace anticipated continuing and expanding the partnership with HACA as redevelopment progresses.

Mr. Wallace confirmed his organization's interest in maintaining the partnership. He noted that discussions with redevelopment partners had begun and stated that the community farm organization is prepared to contribute its knowledge and experience toward the design and development of community green spaces within HACA's redeveloped neighborhoods.

Chairman Coates expressed strong support for incorporating that expertise into future redevelopment planning.

Board Action: No formal motion or vote was taken.

B. Quay C. – Community and Faith-Based Partnership

Chairman Coates next recognized a speaker identified in the transcript as Quay C.

The speaker thanked the Board for the opportunity to attend the meeting and stated that this was the first HACA Board meeting she had attended. She described the meeting format, advance agenda, and presentation of information as helpful in understanding HACA's operations and decision-making processes.

The speaker identified herself as originally from Annapolis and stated that she currently worships at First Baptist Church in downtown Annapolis. She explained that numerous church members and visitors are HACA residents and frequently approach the church for assistance when housing-related questions or concerns arise.

She stated that her professional background includes work in the federal sector and that she is familiar with HUD-related issues and historical oversight matters. Her primary concern was identifying ways that the church and other community organizations could better support both HACA residents and the Housing Authority.

Computer Access and Resident Support

The speaker advised that the church has received a State grant supporting a computer lab and expressed interest in using that resource to assist residents with activities such as recertification paperwork, document submission, and other administrative requirements.

She also expressed support for HACA's renewed financial literacy and digital literacy programming and suggested that community organizations could help residents meet program requirements before issues escalate to noncompliance or eviction.

She emphasized that when HACA succeeds, residents and the broader community also benefit, and stated that the organization wanted to become part of the solution by supporting residents and encouraging voluntary compliance with program requirements.

The speaker further expressed interest in reviewing the HACA 2035 document and understanding HACA's long-term vision so that the faith-based community could identify meaningful ways to support the Authority and its residents.

Board Response

Chairman Coates thanked the speaker and stated that he heard a clear opportunity for partnership. He acknowledged First Baptist Church's previous community involvement and asked that HACA obtain the speaker's contact information so staff could continue discussions regarding potential collaboration.

Executive Director Maddox-Evans welcomed the offer of support and stated that HACA is always interested in developing new community partnerships. She indicated that staff looked forward to having a more detailed conversation regarding opportunities to work together.

The speaker explained that the webinar chat function was disabled for attendees but agreed to provide her contact information through another method. She reiterated her willingness to assist HACA and residents.

Chairman Coates thanked her for the offer.

Follow-Up: HACA staff to obtain the speaker's contact information and explore potential partnership opportunities with First Baptist Church, including resident computer access, assistance with administrative requirements, and other community support services.

Board Action: No formal motion or vote was taken.

XVI. Closing Remarks

Presenter: Bishop Coates, Chairman

Chairman Coates asked whether any additional members of the public wished to address the Board. Hearing none, he thanked Commissioners, staff, residents, and members of the public for participating in HACA's virtual meeting.

The Chairman described the meeting as successful and expressed hope that those attending live, as well as individuals viewing the meeting afterward, would find the information useful. He encouraged anyone with additional questions to contact HACA so that concerns could be directed to the appropriate staff for response.

Chairman Coates announced that the next regular Board of Commissioners meeting would be held on Tuesday, August 25, 2026, consistent with the Board's regular fourth-Tuesday meeting schedule, and that the meeting would again be conducted virtually.

XVII. Adjournment

Presenter: Bishop Coates, Chairman

Chairman Coates requested a motion to adjourn.

Motion: Commissioner Jackie Wells moved to adjourn the meeting.

A second was requested, and the Chairman called for the vote.

The Commissioners present voted in favor of adjournment.

Result: The motion to adjourn carried, and the meeting was adjourned at approximately 5:00 p.m.

Chairman Coates thanked everyone for attending and reminded participants that the next meeting would take place on August 25, 2026. Commissioners and staff exchanged closing remarks before leaving the virtual meeting.

The Housing Authority of the City of Annapolis

Board of Commissioners Report

August 25, 2026

The Housing Authority of the City of Annapolis
Board of Commissioners

Bishop Craig Coates

Chairman

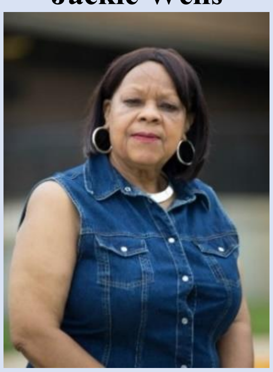
Patrick Sheridan

Vice-Chairman

Arthur Edwards, Jr.

Treasurer

Jackie Wells



Secretary

Kimberlee Cornett

Commissioner

Sharon Elliott

Commissioner

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Executive Director Report

August 2026 Executive Director/CEO

We plan to provide the Mayor and City Council with an educational briefing on the mechanics of housing authority operations, programming and relevant guiding policies and laws. We hope that it will provide useful information that can assist them in better understanding the role HACA plays as we deliver affordable housing services. That briefing will be held on September 9th, and we encourage you to attend.

I was invited to attend a HUD Roundtable with the HUD Regional Director, Lacia Sommars, and her staff on August 5th. In attendance were Mayors, County Executives, AA Economic Development Corporation, Housing Authority Leaders, DHCD, Governor's Office Officials, Enterprise, Habitat for Humanity and a host of other organizations. HUD was interested in hearing our feedback on current regulatory initiatives and local challenges us affordable housing providers face. We discussed BABA, Opportunity Zones, local zoning challenges, and several other issues. It was a beneficial discussion for all in attendance.

We would like to thank Raylyne Shaw for her many years of dedicated service to HACA. She is moving on to retirement, and we wish her pleasant years in her next chapter.

We interviewed several firms for strategic planning and business restructuring services and will present our recommendation for your approval.

Below are examples of additional highlights that occurred this past month.

Development/Capital Projects

- We are reviewing the relocation and management plans with CHP for the Robinwood and BBSQ communities.
- We are still waiting for the finalization of the MOUs associated with the city ($1M), the City's investment of $500,000 for capital needs for public housing.
- The City Pool Program funds and related agreement to reimburse HACA ($44K) were finalized this month.

Finance

- The Finance Team is working on the FDS Schedule which will be submitted by August 31st. Year-end activities are in progress.

Operations/ Management/HCVP

- **HUD BENCHMARKS**

- Our **PIC score** for the HCVP is **97.69%** and PH **90.51%** programs. Reporting compliance minimum score is 95% for both programs. The PH is working to get above 95%. PIC Scores reflect move-in, move-out, recertification and interim updates.
- HACA **Occupancy Rate** by Property as of 8/14/2026 – 92.17%, Average for State of Maryland PHAs – 93.65%. HUD's target occupancy goal is 96%
  - Harbour House – 91.29%
  - Robinwood – 92.96%
  - Bloomsbury Square – 96.08%
- **Rent Collection Rate** – See Operations Report for details
- **HCVP**-HUD decreased the admin fee for the HCVP program by $25,000 as of 8/1/2026. This decrease was experienced by many Housing Authorities across the nation, HUD issued a corrected admin fee notice but only increased their payment by $7,000. We normally receive 68,000 for the admin fee this month we received 50,000. HUD has offered no explanation for the decrease in subsidy. Admin fees are used to pay for the operational cost of running the program including salaries, service providers and training costs.

- We no longer receive reports for the Annual City inspections from the city. We must go onto their website and find the status of each individual unit. This is a very tedious and time-consuming task, and it increases difficulty in tracking unlicensed units.

Legal/Compliance

- We submitted the monthly Recovery Agreement report on July 31, 2026, for August.
- We submitted a compliance update report to DHCD for Bloomsbury Square by August 10th.
- HUD did not approve of our requests to place ten units under MOD Off-line status related to our redevelopment projects at Robinwood and Bloomsbury Square. They have changed their supporting documents requirements from previous requests we have submitted. We will re-submit our requests.
- There is a tentative settlement being negotiated among the parties for the Fisher and Johnson cases. The settlement is not yet executed.

Resident Services

- Attended a Moments with Melissa meeting with residents to obtain their feedback at Robinwood on August 19th.
- I provided communications and leadership training to the RAB Members and Tenant Council leaders on August 13th.

City/County/State Partnerships

- Attended weekly meetings with the City's Housing Affordability Specialist and Community Development Staff.
- Met with Sen. Henson and Pennrose representatives on August 18th to discuss resident relation issues at Pennrose properties.

- The Eastport Terrace/Harbour House development team I met with the City's P&Z Department to discuss the City's role and City requirements related to the in the overall master plan.
- Attended the retirement farewell event for Dr. Christine Fairley of the Community Action Agency.

Community Partnerships

- I attended bi-weekly meeting with the Eastport Civic Association Public Safety Committee.

Finance Report

Rent Collection

By Property:

Housing Authority of the City of Annapolis Collections Report										
7/31/2026										
Property	Number of Units Occupied	Charges	Payments	Collection Rate	Prior Month Number of Units Occupied	Prior Month Charges	Prior Month Payments	Prior Month Collection Rate	Charge Variance	Payment Variance
Eastport Terrace	82	22,003.33	10,244.00	47%	80	21,346.16	11,243.80	53%	$ 657.17	$ (999.80)
Harbour House	243	76,398.87	49,717.98	65%	240	72,284.22	52,890.02	73%	$ 4,114.65	$ (3,172.04)
Robinwood	133	60,257.13	36,588.99	61%	133	63,459.52	42,794.32	67%	$ (3,202.39)	$ (6,205.33)
Bloomsbury Square	49	23,755.88	20,140.00	85%	49	24,100.05	23,676.36	98%	$ (344.17)	$ (3,536.36)
Totals	**507**	**$182,415.21**	**$116,690.97**	**64%**	**502**	**$ 181,189.95**	**$ 130,604.50**	**73%**	$ 1,225.26	$ (13,913.53)

Operations Report – Public Housing

Emergency Work Orders (Closed within 24 Hours) *

Property	Month			Year to Date		
	Generated	Closed within 24 Hours	%	Generated	Closed within 24 Hours	%
Bloomsbury Square	5	5	100%	25	24	95%
Eastport/Harbour House	34	34	100%	229	201	87%
Robinwood	21	21	100%	124	111	87%
HACA Managed Total	60	60	100%	378	336	89%

Routine Work Orders Generated

Property	Month	Year to Date
	WO Count	WO Count
Bloomsbury Square	18	122
Eastport/Harbour House	37	455
Robinwood	40	269
HACA Managed Total	95	846

Occupancy Rate (now reflective of employing a consolidated waiting list process)

Property	Occupied	Vacant	Grand Total	Occupancy Rate
554	511	43	554	92%

Move-ins/Move-Outs/Transfers

Property	Move-Ins	Move – Outs	Transfers
Bloomsbury Square	0	0	0
Eastport/Harbour House	5	0	0
Robinwood	1	0	0
HACA Managed Total	6	0	0

Occupancy Rate - Agency Wide		
May	**June**	**July**
	90%	**92%**

Current Waiting List

Public Housing	Total Number
Total	**1,243**

Housing Choice Voucher Program	Total Number
Total	**535**
	Grand Total 1,778

Operations Report – Housing Choice Voucher Program

JULY 2026 Activity
Section I: Tenant-Based Voucher Program

	JULY 2026
Allocated*	770
Under Contract	728
Vouchers Issued	0
Termination of Assistance	2
Portability Port Out Portability Port In	0 0

***Reflects the regular vouchers plus VASH Vouchers**
Section II: Homeownership Program

	JULY 2026
Participants	1

Section IV: PIC SCORES

	JULY 2026
PIC	97%

Section III: Additional Highlights
SEMAP Self-Certification For Last FY: August 31, 2026

July continued HACA's transition from program recovery to program improvement.
Our immediate priority is completing last FY SEMAP self-certification before the end of August 2026. Based on our current review, Indicators 3 and 6 are the only remaining indicators requiring internal audit for full final validation. The remaining applicable indicators are currently positioned for full or partial points as explained below.
HACA completed the corrective action plan associated with the prior year SEMAP findings while bringing in Quadel to provide additional assistance with recertifications and inspections. This additional capacity from last FY is helping us address current workload while strengthening the processes, documentation and quality controls that will support the program going forward.
The objective is not simply to improve our SEMAP score. The objective is to build a program that consistently performs well in each of these areas.
Where We Stand In Last Year's SEMAP Self-Certification

Indicators 3 and 6 are the final areas being validated.

Indicator 3 — Adjusted Income
This asks a basic question:
Are we calculating a family's income correctly?
Income affects eligibility, tenant rent and HACA's HAP payment. Our corrective-action work has been completed, and the remaining work is focused on validating the accuracy and consistency of the process.
Quadel's recertification support is helping HACA strengthen capacity in this area.
Status: Final validation underway.

Indicator 6 — HQS Enforcement
This asks:
When a unit fails inspection, do we make sure the owner corrects the problem and do we take the required action when it does not?
HACA has strengthened inspection, reinspection and enforcement controls, with additional inspection capacity being provided by Quadel.
Status: Final validation underway.

Why the Other Areas Are Look Like Thus Far

The other SEMAP indicators address basic program management.

- Waiting List: Are families selected fairly and according to our approved policies?
    - Because HACA was under HUD Shortfall last FY there were no waiting list pulls for HCV. Full Points OR HACA in our upcoming discussion in August with the HUD Field Office will get clarification if this indicator will be omitted from last FY score.
- Rent Reasonableness: Are we paying landlords a reasonable rent for the market?
    - HACA utilized its online Rent Reasonableness database to determine and redetermine if the landlord initial request for rent was reasonable to include any landlord requests for a rent increase
- Utility Allowances: Are utility costs being properly considered when assistance is calculated?
    - HACA has complied with HUD's requirement to annually look at utility consumption analysis to develop its utility allowance schedule. Thus far in our review, HACA applied those utility allowances correctly based on the most recent schedule. Like in indicator 3 (mentioned above) HACA will finalize its determination of this indicator as part of that indicator to make sure those allowances on that schedule were correctly. At this point, all indications are looking promising.
- Inspection Quality Control: Are we checking the quality of our inspectors' work?

  - As a result of HACA outsourcing its inspections to Quadel last FY, we have confirmed that more than the number of Quality Control inspections were conducted in accordance with HUD regulations

- Housing Opportunities: Are voucher families given meaningful housing choices?
  - As a result of HACA going to the maximum allowed under HUD regulations (120% of HUD FMR) in its HCV Payment Standards last FY, we have provided as much housing opportunities for families searching to in Annapolis. It is noted, due to funding limitations and HACA being under shortfall last FY, there were no additional (outside of an approved HUD reasonable accommodation) efforts to further explore more advanced measures to assist families due to housing cost. HACA will ask in the upcoming August HUD meeting if this is another indicator that will be excluded as a result of shortfall.

- Payment Standards: Are our payment standards being administered properly under HUD requirements?
  - HACA did adopt its new Payment Standards in accordance with HUD regulations. The application of those payment standards thus far in the file reviews look promising to gain the full points under this indicator.

- Annual Reexaminations: Are we reviewing families on time and making sure they remain eligible?
  - Based on HACA review(s), it meets the SEMAP percentage guidelines; however, some SEMAP indicators are determined by HUD/PIC. Housing Authorities must meet at least a 95% reporting rate to HUD/PIC before these indicators s can be considered. HACA, as noted in the above chart is at approximately 93%. Therefore indicators #9 thru #12 (Tenant Rent Calculation, Annual Rexams, Pre-Contract Inspections, and Annual Inspections) may automatically result in no points for this reporting reason only. HACA has already begun to correct the frequency and reporting errors to avoid this issue in the future for full point consideration.

Tenant Rent: Are we calculating the family's portion correctly?

  - This is the indicator #3 mentioned above that is still ongoing for point determination

- Pre-Contract Inspections: Are units meeting the required standard before HACA begins assistance?
  - HACA, utilizing its external inspectors has complied with this indicator for any new family move-ins

- Annual Inspections: Are assisted units continuing to be inspected as required?
    - HACA, last FY implemented a process where an annual recertification could not be processed without a look-back to confirm the annual inspection was conducted. While this process may cause other annual inspection reporting issues with HUD/PIC (which HACA has addressed) it did ensure those inspections were conducted within the current 12 month requirement.

- Lease-Up/Utilization: Are we using our voucher resources effectively?
    - HACA received verbal approval of full SEMAP points in our July 2026 call with the HUD Field Office

- FSS: Where applicable, are we properly administering the Family Self-Sufficiency requirements?
    - This indicator is not applicable to HACA as a result of HACA not having a mandatory number of FSS families to be served

Before the end of August, HACA will:

1. Complete the remaining QC work for Indicators 3 and 6.
2. Complete the final SEMAP review.
3. Confirm the supporting documentation.
4. Verify applicable PIC/MTCS and utilization information.
5. Complete management review.
6. Submit the FY2025 SEMAP self-certification.

Development Report

Development Report

Redevelopment In Process

Community	Developer	Estimated Financial Closing & Construction Start	Estimated Construction Completion & Lease Up Start	Units
Harbour House/Eastport	Monadnock/Genesis/NFP	2028	2033/2034	357 replacement units and 365 additional units
Robinwood	CHP	2027	2029	150 replacement units and 84 additional units
Bloomsbury	CHP	2027	Summer 2028	51

Capital and Redevelopment Projects

- **City of Annapolis**
  - CNI (Choice Neighborhood Initiative) Planning process.
    The teams have completed Phase 1 - Assessment of the Eastport Terrace-Harbour House: Assessment has included conducting resident surveys; reviewing existing plans; demographic and other data collection; stakeholder interviews; inventorying of open spaces, transportation, service providers, businesses, housing, etc.; real estate market studies; Maryland Historical Trust review; and Phase 1 Environmental Site Assessment.

    o We had community meetings on April 17th and 18th to discuss the Concept Plan. The transformation plan was submitted to HUD by the end of November 2023. HUD has accepted the plan.

    o City council approved the resolution for the contribution of the Spa Road property to the CNI project by the end of August 2024.

Phase II Redevelopment - Robinwood, Eastport, Harbour House, Bloomsbury Square

- An RFQ for developers was advertised for Robinwood, Bloomsbury Square and Harbour House/Eastport Terrace.
- HUD-CHAPs were approved for Bloomsbury Square and Robinwood, which authorizes us to begin the redevelopment process.
- HACA received five proposals from the developers by the deadline of May 4, 2023.
- HACA staff along with EJP Consulting reviewed the proposals and asked one of the developers to make their presentation, on Harbour House/Eastport Terrace on July 31st. However, the developer withdrew their proposal. A new RFQ for Harbour House/Eastport Terrace was issued in August 2024. The pre-bid conference was held on September 17, 2024, and the tour of the sites was conducted on October 7, 2024. Three proposals were received by the due date of November 14, 2024. The selection committee selected Genesis Companies and Monadnock Development, based in NY, as the developer for the site. A meeting with the developer and the city staff was held on April 29th with a follow-up f meeting in the first week of May. The Board approved the MOU during their August 26th meeting. A meeting was held on October 8th to introduce the development team to the community and to provide an update on the redevelopment process.
- HUD issued the NOFO for the CNI Implementation Grant in December 2025 with the application deadline of March 9, 2026. On January 9th, HACA held a meeting with the consultants, EJP Consulting, the developer team, and the city to start to evaluate the possibility of submitting the Implementation Grant application by the due date. A follow-up meeting, as a part of the CNI application process, was held with the community to apprise them of the process. The CNI application was submitted on March 6, 2026. And HACA is still waiting to hear back from HUD.
- On July 15, 2026, the development team submitted the 9% tax credit application for 50 units within phase I of the project. There will be 5 market rate units within this 50-unit application. The overall phase I will include 150 units – 50 units within 9% tax credit application and 100 units within 4% tax credit application. The developer is expected to submit the 4% tax credit application for phase I to the state by the middle of September 2026. A community meeting is scheduled for September 8th to apprise the community of the progress made thus far and for the community to provide input on any aspect of the project.
- HACA had asked two developers to make a presentation on Robinwood and Bloomsbury in September 2023. However, one of the developers withdrew their proposal. The other developer, CHP, made their presentation in September. HACA staff recommended to the Board that CHP be approved as the developer for Robinwood and Bloomsbury. The Board approved the recommendation during their September 2023 meeting. The MOUs, between HACA and CHP, have been executed. HACA arranged an introductory meeting with CHP, and Bloomsbury and Robinwood communities in April 2024. HACA and CHP also met with the Anne Arundel County school system for their participation in terms of allowing access to a new road within the Robinwood project. HACA and CHP

scheduled a meeting with the Robinwood community on March 19, 2025, to get their input on the initial site plan for the property. CHP has been awarded 9% tax credits for Phase I and was invited by the state to submit application for 4% tax credits as this is a twinning deal. The 4% tax credit application for Robinwood was submitted in December 2025. The 4% tax credit application for Bloomsbury was submitted in July 2025. The follow-up meetings with the Robinwood and Bloomsbury communities were held in mid-July 2025, and the communities were apprised of the progress made thus far and to seek additional input from them. The next set of follow-up meetings with the communities for Robinwood and Bloomsbury were held on December 8th and December 10th, 2025, respectively. A resident survey was conducted by CHP staff, with assistance from HACA staff, for the two communities on February 10th and 11th, 2026. Financing closings for Bloomsbury and phase I Robinwood are scheduled for Spring 2027 and Summer 2027, respectively.

- HACA organized a meeting with CHP and the State on identifying potential funding sources for both Robinwood and Bloomsbury Square and will reschedule follow-up meetings with the stakeholders.
- HACA's Board approved the Development Rights Agreement for Bloomsbury Square during their June 2026 meeting.
- HACA's outside counsel is working on the Development Rights Agreement for Robinwood. We expect to present it to the Board during fall 2026.

Resident Services Board Report

Resident Services Board Report – July 2026

Resident Services continued to advance HACA's commitment to supporting resident self-sufficiency, economic mobility, workforce development, digital inclusion, and quality of life throughout July. Programming was designed to connect residents with resources and opportunities that promote greater independence and reduce barriers to employment, education, and economic advancement.

<u>Resource Fair – Connecting Residents to Opportunity</u>

Resident Services hosted a successful Resident Resource Fair with more than 60 residents participating. The event brought together residents and community partners to provide access to employment opportunities, supportive services, community resources, and other programs intended to address barriers to self-sufficiency.

A significant outcome of the event was the immediate connection to employment opportunities, with 9 residents completing employment applications on-site. This demonstrates the value of bringing resources directly to residents and supports HUD's emphasis on connecting assisted families to employment, education, supportive services, and economic opportunity.

The Resource Fair also served as an important resident engagement strategy, strengthening connections between HACA residents, community partners, and available resources.

<u>OSB Grant – Digital Literacy and Workforce Development</u>

The summer session of the OSB Grant included six technology and digital skills sessions designed to strengthen residents' technological proficiency and prepare participants for continued educational and workforce opportunities.

Participants in the advanced class expanded their skills in:

- Introduction to Cybersecurity, including awareness of digital security and online safety.
- Advanced programming and applications of Artificial Intelligence (AI);
- Microsoft PowerPoint, with continued emphasis on creating professional presentations; and

- Microsoft Excel, including continued development of skills applicable to education and the workplace.

This programming supports the broader goal of digital inclusion and economic self-sufficiency by helping residents develop marketable skills needed to compete in an increasingly technology-driven workforce. The investment in digital literacy also provides residents with tools that can support employment advancement, educational attainment, and long-term economic mobility.

Summer Camp – Youth Development and Community Support

Resident Services provided summer programming for 22 children, offering structured activities designed to promote positive youth development, learning, social engagement, and a safe and enriching summer experience for participating families.

Community support for the program was particularly strong, with donations exceeding the established fundraising goal. The additional funds will be carried forward to support next summer's programming, providing a stronger financial foundation for continued youth services.

The success of the summer camp demonstrates the importance of leveraging community partnerships and private resources to supplement public funding and expand services available to residents.

July Impact

July programming reflects Resident Services continued focus on outcomes that align with HUD's broader objectives for assisted housing residents, including:

- Economic self-sufficiency and employment
- Workforce and career development
- Digital literacy and access to technology
- Educational advancement
- Youth development
- Resident engagement and community participation
- Connections to supportive services and community resources
- Leveraging community partnerships and resources

Collectively, these efforts demonstrate that Resident Services is not only providing activities for residents, but is creating pathways to opportunity, self-sufficiency, and economic mobility. Through strategic programming and community partnerships, HACA continues to strengthen the capacity of residents to achieve their personal, educational, and employment goals while improving the overall quality of life within HACA communities.

Family Self Sufficiency and Homeownership

FSS and Homeownership	
FSS Contracts	30
FSS Escrow Accounts	30
Contracts in HCVP	21
Contracts in PH	9
Release of Escrow Credits	0
Contracts Terminated/Graduated (pending)	0
New Contracts Completed	3
Resources and Referrals	17
New Homeownership Clients	0
Case management appointments	30

Case Management

Case Management Services	
AAC Mental Health Care Event-BBS	8
Jewelry Making Event-BBS	3
Veterans Mobile Event-RW	5
Dept of Health- RW	11

Resident case management contacts for issues such as rent payments, wellness checks, eye exams/glasses, dental, financial concerns, furnishing referrals, transportation, employment, Re-Certification assistance, food insecurity, family reunification, medical health assistance in finding a PCP and assisting in making medical appointments, social services interventions for food stamps, and enrolling in Medicare benefits. Department of Aging.	54
Total: Contacts - Calls/Activities	81

Resident Opportunity and Self Sufficiency

ROSS	
Home Visits	16
Seeds 4 Success Event	7
Resource Event	60
Jewelry Making Event-BBS	11
Case management and home visits ROSS Referrals Dept of Aging, Hope for All, DSS, Digital Literacy, SNAP applications, SSDI and SSI application assistance	72
Community Referrals	15
TOTAL	181

Annapolis Gardens

Number of Units: 150

Property Type: Family

Project Start: 2009

Project Status: Stabilized

Subsidy Type: Public Housing/Tax Credit (75), Tax Credit only (75)

Tax Credit Compliance End: 2025

Report for Period Ending: July 31, 2026

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
LIHTC	150	145	5	97%

1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms
10	62	59	9	10

Current Month: **97%** Year to date Average: **96%**

NARRATIVES

Financial:
The income for the month was higher than budgeted due to higher than anticipated tenant income. The total actual expenses were higher than budgeted due to higher than anticipated administrative expenses.

Management:

The property is managed by Winn Companies, an independent company not affiliated with the Developer. The management staff did not report any staff turnover during the period and has been timely with reporting to HACA.

Physical:
There were no other extraordinary repairs to report.

Resident Services:
There were no Resident Services to report.

Other
There are no other issues to report.

Receivables/ Payables:
The resident accounts receivable is $298.760. The projects accounts payables are $26.187 with $0 aging more than 90 days.

Reserves:
The project has four reserve accounts and two escrows that are funded as required with no inappropriate use of funds

PARTNERS

General Partner/ Managing Member: Annapolis Community Development Partners, LLC

HACA Ownership %: 49%

Developer: Landex

Management Company: Winn

DEBT SUMMARY

Lien Position	Payment Type	Lender	Principal as of: 07/31/2026	Interest Rate	Maturity Date
1	Hard debt	Enterprise Mortgage Investments, Inc.	$ 1,713.736	7.01%	10/3/2026
2	Cash flow	DHCD	$ 1,481,817	4%	5/1/2051
3	Cash flow	ACDS	$ 166,174	2%	5/29/2051
4	Cash flow	HACA	$ 500,000	4.38%	6/1/2051
5	Cash flow	HACA	$ 92,118	0%	6/1/2051

Obery Court I

Number of Units: 50

Property Type: Family

Project Start: 2010

Project Status: Stabilized

Subsidy Type: Tax Credit (40)

Tax Credit only (10)

Tax Credit Compliance End: 2025

Report for Period Ending: June 30, 2026

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	10	10	0	100%
2 bedrooms	22	20	2	91%
3 bedrooms	16	13	3	81%
4 bedrooms	2	1	1	50%

Current Month: **88%** Year to date Average: **95%**

NARRATIVES

Financial:
The income for the month was in line with budgeted income. The total controllable expenses were under budget due to lower than expected maintenance expenses.

Management:
The property is managed by Pennrose, an affiliate of the Developer.

Physical:
There were no significant items noted. There were no significant items noted.

Resident Services:
There were no Resident Services to report.

Other
There are no other issues to report.

Receivables/ Payables:
The resident accounts receivable is $50,304. The project accounts payables are $99,716 with $52,897 aged more than 90 days.

Reserves:
The project has four reserve accounts and three escrows that are funded as required with no inappropriate use of funds.

PARTNERS

General Partner/ Managing Member: Obery Court GP, LLC

HACA Ownership %: 51% *
Pennrose entity remains managing member despite ownership percentage

Developer: Pennrose

Management Company: Pennrose

DEBT SUMMARY

Lien Position	Payment Type	Lender	Principal as of: 7/31/2025	Interest Rate	Maturity Date
1	Cash flow	DHCD	$ 1,906,604	4%	6/1/2050
2	Cash flow	DHCD	$ 2,307,547	4%	6/1/2050
3	Cash flow	ACDS	$ 1,000,000	2%	3/6/2051

Obery Court 2

Number of Units: 63

Property Type: Family

Project Start: 2011

Project Status: Stabilized

Subsidy Type: PBV/Tax Credit (53), Tax Credit only (10)

Tax Credit Compliance End: 2027

Report for Period Ending: July 31, 2026

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	27	26	1	96%
2 bedrooms	17	16	1	94%
3 bedrooms	16	16	0	100%
4 bedrooms	3	3	0	100%

Current Month: **97 %** Year to date Average: **97%**

NARRATIVES

Financial:
The rental income for the month was in line with budgeted. The total controllable expenses under budget due to lower than anticipated utility and maintenance expenses.

Management:
The property is managed by Pennrose, an affiliate of the Developer. The management staff did not report any staff turnover during the period and has been timely with reporting to HACA.

Physical:
There were no other extraordinary repairs to report.

Resident Services:
There were no Resident Services to report.

Other
There are no other issues to report.

Receivables/ Payables:
The resident accounts receivable amount is $155,149 and accounts payable is $86,325 with $59,067 aged more than 90 days.

Reserves:
The project has four reserve accounts and two escrows that are funded as required with no inappropriate use of funds

PARTNERS

General Partner/ Managing Member: Obery Court Phase II GP, LLC

HACA Ownership %: 49%

Developer: Pennrose

Management Company: Pennrose

DEBT SUMMARY

Lien Position	Payment Type	Lender	Principal as of: 07/31/2026	Interest Rate	Maturity Date
1	Hard debt	Severn Savings Bank FSB	$ 1,342,570	6.625%	2029
2	Cash flow	DHCD	$ 2,963,863	4%	4/1/2054

Obery Court 3

Number of Units: 61

Property Type: Family

Project Start: 2016

Project Status: Stabilized

Subsidy Type: PBV/Tax Credit (40)

Tax Credit only (21)

Tax Credit Compliance End: 2031

Report for Period Ending: June 30, 2026

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	18	17	1	94%
2 bedrooms	24	21	3	88%
3 bedrooms	14	12	2	86%
4 bedrooms	5	5	0	100%

Current Month: **90%** Year to date Average: **90%**

NARRATIVES

Financial:
The income for the month was in line with budgeted income. The total controllable expenses was lower than budgeted due to lower than anticipated maintenance expenses.

Management:
The property is managed by Pennrose, an affiliate of the Developer.

Physical:
The property did not report any physical issues.

Resident Services:

There were no Resident Services to report.

Other
There are no other issues to report.

Receivables/ Payables:
The resident accounts receivable is $139,371 and the projects accounts payables are $82,958 with $66,558 aged more than 90 days.

Reserves:
The project has three reserve accounts and two escrows that are funded as required with no inappropriate use of funds.

PARTNERS

General Partner/ Managing Member: Obery Court Phase III GP, LLC

HACA Ownership %: 11%

Developer: Pennrose

Management Company: Pennrose

DEBT SUMMARY

Lien Position	Payment Type	Lender	Principal as of: 7/31/2026	Interest Rate	Maturity Date
1	Hard debt	Capital One, N.A.	$ 1,209,388	5.75%	1/1/2032
2	Cash flow	DHCD	$ 1,645, 255	2%	9/1/2056
3	Cash flow	DHCD	$ 1,225,000	2%	9/1/2056
4	Cash flow	HACA	$ 605,748	0%	9/17/2057

Wilbourn Estates

Number of Units: 78

Property Type: Family

Project Start: 2022

Subsidy Type: Tax Credit

Report for Period Ending: June 30, 2026

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	26	24	2	92%
2 bedrooms	26	24	2	88%
3 bedrooms	26	25	1	96%

Current Month: **92%** Year to date Average: **94%**

NARRATIVES

Financial:
The rental income for the month was lower than budgeted due to lower than anticipated HAP Subsidy. The total controllable expenses were under budget due to lower than expected security service expenses.

Management:
The property is managed by Pennrose, an affiliate of the Developer.

Physical:
There are no physical issues to report.

Resident Services:
There were no Resident Services to report.

Other
There are no other issues to report.

Receivables/ Payables:
The resident accounts receivable is $136,832. The project accounts payables are $12,484 with $4,116 aged more than 90 days..

PARTNERS

General Partner/ Managing Member: Newtowne 20, LLC

Developer: Pennrose

Management Company: Pennrose

DEBT SUMMARY

Account	Lender	Amount	Interest Rate	Maturity Date
1	Orix Real Estate Capital Principal – Hard Debt	$ 9,043,400	3.82%	7/1/2041
2	CDA Rental Housing Works Fund	$ 2,404,981	0	12/31/2062
3	CDA Housing Trust Fund	$ 904,981	0	12/31/2062
4	CDA Rental Housing Fund	$1,262,338	0	12/31/2062
5	ACDS Home Investment Partnership Program	$692,829	0	12/31/2062
6	HACA	$929,473	0	12/31/2062
7	HACA	$1,700,795	1.31%	12/31/2062

Resolutions

- **Resolution No. FIN 08252026-01**

  Trash Removal and Recycle Services

- **Resolution No. FIN 08252026-02**

  Approving attendance at National Association Housing and Redevelopment Officials (NAHRO) 2025 NAHRO Annual Conference

- **Resolution No. FIN 082502026-03**

  Approving attendance at AHF Live Conference and Exposition

- **Resolution No. FIN 082502026-04**
  A Resolution for Strategic Program, and Advisory Services

- **Resolution No. ADMIN 082502026-01**

  Artificial Intelligence Use Policy

Resolution
of
The Housing Authority of the City of Annapolis
Board of Commissioners

Trash Removal and Recycle Services

Resolution No.- FIN 08252026-01

WHEREAS, the Housing Authority of the City of Annapolis (HACA) has an urgent need for Trash Removal and Recycle Services; and

WHEREAS, Republic Services of Baltimore has a current contract with the State of Maryland under the State of Maryland Blanket Purchase Order. Republic Services of Baltimore has the reputation and capacity to carry out this service; and

WHEREAS, HACA wants to piggyback off the State of Maryland trash removal service contract with Republic Services of Baltimore; and

WHEREAS, HUD procurement policy encourages PHA to use this method of procurement because it is time efficient, cost saving, and the services have been competitively procured by government agencies. This method of contracting is especially helpful for contracts with a similar scope of work; and

WHEREAS, the Executive Director seeks Board approval to engage Republic Services of Baltimore for this service.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners, that the Executive Director is hereby authorized to engage the services of Republic Services of Baltimore for the sum of $189,000.00, annually without further Board approval.

RESOLVED this 25th day of August 2026.

The undersigned Commissioners of the Housing Authority of the City of Annapolis sign below to indicate their affirmative or disapproval vote or that they are abstaining from voting.

______________________ Craig Coates, Chairman	□ Approved	□ Disapproved	□ Abstain
______________________ Patrick Sheridan, Vice-Chairman	□ Approved	□ Disapproved	□ Abstain
______________________ Jacquelyn Wells, Secretary	□ Approved	□ Disapproved	□ Abstain
______________________ Arthur Edwards Jr., Treasurer	□ Approved	□ Disapproved	□ Abstain
______________________ Kimberlee Cornett, Commissioner	□ Approved	□ Disapproved	□ Abstain
______________________ Sharon Elliott, Commissioner	□ Approved	□ Disapproved	□ Abstain

Resolution
of
The Housing Authority of the City of Annapolis
Board of Commissioners

Resolution Approving attendance at
National Association Housing and Redevelopment Officials (NAHRO)
2025 NAHRO Annual Conference

Resolution No. FIN 08252026-02

WHEREAS, National Association of Housing and Redevelopment Officials (NAHRO) is one of the leading associations for housing authority staff and commissioners, to learn about current issues; and

WHEREAS, the NAHRO Annual Conference includes sessions on Commissioner fundamentals, principles and strategies of advocacy, oversight and governance, Executive Director Boot camp, and other issues that directly affect HACA; and

WHEREAS, the Executive Director supports that HACA must provide appropriate training and networking opportunities for commissioners and executive staff members to remain current; and

WHEREAS, the cost for registration is ($545.00), hotel ($2,894), airfare ($592), and Per Diem of ($333.00); therefore, the estimated total cost of attendance to the NAHRO Annual Conference is not to exceed $5,000 per person.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners, that the Executive Director is authorized to approve attendance at NAHRO Annual Conference for Commissioner - Jacquelyn Wells, Executive Director – Melissa Maddox-Evans, and CFO – Marisa Stanley.

RESOLVED this 25th day of July 2026.

The undersigned Commissioners of the Housing Authority of the City of Annapolis sign below to indicate their affirmative or disapproval vote or that they are abstaining from voting.

______________________ Craig Coates, Chairman	□ Approved	□ Disapproved	□ Abstain
______________________ Patrick Sheridan, Vice-Chairman	□ Approved	□ Disapproved	□ Abstain
______________________ Jacquelyn Wells, Secretary	□ Approved	□ Disapproved	□ Abstain
______________________ Arthur Edwards Jr., Treasurer	□ Approved	□ Disapproved	□ Abstain
______________________ Kimberlee Cornett, Commissioner	□ Approved	□ Disapproved	□ Abstain
______________________ Sharon Elliott, Commissioner	□ Approved	□ Disapproved	□ Abstain

Resolution
of
The Housing Authority of the City of Annapolis
Board of Commissioners

Resolution Approving attendance at

AHF Live Conference and Exposition

Resolution No. FIN 08252026-03

WHEREAS, AHF Live is the premier conference and exposition serving affordable housing developers, owners and state housing agencies nationwide. AHF Live provides insight on the latest strategies and tools to help make deals feasible, to create and preserve much-needed housing. Build important relationships with your peers, industry leaders, financial, and service providers.; and

WHEREAS, the AHF Live Conference and Exposition includes a 3-day Professional Development Program designed especially for affordable housing developers, owners and state housing agencies nationwide on building important relationships with industry leaders, financial, and service providers; and

WHEREAS, the Executive Director supports that HACA must provide appropriate training and networking opportunities for leadership staff to remain current; and

WHEREAS, the cost for registration is ($999.00), hotel ($1,955), airfare ($600), rental car ($159) and Per Diem of ($300.00); therefore, the estimated total cost of attendance at the HDLI Conference is not to exceed $5,000 per person.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners, that the Executive Director is authorized to approve attendance at AHF Live Conference and Exposition for Aseem Nigam.

RESOLVED this 25th day of August 2026.

The undersigned Commissioners of the Housing Authority of the City of Annapolis sign below to indicate their affirmative or disapproval vote or that they are abstaining from voting.

______________________ Craig Coates, Chairman	□ Approved	□ Disapproved	□ Abstain
______________________ Patrick Sheridan, Vice-Chairman	□ Approved	□ Disapproved	□ Abstain
______________________ Jacquelyn Wells, Secretary	□ Approved	□ Disapproved	□ Abstain
______________________ Arthur Edwards, Jr., Treasurer	□ Approved	□ Disapproved	□ Abstain
______________________ Kimberlee Cornett, Commissioner	□ Approved	□ Disapproved	□ Abstain
______________________ Sharon Elliott, Commissioner	□ Approved	□ Disapproved	□ Abstain

Resolution
of
The Housing Authority of the City of Annapolis
Board of Commissioners

A Resolution for Strategic Program, and Advisory Services

Resolution No. FIN 08252026-04

WHEREAS, on March 25, 2026, HACA issued an RFQ # 2026-3 Strategic Program, and Advisory Services; and

WHEREAS, the following firms responded to the RFQ: AMA Consulting Group, LLC; Baker Tilly Advisory Group, LP; Bronner Group, LLC; Coretto Associates, LLC; CSG Advisors; M&L Associates, Inc; and NREUV Advisors LLC; and

WHEREAS, HACA's evaluation panel reviewed the proposals and interviewed AMA Consulting Group, LLC; Baker Tilly Advisory Group, LP; Coretto Associates, LLC; CSG Advisors; and NREUV Advisors LLC; and

WHEREAS, HACA deemed Baker Tilly Advisory Group, LP, and Coretto Associates, LLC; to be within the competitive range in terms of technical expertise, experience and price. The evaluation panel deemed Baker Tilly Advisory Group, LP; and Coretto Associates, LLC; competent and competitive to provide Strategic Program, and Advisory Services to HACA; and

WHEREAS, the Executive Director seeks Board approval of these two firms that meet HACA's requirements and are competitive to ensure current and future Strategic Program, and Advisory Services. HACA will engage these two firms in a one-year contract with the option to renew for one (1) year intervals not exceeding the aggregate of two (2) years.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners, that the Executive Director is hereby authorized to engage Strategic Program, and Advisory Services from the firms of: Baker Tilly Advisory Group, LP, and Coretto Associates, LLC, on a task by task basis, as needed, at the competitive pricing rates provided in the proposals from each firm, or a lower negotiated rate for the assignment.

Be if Further Resolved, that the costs under this resolution for Strategic Program, and Advisory Services for Baker Tilly Advisory Group, LP, and Coretto Associates, LLC shall not exceed $100,000 yearly, without further Board approval.

RESOLVED this 25th day of August 2026.

The undersigned Commissioners of the Housing Authority of the City of Annapolis sign below to indicate their affirmative or disapproval vote or that they are abstaining from voting.

__________________________ Craig Coates, Chairman	□ Approved	□ Disapproved	□ Abstain
__________________________ Patrick Sheridan, Vice-Chairman	□ Approved	□ Disapproved	□ Abstain
__________________________ Jacquelyn Wells, Secretary	□ Approved	□ Disapproved	□ Abstain
__________________________ Arthur Edwards Jr., Treasurer	□ Approved	□ Disapproved	□ Abstain
__________________________ Kimberlee Cornett, Commissioner	□ Approved	□ Disapproved	□ Abstain
__________________________ Sharon Elliott, Commissioner	□ Approved	□ Disapproved	□ Abstain

Resolution
Of
The Housing Authority of the City of Annapolis
Board of Commissioners
Artificial Intelligence Use Policy
Resolution No. ADMIN 08252026-01

WHEREAS, HACA seeks to leverage modern technological advancements to improve operational efficiency and administrative workflow; and

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) provides regulatory expectations ensuring that automated tools and algorithms strictly adhere to the Fair Housing Act and civil rights protections;and

WHEREAS, the Board of Commissioners recognizes that the integration of artificial intelligence requires robust data governance to protect resident privacy, secure sensitive agency data, and maintain human accountability in decision-making; and
NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of HACA that:the Artificial Intelligence (AI) Use Policy attached hereto is hereby formally accepted and adopted.

BE IT FURTHER RESOLVED that HACA staff are directed to utilize approved secure software systems and adhere to strict prohibitions against sharing resident PII with unvetted public platforms.

BE IT FURTHER RESOLVED that final authority and review regarding resident status, housing applications, and compliance actions shall remain exclusively with designated human personnel.

BE IT FURTHER RESOLVED that the Executive Director is authorized to implement administrative procedures to audit, update, and train staff on the proper application of this policy.

RESOLVED this 25th day of August 2026

The undersigned Commissioners of the Housing Authority of the City of Annapolis sign below to indicate their affirmative or disapproval vote or that they are abstaining from voting.

_________________________ Craig Coates, Chairman	□ Approved	□ Disapproved	□ Abstain
_________________________ Patrick Sheridan, Vice-Chairman	□ Approved	□ Disapproved	□ Abstain
_________________________ Jacquelyn Wells, Secretary	□ Approved	□ Disapproved	□ Abstain
_________________________ Arthur Edwards, Jr., Treasurer	□ Approved	□ Disapproved	□ Abstain
_________________________ Kimberlee Cornett, Commissioner	□ Approved	□ Disapproved	□ Abstain
_________________________ Sharon Elliott, Commissioner	□ Approved	□ Disapproved	□ Abstain

Housing Authority of the City of Annapolis
Artificial Intelligence (AI) Use Policy

Date Approved: TBD

Effective Date: Immediately (Upon Approval by the Board of Commissioners)

Approved By: Board of Commissioners

Applies To: All Employees, Contractors, Interns, and Volunteers

1. Purpose

The Housing Authority of the City of Annapolis (HACA) recognizes the potential value of artificial intelligence (AI) platforms such as ChatGPT, Microsoft Copilot, and similar tools in improving efficiency and communication. However, with this opportunity comes the obligation to protect the personally identifiable information and privacy of the residents we serve. This policy safeguards not just data but also the trust placed in HACA by residents, community partners, and others. It establishes clear rules and expectations for the responsible use of AI tools by individuals who have access to resident data.

2. Scope

This policy applies to all HACA personnel who may access or manage sensitive resident information and use AI tools in the course of their work. It includes, but is not limited to: full-time and part-time staff, independent contractors, interns, volunteers, and board members (when acting in an operational capacity).

3. Definition of PII

Personally Identifiable Information (PII) includes any data that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information. Examples include:

- Full names, addresses, and phone numbers
- Social Security numbers
- Birthdates
- Tenant IDs or case numbers
- Financial information
- Health or disability-related information
- Any unique identifiers tied to a resident's file or household

4. Permitted Use of AI Tools
HACA personnel may use AI tools to support their work, provided they adhere to all the following requirements:

- No PII or confidential resident information may be entered into any AI tool that is not specifically authorized by HACA and/or HUD
- AI tools may be used for drafting general content, brainstorming ideas, summarizing policies, or enhancing productivity.
- All AI-generated content must be reviewed by a staff member before it is used in official communications.
- Use of AI tools must align with HUD guidance and HACA's cybersecurity standards.

5. Prohibited Use
HACA personnel may not:

- Use any AI tool to analyze, summarize, or process resident files or communications containing PII.
- Use AI tools to make decisions about resident eligibility, compliance, or enforcement without human oversight.
- Enter any PII or case-related information into publicly available AI tools. This exclusion applies to PII for all residents, employees, contractors, or volunteers.
- Enter unaudited financial statements into any AI model without the prior written approval of the Executive Director.
- Use unauthorized AI platforms or browser plugins on HACA-managed systems.
- Use AI to impersonate residents or automate communication on their behalf without prior approval.

6. Security and Confidentiality
- AI platforms must only be accessed on secure, HACA-managed devices.
- All staff must complete annual training on AI use, data privacy, and cybersecurity.
- Any suspected breaches or improper AI use must be reported immediately.

7. Accountability and Oversight
- Supervisors are responsible for ensuring their team's compliance with this policy.
- The Executive Director will review this policy annually.

- Violations may result in disciplinary action, including suspension, termination, and legal referral.

8. Questions and Exceptions
Requests for clarification or exceptions must be submitted in writing to the Executive Director. No exceptions are valid without written approval.

Acknowledgment of Understanding
All HACA personnel must sign an acknowledgment form confirming they have read, understand, and agree to comply with this policy.

Regulatory Basis
This policy is guided by relevant federal and state privacy and technology regulations, including:

- HUD Handbook 2400.25 Rev 4 (Privacy Protection Guidance)
- The Privacy Act of 1974
- National Institute of Standards and Technology (NIST) AI Risk Management Framework (if applicable)
- The State of Maryland's Responsible AI Policy (issued 5/23/25)

Examples of Acceptable vs. Unacceptable Use
To reduce ambiguity, the following table provides examples of how AI tools may or may not be used in accordance with this policy:

Scenario	Allowed?	Notes
Using ChatGPT to draft a newsletter intro	✅	As long as no PII is shared
Summarizing a resident complaint via AI	❌	Involves confidential details
Asking AI to suggest general policy language	✅	For internal brainstorming only
Entering income verification data into Copilot	❌	Prohibited without secure platform approval

Onboarding and Training
This policy will be introduced during employee onboarding and reviewed annually as part of compliance training. Employees are expected to certify their understanding and agreement to comply each year.

Feedback and Improvement
HACA encourages staff to report any challenges, questions, or suggestions regarding the use of AI. Feedback will be considered in future policy revisions to ensure the approach remains practical and relevant.

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Central Office Cost Center

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Fee Revenue & Development Income
PROJECT	Central Office	**State Agency**	N/A
PROPERTY CODE	pcentral	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	Main Office

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 132,476	$ 175	$ (132,301)
OPERATING EXPENSES	$ 47,730	$ 70,015	$ 22,284
NET OPERATING INCOME	$ 84,746	$ (69,840)	$ (154,585)

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
Cash Operating	$ (1,022,913)	58,223	(147,640)	$ (1,112,329)
Cash Restricted-Security Deposits	$ -	$ -	$ -	$ -
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -
Cash Restricted-HAP	$ -	$ -	$ -	$ -
TOTAL	$ (1,022,913)	$ 58,223	$ (147,640)	$ (1,112,329)
TOTAL NET OF INTERFUND	$ 255,868	$ 58,223	$ (147,640)	$ 166,451

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE
Interprogram due from other programs	$ 1,278,780	$ -	$ -	$ 1,278,780
Admin Fee Income	$ -		$ -	$ -

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Consolidated Financial Summary

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal & Non Federal
PROJECT	N/A	**State Agency**	N/A
PROPERTY CODE	.hcvprop^.phprop^.youth^pross14^pcdbg18^pcentral^pcfpg15^pcfpg24^pcfpg23^pcfpg18^pcfpg19^pcfpg20^pcfpg21^pcong^pfss^panngdn^pccobery^pnccober^pnt20^pobery3^pblum^pfssforf^pcnp^pcannap^pcounty^pyouthhh^pyouthrw	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	Entity Wide

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	**PRIOR MONTH BALANCE**	**DEPOSITS & INTEREST**	**WITHDRAWALS**	**ENDING BALANCE**
Cash Operating	22,048	-	(245,969)	(223,921)
Cash Restricted-Security Deposits	7,154	0	(35.14)	7,118.97
Cash Restricted-HAP	-	-	-	-
TOTAL	$ 29,202	$ 0	$ (246,004)	$ (216,802)

MORTGAGE/DEBT SERVICE	**YTD INT PAID**	**YTD PRIN PAID**	**PRINCIPAL BALANCE**
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	**PRIOR BALANCE**	**CHARGES**	**PAYMENTS**	**ENDING BALANCE**
Resident Receivables, Net	825,663	58,894		884,556
Accounts Payable	(744,168)	2,011,278	(1,611,811)	(344,701)
Tenant Rental Income	-	-	175,186	175,186
HUD Revenue	2,310,023	-	1,358,616	3,668,639

OCCUPANCY SUMMARY

Unit Type	**Total Units Available**	**Vacancies**	**Total Units Occupied**	**Percent Occupancy**
Efficiency	-	-	-	N/A
1-bedroom	101	10	91	90%
2-bedroom	239	38	201	84%
3-bedroom	168	33	135	80%
4-bedroom	32	2	30	94%
5-bedroom	4	1	3	75%
Total PUBLIC HOUSING RESIDENTIAL	544	84	460	85%

Unit Type	**UMA**	**UML**	**Percent Occupancy**
# of Vouchers	1,590	1,205	75.8%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Family Self Sufficiency Program

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal - Operating Subsidy
PROJECT	Public Housing & HCVP Program Participants	**State Agency**	N/A
PROPERTY CODE	pfss	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	N/A

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 9,591	$ -	$ (9,591)
OPERATING EXPENSES	$ 9,093	$ 2,357	$ (6,736)
NET OPERATING INCOME	$ 498	$ (2,357)	$ (2,855)

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE	
Cash Operating	$ (155,071)	$ -	$ (4,145)	$ (159,216)	-
Cash Restricted-Security Deposits	$ -	$ -	$ -	$ -	
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -	
TOTAL	$ (155,071)	$ -	$ (4,145)	$ (159,216)	

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE		
FSS Escrow Liability	$ 161,222.41	$ 808.00	$ -	$ 162,030	$	-
Project Payables	$ 18,975.00	$ -	$ 808.00	$ 19,783	$	-
FSS Grant Income	. $ -	$ -	$ -	$ -	$	-
Operating Subsidy Revenue	$ -	$ -	$ -	$ -		-

OCCUPANCY SUMMARY

Unit Type	Total Units Available	Vacancies	Total Units Occupied	Percent Occupancy
1-bedroom	-	-	-	0%
2-bedroom	-	-	-	0%
3-bedroom	-	-	-	0%
4-bedroom	-	-	-	0%
Total RESIDENTIAL	-	-	-	0%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Housing Choice Voucher Program

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal - Section 8 Program
PROJECT	HCVP	**State Agency**	N/A
PROPERTY CODE	.hcvprop	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	Private LandLord

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 694,569	$ 1,018,118	$ 323,549
OPERATING EXPENSES	$ 917,537	$ 5,261,703	$ 4,344,167
NET OPERATING INCOME	$ (222,968)	$ (4,243,586)	$ (4,020,618)

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
Cash Operating	$ 649,916	$ 1,315,307	$ (1,290,638)	$ 204,175
Cash Restricted-Security Deposits	$ -	$ -		$ -
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -
Cash Restricted-HAP	$ 283,682	$ 1,005,833	$ (819,105)	$ 470,410
TOTAL	$ 933,598	$ 2,321,140	$ (2,109,743)	$ 674,585

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE
HAP Subsidy Receivable	$ 109,406	$ -	$ -	$ 109,406
Admin Fee Income	$ -	$ -	$ 68,333	$ 68,333
HAP Subsidy	$ -	$ -	$ 905,698	$ 905,698
HAP Expenses	$ 4,192,987	$ 1,152,007	$ (258,527)	$ 5,086,467

OCCUPANCY SUMMARY

Unit Type	UMA	UML	Percent Occupancy
# of Vouchers	882	748	84.8%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Bloomsbury Square

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal - Operating Subsidy
PROJECT	Bloomsbury Square	**State Agency**	N/A
PROPERTY CODE	pbbsq	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	Public Housing

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 47,803	$ 35,162	$ (12,641)
OPERATING EXPENSES	$ 39,531	$ 14,936	$ (24,596)
NET OPERATING INCOME	$ 8,272	$ 20,226	$ 11,954

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
Cash Operating	$ (36,585.34)	$ 47,442.71	$ (47,601.32)	$ (36,743.95)
Cash Restricted-Security Deposits	$ 7,153.69	$ 0.06	$ (35.20)	$ 7,118.55
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -
TOTAL	$ (29,432)	$ 47,443	$ (47,637)	$ (29,625)

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE
Resident Receivables, Net	$ 34,130	$ 37,039	$ (36,484)	$ 34,685
Project Payables	$ 59,353	$ (21,391)	$ 5,419	$ 43,381
Tenant Rental Income	$ -	$ (3,441)	$ 25,363	$ 21,922
Operating Subsidy Revenue	$ -	$ -	$ 13,141	$ 13,141

OCCUPANCY SUMMARY

Unit Type	Total Units Available	Vacancies	Total Units Occupied	Percent Occupancy
1-bedroom	14	0	14	100%
2-bedroom	18	0	18	100%
3-bedroom	19	0	19	100%
4-bedroom	0	0	0	N/A
Total RESIDENTIAL	51	0	51	100%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Eastport Terrace

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal - Operating Subsidy
PROJECT	Eastport Terrace	**State Agency**	N/A
PROPERTY CODE	pept	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	Public Housing

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 75,614	$ 56,496	$ (19,118)
OPERATING EXPENSES	$ 62,833	$ 40,117	$ (22,716)
NET OPERATING INCOME	$ 12,782	$ 16,380	$ 3,598

**Note budget for EPT & HH was not separated by AMP. Combined reports provided for budget to actual. 25% budget used for EPT*

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
Cash Operating	$ (521,341)	$ 48,148	$ (58,342)	$ (531,536)
Cash Restricted-Security Deposits	$ -	$ -		$ -
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -
TOTAL	$ (521,341)	$ 48,148	$ (58,342)	$ (531,536)

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

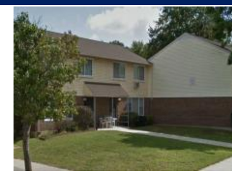
OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE
Resident Receivables, Net	$ 93,567	$ 29,883	$ (17,751)	$ 105,699
Project Payables	$ 52,007	$ (23,635)	$ 17,376	$ 45,748
Tenant Rental Income	$ -	$ (4,766)	$ 27,125	$ 22,359
Operating Subsidy Revenue	$ -	$ -	$ 32,995	$ 32,995

OCCUPANCY SUMMARY

Unit Type	Total Units Available	Vacancies	Total Units Occupied	Percent Occupancy
1-bedroom	18	1	17	94%
2-bedroom	41	5	36	88%
3-bedroom	14	4	10	71%
4-bedroom	11	3	8	73%
5-bedroom	0	0	0	N/A
Total RESIDENTIAL	84	13	71	82%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Robinwood

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal - Operating Subsidy	
PROJECT	Robinwood	**State Agency**	N/A	
PROPERTY CODE	prw	**Partnership**	N/A	
LOCATION	Annapolis, Md	**Financing**	N/A	
		Type of Property	Public Housing	

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 142,527	$ 107,686	$ (34,841)
OPERATING EXPENSES	$ 123,850	$ 62,455	$ (61,394)
NET OPERATING INCOME	$ 18,678	$ 45,230	$ 26,553

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
Cash Operating	$ (247,826)	$ 105,239	$ (84,653)	$ (227,240)
Cash Restricted-Security Deposits	$ -	$ -	$ -	$ -
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -
TOTAL	$ (247,826)	$ 105,239	$ (84,653)	$ (227,240)

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE
Resident Receivables, Net	$ 309,361	$ 73,920	$ (56,900)	$ 326,380
Project Payables	$ (99,237)	$ 40,624	$ (39,665)	$ (98,279)
Tenant Rental Income	$ -	$ (11,009)	$ 64,195	$ 53,186
Operating Subsidy Revenue	$ -	$ -	$ 54,770	$ 54,770

OCCUPANCY SUMMARY

Unit Type	Total Units Available	Vacancies	Total Units Occupied	Percent Occupancy
1-bedroom	0	0	0	N/A
2-bedroom	0	0	0	N/A
3-bedroom	124	23	101	81%
4-bedroom	21	0	21	100%
5-bedroom	4	1	3	75%
Total RESIDENTIAL	149	24	125	85%

ROSS Grant

PROPERTY SUMMARY REPORT

MONTH ENDING	July 31, 2026	**Funding Source**	Federal - Operating Subsidy
PROJECT	Ross	**State Agency**	N/A
PROPERTY CODE	pross14	**Partnership**	N/A
LOCATION	Annapolis, Md	**Financing**	N/A
		Type of Property	N/A

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
OPERATING INCOME	$ 10,484	$ 11,797	$ 1,313
OPERATING EXPENSES	$ 8,442	$ 6,599	$ (1,842)
NET OPERATING INCOME	$ 2,042	$ 5,198	$ 3,156

SUPPLEMENTAL DATA

CASH/RESERVE A/C's	PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
Cash Operating	$ (17,715)	$ 11,797	$ (6,750)	$ (12,668)
Cash Restricted-Security Deposits	$ -	$ -	$ -	$ -
Cash Restricted-FSS Escrow	$ -	$ -	$ -	$ -
TOTAL	$ (17,715)	$ 11,797	$ (6,750)	$ (12,668)

MORTGAGE/DEBT SERVICE	YTD INT PAID	YTD PRIN PAID	PRINCIPAL BALANCE
	N/A	N/A	N/A

OTHER SIGNIFICANT ACCOUNTS	PRIOR BALANCE	CHARGES	PAYMENTS	ENDING BALANCE
Subsidy Receivables	$ 38,238			$ 38,238
Operating Subsidy Revenue	$ -	$ -	$ -	$ -