

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

In-Person: Pip Moyer Recreation Center
Tuesday, December 9, 2025 – 4:30 pm

Agenda

- I. Call to Order/Roll Call
- II. Approval of Minutes
 - October 28, 2025 - Open Meeting Minutes
- III. Chairman's Report – Craig Coates
- IV. Executive Director Report – Melissa Maddox-Evans
 - Finance Report – Marisa Stanley
 - Operations Report – Vernell Gibson-Caudle
 - HCVP Report – Zoe Parakuo
 - Development Report – Aseem Nigam
 - Resident Services Report – Bridget McLaughlin
- V. New Business
 - Resolution No. ADMIN 120925-01 Admissions and Continued Occupancy Plan (ACOP)
 - Resolution No. ADMIN 120925-02 Administrative Plan for Housing Choice Vouchers
 - Resolution No. ADMIN 120925-03 2026 Payment Standards - HCVP
 - Resolution No. FIN 120925-01 Resident Regional Housing Conference
 - Resolution No. FIN 120925-02 Behavior Diversion Program 2026
 - Resolution No. FIN 120925-03 Real Estate and RAD Consulting Services
- VI. Public Comments
 - Elected Official's Comments
 - Resident Advisory Board Comments
 - Resident Council Comments
 - General Public Comments
- VII. Next Meeting Date – Tuesday, January 27, 2026 - In-person at Pip Moyer Recreation Center
- VIII. Adjourn Meeting

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
Board of Commissioners Meeting Minutes
273 Hilltop Lane, Annapolis, MD 21403

Tuesday, October 28, 2025 – 4:30 pm

I. Call to Order

The meeting was called to order by Chairperson Coates at 4:30 pm.

Present: Bishop Craig Coates, Patrick Sheridan, Jackie Wells, Kimberlee Cornett, Melissa Maddox-Evans

Not present: Arthur Edwards, Jr, Henrietta Webb-Herbert

II. Approval of the Minutes

September 2025 Open Meeting

Motion for approval by Comm'r Sheridan, seconded by Comm'r Wells. Unanimous approval.

III. Chairperson's Report (Bishop Craig Coates)

Chairperson Coates welcomed everyone to the meeting. We are living in uncertain times, and we believe that we have to work together. If you're struggling in this holiday season, be sure to seek out support, there are resources to help. Chairperson Coates commended the team for working together in these uncertain times.

IV. Executive Director Report (Exec. Dir. Maddox-Evans)

Exec. Dir. Maddox-Evans reiterated that there is a lot going on these days. EDME attended a farewell for Mayor Buckley and thanked him for all of the assistance he has given us to help address many issues that we have been facing. We are continuing our normal course of business during this time of political volatility. We aren't hearing much from the HUD Field Office, but we continue to send reports and continue business as usual. We have stable funding for the month of November but are uncertain of December's funding. We are concerned about the cessation of the funding of the SNAP benefits since that can affect a large number of our residents. We are working with local leaders to identify alternate sources of support, largely food banks, churches, etc. Comm'r Cornett asked about the connection between SNAP benefits and school lunches; EDME wasn't sure if there is a direct correlation other than similar income requirements, free and reduced lunches at school aren't ceasing. From what we understand HUD is operating a skeleton crew for critical functions but there are delays in information coming out of HUD. We expect that HUD will require their historic levels of reporting once the shutdown ceases, so we are keeping current with our reporting requirements. It isn't clear who will be returning at HUD once the shutdown ceases. This is an opportunity for our residents to get current with recertification requirements. We expect that HUD will be very aggressive in removing residents who aren't in compliance with the requirements. We are sending letters now to residents whose accounts have been flagged to encourage them to get their accounts in order, e.g., unreported incoming, duplicate subsidies. Comm'r Sheridan asked if the work requirements have gone into effect; EDME that the current administration, will attempt to implement work requirements and we believe that HUD officials are discussing this right now. We anticipate that once the federal government opens back up, that there will be a flood of new guidance and restrictions released. We are being required to sign funding agreements with details that support specific goals of this administration, this approach makes it problematic and may jeopardize our funding. These are uncharted waters. Chairperson Coates

wants to get back to the request to hold a State of our Public Housing Authority to inform our residents of what's developing, also where our Governor stands; EDME said that there are discussions that there *should* be a nest egg but one doesn't currently exist, the State has begun its own voucher program and we've received enough funding for about 4 vouchers. Our combined Voucher/Public Housing program is around \$13/\$14 million annual budget.

V. Finance Report (Marisa Stanley)

Marisa Stanley shared a presentation to provide insight into how HACA is performing in light of the federal government shutdown. We have taken proactive steps to monitor our cashflow and sustain our operations. The area where we have delayed a funding delay is in our HCVP program. We were approved for our shortfall funding prior to the shutdown, and we have already received those funds. There were no interruptions for our October payments. Rent collection has improved from 43 to 78 percent. We saw an additional \$19 thousand collections from August to September. The collaboration between HACA, the City, the County, and the State has gone a long way to help address funding concerns. Our agency remains financially strong. Ms. Stanley provided a schedule of when our deliverables are due to HUD to give some insight into what those requirements are.

VI. Operations Report (Vernell Gibson-Caudle)

Vernell Gibson-Caudle shared the current occupancy status: Overall – 91.09%; Robinwood – 94%; Bloomsbury Square – 100; Eastport Terrace- 100%; Harbour House - 95%. We had 5 move-ins in September and already have 9 move-ins scheduled for October. Rent collections were at 71% last month and 78% this month. We have 3 active Payment Agreements, 1 of which came from the Behavior Modification Program. Chairperson Coates asked about the relationship with and impact of the Behavior Modification Program; Ms. Gibson stated that it's been going very well and has been delivering substantive changes in rents being paid, also all of the participants have updated and signed leases.

VII. Housing Choice Voucher Program Report (Zoe Parakuo)

Ms. Parakuo gave a brief report on the HCV program.

VIII. Development Report (Aseem Nigam)

Aseem Nigam shares that the Bloomsbury Square should have a closing sometime next year in the Fall. CHP has received 9% tax credit funding and was invited by the State to apply for 4% tax credit funding. It is possible that we can close on Phase 1 of Robinwood in Fall of next year. We had well-attended community meetings for Harbour House/Eastport Terrace and are engaged with the development team in planning. The City still needs to apply for environmental funds for remediation at that location before we can decide if that can be used. Blum is 97% completed and anticipate completion by end of January 2026; the Grand Opening has been delayed due to need for furniture delivery and finalized steps.

IX. Resident Services Report (Bridget McLaughlin)

Bridget McLaughlin shares the Narcan machine has been removed, we tried to find some kind of production with Harm Reduction programs. Ms. McLaughlin has found another partner to provide peer-led program. There is an Anti-Dope Movement program through the City of Annapolis Department of Health at Robinwood; they are discussing overdose avoidance. The training at the Computer Lab at Harbour House has been extended due to extended funding. We have been working with Pastor Menendez to expand her programs and provide more wraparound services, but we weren't

able to get additional funding for her programs. We recently renewed the program with Kingdom Kare, they are very visible in the community. Our understanding is that the HeadStart program funding won't be interrupted by the government shutdown.

X. New Business

Resolution: ADMIN 102825-01	Community Development Block Grant Program- CDBG Funds
Resolution: ADMIN 102825-02	Authorizing Change in Resident Agent (RA)
Resolution: FIN 102825-01	Independent Contractor CFO
Resolution: FIN 102825-02	Allegiance Management & Investments LLC for Property Management Performance Services
Resolution: FIN 102825-03	Quadel Consulting and Training, LLC (Quadel) for FSS Services
Resolution: FIN 102825-04	Northern Bay Environmental Systems, Inc. for HVAC, Furnace Replacement Services

All resolutions were properly moved, seconded, and unanimously approved

XI. Elected Officials' Comments:

Beryl Downs, Chief of Staff for Senator Shaneka Henson, thanked HACA for all of its efforts. Senator Henson developed a Resource Guide that she shared with the Board so that we could distribute it to our residents. Senator Henson has a newsletter, and the recent newsletter discusses the government shutdown and impact on people. They have a college tour coming up and are targeting middle school students to plant the seed early and to keep in touch with the participants. Senator Henson's office has been looking for funding for redevelopment and also bond funding. Chairperson Coates asked if Sen. Henson would be willing to participate in a town hall meeting and Ms. Downs affirmed that they would be there.

XII. Resident Advisory Board Comments

Carolyn Keene, President of the Advisory Board, the RAB has recently gone through an election. They are visiting all of the communities.

XIII. Resident Council Comments

Debbie Odom, Annapolis Gardens, St. Philips Church has adopted Annapolis Gardens to provide Thanksgiving Dinners, specifics are yet to be determined.

XIV. Public Comments

Donna Johnson said that things have been going well with all of the programs. Local shops have been contributing to ensure that community members have food. They have collected sponsors for families for Christmas. Donna has received some funding from the City for community programs but has been having difficulties recently getting access to the Community Center for events. EDME explained that Donna Johnson isn't barred from using the Community Center but there are a lot of programs going on. Donna can coordinate to share space with organizations who have already reserved space to help take better advantage of the space.

Matthew Wallace of Joy Grows spoke to a presentation of photos of the various gardens and projects they have in the community. They have started an Art Club. They have had a varied and fruitful harvest of all manner of plants. They also started a Building Club working on building skills, e.g., garden boxes, archway.

XV. **Next Meeting Date** – December 9, 2025, In-person at Pip Moyer Recreation Center

XVI. The meeting was adjourned at 6:05 pm and went into closed session to discuss details of Contract Employment. The Board entered into open meeting and voted unanimously to the the CFO contract for 6 months.

The Housing Authority of the City of Annapolis



Board of Commissioners Report
December 9, 2025



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

Henrietta Webb-Herbert



Commissioner

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Executive Director Report

November 2025

Although recent times have been challenging in so many ways, we hope you are able to spend quality time with your friends and family this holiday season. We are glad that the federal government shutdown ended this month. Fortunately, we did not experience any significant funding delays.

HACA sponsored a food drive to assist the local community with food scarcity needs. Our generous employees donated items to the Maryland Food Bank.

We will seek the Board's approval for another Behavior Diversion Program, facilitated by People Builder's Consulting for our residents in the New Year. The first class in the Summer of 2025 was successful, and we believe very helpful in assisting residents in understanding lease compliance. I have included a report of the outcomes of this program in this board report.

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

Development/Capital Projects

- Morris H. Blum common area work will be fully complete by January 2026.
- HACA and CHP are hosting a resident meeting to discuss redevelopment at Robinwood on Dec. 8th and at Bloomsbury Square on Dec. 10th.

Finance

- We have begun our FY 2025 audit review with our auditors and anticipate a timely completion.

Operations/ Management/HCVP

- Our PIC score for the HCVP is 95.53% and 94.25 PH % programs. Full reporting compliance is 95% for both programs.
- HCV outstanding recertifications are 90% completed for 2025. The Quadel service has been extremely helpful.
- Annual City inspections have started again for 2026 for all public housing sites.
- HUD-NSPIRE Inspections are scheduled for Dec. 10 – 11th at Eastport Terrace/Harbour House.

Legal/Compliance

- We resubmitted the 5-Year and Annual Plans per HUD instructions, it is pending HUD approval.
- We have completed the notice and comment period for the ACOP and ADMIN Plan and are requesting board approval this month.

Resident Services

- The Baltimore City Housing Authority has invited our resident leaders to participate in a one-day training event in Baltimore on Dec. 11th. We hope resident leaders can take advantage of this opportunity.

City/County/State Partnerships

- Attended weekly meetings with the City's Housing Affordability Specialist and Community Development Staff.

Community Partnerships

- I attended the Maryland Affordable Housing Annual Meeting on Nov. 17th.

Finance Report

October 2025 Rent Collection

By Property:

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	83	\$ 20,076.00	\$ 14,039.95	70%	83	\$ 18,772.57	\$ 12,334.75	66%	\$ 1,303.43	\$ 1,705.20
Harbour House	219	\$ 75,440.78	\$ 46,049.05	61%	211	\$ 68,055.27	\$ 56,064.88	82%	\$ 7,385.51	\$ (10,015.83)
Robinwood	122	\$ 58,192.00	\$ 39,857.52	68%	126	\$ 56,235.06	\$ 39,720.25	71%	\$ 1,956.94	\$ 137.27
Bloomsbury Square	50	\$ 21,266.92	\$ 22,445.60	106%	51	\$ 20,791.75	\$ 19,034.40	92%	\$ 475.17	\$ 3,411.20
Totals	474	\$174,975.70	\$122,392.12	76%	471	\$163,854.65	\$127,154.28	78%	\$11,121.05	\$ (4,762.16)

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	4	4	100%	48	38	79%
Eastport/Harbour House	18	18	100%	276	267	96%
Robinwood	20	20	100%	177	160	90%
HACA Managed Total	42	42	100%	501	465	93%

Routine Work Orders Generated

Property	Month		Year to Date	
	WO Count		WO Count	
Bloomsbury Square	10			100
Eastport/Harbour House	71			298
Robinwood	37			329
HACA Managed Total	118			727

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

Property	Occupied	Vacant	Total	Grand	Occupancy Rate
				Total	
550	499	55	557		90%

Move-ins/Move-Outs/Transfers

Property	Move-Ins	Move – Outs	Transfers
Bloomsbury Square	0	0	0
Eastport/Harbour House	10	0	0
Robinwood	1	0	0
HACA Managed Total	11	0	0

Occupancy Rate - Agency Wide		
August	September	October
90%	90%	90%

Current Waiting List

Public Housing		Total Number	
Total		1,561	
Housing Choice Voucher Program		Total Number	
Total		537	
Grand Total		2,098	

Operations Report – Housing Choice Voucher Program

Tenant-Based Voucher Program

	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025
Allocated*	770	770	770
Under Contract	752	710	710
Vouchers Issued	0-Emergency Vouchers	0-Emergency Voucher	0-Emergency Voucher
Termination of Assistance	5	0	0
Portability Port Out	1	1	1
Portability Port In	0	0	0
Recertifications	36	47	75
Interims	18	46	36-Completed

*Reflects the regular vouchers plus VASH vouchers

Homeownership Program

	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025
Participants	1	1	1

Veterans Affairs Supportive Housing Program (VASH)

	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025
Allocated	5	5	5
Under Lease	5	5	5
Vacant	0	0	0

PIC Score

	AUGUST 2025	SEPTEMBER 2025	OCTOBER 2025
PIC	95.35%	94.76%	95.53%

Additional Highlights

- Number of Re-exams processed: 75
- Number of Landlord checks (HAP) processed: 710
- Landlord Checks (HAP) Issued Total: \$858,920
- Number of Unit Transfers processed: 4
- Number of New move-ins processed: 3 PBV

Development Report

Redevelopment In Process

Community	Developer	Estimated Financial Closing & Construction Start	Estimated Construction Completion & Lease Up Start	Units
Morris H. Blum	The Community Builders	Summer 2023	Summer 2025	154
Harbour House/Eastport	TBD	2027	2030/2031	357
Robinwood	CHP	2027	2029	150
Bloomsbury	CHP	2026	N/A – no relocation	51

- **Morris H. Blum**

- TCB, HousingtoHome and HACA teams worked on the first two phases of relocation of tenants and are now collaborating with the tenants on the third phase.
- Financial closing occurred on August 16, 2023.
- TCB gave Notice to Proceed to the contractor, Harkins Builders.
- The rehabilitation will be in four phases. The first three phases involving the 7th, 8th, 6th, 5th, 3rd, and 4th floors are complete and the tenants have been moved back to the rehabilitated units.
- Harkins has set up its operation on-site and has installed man and equipment hoist.
- Construction will take about 22 months. The rehabilitation of the units should be completed in Summer 2025. Some work unrelated to the units may not be completed until Fall 2025. So far, the construction is about 98% complete. The work on the last phase, Phase 4 (2nd Floor), is complete and the tenants have moved into rehabilitated units. Both the elevators are refurbished, except for the floor, and are operational.

Capital and Redevelopment Projects

- **City of Annapolis**

- CNI 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

- o An RFQ for developers was advertised for Robinwood, Bloomsbury Square and Harbour House/Eastport Terrace.
- o HUD-CHAPs were approved for Bloomsbury Square and Robinwood, which authorizes us to begin the redevelopment process.
- o HACA received five proposals from the developers by the deadline of May 4, 2023.
- o 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 meeting in the first week of May. The developer is currently working on the Phase I plan and will share the plan with HACA staff in the coming weeks. HACA has engaged its outside counsel to draft the MOU which is expected to be presented to HACA's Board for their approval during the August meeting. 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.
- o 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 has been invited by the state to submit application for 4% tax credits as this is a twinning deal. 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 follow-up meetings with the communities for Robinwood and Bloomsbury are expected to be held December 8th and December 10th, 2025, 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.

Resident Services Board Report

October 2025

In October, Resident Services observed a marked increase in community case-management needs, driven in part by the impacts of the government shutdown. Many households experienced delays in federal benefits, heightened financial strain, and disruptions in access to essential services, which led to a surge in requests for direct support.

Within the Eastport community alone, Resident Services assisted **245+ residents** with emergency interventions. These supports covered a wide range of critical needs, including energy-assistance applications to prevent utility shutoffs, emergency food support for families facing shortages, and job-search referrals for residents experiencing employment instability. We also provided access to professional clothing for interviews, helping residents pursue new job opportunities despite economic uncertainty.

In addition to basic-needs support, staff connected residents with medical and behavioral-health information, including resources related to substance-use treatment and recovery. We assisted families in locating furniture resources to stabilize their living environments, supported prescription-assistance needs for individuals unable to afford medications, and coordinated transportation for residents who required access to urgent medical appointments.

Robinwood and Bloomsbury experienced a similar uptick in community needs throughout October, serving **more than 190+ residents** during the month. The government shutdown and rising costs of essential goods had a noticeable impact on the community's senior and disabled populations, many of whom experienced heightened vulnerability and increased reliance on support services.

Our community partners played a significant role in meeting these growing needs, offering direct assistance and collaborating closely with Resident Services to ensure residents receive timely and appropriate resources. As food insecurity rose dramatically in Robinwood, we expanded our support efforts to reach more households, providing food resources, navigation to emergency assistance programs, and ongoing case-management follow-up for those facing prolonged hardship.

This collective response underscored the importance of strong partnerships and consistent on-site support, especially for older adults and residents with disabilities who are disproportionately affected during periods of financial instability and service disruptions.

October 2025 Service Summary – Key Supports Provided

Eastport – 245+ Residents Served

- Energy assistance to prevent utility shutoffs
- Emergency food assistance
- Job-search referrals and employment resources
- Professional clothing for interviews
- Medical and substance-use support information
- Furniture resources for households in transition
- Prescription-assistance support
- Transportation to medical appointments

Robinwood and Bloomsbury Square – 215+ Residents Served

- Increased food assistance as insecurity rose sharply
- Case-management support for senior and disabled residents
- Navigation to emergency benefit programs
- Collaboration with community partners for direct on-site support
- Ongoing follow-up for households impacted by federal benefit delays

Overall Observations

- Significant increase in service needs tied to the government shutdown
- Higher demand for basic-needs support across both communities
- Strong partnerships with external agencies helped meet urgent needs
- Seniors and disabled residents showed the highest vulnerability
- Resident Services remains a critical stabilizing resource during crises

Family Self Sufficiency and Homeownership

FSS and Homeownership	
FSS Contracts	38
FSS Escrow Accounts	38
Contracts in HCVP	24
Contracts in PH	14
Release of Escrow Credits	0
Contracts Terminated (pending)	0
New Contracts Completed	1
Resources and Referrals	15
New Homeownership Clients	0
Recertification Agreements Completed	0
Case management appointments	9

Case Management

Case Management Services	
Maryland Energy Assistance - BBS	12
Dept of Disabilities - Robinwood	14
Financial Literacy - Robinwood	8

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.	225
Total: Contacts - Calls/Activities	259

Resident Opportunity and Self Sufficiency

ROSS	
Computer Literacy Event	17
ROSS Cell Phone Giveaway	24
AAMC Mobile Event	12
Case mgmt. and home visits	
ROSS Referrals	196
Dept of Aging, Hope for All, DSS, Digital Literacy, SNAP applications, SSDI and SSI application assistance	
TOTAL	249

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: October 31, 2025

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 over the budgeted amount by 20.48% due to higher than anticipated occupancy rate. The total actual expenses were 19.94% over budgeted expenses due to higher than anticipated maintenance and utility 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 \$122,333. The projects accounts payables are \$1,156 with \$814 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: 09/30/2025	Interest Rate	Maturity Date
1	Hard debt	Enterprise Mortgage Investments, Inc.	\$ 1,760,127	7.01%	10/3/2026
2	Cash flow	DHCD	\$ 1,547,367	4%	5/1/2051
3	Cash flow	ACDS	\$ 204,564	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

Oberry 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: October 31, 2025

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	10	9	1	90%
2 bedrooms	22	21	1	95%
3 bedrooms	16	16	0	100%
4 bedrooms	2	1	1	50%

Current Month: 94%

Year to date Average: 97%

NARRATIVES

Financial:

The income for the month was in line with the budget. The total controllable expenses were in line with budgeted expenses.

Management:

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

Physical:

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 \$31,614. The project accounts payables are \$13,682 with \$4,425 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: 09/30/2025	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: October 31, 2025

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	27	27	0	100%
2 bedrooms	17	16	1	94%
3 bedrooms	16	15	1	94%
4 bedrooms	3	3	0	100%

Current Month: 98%

Year to date Average: 96%

NARRATIVES

Financial:

The rental income for the month was over budget due to increased subsidy. The total controllable expenses over budget due to higher than anticipated maintenance and utility 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 \$92,465 and accounts payable is \$10,259 with \$1,059 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: 9/30/2025	Interest Rate	Maturity Date
1	Hard debt	Severn Savings Bank FSB	\$ 1,405,913	6.625%	2029
2	Cash flow	DHCD	\$ 3,009,405	4%	4/1/2054

Oberry 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: October 31, 2025

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	18	18	0	100%
2 bedrooms	24	20	4	83%
3 bedrooms	14	11	3	79%
4 bedrooms	5	5	0	100%

Current Month: 89%

Year to date Average: 90%

NARRATIVES

Financial:

The income for the month was under budget due to lower than anticipated subsidy. The total controllable expenses were under budget due to lower than anticipated administrative 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 \$74,102 and the projects accounts payables are \$5,679 with \$679 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: 9/30/2025	Interest Rate	Maturity Date
1	Hard debt	Capital One, N.A.	\$ 1,231,800	5.75%	1/1/2032
2	Cash flow	DHCD	\$ 1,643,997	2%	9/1/2056
3	Cash flow	DHCD	\$ 1,225,000	2%	9/1/2056
4	Cash flow	HACA	\$ 608,396	0%	9/17/2057

Wilbourn Estates

Number of Units: 78

Property Type: Family

Project Start: 2022

Subsidy Type: Tax Credit



Report for Period Ending: October 31, 2025

OCCUPANCY

Unit Type	Total Units	Occupied	Vacant	Total % Occupancy
1 bedroom	26	24	0	92%
2 bedrooms	26	24	2	92%
3 bedrooms	26	26	0	100%

Current Month: 95%

Year to date Average: 94%

NARRATIVES

Financial:

The rental income for the month was in line with budgeted income. The total controllable expenses under budget due to lower than expected maintenance expenses (Security Contract 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 \$41,828. The project accounts payables are \$759 with \$90 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	\$ 9,122.496	3.82%	7/1/2041
2	CDA Rental Housing Works Fund	\$ 2,471,632	0	12/31/2062
3	CDA Housing Trust Fund	\$ 971,632	0	12/31/2062
4	CDA Rental Housing Fund	\$1,328,949	0	12/31/2062
5	ACDS Home Investment Partnership Program	\$732,932	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. ADMIN 120925-01 (ACOP) Admissions and Continued Occupancy Plan
- Resolution No. ADMIN 120925-02 Vouchers Administrative Plan for Housing Choice
- Resolution No. ADMIN 120925-03 Voucher Program 2026 Payment Standards - Housing Choice
- Resolution No. FIN 120925-01 Resident Regional Housing Conference
- Resolution No. FIN 120925-02 Behavior Diversion Program 2026
- Resolution No. FIN 120925-03 Real Estate and RAD Consulting Services



**PEOPLE BUILDERS CONSULTING
BEHAVIORAL MODIFICATION DIVERSION PROGRAM (BMDP)
Interim Report as of October 28, 2025**

1. EXECUTIVE SUMMARY

This report provides an overview of the outcomes of the People Builders Consulting Behavioral Modification Diversion Program implemented May 1, 2025, to July 16, 2025, in partnership with the Housing Authority of the City of Annapolis (HACA) to support residents at Eastport Terrace, Harbor House, Robinwood, and Bloomsbury Square. The program was designed to stabilize housing for vulnerable tenants by preventing evictions through targeted support and education, resource connection, and direct intervention.

Over the course of the program, People Builders Consulting (“the Consultant”) has served 17 households, providing a range of services including case management, rental assistance navigation, legal referrals, mediation, and financial literacy support.

Outreach efforts included onsite educational sessions, direct resident engagement, and partnerships with property management to identify and assist at-risk tenants. While many residents were eager to engage, challenges such as confidentiality concerns, communication issues, and systemic delays in processing rental assistance occasionally affected their participation.

The program’s success was supported by strong collaboration between residents, property management, community partners, and People Builders. *Key lessons include the importance of early intervention, consistent communication, and flexible case management approaches tailored to each household’s needs.*

This People Builders Consulting and HACA partnership has begun facilitating a trusting relationship with HACA and its residents. Serving as a liaison between Property Management and residents, the provided support keeps residents on track with their payment arrangements.



People Builders Consulting recommends continued investment in eviction prevention services and several additional recommendations: *earlier, longer, and more targeted outreach; a HACA statement of confidentiality for residents; streamlined access to property managers before (training with PeopleBuilders on the BMDP) and during the program; and expanded resident education.* With sustained support, this program model has the potential to further reduce eviction rates and enhance housing stability in all HACA communities.

BMDP PROGRAM OUTCOMES as of 10/28/2025

(additional outcomes in People Builders Consulting BMDP Final Report, section 4:
<https://tinyurl.com/pbhacainterim>)

Households	Program Outcome as of 10/28/2025
17	Households served and graduated from the program
15	Residents had rent delinquencies (2 had other non-compliance lease issues)
5	Qualified for Payment Arrangement
4	Being revisited for Payment Arrangement
2	The residents did not owe anything after the ledger was updated.
1	Did not qualify for BMDP – after the ledger was updated, the property owed the resident.
5	Did not qualify for Payment Arrangement because: they were previously in an arrangement and defaulted; were a 0 rent resident; or the balance was too large and the resident could not secure a down payment.
1	Resident lost their housing due to eviction.
17	All participants have an updated, signed lease.



17	100% of ledgers have been rectified (Late recertification causes ledgers to not be accurate).
1	Applied for and received rental assistance from the BMDP recommendation.
30%	Will be revisited to possibly enter into a TPA.
\$9,752	Amount collected from residents during the 6-week program.
\$xxx	Amount collected as of 10/28/2025.

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

Consolidated Financial Summary

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	Funding Source	Federal & Non Federal
PROJECT PROPERTY CODE	N/A	State Agency Partnership	N/A
LOCATION	Annapolis, Md	Financing Type of Property	N/A Entity Wide

SUPPLEMENTAL DATA

CASH/RESERVE A/C's		PRIOR MONTH BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
	Cash Operating	23,513	(734,898)	869,459	158,074
	Cash Restricted-Security Deposits	7,470	0	(35)	7,435
	Cash Restricted-HAP	-	1,454,009	(869,459)	584,550
	TOTAL	\$ 30,983	\$ 719,111	\$ (35)	\$ 750,060

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	404,366	301,583	(237,170)	468,778
	Accounts Payable	(789,660)	204,120	-	(585,540)
	Tenant Rental Income	451,379	-	175,041	626,420
	HUD Revenue	3,656,092		2,717,450	6,373,541

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		Percent Occupancy	
# of Vouchers	1,590	1,205	75.8%	

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

Central Office Cost Center

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	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

	<u>YTD BUDGET</u>	<u>YTD ACTUAL</u>	<u>YTD VARIANCE</u>
<u>OPERATING INCOME</u>	\$ 529,905	\$ 201,550	\$ (328,354)
<u>OPERATING EXPENSES</u>	\$ 529,905	\$ 511,934	\$ (17,970)
<u>NET OPERATING INCOME</u>	\$ -	\$ (310,384)	\$ (310,384)

SUPPLEMENTAL DATA

CASH/RESERVE A/C's		<u>PRIOR</u>	<u>DEPOSITS &</u>	<u>WITHDRAWALS</u>	<u>ENDING</u>
		<u>BALANCE</u>	<u>INTEREST</u>		<u>BALANCE</u>
Cash Operating	\$ (116,760)		348,243	(793,433)	\$ (561,951)
Cash Restricted-Security Deposits	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Restricted-FSS Escrow	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Restricted-HAP	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ (116,760)	\$ 348,243	\$ (793,433)	\$ (561,951)	
TOTAL NET OF INTERFUND	\$ 216,695	\$ 507,080	\$ (793,433)	\$ (69,659)	

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

OTHER SIGNIFICANT ACCOUNTS		<u>PRIOR BALANCE</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>ENDING</u>
					<u>BALANCE</u>
Interprogram due from other programs	\$ 333,455	\$ 158,837			\$ 492,292
Admin Fee Income	\$ -		\$ -	\$ -	\$ -

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

Harbor House

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	Funding Source	Federal - Operating Subsidy	
PROJECT PROPERTY CODE	Harbor House	State Agency	N/A	
LOCATION	phh	Partnership	N/A	
	Annapolis, Md	Financing	N/A	
		Type of Property	Public Housing	

ACTIVITY YEAR TO DATE

	YTD BUDGET	YTD ACTUAL	YTD VARIANCE
<u>OPERATING INCOME</u>	\$ 1,018,371	\$ 754,419	\$ (263,952)
<u>OPERATING EXPENSES</u>	\$ 993,489	\$ 768,874	\$ (224,614)
<u>NET OPERATING INCOME</u>	\$ 24,882	\$ (14,455)	\$ (39,337)

*Note budget for EPT & HH was not separated by AMP. Combined reports provided for budget to actual. 75% budget used for EPT

SUPPLEMENTAL DATA

<u>CASH/RESERVE A/C's</u>	<u>PRIOR BALANCE</u>	<u>DEPOSITS & INTEREST</u>		<u>WITHDRAWALS</u>	<u>ENDING BALANCE</u>
		<u>DEPOSITS</u>	<u>INTEREST</u>		
Cash Operating	\$ 350,268	\$ 821,132		\$ (828,417)	\$ 342,983
Cash Restricted-Security Deposits	\$ -	\$ -		\$ -	\$ -
Cash Restricted-FSS Escrow	\$ -	\$ -		\$ -	\$ -
TOTAL	\$ 350,268	\$ 821,132		\$ (828,417)	\$ 342,983

<u>MORTGAGE/DEBT SERVICE</u>	<u>PRIOR BALANCE</u>	<u>YTD INT PAID</u>	<u>YTD PRIN PAID</u>	<u>PRINCIPAL BALANCE</u>
				N/A
		N/A	N/A	N/A

<u>OTHER SIGNIFICANT ACCOUNTS</u>	<u>PRIOR BALANCE</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>ENDING BALANCE</u>
			<u>CHARGES</u>	
Resident Receivables, Net	\$ 100,728	\$ 412,447	\$ (319,606)	\$ 193,570
Project Payables	\$ 134,882	\$ (445,692)	\$ 479,229	\$ 168,419
Tenant Rental Income	\$ -	\$ (76,759)	\$ 341,044	\$ 264,285
Operating Subsidy Revenue	\$ -		\$ 476,013	\$ 476,013

OCCUPANCY SUMMARY

<u>Unit Type</u>	<u>Income Producing</u>		<u>Total Units Occupied</u>	<u>Percent Occupancy</u>
	<u>Units</u>	<u>Vacancies</u>		
1-bedroom	69	9	60	87%
2-bedroom	188	38	150	80%
3-bedroom	15	6	9	60%
4-bedroom	0	0	0	N/A
5-bedroom	0	0	0	N/A
Total RESIDENTIAL	272	57	219	76%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

Robinwood

PROPERTY SUMMARY REPORT

MONTH ENDING	November 30, 2025	Funding Source	Federal - Operating Subsidy	
PROJECT PROPERTY CODE	Robinwood prw	State Agency Partnership	N/A N/A	
LOCATION	Annapolis, Md	Financing	N/A	
		Type of Property	Public Housing	

ACTIVITY YEAR TO DATE

	<u>YTD BUDGET</u>	<u>YTD ACTUAL</u>	<u>YTD VARIANCE</u>
<u>OPERATING INCOME</u>	\$ 570,109	\$ 513,077	\$ (57,032)
<u>OPERATING EXPENSES</u>	\$ 564,102	\$ 428,241	\$ (135,861)
<u>NET OPERATING INCOME</u>	\$ 6,007	\$ 84,835	\$ 78,829

SUPPLEMENTAL DATA

<u>CASH/RESERVE A/C's</u>	Cash Operating	<u>PRIOR BALANCE</u>	<u>DEPOSITS & INTEREST</u>	<u>WITHDRAWALS</u>	<u>ENDING BALANCE</u>
		\$ (24,897)	\$ 699,135	\$ (637,326)	\$ 36,912
	Cash Restricted-Security Deposits	\$ -	\$ -	\$ -	\$ -
	Cash Restricted-FSS Escrow	\$ -	\$ -	\$ -	\$ -
	TOTAL	\$ (24,897)	\$ 699,135	\$ (637,326)	\$ 36,912

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

<u>OTHER SIGNIFICANT ACCOUNTS</u>	Resident Receivables, Net	<u>PRIOR BALANCE</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>ENDING BALANCE</u>
		\$ 103,557	\$ 506,006	\$ (449,632)	\$ 159,931
	Project Payables	\$ (124,365)	\$ 293,240	\$ (287,486)	\$ (118,611)
	Tenant Rental Income	\$ -	\$ (98,962)	\$ 304,534	\$ 205,572
	Operating Subsidy Revenue	\$ -	\$ -	\$ 298,615	\$ 298,615

OCCUPANCY SUMMARY

<u>Unit Type</u>	<u>Total Units Available</u>	<u>Vacancies</u>	<u>Total Units Occupied</u>	<u>Percent Occupancy</u>
	1-bedroom	0	0	0
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%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

Bloomsbury Square

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	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

	<u>YTD BUDGET</u>	<u>YTD ACTUAL</u>	<u>YTD VARIANCE</u>
<u>OPERATING INCOME</u>	\$ 191,213	\$ 147,965	\$ (43,248)
<u>OPERATING EXPENSES</u>	\$ 172,926	\$ 158,821	\$ (14,104)
<u>NET OPERATING INCOME</u>	\$ 18,287	\$ (10,856)	\$ (29,144)

SUPPLEMENTAL DATA

CASH/RESERVE A/C's		PRIOR BALANCE	DEPOSITS & INTEREST	WITHDRAWALS	ENDING BALANCE
	Cash Operating	\$ 52,936.50	\$ 178,129.09	\$ (163,103.85)	\$ 67,961.74
	Cash Restricted-Security Deposits	\$ 7,575.17	\$ 0.24	\$ (140.00)	\$ 7,435.41
	Cash Restricted-FSS Escrow	\$ -	\$ -	\$ -	\$ -
	TOTAL	\$ 60,512	\$ 178,129	\$ (163,244)	\$ 75,397

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	\$ 16,518	\$ 119,621	\$ (115,471)	\$ 20,669
	Project Payables	\$ 40,007	\$ (87,721)	\$ 99,680	\$ 51,967
	Tenant Rental Income	\$ -	\$ (14,632)	\$ 98,868	\$ 84,236
	Operating Subsidy Revenue	\$ -	\$ -	\$ 63,343	\$ 63,343

OCCUPANCY SUMMARY

Unit Type	Total Units Available		Vacancies	Total Units Occupied	Percent Occupancy
	Available	Total Units			
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

Housing Choice Voucher Program

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	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

	<u>YTD BUDGET</u>	<u>YTD ACTUAL</u>	<u>YTD VARIANCE</u>
OPERATING INCOME	\$ 2,778,275	\$ 4,817,570	\$ 2,039,295
OPERATING EXPENSES	\$ 3,767,057	\$ 3,906,639	\$ 139,583
NET OPERATING INCOME	\$ (988,782)	\$ 910,931	\$ 1,899,713

SUPPLEMENTAL DATA

<u>CASH/RESERVE A/C's</u>	<u>PRIOR BALANCE</u>	<u>DEPOSITS & INTEREST</u>		<u>WITHDRAWALS</u>	<u>ENDING BALANCE</u>
		<u>INTEREST</u>	<u>WITHDRAWALS</u>		
Cash Operating	\$ 92,771	\$ 9,879,833	\$ (8,971,546)	\$ 1,001,058	
Cash Restricted-Security Deposits	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Restricted-FSS Escrow	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Restricted-HAP	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ 92,771	\$ 9,879,833	\$ (8,971,546)	\$ 1,001,058	

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

<u>OTHER SIGNIFICANT ACCOUNTS</u>	<u>PRIOR BALANCE</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>ENDING BALANCE</u>
HAP Subsidy Receivable	\$ -	\$ -	\$ -	\$ -
Admin Fee Income	\$ -	\$ (66,355)	\$ 382,152	\$ 315,797
HAP Subsidy	\$ -	\$ (608,918)	\$ 5,108,214	\$ 4,499,296
HAP Expenses	\$ -	\$ -	\$ -	\$ -

OCCUPANCY SUMMARY

<u>Unit Type</u>	<u>UMA</u>	<u>UML</u>	<u>Percent Occupancy</u>
# of Vouchers	882	748	84.8%

HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS

Family Self Sufficiency Program

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	Funding Source	Federal - Operating Subsidy
PROJECT	Public Housing & HCVP Program		
PROPERTY CODE	Participants	State Agency	N/A
LOCATION	pfss	Partnership	N/A
	Annapolis, Md	Financing	N/A
		Type of Property	N/A

ACTIVITY YEAR TO DATE

	<u>YTD BUDGET</u>	<u>YTD ACTUAL</u>	<u>YTD VARIANCE</u>
<u>OPERATING INCOME</u>	\$ 38,365	\$ 20,258	\$ (18,107)
<u>OPERATING EXPENSES</u>	\$ 36,371	\$ 15,959	\$ (20,412)
<u>NET OPERATING INCOME</u>	\$ 1,994	\$ 4,298	\$ 2,305

SUPPLEMENTAL DATA

<u>CASH/RESERVE A/C's</u>		<u>PRIOR BALANCE</u>	<u>DEPOSITS & INTEREST</u>		<u>WITHDRAWALS</u>	<u>ENDING BALANCE</u>
			<u>\$</u>	<u>\$</u>		
Cash Operating		\$ 1,390	\$ 20,258		\$ (27,830)	\$ (6,182)
Cash Restricted-Security Deposits		\$ -	\$ -		\$ -	\$ -
Cash Restricted-FSS Escrow		\$ -	\$ -		\$ -	\$ -
TOTAL		\$ 1,390	\$ 20,258		\$ (27,830)	\$ (6,182)

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

<u>OTHER SIGNIFICANT ACCOUNTS</u>		<u>PRIOR BALANCE</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>ENDING BALANCE</u>	\$	-
FSS Escrow Liability		\$ -	\$ 5,954.00	\$ -	\$ 5,954	\$	-
Project Payables		\$ 5,917.12	\$ (18,093.50)	\$ 12,176.38	\$ -	\$	-
Tenant Rental Income		\$ -	\$ -	\$ -	\$ -	\$	-
Operating Subsidy Revenue		\$ -		\$ 14,331.52	\$ 14,332	\$	-

OCCUPANCY SUMMARY

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

ROSS Grant

PROPERTY SUMMARY REPORT

MONTH ENDING	October 31, 2025	Funding Source	Federal - Operating Subsidy
PROJECT PROPERTY CODE LOCATION	Ross ross14 Annapolis, Md	State Agency Partnership Financing Type of Property	N/A N/A N/A N/A

ACTIVITY YEAR TO DATE

	<u>YTD BUDGET</u>	<u>YTD ACTUAL</u>	<u>YTD VARIANCE</u>
<u>OPERATING INCOME</u>	\$ 41,935	\$ 27,261	\$ (14,674)
<u>OPERATING EXPENSES</u>	\$ 33,767	\$ 30,778	\$ (2,989)
<u>NET OPERATING INCOME</u>	\$ 8,168	\$ (3,517)	\$ (11,685)

SUPPLEMENTAL DATA

CASH/RESERVE A/C's		<u>PRIOR BALANCE</u>	<u>DEPOSITS & INTEREST</u>	<u>WITHDRAWALS</u>	<u>ENDING BALANCE</u>
Cash Operating	\$ (24,210)	\$ 27,261	\$ (30,778)	\$ (27,728)	
Cash Restricted-Security Deposits	\$ -	\$ -	\$ -	\$ -	
Cash Restricted-FSS Escrow	\$ -	\$ -	\$ -	\$ -	
TOTAL	\$ (24,210)	\$ 27,261	\$ (30,778)	\$ (27,728)	

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

<u>OTHER SIGNIFICANT ACCOUNTS</u>		<u>PRIOR BALANCE</u>	<u>CHARGES</u>	<u>PAYMENTS</u>	<u>ENDING BALANCE</u>
Subsidy Receivables	\$ 38,238	\$ -	\$ -	\$ -	\$ 38,238
Operating Subsidy Revenue	\$ -			\$ (18,307)	\$ (18,307)

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

**Revision to the
Admissions and Continued Occupancy Plan (ACOP)
for Public Housing**

Resolution No. ADMIN 120925-01

WHEREAS, the Admissions and Continued Occupancy Plan (ACOP) is the Public Housing Authority's written statement of policies used to carry out the Public Housing program in accordance with federal law and regulations, and HUD requirements, and contains policies that support the objectives contained in the PHA's Agency Plan; and

WHEREAS, HACA engaged a consultant to review its ACOP for compliance with current regulations and to incorporate provisions of the Consent Decree including but not limited to reasonable accommodations, grievance policies, transfer, and wait list processes; and

WHEREAS, the ACOP is a part of the PHA's Agency Plan and must be made available for public review [CFR 24 Part 903]; and

WHEREAS, the ACOP has been revised to reflect required rules and discretionary policies update from The Housing Opportunity Through Modernization Act (HOTMA); and

WHEREAS, the revised ACOP was published for comment on HACA's website and notice was issued of a public hearing to be held on November 18, 2025 not less than 45 days from the issuance of the ACOP; and

WHEREAS, the Resident Advisory Board was notified of the revised ACOP and public hearing when it was published for comment; and

WHEREAS, no written comments were received and there were attendees at the public hearing but none had any comments on the ACOP; and

WHEREAS, the Board of Commissioners finds the revisions acceptable and in accordance with HUD regulations;

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners hereby approves and adopts the proposed Admissions and Continued Occupancy Plan (ACOP) and authorizes incorporation into the PHA Annual Plan and submission to HUD.

RESOLVED this 9th Day of December 2025

RESOLVED,

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.

Approved

Disapproved

Abstain

Craig Coates, Chairman

Approved

Disapproved

Abstain

Patrick Sheridan, Vice-Chairman

Approved

Disapproved

Abstain

Arthur Edwards, Jr., Treasurer

Approved

Disapproved

Abstain

Jacquelyn V. Wells, Secretary

Approved

Disapproved

Abstain

Kimberly Cornett, Commissioner

Approved

Disapproved

Abstain

Henrietta Webb-Herbert, Commissioner

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

**Revisions to the
Administrative Plan
for Housing Choice Vouchers**

Resolution No. ADMIN 120925-02

WHEREAS, the Administrative Plan is required by HUD for the administration of the Housing Choice Voucher Program (HCVP) to establish policies for carrying out the program in a manner consistent with HUD requirements and local goals and objectives contained in the PHA's agency plan; and

WHEREAS, the Administrative Plan is a supporting document to the PHA agency plan; and

WHEREAS, HACA engaged a consultant to review its Administrative Plan for compliance with current regulations and to incorporate provisions of the Consent Decree including reasonable accommodations, transfer and wait list processes, and redevelopment goals; and

WHEREAS, the Administrative Plan has been revised to reflect required rules and discretionary policies update from The Housing Opportunity Through Modernization Act (HOTMA); and

WHEREAS, the Administrative Plan has been revised to include the recently established State Voucher Program (SVP) adopted by the State of Maryland; and

WHEREAS, the revised Administrative Plan was published for comment on HACA's website and notice was issued of a public hearing to be held on November 18, 2025 not less than 45 days from the issuance of the Draft Administrative Plan; and

WHEREAS, the Resident Advisory Board was notified of the revised Administrative Plan and public hearing when it was published for comment; and

WHEREAS, written comments were received regarding aspects of the SVP and were incorporated into the Draft Administrative Plan and there were attendees at the public hearing but none had any comments on the Administrative Plan; and

WHEREAS, the Board of Commissioners finds the revisions acceptable and in accordance with HUD regulations;

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners hereby approves and adopts the HCVP Administrative Plan and authorizes incorporation into the PHA Annual Plan and submission to HUD.

RESOLVED this 9th day of December 2025

RESOLVED,

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.

Approved Disapproved Abstain

Craig Coates, Chairman

Approved Disapproved Abstain

Patrick Sheridan, Vice-Chairman

Approved Disapproved Abstain

Arthur Edwards, Jr., Treasurer

Approved Disapproved Abstain

Jacquelyn V. Wells, Secretary

Approved Disapproved Abstain

Kimberly Cornett, Commissioner

Approved Disapproved Abstain

Henrietta Webb-Herbert, Commissioner

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

2026 Payment Standards - Housing Choice Voucher Program

Resolution No. ADMIN 120925-03

WHEREAS, the HACA establishes Voucher Payment Standards (VPS) based on the Fair Market Rents (FMR), which are established at least annually by U.S. Department of Housing and Urban Development (HUD). The VPS is the maximum subsidy the Housing Authority can provide toward the contract rent. If the contract rent (rent plus utility allowance) is more than the VPS, the family must make up the difference out of its own pocket.

; and

WHEREAS, the 2026 Payment Standards is listed below; and

**HOUSING AUTHORITY OF THE CITY OF ANNAPOLIS
HOUSING CHOICE VOUCHER PROGRAM
Payment Standards at 110% of FMR's**

Effective Year 2026

Bedroom Size	Payment Standards	Fair Market Rent
Efficiency	\$1498	\$1362
One Bedroom	\$1662	\$1511
Two Bedroom	\$2043	\$1857
Three Bedroom	\$2594	\$2358
Four Bedroom	\$2872	\$2611
Five Bedroom	\$3302	\$3002
Six Bedroom	\$3733	\$3394

**HOUSING CHOICE VOUCHER PROGRAM
Payment Standards at 120% of FMR's**

Effective Year 2026

Bedroom Size	Payment Standards	Fair Market Rent
Efficiency	\$1634	\$1362
One Bedroom	\$1813	\$1511
Two Bedroom	\$2228	\$1857
Three Bedroom	\$2830	\$2358
Four Bedroom	\$3133	\$2611

Resolution ADMIN 120925-03

Five Bedroom	\$3602	\$3002
Six Bedroom	\$4073	\$3394

WHEREAS, the 2026 Payment Standards will be used by HACA for administration of the Housing Choice Voucher Program effective January 1, 2026. These amounts are based on the Fair Market Rents (FMRs) published by HUD; and

WHEREAS, the Board of Commissioners finds the 2026 Payment Standards acceptable and to be implemented in accordance with HUD regulations;

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners hereby approves and adopts the 2026 Payment Standards.

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners hereby approves and adopts the 2026 HCVP Payment Standards.

RESOLVED this 9th day of December 2025

RESOLVED,

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.

Approved Disapproved Abstain

Craig Coates, Chairman

Approved Disapproved Abstain

Patrick Sheridan, Vice-Chairman

Approved Disapproved Abstain

Arthur Edwards, Jr., Treasurer

Approved Disapproved Abstain

Jacquelyn V. Wells, Secretary

Approved Disapproved Abstain

Kimberly Cornett, Commissioner

Approved Disapproved Abstain

Henrietta Webb-Herbert, Commissioner

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

**A RESOLUTION TO APPROVE THE RESIDENT REGIONAL HOUSING
CONFERENCE IN BALTIMORE MARYLAND FOR THE RAB MEMBERS**

Resolution No. FIN 120925-01

WHEREAS, the Housing Authority of the City of Annapolis (HACA) supports continued leadership development, education, and engagement among Resident Council Board members; and

WHEREAS, the Resident Regional Housing Conference, scheduled to be held in Baltimore, Maryland on December 11, 2025, will convene resident leaders and housing professionals for a full day of learning, leadership building, and collaborative exchange; and

WHEREAS, the conference will include workshops, presentations, and discussions featuring housing professionals and housing leadership from the Housing Authority of Baltimore City, providing valuable information to strengthen resident leadership and improve community engagement; and

WHEREAS, attendance at this conference will enable Resident Advisory Board (RAB) and Resident Council Board members to expand their knowledge, enhance leadership skills, and bring back best practices to support the residents and communities they serve; and

WHEREAS, the conference will conclude with an evening gala recognizing leadership, partnership, and achievements within the regional housing community; and

WHEREAS, it is in the best interest of HACA residents and the Resident Council Board to permit participation in this event in order to foster leadership growth and strengthen resident representation;

WHEREAS, the total cost for eight (8) Resident Council Board members to attend the conference—including registration fees, hotel accommodation for one night, and transportation to and from the event—will be approximately **\$2,600**; and

WHEREAS, attendance at this event is in the best interest of the Resident Council Board and the residents they represent;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners of the Housing Authority of the City of Annapolis that the above-named conference is hereby approved to attend.

Resolution No. FIN 120925-01

RAB and community leaders that will be attending include; Jackie Wells, Debbie Odum, Carolyn Keene, Monica Watkins, Heaven White, Dorn Brown, Sandra Herndon, and Kia Nevins .

Adopted this ___ day of December , 2025, by the Board of Commissioners of the Housing Authority of the City of Annapolis.

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

Arthur Edwards, Jr., Treasurer

Approved Disapproved Abstain

Jacquelyn V. Wells, Secretary

Approved Disapproved Abstain

Kimberly Cornett, Commissioner

Approved Disapproved Abstain

Henrietta Webb-Herbert, Commissioner

Approved Disapproved Abstain