



2021 ANNUAL REPORT

This annual report is a look back over the last year intended to quantify Ferndale Housing Commission (FHC) activities and analyze the results of our operations. It is also an opportunity to identify how implicit bias impacts how we deliver service. We will incorporate additional diagnostic data as we refine our reporting capacity over time.

GENERAL DEMOGRAPHICS

Public Housing Program

- FHC Public Housing Program is comprised of two apartment buildings with a total of 123 units, plus 43 scattered site single-family homes, all located within the City of Ferndale. FHC owns and operates these properties as affordable housing for low-income families.
- As of 12/31/2021 there were 161 families in the public housing program.
- Of the 161 families, 118 (74%) identify as African American and 25% as White.
- The majority (108 or 67%) are single person households.
- The 161 families are comprised of 271 individuals. Of those, 142 are elderly, disabled or elderly & disabled (88% of families; 52% of individuals) and 61 are youth under age 18 (23%).
- The average gross income of families in our program is \$15,231.

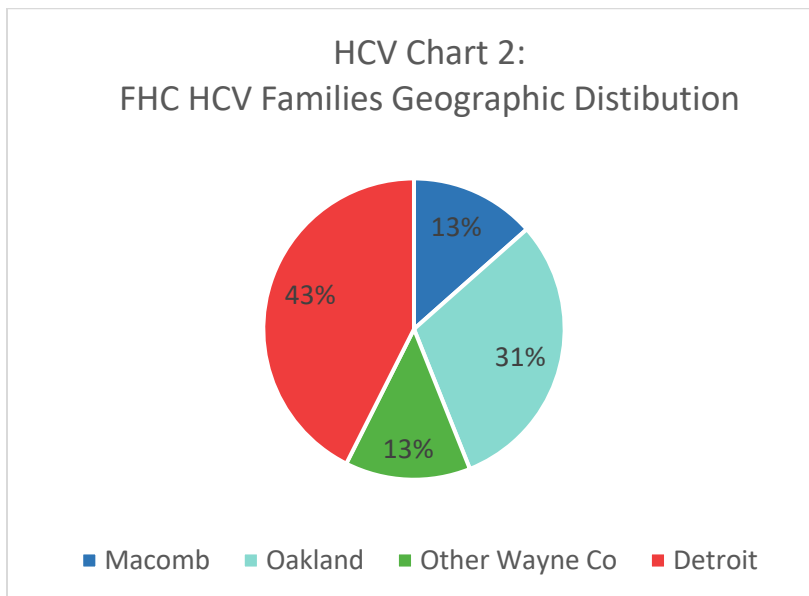
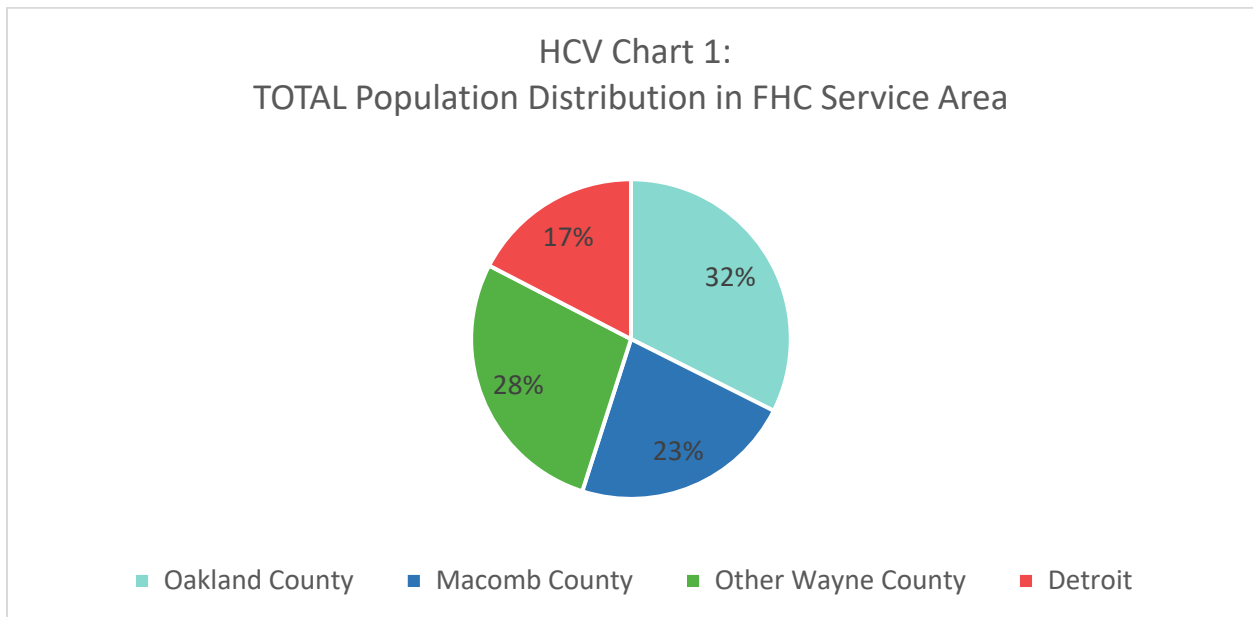
Housing Choice Voucher Program

- FHC Housing Choice Voucher (HCV) Program, commonly known as “Section 8” provides rental assistance to up to 975 families who may use their rental assistance with private landlords in Wayne, Oakland, or Macomb Counties. Our current budget authority permits us to assist around 900 families each year.
- We issued 26 vouchers in 2021 and had a 58% success rate. Normally the number of vouchers issued would be higher, and our historic success rate is around 68%. Pandemic has impacted these numbers considerably
- It took, on average, 4 months for a family to successfully lease up in 2021.
- As of 12/31/2021 there were 865 families in the Housing Choice Voucher (HCV) program.
- Of the 865 families, 727 (84%) identify as African American and 16% as White.
- Over 60% of households are comprised of one or two people, and 28% have a family size of three or four. The remaining families are larger than 4 people.
- The 865 families are comprised of 2,041 individuals. Of those, 507 are elderly, disabled or elderly & disabled (59% of families; 25% of individuals) and 968 are youth under age 18 (47%).
- The average gross income of families in our program is \$13,032.

HOUSING CHOICE VOUCHER (HCV) PROGRAM

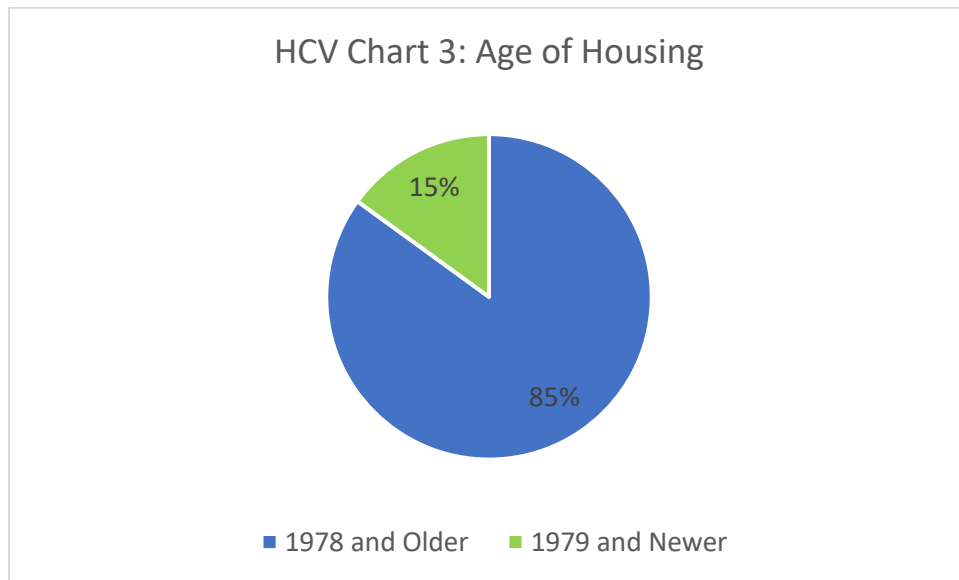
Our primary goal for the HCV program is to empower families to find stable, high-quality housing in any area in the Metro-Detroit Region they prefer. A serious impediment has been a lack of availability and a lack of access to affordable rental housing. Not only are there just not enough rental properties available, but our HCV families also face “source of income” (SOI) discrimination. They cannot access rental units simply because of HOW they will pay the rent.

New affordable housing development will take years, while prohibiting SOI discrimination can be achieved in months. HCV Chart 1 shows how total population in Metro Detroit is disbursed by county/City of Detroit, compared to Chart 2, the actual geographic distribution of our FHC Families.

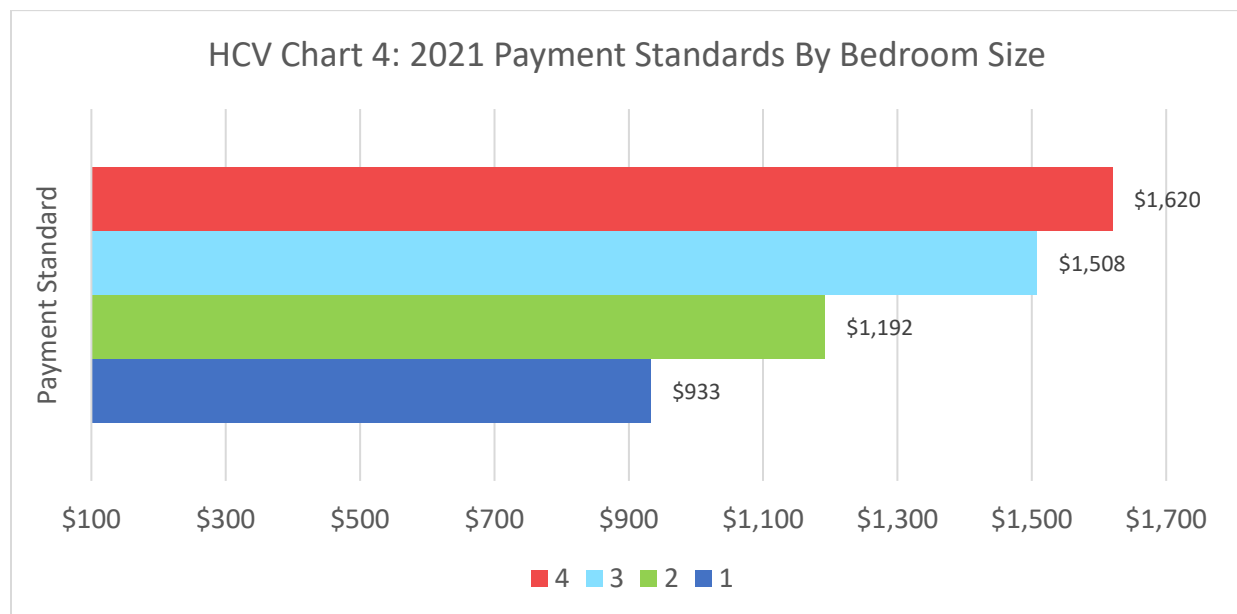


As seen in Charts 1 & 2, Detroit is home to 17% of the Metro Detroit area but accounts for 43% of our HCV Families. Oakland County is the only balanced area, with 32% of Metro Detroit’s population and 31% of our HCV families. Conversely, only 13% of our HCV families live in Other Wayne County communities which comprise more than twice that in regional population. Similarly, 23% of Metro-Detroit is in Macomb County, but only 13% of our voucher holders.

HCV families are routinely subjected to SOI discrimination and have limited access to housing. In addition to perpetuating the concentration of poverty geographically, our families overwhelmingly must rent older units. HCV Chart 3 shows that 85% of units are older than 1978. Older units often mean more environmental hazards (lead paint, lead plumbing), and fewer amenities in the unit and neighborhood.

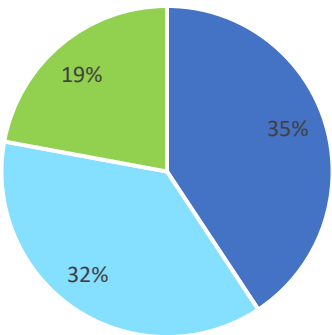


To expand access and options, and to improve overall success rates, FHC has steadily increased its payment standards. Five years ago, our average per unit cost was \$522. It is now \$594. The FHC 2021 payment standards are maximized at 110% of HUD determined Fair Market Rent (FMR) for the Warren-Detroit-Livonia statistical area, shown in HCV Chart 4. FHC is required to set Payment Standards between 90% and 110% of HUD FMR.



Together with the families' rent portion, better units in stronger communities will hopefully be within reach. HCV Chart 5 below shows how tenant rent portions are distributed.

HCV Chart 5: Tenant Rent Portion



■ Under \$200 ■ \$200 - \$399 ■ \$400+

We hope to see a more equitable geographic distribution of HCV families as more communities take action against source of income discrimination and FHC advances its advocacy agenda.

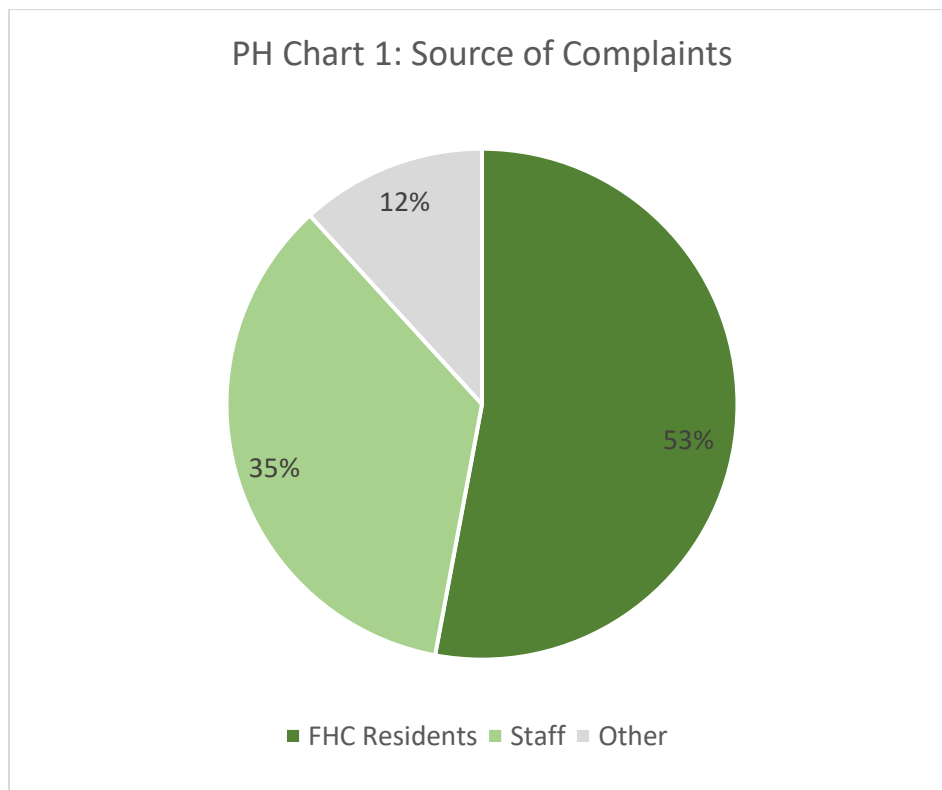
PUBLIC HOUSING PROGRAM

Through our Public Housing Program (PH) we strive to go beyond “housing” and offer families a home environment where they feel welcome, secure, enriched, and empowered to enjoy the community here within our buildings and the broader Community to which we all belong.

At the core of providing a secure, welcoming home environment is safety. How we handle resident complaints and address lease violations and evictions, as well as how work order is addressed, are key to ensuring a safe environment. Below is detailed information on those metrics.

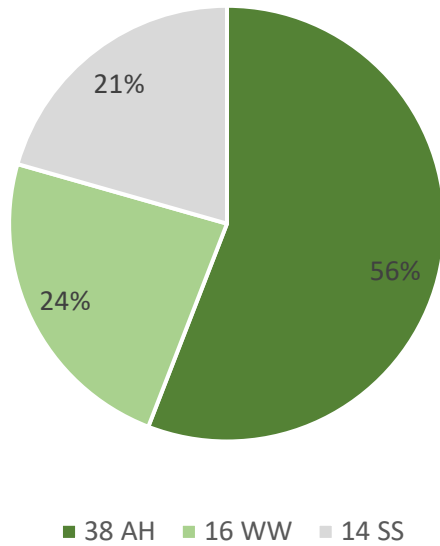
COMPLAINTS/VIOLATIONS/EVICTIONS

We received 68 complaints in 2021 through a variety of sources including, residents, contractors, neighbors, the city, and anonymous sources. FHC Staff may originate a complaint action as well, either because a lease violation is directly observed, or a resident makes a report to staff and asks to remain anonymous. PH Chart 1 shows the source of FHC 2021 Complaints.



As seen the Chart 1, the majority (53%) of complaints arise from resident reports, with FHC Staff reports accounting for 35%. In addition to *who* is generating the report, it is also interesting to assess *where* the complaint generated by property. Chart 2 on the next page depicts the location of FHC 2021 Complaints.

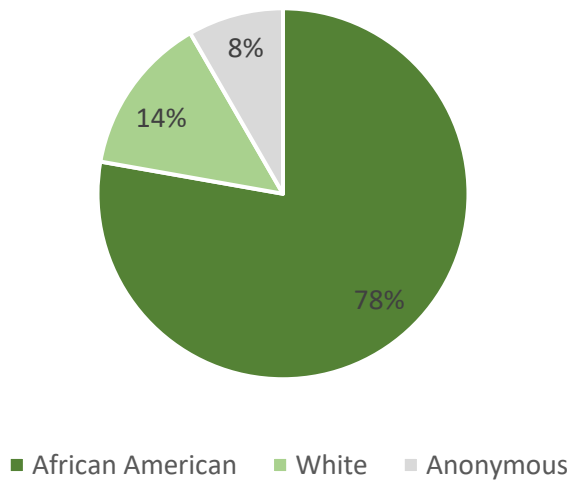
PH Chart 2: Location of Complaints



A disproportionate number of complaints originated from Autumn House. With fifty-five units, Autumn House represents about a third (33%) of the FHC portfolio. Yet more than half (56%) of the complaints we received in 2021 came from Autumn House (AH).

Digging deeper, we found that three individual residents generated 17 of the 38 complaints at Autumn House (45%). This vigilance of a few residents at Autumn House may be skewing the complaint rates at that property.

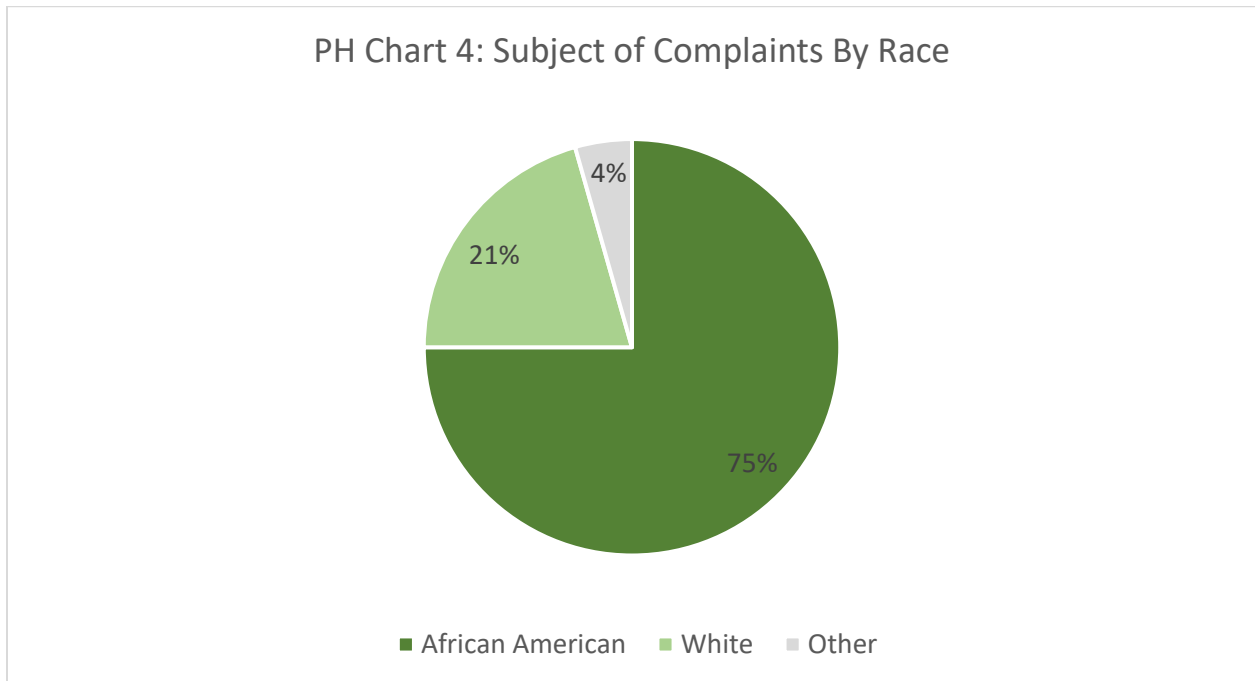
PH Chart 3: Resident Complaints By Race



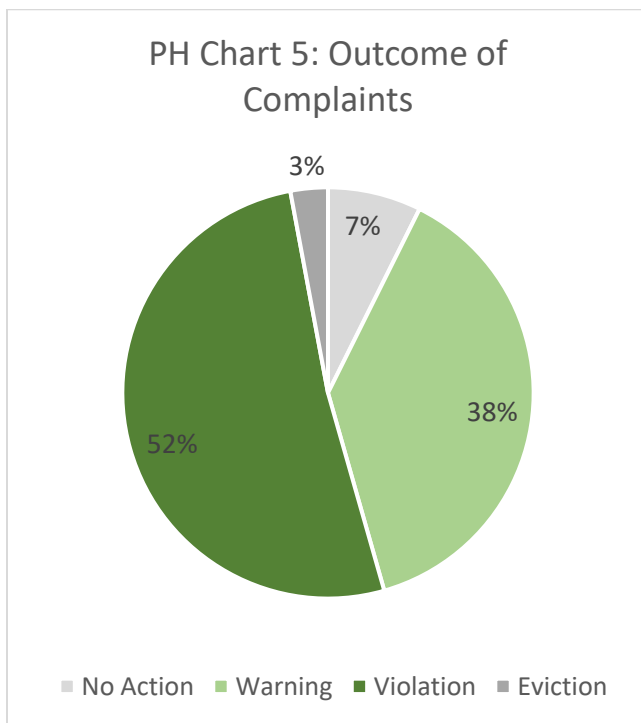
In examining resident complaints by race, we found residents are submitting complaints proportionately to the overall composition of the population we serve.

About 74% of our residents identify as African American and, correspondingly, 78% of our resident-generated complaints were made by African American Residents.

Similarly, the subject of complaints we received in 2021 is proportionate by race, with 75% of those subjected to complaint identified as African American, compared to 74% of our service population.



We also track the outcomes of complaints we receive, shown in Chart 5 below. In some cases, there is no action taken. In 2021, 7% of complaints we received had this result, typically due to insufficient information or evidence to warrant a formal adverse action against a resident. In rare cases, eviction may result. Last year there were two evictions (3%) from our Public Housing Program.



The vast majority (90%) of complaints resulted in either a formal lease violation or a written warning.

Of the 26 formal warnings issued in 2021, 73% were to African American Residents, which is proportionate to the population served (74%.)

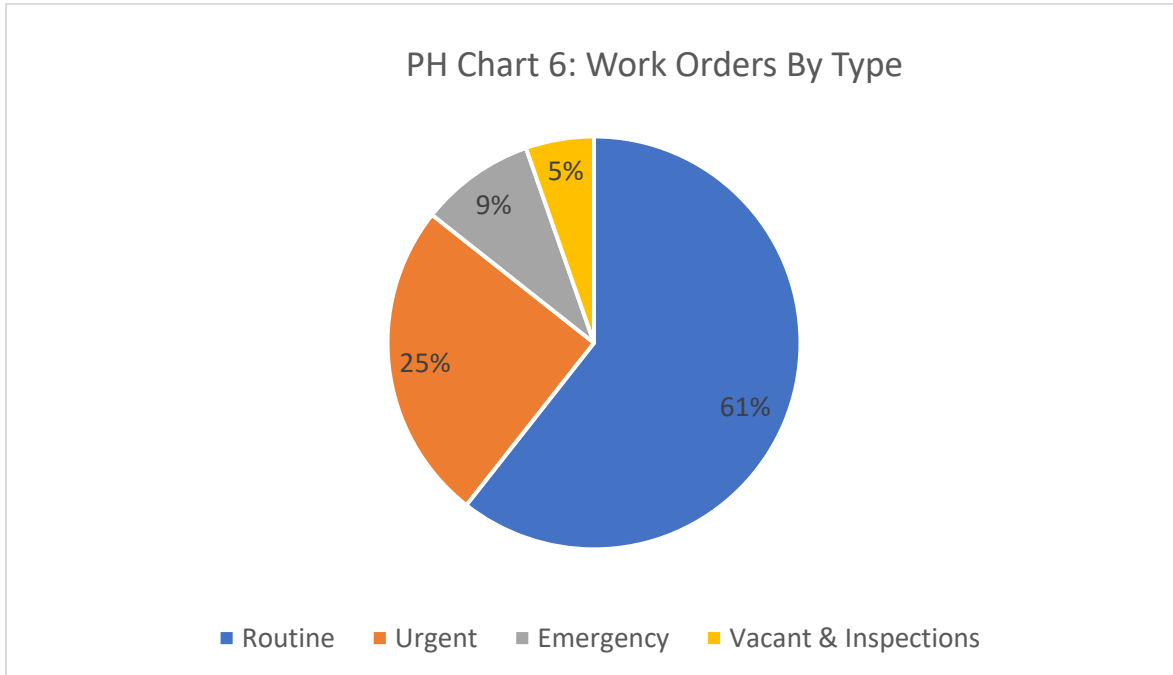
In 2021, nineteen individuals accumulated a total of thirty-five formal lease violations. Of these, 79% are African American, slightly higher than the population served (74%.)

Of the five “no action” results, three could not be attributed to an individual/race, one is African American, and one is white.

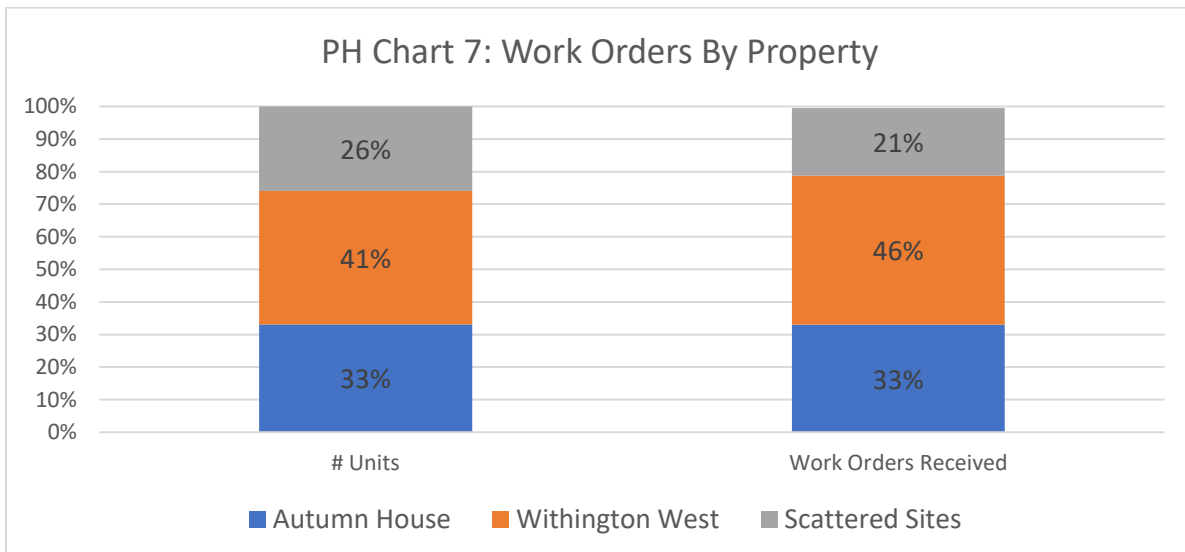
Both residents who were evicted in 2021 are African American.

WORK ORDERS

We received 655 total work orders in 2021. Work orders are either resident-generated or arise through property inspections including preparing a vacancy for the next tenant. The majority are classified as “routine” while others involve urgent or emergency maintenance needs.

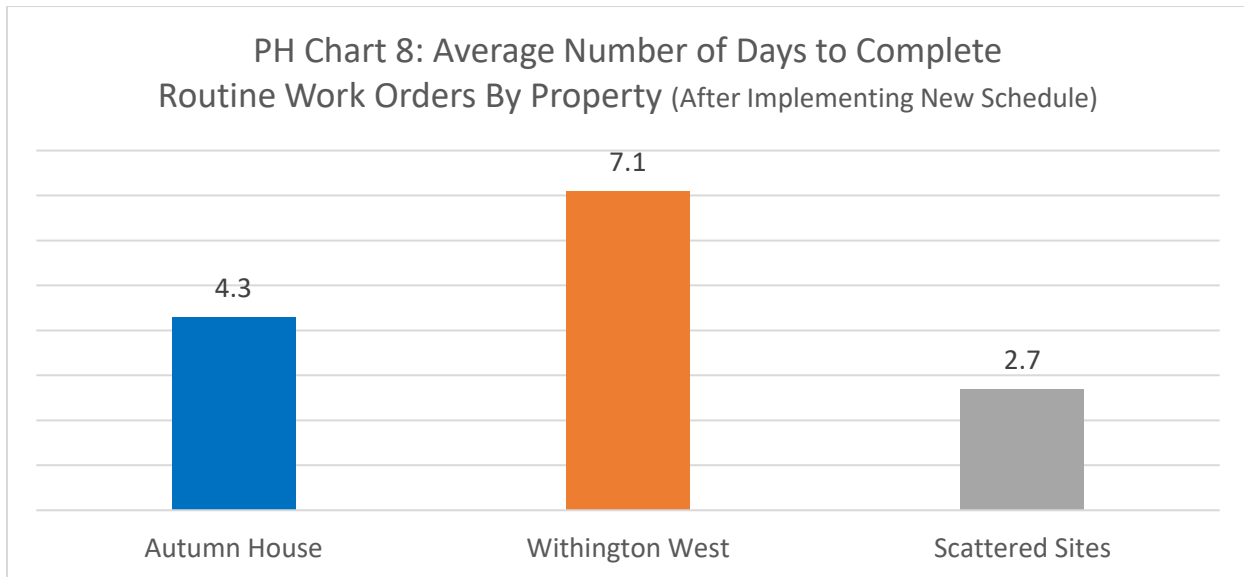


In examining work orders by property, we found that work orders came in from each property type predictably based on size within the total portfolio. For example, Autumn House accounts for a third of FHC total units and generated a third of the work orders. Withington West had slightly higher work orders, likely due to proximity to the front office. It will be interesting to see if the Autumn House satellite office has an impact on the number of work orders we receive from that property.



During normal operating conditions (non-pandemic) It is our customer service goal to complete routine work orders within one week, and the adopted maintenance plan requires that we do so within 10 days maximum. Urgent work orders are to be addressed within 48-hours, and emergency work orders within 24-hours, including after-hours, weekends, and holidays.

During pandemic, we suspended routine work orders to limit exposure and spread of Covid. We resumed routine work orders in the late Spring/Summer of 2021. In September we implemented a new work order schedule to provide residents with fast, predictable service for routine work orders. Chart 8 below shows the average time to complete routine work orders at each property from September through the end of the year.



The Withington West figures include several routine plumbing work orders (slow drain, dripping faucet, etc.) that we intentionally delayed to bundle with the sizable number of plumbing repairs we found through annual inspection. Bundling the plumbing repairs meant we could limit water shutdowns for the building to a single event, but this approach did delay the “days to complete” metric for the building.

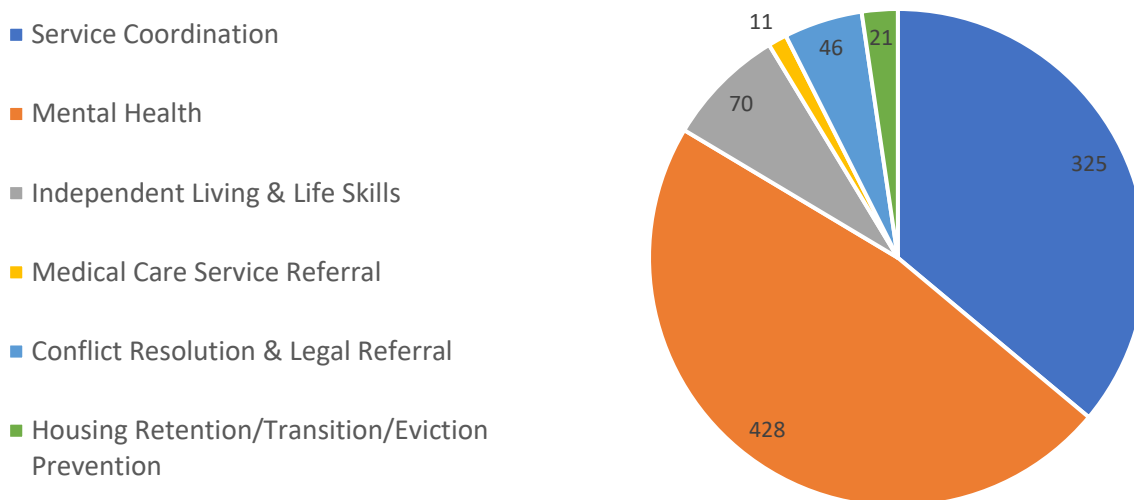
SUPPORTIVE SERVICES PROGRAMMING

We have additional HUD grant funding through the Resident Opportunity and Self-Sufficiency/ROSS Grant. This grant covers staff time and professional Social Work support for needs assessment and supportive services for Public Housing residents. The grant is focused in three primary areas: independent living/aging in place, health/wellness, and financial literacy.

This year offered challenges due to COVID protocol as the program is designed to link participants to support services, engage participants in resident and community programs and building partnerships with local community members. However, we have been able to use online sources and take advantage of times of safe social gathering to continue to make advances in our ROSS program.

In 2021, 158 of our Public Housing residents received 901 Social Work Services in the areas reflected in PH Chart 9.

PH Chart 9: Number & Type of Social Work Services Provided in 2021



Outreach

Of the 161 FHC Public Housing families 133 received assessments and resources (83%) and 153 (87%) have participated in programming from the ROSS Program. Assessments include financial assistance received/needed, financial management, health and wellness information, food security/nutrition, education, and daily needs. 62 of the participants (47%) were referred to either Social Worker or Public Housing Manager for further assistance. 27 (20%) were referred to local resources including Ferndale Public Schools, Area Agency on Aging, Accounting Aid Society, Ferndale Parks & Recreation, Oakland County Public Health Department and Oakland County Services.

On-Site Covid Vaccine & Booster Clinics

Significant staff time was dedicated to arranging and coordinating on-site vaccine clinics with Oakland County Health Department. We held vaccine clinics in February, March (2 clinics), and April of 2021 at each building. We had 79 residents participate in the 8 vaccine clinics. We followed up with requests to self-report vaccination at other locations and have tracked our confirmed and self-reported vaccination

rates to be near 80%. We held on-site Covid booster and flu shot clinics at both buildings in November 2021 as well.

Food Security

Food security continues to be an important part of the ROSS Program. Of the 133 families assessed, 52 (40%) receive Food Stamps and many residents had issues of being food insecure as well as difficulty getting food due to COVID protocol. Open Pantries were designed at both Withington and Autumn House with weekly deliveries to both buildings and 39 of our Scattered Site homes.

Scattered Site homes received 414 pantry box deliveries in 2021. We did have 13 Scattered Site families opt-out of pantry box deliveries in June of 2021.

Autumn House had a total of 413 visits to the pantry with 45 of 55 residents (82%) receiving pantry items.

Withington had a total of 898 visits to the pantry with 67 of the 70 residents (96%) receiving pantry items.

Partnerships and Programs

We continue to develop partnerships within our community and surrounding cities to provide activities and programming for FHC residents. Presentations are primarily made at monthly Resident Meetings and have an attendance of 20-25 residents.

- Monthly traveling Library Visits from the Ferndale Public Library
- Westminster Church of Detroit provided Thanksgiving dinners to 63 PH residents.
- Christmas dinners provided in partnership with Bobcat Bonnie's for 85 PH residents.
- Ferndale Elks provided Christmas Dinner boxes to 18 Scattered Site homes.
- Ferndale Elks also sponsored a cookout in August and 38 residents attended.
- Ferndale Police and Fire Departments presented a program on safety. FFD provided residents with 'File of Life' to keep important health information in case of an emergency and FPD discussed wellness checks and the 'Hope Not Handcuffs' program.
- Rose Pest Control provided a program to educate residents on pest control.
- Ferndale Pharmacy visited and discussed their home delivery program and free vaccinations.

Resident Programs/Activities/Communication

There were several new activities and programs created in addition to annual activities for 2021. Residents continued to receive resources and guidance as well as encouragement to develop activities and groups of common interest. Communication of program opportunities, information and activities continued through the monthly newsletter, flyers, digital signage in building lobbies, and EZ Text.

- 'Money Smart' presentation with information on financial literacy and safety.
- Garden Clubs were formed at both buildings. FHC provided upgrades to garden beds which made them more accessible. Residents were able to learn gardening from one another and share fresh vegetables in our pantry.
- Local, national, and online programs for Black History Month provided via website, newsletter, and digital signage.
- Autumn House held barbeques, Open Mic Night, Karaoke Night, Movie Night, and created a Biking Club.
- Withington had Movie Nights, Karaoke Nights, Card Club and are starting a Fitness Class.

- Our annual 'Deck the Halls' event was held at both buildings this year. Michael Lary, Director of Special Events, Facilities & Projects for the City of Ferndale was our judge this year.
- Residents were invited to participate in the Ferndale Tree Lighting and decorate ornaments for the trees downtown. Many attended the Santa Parade sponsored by Ferndale Parks & Recreation.
- 'Brain Games' continued with residents participating in games to help improve memory.

Computer Labs/Education

FHC created Computer Labs at both Withington and Autumn House. Both rooms have been fobbed for security. Each lab has four computers with webcams and speakers. We offered a Computer Literacy Course in November of 2021 which was taught by two former educators. We had 10 classes offered at both buildings with a total of 54 participants. Residents learned everything from basic computer functions to online banking. Many residents were able to create their first email address and were excited to have the opportunity to learn how to use Zoom and have virtual medical appointments with their doctors. There are many who also were inspired to complete their high school diploma or continue their education.

CONCLUSION

While continued pandemic presented some significant setbacks, primarily around progress on our property repositioning plans, we did achieve considerable progress in other key areas. We are proud of our achievements in 2021 and look forward to continued progress in 2022.

2021 HIGHLIGHTS

- ✓ Completed comprehensive review of organizational policies and practices to identify potential areas for improvement with regard to inclusion/diversity/equity/anti-racism (IDEA)
- ✓ Refined and updated foundational policy documents to incorporate IDEA recommendations including:
 - Resident Handbook
 - Personnel Manual
 - FHC By-Laws
 - Code of Ethics
- ✓ Served in a key role in County passage of package of fair housing resolutions, including Source of Income Discrimination
- ✓ Initiated, organized, and executed multiple Covid vaccine/booster clinics at both buildings
- ✓ Computer lab installation and programming through Ferndale Community Foundation Grant support
- ✓ Installation of free building-wide Wi-Fi at both buildings
- ✓ Free on-site access to fresh produce and pantry items for residents, home delivery to scattered sites
- ✓ Laundry rooms updated including new paint, flooring, lighting, security doors, accessories, and machines
- ✓ Replaced temporary raised garden beds with permanent installations in resident community gardens
- ✓ Increased HCV payment standards aggressively, and expedited implementation for any extremely rent-burdened families to maximize buying power of families in an unprecedented housing market
- ✓ Established satellite office at Autumn House to improve accessibility for residents and create opportunities to develop relationships, build rapport, and earn trust
- ✓ Streamlined work order processing to provide fast, predictable service
- ✓ Revamped resident committee election process and structures to expand opportunity to participate
- ✓ Developed annual training plan to focus on IDEA topics and include joint staff/resident trainings
- ✓ Budgeted significant investment in new programming to support HCV participants' success in finding housing in traditionally inaccessible geographic areas
- ✓ Implemented online rent pay portal for residents
- ✓ Initiated website review/analysis project with University of Michigan student team to overhaul web-based information and tools with a focus on accessibility
- ✓ Completed appraisals for scattered site properties in preparation for property repositioning