HAVRE DE GRACE HOUSING AUTHORITY

A Resolution of the Board of Commissioners Approving the Five-Year Plan for Fiscal Years 2025 through 2029

WHEREAS pursuant to 24 CFR §903.6, the Havre De Grace Housing Authority ("**HDGHA**") is required to submit a Five-Year Plan (the "**Plan**") to the U.S. Department of Housing and Urban Development ("**HUD**"), which provides an overview of the agency's priorities, goals and plans for Fiscal Years 2025 through 2029; and

WHEREAS HDGHA prepared its Plan in accordance with HUD Notice PIH 2025-18 (HA) and made the Plan available for public review and comment on November 3, 2025 for a period of at least forty-five (45) days; and

WHEREAS on November 12, 2025, HDGHA held a meeting with members of the Somerset Manor Resident Association, the resident advisory board, and other HDGHA residents to review the plan and receive feedback; and

WHEREAS on January 12, 2026, HDGHA held a public hearing to receive comments from the general public regarding the Plan, and all comments that were received will be duly considered and added as an appendix to the Plan; and

WHEREAS in accordance with HUD requirements, the Havre De Grace Local Official has certified that the activities proposed in the HDGHA Plan are consistent with the city's Consolidated Plan; and

WHEREAS after approval by the Board of Commissioners (the "**Board**"), HDGHA will submit the Plan, along with the Civil Rights Certification and the Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan, to HUD for approval.

NOW THEREFORE, BE IT RESOLVED BY the Board, that:

1. The Five-Year Plan is hereby approved for submission to HUD for approval.

2. The HDGHA Chairperson and the HDGHA Managing Agent are authorized to execute the Civil Rights Certification.

3. The Civil Rights Certification and the Certification by State or Local Official of PHA Plans Consistency with the Consolidate Plan or State Consolidated Plan, which are attached hereto as Exhibit A and Exhibit B, respectively, are adopted.

4. The HDGHA Managing Agent, or her designee, is authorized to take any and all appropriate actions and execute all appropriate documents necessary to carry out the Resolution consistent with its terms.

PASSED, ADOPTED AND APPROVED this 12th day of January 2026.

ATTEST:

Michele Ball, Chair

George Kasnic, Vice Chair

Sharon Jacobs, Commissioner

Carrie Parsons-Dobney, Commissioner

Dawn Nowak, Commissioner

EXHIBIT A

CIVIL RIGHTS CERTIFICATION

Civil Rights Certification
(Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires: 09/30/2027

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning July 1, 2025 *, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:*

The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*), the Violence Against Women Act (34 U.S.C. § 12291 et seq.), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. The PHA will affirmatively further fair housing in compliance with the Fair Housing Act, 24 CFR § 5.150 et seq., 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies are designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

Havre de Grace Housing Authority	MD0012
PHA Name	PHA Number/HA Code

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director:	Name of Board Chairperson:
Janet Abrahams, Managing Agent	Michele Ball
Signature: Date: 1/12/26	Signature: Michele Ball Date: 1/12/26

The information is collected to ensure that PHAs carry out applicable civil rights requirements.

Public reporting burden for this information collection is estimated to average 0.16 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to collect the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

EXHIBIT B

CERTIFICATION BY STATE OR LOCAL OFFICIAL OF PHA PLANS CONSISTENCY WITH THE CONSOLIDATED PLAN OR STATE CONSOLIDATED PLAN

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Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan *(All PHAs)*

U. S Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires: 09/30/2027

Certification by State or Local Official of PHA Plans Consistency with the Consolidated Plan or State Consolidated Plan

I, Jacob R. Day, the Secretary
Official's Name *Official's Title*

certify that the 5-Year PHA Plan for fiscal years 2025 and/or Annual PHA Plan for fiscal year _____ of the Havre de Grace Housing Authority is consistent with the
PHA Name

Consolidated Plan or State Consolidated Plan including any applicable fair housing goals or strategies to:

Mayor and City Council of Havre de Grace
Local Jurisdiction Name

pursuant to 24 CFR Part 91 and 24 CFR Part 903.15.

Provide a description of how the PHA Plan's contents are consistent with the Consolidated Plan or State Consolidated Plan.

The City's Housing Element and visions section of its Comprehensive Plan reflect the goals and objectives of the State Consolidated Plan. The PHA's 5-year plan is consistent with the City's Comprehensive Plan/State Consolidated Plan as it seeks to preserve and improve existing housing stock available for low, very low, and extremely low income families and disabled persons, and proposes improvements to processes and policies to better implement and achieve these goals.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

Name of Authorized Official:	Title:
Jacob R. Day	Secretary
Signature: Signed by: 6BD3B998912B440...	Date: 1/9/2026

This information is collected to ensure consistency with the consolidated plan or state consolidated plan.

Public reporting burden for this information collection is estimated to average 0.16 hours per year per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

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