

Proposed Summary of Changes
2025 Admissions and Continued Occupancy Policy (ACOP)
City and County
Effective January 1, 2025

Below is a summary of changes to be incorporated into the 2025 Admissions and Continued Occupancy Policy (ACOP). The changes in **Green** text represent HUD regulation and/or regulatory changes mandated per HUD's Public and Indian Housing (PIH) Notices or regulatory changes. The changes highlighted in **Yellow** represent significant proposed changes. Changes in **Blue** represent additional changes suggested by staff. Staff recommendations are discretionary at the local level, permitted by HUD, and can be adopted by the Boards of Commissioners. Changes in **Orange** will later represent additional changes received during the comment period. *These recommendations may change during Public Comment.*

Significant Change

N/A

Staff Recommendation – Blue

Chapter 6

1. **Family members confined for medical reasons**-Clarified verification of permanent confinement.

Chapter 7

2. **Section 7.2.7 Verification of Income (Business and Self Employment Income)** – Added language to clarify how verification of Business and Self Employment income will be verified. This includes “gig employment” such as Uber, Lyft or DoorDash.

Chapter 9

3. **Section Part IV: Recalculating residents rent**- clarified section.

Chapter 16

4. **Section 16.4.2 Repayment Policy**-clarified to state when entering into a repayment agreement the family must pay all currently monthly rent on time in addition to the repayment amount which should not exceed 40% of the family's monthly adjusted income

Required Changes – Green

Required Changes-HOTMA

1. **Section 3.4.1- Definitions of Family and Household Members-** HOTMA. Updated the definition of Single person to include 16-year-old who is homeless or at risk of becoming homeless.
2. **Section 3.4.16-Foster Children and Foster Adults-** HOTMA –updated definition of foster adult term to be unable to live alone and foster child is described by legal decree or by placement of an authorized agency.
3. **Section 3.5.19 Restriction on Assistance based on Assets-** HOTMA Added this section to chapter 3 of the ACOP and removed it from chapter 6.2.8.
4. **Section 6.2.3 - De Minimis Errors-** HOTMA – updated to clarify that tenants will have the option to receive a check or rent credit if they are overcharged rent as a result of De Minimis error.
5. **Section 6.2.8 Student Financial Assistance-** HOTMA – updated this section to include the two different types of student financial assistance and specify those that are excluded from annual income and those that are subject to the excess rules.
6. **Section 6.2.9 Periodic Payments-** HOTMA Added definition of Periodic Payments per notice PIH 2023-27.
7. **Section 6.2.9 Lump-Sum Payments for the Delayed Start of Periodic Payment –** HOTMA Added definition of Lump-Sum Payments for the delayed start of periodic payments per notice PIH 2023-27.
8. **Section 6.3.2 Types of Assets (Checking Account)-** HOTMA, in determining the value of a checking account FH will use the current balance instead of average six months.
9. **Section 6.3.2 Types of Assets (Trust)-** - HOTMA – Updated language to align with HOTMA. Clarifies how to count revocable and irrevocable trust.
10. **Section 6.3.2 Types of Assets (Necessary and Non-Necessary Personal Property)** HOTMA, updated the definition of Necessary and Non-Necessary personal property.
11. **Section 6.3.2 Types of Assets (Life Insurance)** – HOTMA, updated language to align with HOTMA. Clarifies how to calculate cash value of whole life or universal life.

12. [Section 6.3.2 Types of Assets \(Tax Refunds\)](#) – HOTMA, clarifies that all amounts received by family in the form of federal tax refunds or refundable tax credits are excluded from family’s net assets for a period of 12 months after receipt.
13. [Section 7.2.1 Family Consent to Release of Information \(Form HUD 9886\)](#) – HOTMA, clarified that form HUD 9886 only needs to be signed once unless any of the following circumstance occur: When a person 18 years or older becomes a member of the family, when a current member of the family turns 18 or as required by HUD or Fresno Housing.
14. [Section 7.2.2-Safe Harbor](#)-HOTMA, added this to chapter 7 of the ACOP and removed it from chapter 6.2.4.
15. [Section 7.2.4 HUD’s Verification Hierarchy](#)-HOTMA, updated Hierarchy chart, Hierarchy Level 4 updated to include Tenant provided documents and EIV + Self certification and Level 1 from resident declaration to Self-Certification. All verification levels clarified according to PIH notice 2023-27
16. [Section 7.2.6 Verification of Income \(Nonrecurring Income\)](#)-HOTMA, defines nonrecurring income as income that will not be repeated 12 months following the effective date of the certification.
17. [Section 7.3.4 Verification of Social Security Numbers](#)-HOTMA, updated to allow for self-certification along with a third-party document showing applicants name printed on it when applicant is unable to provide required SSN documentation.
18. [Section 9.1 Introduction](#)- HOTMA, added Part V: Non-Interim Reexamination Transactions. Language added to list all transactions that will not require an interim.
19. [9.4.1 Reporting Interim Changes](#)-HOTMA, added interim requirements for Public Housing over-income families.