



Meeting Book - Joint Meeting of the Boards of Commissioners of Fresno Housing

July 22, 2025

5:00 PM

1260 Fulton Street - Second Floor

Fresno, CA, 93721

Mosaic Conference Room



July 2025-Joint Meeting of the Boards of Commissioners

1. Call to Order

2. Approval of the Agenda as Posted

The Boards of Commissioners may add an item to this agenda if, upon a two-thirds vote, the Boards of Commissioners find that there is a need for immediate action on the matter and the need came to the attention of the Authority after the posting of this agenda.

3. Public Comment and Presentations

This is an opportunity for the members of the public to address the Boards of Commissioners on any matter within the subject matter jurisdiction of the Boards of Commissioners that is not listed on the agenda. The public will have an opportunity to speak on each specific item of business. Comments must be delivered in person or via teleconference when prompted by the chair and must pertain to the specific item of business being heard by the Boards. At the start of your presentation, please state your name and the topic you wish to speak on that is not on the agenda. Presentations are limited to a total of three (3) minutes per speaker.

4. Potential Conflicts of Interest

Any Commissioner who has a potential conflict of interest may now identify the item and recuse themselves from discussing and voting on the matter. (Gov. Code section 87105)

5. Governance Matters

a. CEO's Report - Presented by Tyrone Roderick Williams

CEO Report July 2025

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b. Commissioner's Report

6. Consent Agenda

All Consent Agenda items are considered to be routine action items and will be enacted in one motion unless pulled by any member of the Boards of Commissioners or the public. There will be no separate discussion of these items unless requested, in which event the item will be removed from the Consent Agenda and considered following approval of the Consent Agenda.

a. Governance: Consideration of the Minutes of Previous Joint Board Meeting

Approval of the minutes of the Board Meeting

Minutes of the Joint Meeting June 2025

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b. Consideration of Approval to Award Civil Engineering Services Contracts

Board Memo: General Civil Engineering Request for Proposal (RFP)

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Joint Board Resolution: General Civil Engineering RFP

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c. Consideration of Approval to Enter into Architectural Services Agreement - The Roos @ Fulton Forum

Board Memo: Architectural Agreement - The Roos @ Fulton Forum

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City Resolution: Architectural Agreement - The Roos @ Fulton Forum

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CEO REPORT

TO: Boards of Commissioners
Fresno Housing Authority

FROM: Tyrone Roderick Williams
Chief Executive Officer

DATE: July 17, 2025

BOARD MEETING: July 22, 2025

AGENDA ITEM: 5a

AUTHOR: Tyrone Roderick Williams

SUBJECT: CEO Report

Executive Summary

The Boards of the Fresno Housing Authority have established four strategic drivers:

- Target and Invest in Neighborhoods
- Fight to Eradicate Housing Insecurity
- Housing Choice Voucher Innovation
- Leverage Partnerships and Funding to Support Resident Goals

Each strategic Driver has been carefully chosen to address specific challenges and opportunities within our community, with the goal to create a profound and lasting impact. The following report demonstrates the efforts of the Executive Leadership and Staff to progress towards these drivers.

Matters of Importance

1. Legislative Update - permanent expansion of the Low-Income Housing Tax Credit (LIHTC) was approved in the One Big Beautiful Bill Act (OBBA) that President Trump signed into law. This is a long-sought reform that provides public housing authorities with a powerful tool to preserve, improve, and expand the nation's affordable housing supply. The LIHTC provisions in the bill provide a permanent 12 percent increase in 9 percent housing credit authority beginning in 2026 and permanently lowers the bond financing threshold from 50 to 25 percent. Additionally, the U. S. House and U. S. Senate Appropriations Committees are currently considering funding for the HUD budget. This budget has a direct impact on the funding that Fresno Housing receives for services, operations, and programs.
2. On July 10th, the Agency celebrated the opening of La Joya Commons, providing 68 units of affordable housing in Firebaugh.

3. Ms. Jacklyn Heinrich, a resident of Cueva de Oso in Selma, has submitted an application for the Fresno County Resident Commission position. Her nomination will be considered at the Fresno County Board of Supervisors meeting on August 5th.
4. The NAHRO 2025 National Conference will be held in Phoenix, AZ, September 28-30. If you have an interest in attending, please let my office know by Friday, July 25th, so we can assist with making arrangements as needed.
5. The Agency alerted our partners that, due to a lack of funding from the City of Fresno, both Journey Home and Golden State Triage Center emergency shelters will stop accepting new clients as of July 31, 2025. Golden State Triage Center will close permanently on November 15, 2025, and Journey Home will close permanently on December 31, 2025.

Real Estate Department - Development Projects Overview

Name of Property	Status/Type	Address	Total Units	Percent Complete
Manzanilla Commons <i>(fka Step Up on 99/Motel 99)</i>	Lease-Up/Stabilization	1240 & 1280 Crystal Ave Fresno, CA	63	100%
La Joya Commons Phase I <i>(fka Firebaugh Family)</i>	Under Construction	1501 Clyde Fannon Road Firebaugh, CA	68	99%
Heritage Estates <i>(fka Florence & Plumas)</i>	Under Construction	146 E. Florence Ave. Fresno, CA	33	46.34%
The Mosaic @ The Mural District	Under Construction	1840 Broadway Fresno, CA	25	26%
Cordillera Commons Phase I <i>(fka San Joaquin Commons)</i>	Pre-Development HCD HOME Awarded FHLB AHP Application Pending HCD SuperNOFA App Pending	Corner of West Colorado Avenue & 5th Street, San Joaquin, CA 93660	51	N/A
Parkside Inn/Golden State Triage	Pre-Development City of Fresno CDBG/HOME-ARP Awarded HCD Homekey+ App Pending CTCAC App Proposed	1415 W. Olive Avenue, Fresno	49	N/A

North Fulton Development	Pre-Development IIG-C Contingent Award Pending City of Fresno Application Pending AHSC Application	1302 Fulton Street, Fresno	124	N/A
Avalon Commons Phase II (<i>fka Chestnut/Alluvial</i>)	Pre-Development City of Fresno LHTE Awarded City of Fresno CDBG Awarded CTCAC Awarded <i>CoC Builds Application Proposed</i>	7521 N. Chestnut Ave. Fresno, CA	45	N/A
135 Osmun	Pre-Development City of Clovis PLHA/HTF Awarded HCD SuperNOFA App Pending	135 Osmun Clovis, CA	47	N/A
La Joya Commons Phase II (<i>fka Firebaugh Family</i>)	Pre-Development HCD SuperNOFA App Pending HCD HOME App Pending	1501 Clyde Fannon Road Firebaugh, CA	28	N/A
Garland Gardens	Pre-Development <i>CTCAC App Proposed</i>	3726 N. Pleasant Fresno, CA	51	N/A
Pomelo Villas	Pre-Development	Railroad & 8 th Ave. Orange Cove, CA	60	N/A
California Avenue Neighborhood	Pre-Development Planning CNI Planning Awarded	Southwest Fresno - TBD	TBD	N/A

Project Highlights

As of July 1st Manzanilla Commons is 100% occupied. The Grand Opening for La Joya Commons was held on July 10th, as of now the only remaining work is the installation of the playground equipment. The Real Estate Development team will now focus on lease-up to support stabilization following the project being Placed in Service. Demolition work has been completed at The Mosaic @ The Mural District. The first six (6) Heritage Estates homes are scheduled to be complete by August 1st, dependent on energization by PG&E.

Resident Empowerment

Health and Wellness

Alzheimer's Awareness (Alzheimer's Association)

The Alzheimer's Association is offering a comprehensive educational program designed to empower residents with essential knowledge about Alzheimer's disease and other forms of dementia. This initiative aims to enhance understanding, promote early detection, and provide access to vital resources for those affected. By participating in this program, residents will be better equipped to support loved ones affected by Alzheimer's and dementia, fostering a more informed and compassionate community.

Rio Villas - July 1 @ 10:30am – 11:30pm
 Rios Terrace - July 1 @ 1pm-2pm
 Corazon del Valle - July 2 @ 10am-11am

CalFresh Healthy Living Adult and Youth Program

The Fresno County Department of Public Health Cal Fresh Healthy Living Program is hosting nutrition education, physical activity instruction, and environmental support for adults and youth in Fresno County. Participants will set goals for staying active and make small changes to reduce fall risks at home. There will also be a wellness-focused session inviting families to explore beginner-friendly yoga and movement activities. The event emphasized physical health, stress relief, and family bonding in a fun and supportive environment. The Cal Fresno Healthy Living program aims to empower participants to choose healthier foods and beverages within a limited budget and lead more active lifestyles.

Kings River- July 3, 10, 17, 24 3pm-5pm
 Legacy Commons (Adult) July 7th & 14th @10-11am
 Legacy Commons (Youth) - July 2nd, July 16th, July 23rd @10-11am
 Renaissance at Santa Clara – July 3, 10, and 17 from 10:30 to 11:30
 Renaissance at Trinity - July 1 and 8 from 10:30 to 11:30
 Blossom Trail – July 7 @ 3pm – Family Yoga

Property Management

FRESNO HOUSING PORTFOLIO - MANAGED ASSETS, 06/01/2025-06/30/2025			
	Total No. of Units	Total Vacant	Current Occupancy
CITY OF FRESNO			
City of Fresno	1391	38	96.54%
COUNTY OF FRESNO			
County of Fresno	1374	68	94.97%
COUNTY OF FRESNO - SEASONAL			
Seasonal Properties	194	14	92.78%
Hold/In Construction	62	5	88.70%

Minutes of the Joint Meeting
Of the Boards of Commissioners of the
HOUSING AUTHORITIES OF THE CITY AND COUNTY OF FRESNO

Tuesday, June 24, 2025

5:30 PM

The Boards of Commissioners of the Housing Authorities of the City and County of Fresno met in a regular joint session on Tuesday, June 24, 2025, at Magnolia Commons – 325 E. Vine Street, Fowler, CA 93625. The public was able to join in person.

1. The regular joint meeting was called to order at 5:30 PM by Chair Catalano of the Boards of Commissioners of the Housing Authorities of the City and County of Fresno.

Roll call was taken and the Commissioners were present and absent as follows:

COUNTY PRESENT: Cary Catalano, Chair
Sophia Ramos, Vice Chair
Valori Gallaher, Commissioner
John Valdez, Commissioner
Yvonne Dickson, Commissioner

COUNTY ABSENT: Kyle Chaney, Commissioner

CITY PRESENT: Sharon Williams, Chair
Emogene Nelson, Vice Chair
Ruby Yanez, Commissioner
Michelle Vang, Commissioner

CITY ABSENT: Paul Idsvoog, Commissioner
Isaiah Green, Commissioner
Richard Burrell, Commissioner

Also in attendance was Craig Armstrong, of Baker, Manock and Jensen – General Counsel.

2. APPROVAL OF THE AGENDA AS POSTED

Craig Armstrong, General Counsel, requested that the verbiage “Submitted by Downtown L.A. Law Group” be omitted from Item 9B.

COUNTY MOTION: *Commissioner Gallaher moved, seconded by Commissioner Valdez, to approve the agenda as amended.*

MOTION PASSED: 5 – 0

CITY MOTION: *Vice Chair Nelson moved, seconded by Commissioner Yanez, to approve the agenda as amended.*

MOTION PASSED: 4 – 0

There were no public comments.

3. PUBLIC COMMENT AND PRESENTATIONS

Two members of the public were present and addressed the meeting at this time.

1. Member of the Public, Dez Martinez, expressed her concern about learning of families being given a ten-day notice to vacate, and spoke on the implications of being unhoused.
2. Member of the Public, Nicki, asked what kind of legal assistance is available and how money is being spent.

Chair Catalano thanked the public speakers and requested that they share their contact information in order to follow up on their concerns.

4. BOARD WORKSHOP

Mr. Williams presented a board workshop regarding federal budget updates.

PUBLIC COMMENTS

1. Ms. Martinez asked if the agency would be helping people learn how to use their Medicaid toward payment of their rent.
2. Nicki, requested clarification on the disposition of FSS escrow accounts.

At 6:55 PM, Chair Catalano requested a short break.

The meeting resumed at 7:03 PM.

5. POTENTIAL CONFLICTS OF INTEREST

There were no potential conflicts of interest.

6. GOVERNANCE MATTERS

a. CEO's Report – Presented by Tyrone Roderick Williams, CEO.

In addition to the written report, Mr. Williams shared:

- The agency is cooperating with police regarding the homicide at Legacy Commons. Neither the suspect nor the victim was a resident of Legacy Commons. A prayer circle will be held Wednesday, June 25 at 4:00 PM.
- Mr. Williams was a moderator at the California Rural Success Summit, which addressed funding in rural communities.
- The grand opening of La Joya Commons in Firebaugh will be July 10, 2025.
- Mr. Williams and County Vice Chair Ramos will be attending the NAHRO Summer Symposium in New York in July.

b. Commissioners' Report – Presented by Chair Catalano

- Chair Catalano visited La Joya Commons the previous week; he is excited for the grand opening and thanked all involved.
- The grand opening at Manzanilla Commons had a great turnout.
- Chair Catalano thanked Mr. Williams for the board workshop and for the agency's advocacy, noting that it is important to face the challenges ahead.
- Vice Chair Ramos thanked the agency and Christina Stokes-Johnson for the informative speakers and events at the Pacific Southwest Regional Conference of NAHRO.
- The manager of Magnolia Commons, Rose Cortez, was recognized and thanked for her efforts in coordinating the evening's board meeting.

There were no public comments.

7. CONSENT AGENDA

a. Governance Consideration of the Minutes of the Joint Meeting of the Boards of Commissioners on May 27, 2025.

*Joint Board Meeting
Action Minutes: 6.24.25
Minutes Adopted:*

- b. Request approval of the property management agreement for Golden State Triage Center (GSTC)
- c. Request approval to accept City of Fresno operating grant for Journey Home and GSTC
- d. Request consideration of contracts for trade services
- e. Request approval of amended California Department of Housing & Community Development (HCD) No Place Like Home program (NPLH) resolutions for Avalon Commons Phase I
- f. Request authorization of California Tax Credit Allocation Committee (CTCAC) funding application and seller-financing commitment for Garland Gardens
- g. Request authorization of CTCAC funding application for Davu Village (fka Parkside Inn)

COUNTY MOTION: *Commissioner Gallaher moved, seconded by Vice Chair Ramos to approve the consent agenda.*

MOTION PASSED: 5 - 0

CITY MOTION: *Vice Chair Nelson moved, seconded by Commissioner Vang to approve the consent agenda.*

MOTION PASSED: 4 – 0

There were no public comments.

8. CLOSED SESSION

- a. CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION
 - Significant exposure to litigation pursuant to paragraph (2) of subdivision (d) of Section 54956.9: Two (2) potential cases
 - i. Claims of Donyell Wilkins
 - ii. Claims of Jocelyn Younger

*Joint Board Meeting
Action Minutes: 6.24.25
Minutes Adopted:*

- b. CONFERENCE WITH REAL PROPERTY NEGOTIATORS
Property: 8800 S. Academy Ave., Parlier, CA 93648
Agency Negotiators: Tyrone R. Williams, Tammy Townsend and Michael Duarte
Negotiating Party: Julio Lamas, Farmworker & Rural Housing, Asset Management & Compliance Branch, Housing & Community Development
Under Negotiation: Rent, Terms of Lease

The Boards of Commissioners entered closed session at approximately 7:29 PM.

The Boards of Commissioners returned from closed session at approximately 7:55 PM and resumed open session.

No report from closed session.

9. ACTION ITEMS

- a. Consideration of claims submitted by Donyelle Wilkins

Jeff Cardell, Director of Human Resources, presented on this item.

COUNTY MOTION: *Commissioner Gallaher moved, seconded by Vice Chair Ramos to reject the claim.*

MOTION PASSED: 5 – 0

CITY MOTION: *Vice Chair Nelson moved, seconded by Commissioner Vang, to reject the claim.*

MOTION PASSED: 4 – 0

- b. Consideration of Claims made by Jocelyn Younger

Jeff Cardell, Director of Human Resources, presented on this item.

COUNTY MOTION: *Commissioner Gallaher moved, seconded by Commissioner Dickson to reject the claim.*

MOTION PASSED: 5 – 0

CITY MOTION: Vice Chair Nelson moved, seconded by Commissioner Vang, to reject the claim.

MOTION PASSED: 4 – 0

- c. Request for approval of HCD Resolution for 2025 – 2027 Operations and Ground Lease: Parlier Migrant Center

Michael Duarte, Chief Real Estate Officer, presented on this item.

COUNTY MOTION: Commissioner Gallaher moved, seconded by Commissioner Valdez to approve the HCD Resolution for 2025 – 2027 Operations and Ground Lease: Parlier Migrant Center.

MOTION PASSED: 5 – 0

CITY MOTION: Commissioner Yanez moved, seconded by Vice Chair Nelson, to approve the HCD Resolution for 2025 – 2027 Operations and Ground Lease: Parlier Migrant Center.

MOTION PASSED: 4 – 0

- d. Request approval to accept 9% CTCAC award and authorize submission of HUD CoC Builds and Section 18 applications: Avalon Commons Phase II

- i. Request for approval to accept a CTCAC Award – Avalon Commons Phase II

Christina Stokes-Johnson, Director of Real Estate Development, presented on this item.

COUNTY MOTION: Commissioner Gallaher moved, seconded by Vice Chair Ramos to approve acceptance of a CTCAC Award – Avalon Commons Phase II

MOTION PASSED: 5 – 0

CITY MOTION: Vice Chair Nelson moved, seconded by Commissioner Yanez to approve acceptance of a CTCAC Award – Avalon Commons Phase II

MOTION PASSED: 4 – 0

- ii. Request approval to submit a funding application for Avalon Commons Phase II project to the Fresno-Madera CoC

COUNTY MOTION: *Commissioner Gallaher moved, seconded by Commissioner Dickson, to approve submission of a funding application for Avalon Commons Phase II to the Fresno-Madera CoC*

MOTION PASSED: 5 – 0

CITY MOTION: *Vice Chair Nelson moved, seconded by Commissioner Vang, to approve submission of a funding application for Avalon Commons Phase II to the Fresno-Madera CoC*

MOTION PASSED: 4 – 0

- iii. Request authorization to submit a Section 18 application to HUD for up to fifteen (15) units as part of a RAD Section 18 Blend for Avalon Commons Phase II

COUNTY MOTION: *Vice Chair Ramos moved, seconded by Commissioner Dickson, to approve submission of a Section 18 application to HUD for up to fifteen (15) inots as part of a RAD Section 18 Blend for Avalon Commons Phase II*

MOTION PASSED: 5 – 0

CITY MOTION: *Commissioner Yanez moved, seconded by Commissioner Vang, to approve submission of a Section 18 application to HUD for up to fifteen (15) inots as part of a RAD Section 18 Blend for Avalon Commons Phase II*

MOTION PASSED: 4 – 0

There were no public comments.

10. INFORMATION ITEMS

- a. 2026 Agency Annual Plan Timeline

*Joint Board Meeting
Action Minutes: 6.24.25
Minutes Adopted:*

Marc' Bady, Chief Impact and Initiatives Officer, presented on this item.

b. Overview of Project HomeKey

Michael Duarte, Chief Real Estate Officer, presented on this item.

There were no public comments.

11. ADJOURNMENT

There being no further business to be considered by the Boards of Commissioners of the Housing Authorities of the City and County of Fresno, CA, the meeting was adjourned by Chair Catalano at approximately 8:34 PM.

Tyrone Roderick Williams, Secretary to the Boards of Commissioners

BOARD MEMO

TO:	Boards of Commissioners	AUTHOR:	Rebecca Kelley
FROM:	Tyrone Roderick Williams, CEO		Procurement Analyst
MEETING DATE:	07/22/2025	DEPARTMENT:	Procurement
AGENDA ITEM:	6b	MEMO DATE:	07/16/2025
SUBJECT:	Approval to Award General Civil Engineering Services Contracts		

Executive Summary

The purpose of this memo is to request approval from the Boards of Commissioners to award General Civil Engineering Services contracts to form a pool of firms with whom the Agency may contact to provide civil engineering services for various projects that the Agency may develop.

On March 14, 2025, staff issued a Request for Qualifications (RFQ) for General Civil Engineering Service: Architectural and Engineering Services. Solicitation efforts included publication in the Fresno Bee, Builders Exchange, Fresno Housing Social Media, and the Fresno Housing’s E-procurement website.

The proposed scope of work includes: Preliminary Engineering (i.e., consulting and professional services, land survey, and preparing base maps), Permits, Bidding of Projects (i.e., assisting on answering bidder’s question on future solicaitions and job walks), Construction Documentation, and Design Products.

Fresno Housing (FH) received multiple questions regarding the solicitation, that were answered on the Housing Agency Marketplace as addendums #1, #3, and #4. The Agency received four (4) proposals for the General Civil Engineering Service: Architectural and Engineering Services solicitation. After the Contract Facilitator (CF) reviewed all (4) proposals, it was determined that all four (4) proposers were responsive and responsible and moved forward to the evaluation round. The review panel included Fresno Housing staff from the Real Estate Development Department and Property Management Department.

After a comprehensive evaluation, staff is recommending the following three (3) firm: Bedrock Engineering, MVE, Inc., and Precision Civil Engineering, be awarded contracts for General Civil Engineering Services. The proposals were ranked based on the firms’ ability to perform the work, capability to provide professional services, succesful past performance, knowledgy, experience, and overall quality, organization and professional apparance of the proposal submitted. Bedrock Engineering, MVE, Inc., and Precision Civil Engineering, all have a good professional reputation, the experience, qualifications, and pricing that is most advantageous to the Agency.

Recommendation

It is recommended that the Boards of Commissioners award the General Civil Engineering Service contracts to the following three (3) firms: Bedrock Engineering, MVE, Inc., and Precision Civil Engineering, for an amount Not-To-Exceed (NTE) of \$250,00.00 per contract, per year, for up to 5 years.

FRESNO HOUSING

With the option to increase the Not-To-Exceed (NTE) amount, as-needed, without further Board approval needed, so long as there is available funding within the budget.

It is further recommended to authorize Tyrone Roderick Williams, Chief Executive Officer, Tammy Townsend, Deputy Executive Director, Michael Duarte, Chief Real Estate Officer, and/or their designee to negotiate and execute the contracts subject to satisfactory review and approval by legal counsel.

Fiscal Impact

Civil Engineering Services are ultimately paid through each projects' development budget once financing sources are finalized. Until developments close on construction financing, the civil engineering services are funded through either the general or project-specific approved predevelopment budgets.

Background Information

The Agency periodically issues a Request for Qualifications (RFQ) for General Engineering Services in order to form a pool of firms with whom the Agency may contract to provide civil engineering services for various projects that the Agency may develop. Services will include, but are not limited to typical engineering services such as: boundary, topography and ALTA surveys, lot line adjustments, parcel splits and/or mergers, cost estimating, preparation of specifications and engineering drawings for utility design, site and drainage plans, and coordination with architects on review of site plans. The term of the contracts is typically one (1) year with four optional one-year extensions.

RESOLUTION

RESOLUTION NO. _____

**BEFORE THE BOARDS OF COMMISSIONERS OF THE
HOUSING AUTHORITIES OF THE CITY AND COUNTY OF FRESNO**

RESOLUTION APPROVING THE CONTRACTS FOR GENERAL CIVIL ENGINEERING SERVICES

WHEREAS, Housing Authority of the City and County of Fresno (the "Agency") issued an RFP on March 14, 2025, seeking to contract with qualified general civil engineering Services firms which was noticed on the Agency website, social media, local Builders Exchange and the Fresno Bee; and

WHEREAS, the Agency intends to contract with the successful proposers to create a pool of service providers for an initial term of one year with the option to extend for up to four additional one-year terms; and

WHEREAS, the Agency desires to enter into and negotiate service contracts with the successful proposers for an initial contract amount of \$250,000 per year, which may be increased at the discretion of the Authorized Officers; and

WHEREAS, the Agency has received bids from qualified proposers for General Civil Engineering Services; and,

WHEREAS, Bedrock Engineering, MVE, Inc., and Precision Civil Engineering, were responsive and responsible bidders who provided qualifications and prices that are most advantageous to the Agency, pursuant to the Agency's procurement guidelines; and,

WHEREAS, the Agency desires to enter into contracts with: Bedrock Engineering, MVE, Inc., and Precision Civil Engineering for General Civil Engineering Services; and,

NOW THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City and County of Fresno, hereby authorize Tyrone Roderick Williams, CEO, Tammy Townsend, Deputy Executive Director, Michael Duarte, Chief Real Estate Officer, or their designee, to negotiate and execute the contracts for General Civil Engineering Services with: Bedrock Engineering, MVE, Inc., and Precision Civil Engineering and execute all documents in connection therewith.

RESOLUTION

PASSED AND ADOPTED THIS ____ DAY OF _____, 2025. I, the undersigned, hereby certify that the foregoing Resolution was duly adopted by the governing body with the following vote, to wit:

AYES:

NOES:

ABSENT:

ABSTAIN:

Tyrone Roderick Williams
Secretary of the Boards of Commissioners

BOARD MEMO



TO: Boards of Commissioners
FROM: Tyrone Roderick Williams, CEO
MEETING DATE: 07/22/2025
AGENDA ITEM: 6c
SUBJECT: Approval to Enter into an Architectural Services Agreement with Mogavero Architects for The Roos @ Fulton Forum Development

AUTHOR: Harkiran Kaur
DEPARTMENT: Real Estate Development
MEMO DATE: 07/15/2025

Executive Summary

The purpose of this Board memo is to request approval to enter into an architectural services agreement with Mogavero Architects for The Roos @ Fulton Forum development (the "Project"). The project envisions the new construction of up to 124 multifamily affordable units on an approximately 0.55-acre parcel located at 1302 Fulton Street in Downtown Fresno, on the northeast corner of Fulton Street and Merced Street.

As the result of an Agency Request for Qualifications (RFQ Q22001 issued on July 15, 2022), Mogavero Architects was one of the selected successful proposers as a part of a general architectural services vendor pool. In anticipation for upcoming funding applications in 2025, staff engaged Mogavero Architects to conduct community meetings to gather input on the Project's initial design. Mogavero Architects then used this feedback to create preliminary architectural drawings that were submitted in October 2024 to the City of Fresno for entitlement approvals and site plan review.

The purpose of this memo is to request an expansion of the Mogavero Architectural contract for an amount up to \$1,800,000 for the design development drawings, construction documents, and the administration of the construction phase for the Project. Staff will return to the Boards to request architectural agreement approvals for the remaining Fulton Forum project area phases.

Recommendation

It is recommended that the Boards of Commissioners of Fresno Housing adopt the attached resolution authorizing execution of an architectural services agreement with Mogavero Architects for The Roos @ Fulton Forum development and authorize Tyrone Roderick Williams, Chief Executive Officer, Tammy Townsend, Deputy Executive Director, Michael Duarte, Chief Real Estate Officer, and/or their designee, to negotiate and execute documents in connection with the approved actions.

Fiscal Impact

The architectural services agreement will ultimately be paid through the project's development budget once financing sources are finalized. Until the construction finance closing, the design contract work will be funded through the approved predevelopment budget for the project.

FRESNO HOUSING

Background Information

The Fulton Forum development area is comprised of a series of contiguous parcels in Downtown Fresno. The subject property area is generally bound between Tuolumne Street, Merced Street, Van Ness Avenue, and Congo Alley and includes a 0.55-acre parcel (466-153-14), a 0.52-acre parcel (466-153-15), a 0.65-acre parcel (466-153-18) and a 1.41-acre parcel (466-206-56T) in downtown Fresno, CA. The 0.55-acre parcel located at the corner of Fulton Street and Merced Street includes a vacant building, formerly a CVS Pharmacy. The full proposed development area consisting of all parcels could accommodate up to 600 units of multifamily affordable housing. All subject parcels are currently zoned DTC- Downtown Core, which allows for a variety of mixed uses, including residential housing.

Past Board Actions

- May 2025 – Authorization to Apply for Affordable Housing and Sustainable Communities Grant and Enter into a Memorandum of Understanding with City of Fresno for Sustainable Transportation Improvements – The Roos @ Fulton Forum
- November 2024 – Consideration of Increase to HRFC Loan Commitment to \$750,000 in Pre-Development Funds
- November 2024 – Consideration of Entrance into a Marketing/Broker Agreement
- January 2024 – Consideration of Submission to City of Fresno’s Affordable Housing Development NOFA
- September 26, 2023 – Approval of HRFC Loan Commitment of \$300,000 in Pre-Development Funds for North Fulton
- March 2023 - Ratification of the Purchase Sale Agreement and final approval for the acquisition along with a commitment of \$2,800,000 from the Housing Relinquished Fund Corporation (HRFC) for the purchase and acquisition of the Site

RESOLUTION



RESOLUTION NO. _____

**BEFORE THE BOARD OF COMMISSIONERS OF THE
HOUSING AUTHORITY OF THE CITY OF FRESNO**

**RESOLUTION TO APPROVE ENTERING INTO AN ARCHITECTURAL SERVICES AGREEMENT
WITH MOGAVERO ARCHITECTS FOR THE ROOS @ FULTON FORUM DEVELOPMENT**

WHEREAS, the Housing Authority of the City of Fresno (HACF), California seeks to expand the availability of affordable rental housing and homeownership opportunities to low-income persons within the City of Fresno; and,

WHEREAS, HACF intends to develop up to 124 multifamily housing units in Downtown Fresno, on approximately 0.55 acres of improved land (APN 466-153-14) (hereafter "Property"); and,

WHEREAS, on July 15, 2022, HACF designated Mogavero Architects as one of the selected successful proposers in the Request for Qualifications Q22001 for general architectural services; and,

WHEREAS, HACF engaged Mogavero Architects to complete the preliminary design and entitlement submission for The Roos @ Fulton Forum development; and,

WHEREAS, HACF desires to enter into an architectural services agreement in an amount up to \$1,800,000 for design development drawings, construction documents, and construction administration, which would be paid through the project's development budget upon construction closing;

NOW THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City of Fresno, hereby authorize entering into an architectural services agreement with Mogavero Architects for The Roos @ Fulton Forum development, and authorize Tyrone Roderick Williams, Chief Executive Officer, Tammy Townsend, Deputy Executive Director, Michael Duarte, Chief Real Estate Officer, and/or their designee to negotiate and execute all related documents.

PASSED AND ADOPTED THIS 22ND DAY OF JULY 2025. I, the undersigned, hereby certify that the foregoing Resolution was duly adopted by the governing body with the following vote, to wit:

AYES:

NOES:

ABSENT:

RESOLUTION



ABSTAIN:

Tyrone Roderick Williams
Secretary of the Boards of Commissioners

BOARD MEMO

TO: Boards of Commissioners
FROM: Tyrone Roderick Williams, CEO
MEETING DATE: 07/22/2025
AGENDA ITEM: TBD
SUBJECT: 2026 Agency Plan Update

AUTHOR: Marc' Bady
DEPARTMENT: Impact
MEMO DATE: 007/09/2025

Executive Summary

The purpose of this memo is to provide the Boards of Commissioners with materials that will facilitate the review of the proposed changes to the 2026 Agency Plans. As reported to the Board at the June Boards of Commissioners meeting, the Agency is in the process of completing the required annual updates to these Agency Plans. The Agency Plans consist of the three prevailing policies and administrative documents that govern our major programs, including the Annual Plans, the Administrative Plans, and the Admissions and Occupancy Policies (ACOP). Both the County and City Public Housing Authorities (PHAs) have one of each of the documents below:

- The PHA Annual Plans: Updates to the Five-Year Plan are submitted every year outlining progress on activities for the PHA, including additional information on those plans and adding new activities. The Annual Plan also includes a summary of significant changes outlined in the Administrative Plans and Admissions & Continued Occupancy Plans. *Note: Asset Management and Development activities are only included in the Five-Year PHA Plan, with updates noted in the PHA Annual Plan documents.*
- The Administrative Plans encompass and clarify the policies applicable to the administration of the Housing Choice Voucher Program (HCV).
- The Admissions & Continued Occupancy Policies (ACOP) encompass and clarify the policies applicable to the Low-income Public Housing Programs (LIPH).

Process and Timeline

The process and timeline for completing the review, discussions, public notice and hearing, and adoption of the changes to these plans are as follows:

- June 24, 2025 Board Meeting - Provide Commissioners with Timeline
- July 22, 2025 Board Meeting - Provide Commissioners with 2026 Agency Plan Draft
- July 31, 2025 Notify the Public of Public Hearing
- July 31, 2025 Post 2026 Agency Plan Draft documents on website for public inspection
- July 31, 2025 Public Comment Period Opens
- Aug. 6, 2025 Resident Advisory Board Meeting for Public Housing

FRESNO HOUSING

- Aug. 7, 2025 Resident Advisory Board Meeting for Housing Choice Voucher Program
- Aug. 26, 2025 Public Hearing - Board Meeting/Update Commissioners on Public Comments
- Sept. 3, 2025 Resident Advisory Board Meeting for Public Housing
- Sept. 4, 2025 Resident Advisory Board Meetings for Housing Choice Voucher Programs
- Sept. 14, 2025 Public Comment Period Ends
- Sept. 23, 2025 Board Adoption
- Oct. 3, 2025 Submit 2026 Agency Plan to HUD

45-Day Comment Period

The 45-day public comment period for the PHA Agency Plans is announced in the Fresno Bee, FH social media platforms, and the FH website. The notice instructs the public on how they may access, review, and comment on the proposed plans. Staff will meet with the Resident Advisory Boards (RAB), and additional meetings are scheduled to discuss proposed amendments to the Plans. Comments received from the public and the RABs are presented to the Commissioners throughout the process, with a final deadline for comments on September 14, 2025. The Commissioners will be asked to adopt the 2026 PHA Agency Plans at the September board meeting for submission to HUD by October 3, 2025.

Documents for Review

The staff has prepared a variety of documents/tools to assist the Boards and the public in reviewing the above documents and proposed changes. The changes are color-coded throughout the set of documents. The colors represent the following:

- **Green:** Regulatory changes required by HUD.
- **Yellow:** Significant changes that impact the eligibility and admissions policies of the programs as delineated by HUD.
- **Blue:** Recommendations by Staff which the Agency has discretion at the local level, permitted by HUD, and can be adopted by the Boards of Commissioners.

Documents Attached in Board Packet

- **Summary of Proposed Changes to Admin Plan and ACOP:** This is a summary of all material changes to the plans that include all changes required by HUD, all significant changes to the Plan (which impact the eligibility and admissions policies of the programs), and changes recommended by staff that are discretionary at the local level. The summary also provides context for why the changes are being recommended. To review the full 2026 Admin Plan and ACOP, please follow the link provided below.
- **Excel Spreadsheets for the Admin Plan and the ACOP:** These provide more detail and reference the current language in the plans and the recommended changes. The document is an easy reference to the specific language in the 2026 documents and the proposed 2026 language without having to refer to the plans, each of which is several hundred pages long. In

FRESNO HOUSING

some instances where there are extensive revisions, the current and proposed policy will be explained.

- **Links to the Draft Annual Plans, Draft Administrative Plans, and Draft ACOPs:** Links have been provided to the documents so that the Commissioners and the public can access the source documents.

NOTE

Please follow the link to view the attachments: <https://fresnohousing.org/about-us/plans-policies/>

Attachments

This item is informational. No Action is necessary at this time.

Annual Plans

- Attachment A1 – 2026 Annual Plan – Housing Authority of the City of Fresno (Draft)
- Attachment A2 – 2026 Annual Plan – Housing Authority of Fresno County (Draft)
HUD Form 50075-HP is for referencing elements of the plan, only, and will be completed after public comment and before final submission to HUD.

Admissions and Continued Occupancy Policies (ACOPs)

- Attachment B1 – Summary of 2026 Proposed Changes ACOP (Draft)
- Attachment B2 – Summary of 2026 Proposed Changes ACOP (Excel)
- Attachment B3 – 2026 ACOP – Housing Authority of the City of Fresno (Draft)
- Attachment B4 – 2026 ACOP – Housing Authority of Fresno County (Draft)

Administrative Plans

- Attachment C1 – Summary of 2026 Proposed Changes HCV Admin Plan (Draft)
- Attachment C2 – Summary of 2026 Proposed Changes HCV Admin Plan (Excel)
- Attachment C3 – 2026 Administrative Plan – Housing Authority of the City of Fresno (Draft)
- Attachment C4 – 2026 Administrative Plan – Housing Authority of Fresno County (Draft)
- Attachment C5 – 2026 Administrative Plan – Full Update

Other

- Attachment 3 – Draft of Mission and Goals for Agency

Recommendations

This item is informational. No Action is necessary at this time.



Changes to the 2026 Agency Plan

July 22, 2025



FRESNO VIBRANT
COMMUNITIES
QUALITY HOUSING **HOUSING** ENGAGED RESIDENTS



Overview

- General Agency Plan Overview
- 2026 Agency Plan Timeline
- 2026 Agency Plan:
 - Administrative Plan & ACOP
 - *Proposed Changes to Admin and ACOP Plan*
 - *Required Changes (HUD)(Green)*
 - *Significant Changes (Yellow)*
 - *Other Staff Recommendations (Blue)*
- Discussion and Guidance from Board



General Agency Plan Overview

- The Agency Plan informs HUD and the public of PHA policies, operations, funding, asset management, and program activities in place or planned for meeting local housing needs and goals.
- **PHA (Annual) Plan:** a comprehensive guide to PHA policies, programs, operations, and strategies for meeting local housing needs and goals.
 - *PHA Content: New Activities (Development); Progress report on Mission & Goals as described in the 5-Year Plan; Other Documentation and Certifications*
 - *PHA Steps: Obtaining resident and public involvement*
 - *Consistency with Consolidated Plan*
- **Administrative Plan** is specific to the regulatory and discretionary policies governing the administration of the HCV program.
- **Admissions & Continued Occupancy Policy (ACOP)** is specific to the regulatory and discretionary policies, governing the administration of the LIPH program.



Timeline

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- August 6, 2025 Resident Advisory Board Meeting for Public Housing
- August 7, 2025 Resident Advisory Board Meeting for Housing Choice Voucher Program
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- Sept. 4, 2025 Resident Advisory Board Meetings for Housing Choice Voucher Programs
- Sept. 14, 2025 Public Comment Period Ends
- Sept. 23, 2025 Board Adoption
- Oct. 3, 2025 Submit 2026 Agency Plan to HUD



Key

- Serves as a summary of changes and does not represent all changes incorporated in the plans.
- For full details of changes, the public can access the redline edits to the Plan online. *Details to additional changes can also be found on the Excel spreadsheet.*

Key

- The staff has prepared a variety of documents/tools to assist the Boards and the public in reviewing the above documents and proposed changes. The changes are color-coded throughout the set of documents. The colors represent the following:
 - **Green:** Regulatory changes required by HUD
 - **Yellow:** Significant changes that impact the eligibility and admissions policies of the programs as delineated by HUD
 - **Blue:** Recommendations by Staff which the Agency has discretion at the local level, permitted by HUD, and can be adopted by the Boards of Commissioners

2026 Administrative Plan Updates



Administrative Plan Overview

Mandatory vs. Discretionary Policy

HUD makes a distinction between:

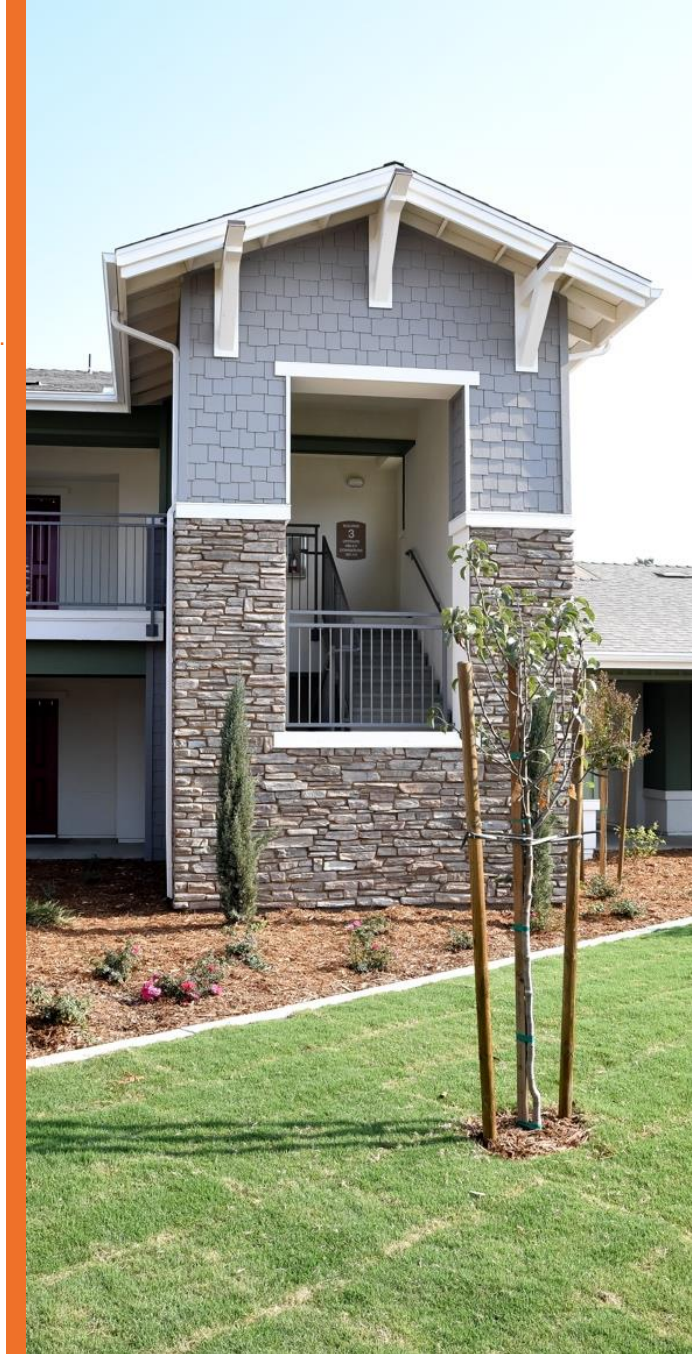
Mandatory policies: those driven by legislation, regulations, current handbooks, notices, and legal opinions, and

Optional, non-binding guidance (discretionary), including guidebooks, notices that have expired and recommendations from individual HUD staff



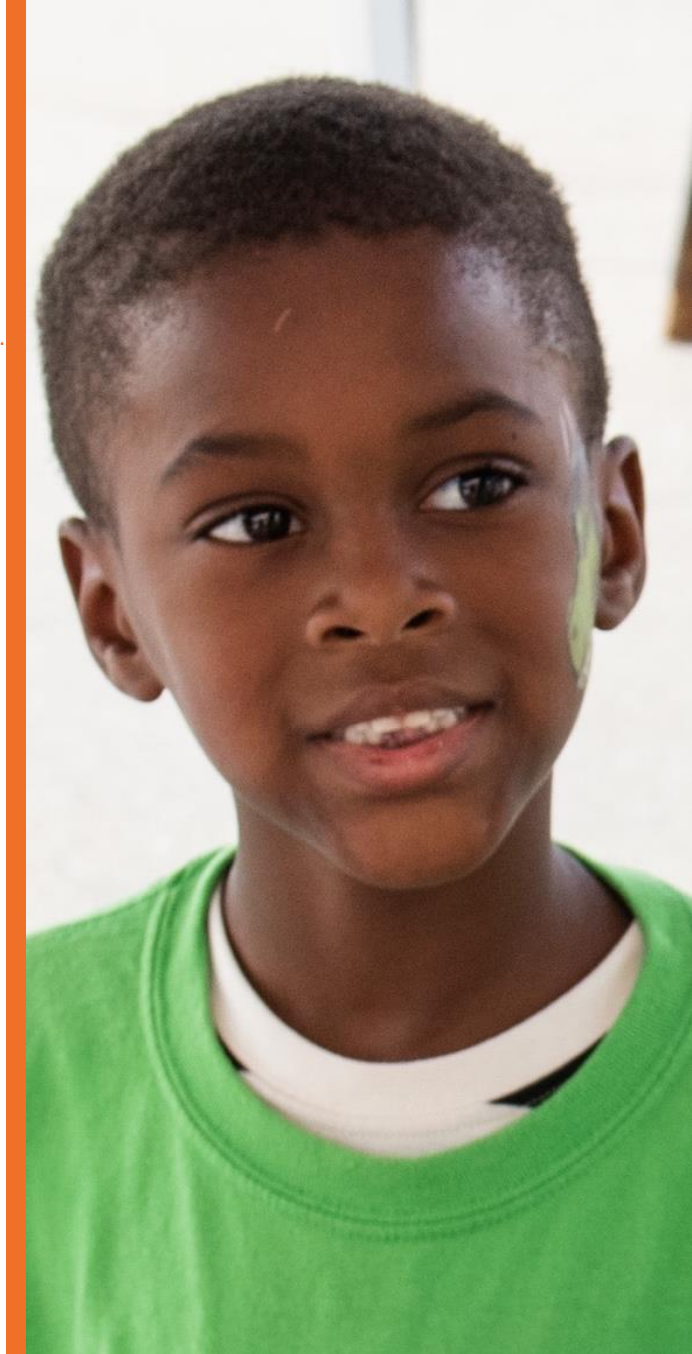
New Chapters

- Chapter 2: Fair Housing and Equal Opportunity
 - Outlines Federal Fair Housing laws and HUD requirements
 - Emphasizes PHA responsibility to affirmatively further Fair Housing
 - Clarifies how to file Fair Housing complaints
- Chapter 8: NSPIRE and Rent Reasonableness
 - NSPIRE standards added; replaces former HQS reference.
 - Removed city-specific code requirements
 - Added “No Utilities” and “No water” as life-threatening deficiencies
 - Clarified Owner vs. family responsibilities
- Chapter 13: Owners
 - Part I: Role of the owner in the HCV program, rights and responsibilities
 - Part II: HAP contract terms and the owner-PHA relationship



Significant Changes

- **Emergency Housing Voucher Preference**
 - Adopted a local preference to support transition of current EHV families into the HCV program due to the end of program funding
- **Income and Subsidy Determination**
 - Absent Head, Spouse, or Cohead
 - If employed and absent for more than 180 days due to work, the individual remains part of the household
 - Absence due to placement in foster care:
 - Previous cap of 18 months away from home; removed
 - Children placed in foster care may return without a time limit impacting eligibility
- **Portability**
 - If head or spouse/cohead did not live in the PHA's area at time of application, the family must lease in that area for 12 months before porting



Significant Changes

- **NSPIRE and Rent Reasonableness**
 - Appliances: If the family is responsible for supplying the stove and/or refrigerator, the PHA will allow the stove and refrigerator to be placed in the unit after the unit has met all other NSPIRE requirements
 - The required appliances must be in place before the PHA executes the HAP contract. The PHA will execute the HAP contract based upon a certification from the family that the appliances have been installed and are working
- **Program Administration:**
 - HUD requires the PHA Board to set a maximum spending limit from the UNP (Unrestricted Net Position) account
 - All expenditures must follow Federal Rules
 - No single expense over \$10,000 may be made without Board approval

Significant Changes

- Project-Based Vouchers (PBV)

The PBV program allows a PHA that administers a tenant-based program to use up to 20% of its authorized units, plus an additional 10% for units meeting certain criteria.

- Remedies for Housing Quality Standards (HQS) Deficiencies;
 - *Offer of Public Housing Assistance when the PHA abates the Housing Assistance Payment (HAP)*
- Appendix C;
 - *Updates for all PBV Projects under HAP; Development name & address, HAP Contract effective date, Number of Units, Selection Criteria, etc.*
- Project Records Retention
 - *This section describes the records the PHA must maintain throughout the HAP contract term and for three years thereafter*





Admissions and
Continued
Occupancy Plan
(ACOP)

ACOP Updates

- Serves as a summary of changes and does not represent all changes incorporated in the ACOP. For full details of changes, the public can access the redline edits to the Plan online. Details to additional changes can also be found on the Excel spreadsheet.
- Mandatory Changes
 - Restriction on assistance based on assets – assistance will not be provided to any family if the family's net assets exceed \$100,000 (adjusted annually by HUD)
 - Restriction on assistance based on assets – assistance will not be provided to any family if the family's net assets exceed \$100,000 (adjusted annually by HUD) at annual or interim examination
 - Asset Self Certification Form – the HUD-published threshold amount (adjusted annually and published in HUD's Inflation-Adjusted Values tables)
 - Unit Inspections- updated standard used for unit inspections to NSPIRE
 - *EIV Policies & Procedures – EIV will not be ran during interim examinations*



ACOP Changes and Updates

- Significant Proposed Changes
 - Removed language about destroying physical and electronic documentation of household member's social security number
 - Changed the verification date for income from 60 to 120 days
- Staff Recommendation
 - Clarified that law enforcement or investigative agency must produce a valid warrant when requesting confidential information.
 - The security deposit is the greater of the applicant's TTP or \$100.00; The security deposit will be waived for applicants with a TTP of \$99.00 or less
 - Added language that FH may offer a unit that is smaller than requested by the applicant if the wait list for the smaller unit has been exhausted



Resident
Advisory
Board
Meetings



Resident Advisory Board (RAB)

- Housing Choice Voucher Meetings
 - August Meeting:
 - *August 7th, 2025 @ 5:30pm, Parc Grove Commons*
 - September Meeting:
 - *September 4th, 2025 @ 5:30pm, Parc Grove Commons*



Resident Advisory Board (RAB)

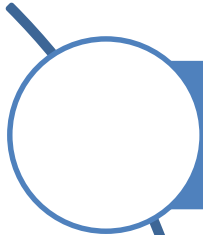
- Public Housing Meetings
 - August Meeting:
 - *August 6th, 2025 @ 5:30pm 1260 Fulton (2nd Floor)**
 - September Meeting:
 - *September 3rd, 2025 @ 5:30pm, 1260 Fulton (2nd Floor)**

**Zoom link will be provided for the following Public Housing sites:*

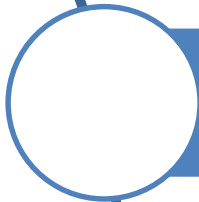
- *Sequoia Courts, Fairview Heights Terrace, Cueva de Oso, Corazon del Valle, Rio Villas Granada Commons*



Public Comment Information

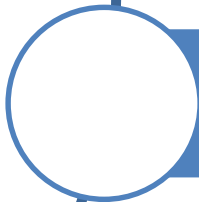


In Person



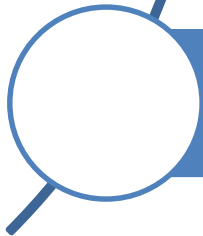
Email

agencyplans@fresnohousing.org



Phone

• 559-441-2369



Website

• <https://www.fresnohousing.org/plans-policies/>





Questions or Feedback?



Proposed Summary of Changes
2026 Admissions and Continued Occupancy Policy (ACOP)
City and County
Effective January 1, 2026

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

Chapter 3

1. **Retention of Social Security Number documentation in file** – Removed language about destroying physical and electronic documentation of household member's social security number.

Chapter 7

1. **Income verification date** – changed the verification date for income from 60 to 120 days.

Staff Recommendation – Blue

Chapter 1

1. **Section 1.9 - Requirement for Law Enforcement or investigative agency to produce valid warrant** - Clarified that law enforcement or investigative agency must produce a valid warrant when requesting confidential information.

Chapter 8

1. **Security Deposit** - The Security Deposit is equal too the applicant's TTP. The security deposit will be waived for applicants with a TTP of \$99.00 or less.

Chapter 5

1. **Offering alternate unit size** – Added language that FH may offer an alternate unit size than that requested by the applicant if the wait list for the alternate unit size has been exhausted.

Required Changes – Green

1. **Section 3.5.19 – Restriction on assistance based on assets – HOTMA** - assistance will not be provided to any family if the family's net assets exceed \$100,000 (adjusted annually by HUD).
2. **Section 6.3.1 – Restriction based at assets – HOTMA**- Assistance may not be provided to any family if the family's net assets exceed \$100,000 (adjusted annually by HUD) at the time of Annual or Interim Certification. If assets are to exceed \$100,000 at annual or interim examination, FH may terminate the family's tenancy.
3. **Chapter 6 & 7 – Asset Self Certification Form – HOTMA** – the limit for asset self-certification is no longer \$50,000. The limit is the HUD-published threshold amount which will be adjusted annually and published in HUD's Inflation-Adjusted Values tables.
4. **Section 8.3.1-Unit Inspections**- updated standard used for unit inspections to NSPIRE
5. **Section 7.2.4 – Use of HUD's Enterprise Income Verification (EIV) System** – Updated requirement of running EIV at interim reexamination. EIV will no longer be ran at interim reexaminations.

Item	Chapter	Chapter/ Section	Current Policy	Proposed Change	Department	Substantial Change Yes or No?	Category	Board Discussion	Rationale for Change
1	1	1.1	To administer the PH Program...to administer the public housing program	Remove duplicate phrase	PMD	No	Spelling/Grammer/Format	No	duplicate
2	1	1.1	Part I, Part II, Part III	Added bullets	PMD	No	Spelling/Grammer/Format	No	formatting
3	1	1.2	The public housing program is funded by the federal government and administered by the Housing Authority of the City of Fresno and the Housing Authority of Fresno County for the jurisdiction; in the City of Fresno <u>in</u> and throughout Fresno County.	The public housing program is funded by the federal government and administered by the Housing Authority of the City of Fresno and the Housing Authority of Fresno County for the jurisdiction; in the City of Fresno <u>in</u> and throughout Fresno County.	PMD	No	Clarification Change	No	Removed County PHA
4	1	1.3	(herein referred as ACOP)	(herein referred to as ACOP)	PMD	No	spelling/Grammer/Format	No	clarification
5	1	1.6	FH will review and update the ACOP at least once a year, and more often if needed, to reflect changes in regulations, FH operations, or when needed to ensure staff consistency in operation.	FH will review and update the ACOP at least once a year, and more often if needed, to <u>comply with reflect</u> changes in <u>HUD</u> regulations, FH operations, or when needed to ensure staff consistency in operation.	PMD	No	Clarification Change	No	clarification
6	1	1.6	The FH Board of Commissioners must approve the original policy and any changes. Required portions of the ACOP will be provided to HUD.	The FH Board of Commissioners must approve the original policy and any changes. Required portions Pertinent sections must be included in the Agency Plan and a copy of the ACOP will be provided to HUD.	PMD	No	Clarification Change	No	clarification
7	1	1.9	Bullets	Grammar changes to punctuation	PMD	No	Spelling/Grammer/Format	No	
8	1	1.9	To a law enforcement or regulatory agency if the use of the information requested is in an investigation of unlawful activity under the jurisdiction of the requesting agency or for Licensing, certification, or regulatory purposes by that agency:	To a law enforcement or regulatory agency <u>who can produce a valid warrant</u> ; if if the use of the information requested is in an investigation of unlawful activity under the jurisdiction of the requesting agency or for Licensing, certification, or regulatory purposes by that agency agency.	PMD	No	Clarification Change	Yes	Spelling out the implied requirement for law enforcement or investigative agency to produce a valid warrant when requesting confidential information.
9	1	1	VAWA	VAWA 2022	PMD	No	Clarification Change	No	Updated all VAWA references to the current VAWA Act title
10	2	2.2.1	Federal law require PHAs	Federal law requires FH	PMD	No	Clarification Change	No	Change makes it specifically applicable to FH
11	2	Throughout Chapter	Federal law prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, age, familial status and disability.	Add: citizenship, immigration status, primary language, source of income, ancestry, genetic information, gender expression, & gender	PMD			Yes	Added additional protected classes
12	2	2.2.4	under the Equal Access Rule may notify the PHA	under the Equal Access Rule may notify FH either orally or in writing.	PMD	No	Clarification Change	No	Change makes it specifically applicable to FH
13	2	2.2.4	The PHA	FH	PMD	No	Clarification Change	No	
14	2	2.2.5	The PHA	FH	PMD	No	Clarification Change	No	
15	3	3.4.11	Family who's head, spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or	Family who's head (<u>including co-head</u>), spouse, or sole member is a person who is at least 50 years of age but below the age of 62; or	PMD	No		No	
16	3	3.4.12	An elderly family is one in which the head, spouse, co-head, or sole member is an elderly person. Identifying elderly families is important because these families qualify for the elderly family allowance and the medical allowance as described in Chapter 6 and may qualify for a particular type of development as noted in Chapter 4.	An elderly family is one in which the head, spouse, co-head, or sole member is an elderly person. Identifying elderly families is important because these families qualify for the elderly family allowance and <u>Health and Medical Care</u> the medical allowance as described in Chapter 6 and may qualify for a particular type of development as noted in Chapter 4.	PMD	No		No	
17	3	3.4.16	Children that are temporarily absent from the home as a result of placement in foster care are discussed in Section 3.13.3	Children that are temporarily absent from the home as a result of placement in foster care are discussed in Section 3.4.20 <u>3.13.3</u>	PMD	No	Policies moved within plan	No	
18	3	3.5.9	The head of household must bring SSN verification, through one or more of the Documents listed in Section 3.19, to the reexamination meeting for any household member who has not disclosed and provided verification of their SSN.	The head of household must bring SSN verification, through one or more of the Documents listed in Section 3.5.13-19 , to the reexamination meeting for any household member who has not disclosed and provided verification of their SSN.	PMD	No	Policies moved within plan	No	
19	3	3.5.12	When a resident request to add a household member who is age six (6) or older, the documentation listed in Section 3.19 must be provided to the FH at the time of the request or at the time of the reexamination that includes the new household member is processed. The FH must not add the new household member until such time as the documentation is provided.	When a resident request to add a household member who is age six (6) or older, the documentation listed in Section 3.5.13-19 must be provided to the FH at the time of the request or at the time of the reexamination that includes the new household member is processed. The FH must not add the new household member until such time as the documentation is provided.	PMD	No	Policies moved within plan	No	
20	3	3.5.12	With a SSN – When adding a household member who is a child under the age of six (6) with a SSN, the child's SSN must be disclosed and verification provided at the time of processing the reexamination of family composition that includes the new household member. If the family is unable to provide the required documentation of the SSN, the PHA shall not add the new household member to the family composition until the family provides such documentation. The PHA is not authorized to generate an ALT ID for the affected household member.	With a SSN – When adding a household member who is a child under the age of six (6) with a SSN, the child's SSN must be disclosed and verification provided at the time of processing the reexamination of family composition that includes the new household member. If the family is unable to provide the required documentation of the SSN, the PHA FH shall not add the new household member to the family composition until the family provides such documentation. <u>FH The PHA</u> is not authorized to generate an ALT ID for the affected household member.	PMD	No	Clarification change	NO	
21	3	3.5.16	Once the individual's SSN has been verified, designated staff will remove and destroy the copy of the documentation referenced 3.19 above by no later than the next reexamination of family income or composition. *Paper documentation will be destroyed by shredding, pulverizing or burning. *Electronic documentatin will be destroyed by erasing or permanently deleting the file *The retention in the resident file or the Household summary Report from EIV system which will report the status of the indenity verification process provides verification of the SSN. *Retaining this report in the resident file and destroying the copy of the SSN documentation will minimize the risk of exposing the individual's SSN.	Once the individual's SSN has been verified, designated staff will remove and destroy the coy of the documentation referenced 3.19 above by no later than the next reexamination of family income or composition. *Paper documentation will be destroyed by shredding, pulverizing or burning. *Electronic documentatin will be destroyed by erasing or permanently deleting the file *The retention in the resident file or the Household summary Report from EIV system which will report the status of the indenity verification process provides verification of the SSN. *Retaining this report in the resident file and destroying the copy of the SSN documentation will minimize the risk of exposing the individual's SSN.	PMD	Yes	Agency Policy Preference	Yes	
22	3	3.5.19	When a family asks for an exception because a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, the PHA must comply with all the confidentiality requirements under VAWA. The PHA must accept a self-certification from the family member, and the restrictions on requesting documentation under VAWA apply.	When a family asks for an exception because a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, the PHA FH must comply with all the confidentiality requirements under VAWA. The PHA FH must accept a self-certification from the family member, and the restrictions on requesting documentation under VAWA apply.	PMD	No	Clarification change	No	
23	3	3.5.19	Is geographically located so as to be a hardship for the family (e.g., the distance or commuting time between the property and the family's place of work or school would be a hardship to the family, as determined by the PHA or owner);	3Is geographically located so as to be a hardship for the family (e.g., the distance or commuting time between the property and the family's place of work or school would be a hardship to the family, as determined by the <u>FHPHA</u> or owner);	PMD	No	Clarification change	No	

Item	Chapter	Chapter/ Section	Current Policy	Proposed Change	Department	Substantial Change Yes or No?	Category	Board Discussion	Rationale for Change
24	3	3.6.4	Have landlords raise suitability issues on the Resident Reference Forms;	Have landlords raise suitability issues on the landlord verification, Resident Reference Forms ;	PMD	No	Clarification change	No	
25	3	3.6.19	Definitions of key terms used in VAWA are provided in Section 16.8.16.5 of this ACOP, where general VAWA requirements and policies pertaining to notification, documentation, and confidentiality are also located.	Definitions of key terms used in VAWA are provided in Section 16.8.16.5 of this ACOP, where general VAWA requirements and policies pertaining to notification, documentation, and confidentiality are also located.	PMD	No	Policies moved within plan	No	
26	3	3.6.19	An applicant claiming that the cause of an unfavorable history is that a member of the applicant family is or has been a victim of domestic violence, dating violence, sexual assault, stalking , or human trafficking or human trafficking must provide documentation:	An applicant claiming that the cause of an unfavorable history is that a member of the applicant family is or has been a victim of domestic violence, dating violence, sexual assault, stalking , or human trafficking or human trafficking must provide documentation:	PMD	No	Clarification change	No	
27	3	3.6.19	A statement signed by the victim certifying that the information provided is true and correct and that it describes bona fide incident(s) of actual or threatened domestic violence, dating violence, sexual assault, stalking, or human trafficking, or human trafficking	A statement signed by the victim certifying that the information provided is true and correct and that it describes bona fide incident(s) of actual or threatened domestic violence, dating violence, sexual assault, stalking, or human trafficking, or human trafficking	PMD	No	Clarification change	No	
28	3	3.6.19	A police or court record documenting the domestic violence, dating violence, sexual assault, stalking, or human trafficking; or human trafficking	A police or court record documenting the domestic violence, dating violence, sexual assault, stalking, or human trafficking, or human trafficking	PMD	No	Clarification change	No	
29	3	3.6.19	Documentation signed by a person who has assisted the victim in addressing domestic violence, dating violence, sexual assault, , stalking, or human trafficking, human trafficking or the effects of such abuse	Documentation signed by a person who has assisted the victim in addressing domestic violence, dating violence, sexual assault, , stalking, or human trafficking, human trafficking or the effects of such abuse	PMD	No	Clarification change	No	
30	3	3.6.20	The FH will notify an applicant family of its final determination of eligibility in accordance with the Section 4.224 .	The FH will notify an applicant family of its final determination of eligibility in accordance with the Section 4.224.4.16 .	PMD	No	Policies moved within plan	No	
31	3	3.6.20	Notice policies related to denying admission to applicants who may be victims of domestic violence, dating violence, sexual assault, , stalking, or human trafficking are contained in Section 3.35	Notice policies related to denying admission to applicants who may be victims of domestic violence, dating violence, sexual assault, , stalking, or human trafficking are contained in Section 3.6.19.3.5	PMD	No	Policies moved within plan	No	
32	3	9.4.1	Families that claim zero income, refer to Section 9.20 of this policy.	Families that claim zero income, refer to Section 9.4.3.9.20 of this policy.	PMD	No	Policies moved within plan	No	
33									
34	5	5.1	Part II: Unit Offers. This part contains the FH's policies for making unit offers, and describes actions to be taken when unit offers are refused.	Part II: Unit Offers. This part contains the FH's policies for making unit offers; and describes actions to be taken when unit offers are refused.	PMD	No	Spelling/Grammer/Format	No	
35	5	5.2.1	All guidelines in this section relate to the number of bedrooms in the unit. Dwelling units will be so assigned that:	All guidelines in this section relate to the number of bedrooms in the unit. Dwelling units will be so assigned as follows that:	PMD	No	Spelling/Grammer/Format	No	
36	5	5.2.1	Minor household members of opposite sex regardless of age (i.e., from birth) may be allocated separate bedrooms.	Minor household members of opposite sex regardless of age (i.e., from birth) may be allocated separate bedrooms.	PMD	No	Spelling/Grammer/Format	No	
37	5	5.2.1	Occupants under Foster care may be included in determining unit size based on criteria described in #2 and #3.	Occupants under Foster care may be included in determining unit size based on criteria described in bullets 2 and 3 of this section . #2 and #3 .	PMD	No	Clarification Change	No	

**Proposed Summary of Changes
2026 Housing Choice Voucher (HCV) Administrative Plan
Effective January 1, 2026**

Below is a summary of changes incorporated into the 2026 HCV Administrative Plan. There were several changes made to the Administrative Plan as a result of the Department of Housing and Urban Development's (HUD) additional streamlining changes under the "Housing Opportunity Through Modernization Act [HOTMA Final Rule, May 7, 2024] for Housing Choice Voucher (HCV) and Project-Based Voucher (PBV) programs. These changes are considered statutory. The changes also represent some discretionary policies as permitted to allow flexibility in implementing certain sections of the HOTMA Final Rule. Some changes were incorporated from the National Standard for the Physical Inspection of Real Estate (NSPIRE) Final Rule [May 11, 2023] into the HOTMA Final Rule with some additional changes that build upon changes from the NSPIRE final rule. NSPIRE is also known as Housing Quality Standard (HQS) inspections. Notice PIH 2023-38 states that all transactions with an effective date on or after July 1, 2025, must be processed using requirements in the notice. The notice states, "PHAs may immediately begin complying with provisions in the notice once they have made any necessary updates to their materials and processes." Most importantly, the July 1, 2025, compliance deadline does not apply to other HOTMA 102/104 provisions not listed in the notice. Other provisions are still dependent on HIP implementation and may not be implemented yet.

New Chapters Added:

Chapter 2: Fair Housing and Equal Opportunity

- This chapter explains the laws and HUD regulations requiring PHAs to affirmatively further civil rights and fair housing in all federally assisted housing programs. Clarified how to file complaints with fair housing.

Chapter 8: NSPIRE and Rent Reasonableness

- Redefined HQS Standards (NSPIRE standards added).
- Removed Local Requirements of city code.
- Added "No Utilities" and "No water" as life-threatening deficiencies.
- Clarified Owner vs. family responsibilities.
- Project-Based Voucher Selection and Development Activity.

Chapter 13: Owners

The chapter is organized in two parts:

- Part I: Owners in the HCV Program. This part discusses the role of an owner in the PHA's HCV program and highlights key owner rights and responsibilities.
- Part II: HAP Contracts. This part explains provisions of the HAP contract and the relationship between the PHA and the owner

Chapter 16: Program Administration

- All sections pulled from various chapters and combined into one Administration chapter.

Significant Changes

Chapter 4: Applications, Interest List and Selection from the Interest List

Emergency Housing Voucher Preference

- Adopted a local preference to support transition of current EHV families into the HCV program due to the end of program funding.

Chapter 6: Income and Subsidy Determination

Absent Head, Spouse, or Cohead

- An employed head, spouse, or cohead absent from the unit more than 180 consecutive days due to employment will continue to be considered a family member.

Absence Due to Placement in Foster Care

- Previous cap of 18 months away from home; removed.
- Children placed in Foster Care may return without a time limit impacting eligibility.

Chapter 8: NSPIRE and Rent Reasonableness

Initial Inspection

- Appliances: If the family is responsible for supplying the stove and/or refrigerator, the PHA will allow the stove and refrigerator to be placed in the unit after the unit has met all other NSPIRE requirements. The required appliances must be in place before the HAP contract is executed by the PHA. The PHA will execute the HAP contract based upon a certification from the family that the appliances have been installed and are working.

Chapter 10: Moving with Continued Assistance and Portability

Portability- Initial PHA Role

- If neither the head of household nor the spouse/cohead of an applicant family had a domicile (legal residence) in the initial PHA's jurisdiction at the time that the family's initial application for assistance was submitted, the family must lease a unit within the initial PHA's jurisdiction for at least 12 months before requesting portability

Chapter 16: Program Administration

Administrative Fee Reserve

- HUD requires the PHA Board of Commissioners or other authorized officials to establish the maximum amount that may be charged against the UNP (Unrestricted Net Position) account without specific approval.
- All expenditures must follow federal requirements.
- No single expense over \$10,000 may be made without approval from PHA's Board of Commissioners.

Chapter 17: Project-Based Vouchers (PBV)

- The PBV program allows a PHA that administers a tenant-based program to use up to 20% of its authorized units, plus an additional 10% for units meeting certain criteria

HAP Abatement

- FAILURE TO MAKE REPAIRS: FH will issue a family whose HAP contract is terminated due to abatement a voucher no later than 30 days prior to the termination of the contract.
- OFFER OF PUBLIC HOUSING: FH will provide a preference for PBV families whose units are being removed from a PBV HAP contract 30 days prior to the expiration date of the voucher issued, and will be offered a public housing unit of appropriate size for the family

Project Record Retention

- Added new section along with corresponding CFR 983.12.
- Describes records the PHA must maintain throughout the HAP contract term and for three years thereafter.

Appendix C

- Updates for all PBV Projects under HAP; Development name & address, HAP Contract effective date, Number of Units, Selection Criteria, etc.

Other Changes

This document serves as a summary of changes and does not represent all changes incorporated in the Administrative Plan. For full details of changes, the public can access the Proposed Summary of Changes (Excel) online.

There are A (Pre-HOTMA) & B (HOTMA) versions of the following chapters: 6, 7 & 11.

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
	Sporadic PHA/FH policy subsections	Overall, throughout Admin Plan		"PHA Policy' subsections for transparency and clarity	Policy Clarification and Update
		Overall, throughout Admin Plan		Updated definition of VAWA	
CHAPTER 1-STATEMENT OF POLICIES AND OBJECTIVES		CHAPTER 1- OVERVIEW OF THE PROGRAM AND PLAN			
				** Defines roles of PHA, HUD, Owners, Family & Regulations, Admin Plan. Mandatory vs Discretionary	Policy Clarification
1.3 Housing Authority Overview	Program Allocations: City HCV Vouchers= 7412			Removed from Chapter	
>>	Program Allocations: County HCV Vouchers= 5845			Removed from Chapter	
1.12 Fair Housing Policy		ADDED TO NEW CHAPTER 2- FAIR HOUSING AND EQUAL OPPORTUNITY		This chapter explains the laws and HUD regulations requiring PHAs to affirmatively further civil rights and fair housing in all federally assisted housing programs. The letter and spirit of these laws are implemented through consistent policy and processes. The responsibility to further nondiscrimination pertains to all areas of the PHA's housing choice voucher (HCV) operations.	Full Chapter added for detailed clarification
		NEW! CHAPTER 2 - FAIR HOUSING AND EQUAL OPPORTUNITY			NEW CHAPTER ADDED
CHAPTER 2- APPLICATIONS AND INTEREST LIST		CHAPTER 4- APPLICATIONS, INTEREST LIST AND SELECTION FROM THE INTEREST LIST FOR ADMISSION			
COMBINED 2 & 3 OF 2025 ADMIN PLAN TO CREATE CHAPTER 4: APPLICATIONS, INTEREST LIST AND SELECTION FROM THE INTEREST LIST FOR ADMISSION					
2.4 Fair Housing Policy		ADDED TO NEW CHAPTER 2- FAIR HOUSING AND EQUAL OPPORTUNITY		This chapter explains the laws and HUD regulations requiring PHAs to affirmatively further civil rights and fair housing in all federally assisted housing programs. The letter and spirit of these laws are implemented through consistent policy and processes. The responsibility to further nondiscrimination pertains to all areas of the PHA's housing choice voucher (HCV) operations.	Full Chapter added for detailed clarification
CHAPTER 3- SELECTION FROM THE INTEREST LIST FOR ADMISSION		CHAPTER 4- APPLICATIONS, INTEREST LIST AND SELECTION FROM THE INTEREST LIST FOR ADMISSION			
COMBINED 2 & 3 OF 2025 ADMIN PLAN TO CREATE CHAPTER 4: APPLICATIONS, INTEREST LIST AND SELECTION FROM THE INTEREST LIST FOR ADMISSION					
4.2 Eligibility Factors and Requirements	There are five eligibility requirements for admission to the HCV program. An applicant must: •Qualify as a family; •Have income within the income limits; •Meet citizenship/eligible immigrant criteria; •Provide documentation of Social Security Numbers for each household member; and •Sign consent authorization documents for each adult in the household. In addition to the above, in order for a family to be determined eligible FH will conduct criminal background checks using but not limited to FBI finger printing, DOJ Lifetime Sex Offender, and County and Statewide Criminal searches in accordance with this chapter. A family may be denied assistance if the results show evidence which would prohibit admission to the HCV program. For more information, see Chapter 4.3. All information provided by the applicant, will be verified, using the verification procedures described in Chapter 7.	Introduction	Eligibility	Added: -Not currently be receiving a duplicative subsidy. -Meet net asset and property ownership restriction requirements.	Policy Clarification and Update
4.4.1 Head of Household	The head of household is the adult member of the household who is designated by the family as head, is wholly or partly responsible for paying the rent, and has the legal capacity to enter into a lease under state/local law. Emancipated minors who qualify under State law will be recognized as head of household.	3-I D	Part I - Definitions of Family and Household Members	Head of Household Head of household means the adult member of the family who is considered the head for purposes of determining income eligibility and rent. The head of household is responsible for ensuring that the family fulfills all of its responsibilities under the program, alone or in conjunction with a cohead or spouse. PHA Policy- The family may designate any qualified family member as the head of household. The head of household must have the legal capacity to enter into a lease under state and local law. A minor who is emancipated under state law may be designated as head of household	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
4.4.2 Spouse of Head	Spouse means the husband or wife of the head. For proper application of the Non-citizens Rule, the definition of spouse is: the marriage partner who, in order to dissolve the relationship, would have to be divorced. It includes the partner in a common law marriage. The term "spouse" does not apply to boyfriends, girlfriends, significant others, or co-heads.	3-1 E	Part I - Definitions of Family and Household Members	Spouse, Co Head and Other Adult	A family may have a spouse or cohead, but not both [HUD-50058 IB, p. 13]. Spouse means the marriage partner of the head of household. PHA Policy- A marriage partner includes the partner in a "common law" marriage as defined in state law. The term "spouse" does not apply to friends, roommates, or significant others who are not marriage partners. A minor who is emancipated under state law may be designated as a spouse. A cohead is an individual in the household who is equally responsible with the head of household for ensuring that the family fulfills all of its responsibilities under the program, but who is not a spouse. A family can have only one cohead. PHA Policy- Minors who are emancipated under state law may be designated as a cohead. Other adult means a family member, other than the head, spouse, or cohead, who is 18 years of age or older. Foster adults and live-in aides are not considered other adults.	Policy Clarification and Update
	Not mentioned.	3-1 F	Part I - Definitions of Family and Household Members	Dependents and Minors	A minor is a member of the family, other than the head of family or spouse, who is under 18 years of age. A dependent is a family member who is under 18 years of age or a person of any age who is a person with a disability or a full-time student, except that the following persons can never be dependents: the head of household, spouse, cohead, foster children/adults and live-in aides. Identifying each dependent in the family is important because each dependent qualifies the family for a dependent allowance as described in Chapter 6.	Policy Clarification and Update
	Not mentioned.	3-1 F	Part I - Definitions of Family and Household Members	Dependents and Minors	<u>Joint Custody of Dependents</u> PHA Policy- Dependents that are subject to a joint custody arrangement will be considered a member of the family, if they live with the applicant or participant family 50 percent or more of the time. When more than one applicant or participant family is claiming the same dependents as family members, the family with primary custody at the time of the initial examination or reexamination will be able to claim the dependents. If there is a dispute about which family should claim them, the PHA will make the determination based on available documents such as court orders, or an IRS return showing which family has claimed the child for income tax purposes	Policy Clarification and Update
		3-1 G	Part I - Definitions of Family and Household Members	Full Time Student	3-1.G. FULL-TIME STUDENT [24 CFR 5.603; HCV GB, p. 5-29] A full-time student (FTS) is a person who is attending school or vocational training on a full-time basis. The time commitment or subject load that is needed to be full-time is defined by the educational institution. Identifying each FTS is important because: (1) each family member that is an FTS, other than the head, spouse, or cohead, qualifies the family for a dependent allowance, and (2) the earned income of such an FTS is treated differently from the income of other family members.	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		3-I J	Part I - Definitions of Family and Household Members	Guests	<p>3-I.J. GUESTS [24 CFR 5.100] A guest is a person temporarily staying in the unit with the consent of a member of the household who has expressed or implied authority to so consent. PHA Policy A guest can remain in the assisted unit no longer than 30 consecutive days or a total of 90 cumulative calendar days during any 12-month period. Children who are subject to a joint custody arrangement or for whom a family has visitation privileges, that are not included as a family member because they live outside of the assisted household more than 50 percent of the time, are not subject to the time limitations of guests as described above. A family may request an exception to this policy for valid reasons (e.g., care of a relative recovering from a medical procedure is expected to last 40 consecutive days). An exception will not be made unless the family can identify and provide documentation of the residence to which the guest will return. A family must also follow the guest policy according to their lease.</p>	Policy Clarification and Update
		3-I K	Part I - Definitions of Family and Household Members	Foster Children and Foster Adults	<p>3-I.K. FOSTER CHILDREN AND FOSTER ADULTS [24 CFR 5.603] A foster adult is a member of the household who is 18 years of age or older and meets the definition of a foster adult under state law. In general, a foster adult is a person who is 18 years of age or older, is unable to live independently due to a debilitating physical or mental condition, and is placed with the family by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. A foster child is a member of the household who meets the definition of a foster child under state law. In general, a foster child is placed with the family by an authorized placement agency (e.g., public child welfare agency) or by judgment, decree, or other order of any court of competent jurisdiction. Foster children and foster adults who are living with an applicant or who have been approved by the PHA to live with a participant family are considered household members but not family members. The income of foster children/adults is not counted in family annual income, and foster children/adults do not qualify for a dependent deduction [24 CFR 5.603; HUD-50058 IB, p. 13]. PHA Policy</p>	Policy Clarification and Update
		>>	>>	>>	<p>A foster child or foster adult may be allowed to reside in the unit if their presence would not result in a violation of space standards as described in Section 8-I.F. of this policy. Children that are temporarily absent from the home as a result of placement in foster care are discussed in Section 3-I.L.</p>	Policy Clarification and Update
		3- II D	Part II- Basic Eligibility Criteria	Family Consent to Release of Information	<p>The PHA must deny admission to the program if any member of the applicant family fails to sign and submit the consent forms for obtaining information in accordance with 24 CFR 5, Subparts B and F [24 CFR 982.552(b)(3) and 24 CFR 5.232(a)].</p>	Policy Clarification and Update
CHAPTER 3- SELECTION FROM THE INTEREST LIST FOR ADMISSION		CHAPTER 4- APPLICATIONS, INTEREST LIST AND SELECTION FROM THE INTEREST LIST FOR ADMISSION				Policy Clarification and Update
COMBINED 2 & 3 OF 2025 ADMIN PLAN TO CREATE CHAPTER 4: APPLICATIONS, INTEREST LIST AND SELECTION FROM THE INTEREST LIST FOR ADMISSION						Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
3.4 Local Preferences	Not mentioned	Local Preferences	Part III - Selection from the Interest List for Local Preferences	<p>6. Emergency Housing Voucher (EHV) Transition Preference In accordance with PIH Notice 2025-19 and 24 CFR § 982.207, the PHA has adopted a local preference to support the transition of current Emergency Housing Voucher (EHV) families into the Housing Choice Voucher (HCV) program. This action aligns with HUD's guidance as EHV program funding is no longer being funded.</p> <p>Eligibility for EHV Transition Preference This preference applies only to households that are:</p> <ul style="list-style-type: none"> •Currently assisted under the EHV program, and •At risk of losing rental assistance due to the exhaustion of EHV funding. <p>Point-Based Preference System To prioritize the most vulnerable among EHV participants, the PHA will implement the following point system when applying the EHV preference to the HCV waiting list:</p> <ul style="list-style-type: none"> •200 points: EHV households where the head of household, spouse, or co-head is elderly (62 or older) or a member of the family is a person with disabilities. •100 points: All other EHV households. <p>This preference is structured using a ranking method so that EHV families will be prioritized ahead of other preference groups based on their vulnerability status.</p>	Policy Clarification and Update	
		>>	>>	>>	<p>Waiver Request – Streamlined Admission to the HCV Waiting List To further expedite the transition process and reduce administrative burden, the PHA will submit a regulatory waiver request to HUD seeking approval to directly place all currently assisted EHV households on the HCV waiting list under the appropriate preference. Once HUD approves the waiver, the PHA will place all eligible EHV families on the HCV waiting list with their applicable EHV preference point designation (200 or 100 points, as described above).</p>	Policy Clarification and Update
CHAPTER 4- ELIGIBILITY FOR ADMISSION		CHAPTER 3- ELIGIBILITY			Policy Clarification and Update	
4.9 Joint Custody of Children		3- I F, 6-I B		<p><u>Joint Custody of Dependents</u> PHA Policy- Dependents that are subject to a joint custody arrangement will be considered a member of the family, if they live with the applicant or participant family 50 percent or more of the time. When more than one applicant or participant family is claiming the same dependents as family members, the family with primary custody at the time of the initial examination or reexamination will be able to claim the dependents. If there is a dispute about which family should claim them, the PHA will make the determination based on available documents such as court orders, school records, or an IRS return showing which family has claimed the child for income tax purposes.</p>	Policy Clarification and Update	
4.14 Students Enrolled in Institutions of Higher Education	Not mentioned.	B-II E	Part II- Basic Eligibility Criteria	<p><u>Parents</u> PHA Policy- For purposes of student eligibility restrictions, the definition of parents includes biological or adoptive parents, stepparents (as long as they are currently married to the biological or adoptive parent), and guardians (e.g., grandparents, aunt/uncle, godparents, etc).</p>	Policy Clarification and Update	

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
4.14 Students Enrolled in Institutions of Higher Education	Not mentioned.	3-II E	Part II- Basic Eligibility Criteria	Students Enrolled in Institutions of Higher Education	<p>Determining Student Eligibility If a student is applying for assistance on their own, apart from their parents, the PHA must determine whether the student is subject to the eligibility restrictions contained in 24 CFR 5.612. If the student is subject to those restrictions, the PHA must ensure that: (1) the student is individually eligible for the program, (2) either the student is independent from their parents or the student's parents are income eligible for the program, and (3) the "family" with which the student is applying is collectively eligible for the program. PHA Policy- For any student who is subject to the 5.612 restrictions, the PHA will: Follow its usual policies in determining whether the student individually and the student's "family" collectively are eligible for the program Determine whether the student is independent from their parents in accordance with the definition of independent student in this section Follow the policies below, if applicable, in determining whether the student's parents are income eligible for the program If the PHA determines that the student, the student's parents (if applicable), or the student's "family" is not eligible, the PHA will send a notice of denial in accordance with the policies in Section 3-III.F, and the applicant family will have the right to request an informal review in accordance with the policies in Section 16-III.B.</p>	Policy Clarification and Update
		3-II E	Part II- Basic Eligibility Criteria	Students Enrolled in Institutions of Higher Education	<p>Determining Parental Income Eligibility PHA Policy- For any student who is subject to the 5.612 restrictions and who does not satisfy the definition of independent student in this section, the PHA will determine the income eligibility of the student's parents as follows: If the student's parents are married and living together, the PHA will obtain a joint income declaration and certification of joint income from the parents. If the student's parent is widowed or single, the PHA will obtain an income declaration and certification of income from that parent. If the student's parents are divorced or separated, the PHA will obtain an income declaration and certification of income from each parent. If the student has been living with one of their parents and has not had contact with or does not know where to contact their other parent, the PHA will require the student to submit a certification under penalty of perjury describing the circumstances and stating that the student does not receive financial assistance from the other parent. The PHA will then obtain an income declaration and certification of income from the parent with whom the student has been living or had contact. In determining the income eligibility of the student's parents, the PHA will use the income limits for the jurisdiction in which the parents live.</p>	Policy Clarification and Update
Denial of Assistance		3-III A	Part III- Denial of Assistance	Overview	<p>A family that does not meet the eligibility criteria discussed in Parts I and II, must be denied assistance. A PHA may deny assistance for an applicant because of the family's action or failure to act as described in 24 CFR 982.552 or 982.553. In this section we will discuss other situations and circumstances in which denial of assistance is mandatory for the PHA, and those in which denial of assistance is optional for the PHA. While the regulations state that the PHA must prohibit admission for certain types of criminal activity and give the PHA the option to deny for other types of previous criminal history, more recent HUD rules and OGC guidance must also be taken into consideration when determining whether a particular individual's criminal history merits denial of admission. When considering any denial of admission, PHAs may not use arrest records as the basis for the denial. Further, HUD does not require the adoption of "One Strike" policies and reminds PHAs of their obligation to safeguard the due process rights of applicants and tenants [Notice PIH 2015-19]. HUD's Office of General Counsel issued a memo on April 4, 2016, regarding the application of Fair Housing Act standards to the use of criminal records. This memo states that a PHA violates the Fair Housing Act when their policy or practice has an unjustified discriminatory effect, even when the PHA had no intention to discriminate. Where a policy or</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	PHAs who impose blanket prohibitions on any person with any conviction record, no matter when the conviction occurred, what the underlying conduct entailed, or what the convicted person has done since then will be unable to show that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest. Even a PHA with a more tailored policy or practice that excludes individuals with only certain types of convictions must still prove that its policy is necessary. To do this, the PHA must show that its policy accurately distinguishes between criminal conduct that indicates a demonstrable risk to resident safety and property and criminal conduct that does not.	Policy Clarification and Update
4.18 Mandatory Denial of Assistance		3-III B Mandatory Denial of Assistance	Part III- Denial of Assistance	<p>HUD requires the PHA to deny assistance in the following cases:</p> <ul style="list-style-type: none"> Any member of the household has been evicted from federally assisted housing in the last three years for drug-related criminal activity. HUD permits, but does not require, the PHA to admit an otherwise-eligible family if the household member has completed a PHA-approved drug rehabilitation program or the circumstances which led to eviction no longer exist (e.g., the person involved in the criminal activity no longer lives in the household). <p>PHA Policy</p> <p>The PHA will admit an otherwise-eligible family who was evicted from federally assisted housing within the past three years for drug-related criminal activity if the PHA is able to verify that the household member who engaged in the criminal activity has completed a supervised drug rehabilitation program approved by the PHA, or the person who committed the crime is no longer living in the household.</p> <ul style="list-style-type: none"> The PHA determines that any household member is currently engaged in the use of illegal drugs. <p>PHA Policy</p> <p>Currently engaged in is defined as any use of illegal drugs during the previous three months.</p>	Policy Clarification and Update	
		>>	>>	>>	<ul style="list-style-type: none"> The PHA has reasonable cause to believe that any household member's current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol, may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents. <p>PHA Policy</p> <p>In determining reasonable cause, the PHA will consider all credible evidence, including but not limited to, any record of convictions, arrests, or evictions of household members related to the use of illegal drugs or the abuse of alcohol. A record or records of arrest will not be used as the sole basis of determining reasonable cause. The PHA will also consider evidence from treatment providers or community-based organizations providing services to household members.</p>	Policy Clarification and Update
Criminal Activity		3-III D	Part III- Denial of Assistance	Criminal Activity	<p>Felony charges pending court dates: if the member receives two (2) failure to appears after being selected from the waiting list or requested to be added to a household, the PHA will deny admission. Exceptions will apply with good cause on a case-by-case basis. Possible exception may be hospitalization.</p>	Staff Recommendation
		>>	>>	>>	<p>Previous Behavior in Assisted Housing [24 CFR 982.552(c)]</p> <p>HUD authorizes the PHA to deny assistance based on the family's previous behavior in assisted housing.</p> <p>PHAs are not permitted to deny assistance to a family because the family previously failed to meet its obligations under the Family Self-Sufficiency (FSS) program [24 CFR 984.101(d)].</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		3- III F	Part III - Denial of Assistance	Criteria for Deciding to Deny Assistance	<p>Removal of a Family Member's Name from the Application Should the PHA's screening process reveal that an applicant's household includes an individual subject to state lifetime registered sex offender registration, the PHA must offer the family the opportunity to remove the ineligible family member from the household. If the family is unwilling to remove that individual from the household, the PHA must deny admission to the family [Notice PIH 2012-28]. For other criminal activity, the PHA may permit the family to exclude the culpable family members as a condition of eligibility. [24 CFR 982.552(c)(2)(ii)]. PHA Policy- As a condition of receiving assistance, a family may agree to remove the culpable family member from the application. In such instances, the head of household must certify that the family member will not be permitted to visit, stay as a guest, or reside in the assisted unit. After admission to the program, the family must present evidence of the former family member's current address upon PHA request.</p>	Policy Clarification and Update
					<p>Reasonable Accommodation [24 CFR 982.552(c)(2)(iv)] If the family includes a person with disabilities, the PHA's decision concerning denial of admission is subject to consideration of reasonable accommodation in accordance with 24 CFR Part 8. PHA Policy- If the family indicates that the behavior of a family member with a disability is the reason for the proposed denial of assistance, the PHA will determine whether the behavior is related to the stated disability. If so, upon the family's request, the PHA will determine whether admitting the family as a reasonable accommodation is appropriate. The PHA will only consider accommodations that can reasonably be expected to address the behavior that is the basis of the proposed denial of assistance. See Chapter 2 for a discussion of reasonable accommodation.</p>	
		3-III H	Part III- Denial of Assistance	Prohibition Against Denial of Assistance VAWA		
		Exhibit 3-1 Detailed Definitions Related to Disabilities				
		Exhibit 3-2 Definition of Institution of Higher Education				
CHAPTER 5-SUBSIDY STANDARDS		CHAPTER 5- BRIEFINGS AND VOUCHER ISSUANCE				
5.4 Subsidy Standards and Voucher Issuance	FH must establish subsidy standards that determine the number of bedrooms needed for families of different sizes and compositions. This part presents the policies that will be used to determine the family unit size (also known as the voucher size) a particular family should receive, and the policies that govern making exceptions to those standards. FH must also establish policies related to the issuance of the voucher, to the voucher term, and to any extensions of the voucher term.	5-II D	Part II - Subsidy Standards and Voucher Issuance	Voucher Issuance	<p>When a family is selected from the waiting list (or as a special admission as described in Chapter 4), or when a participant family wants to move to another unit, the PHA issues a Housing Choice Voucher, form HUD-52646. This chapter deals only with voucher issuance for applicants. For voucher issuance associated with moves of program participants, please refer to Chapter 10. The voucher is the family's authorization to search for housing. It specifies the unit size for which the family qualifies and includes both the date of voucher issuance and date of expiration. It contains a brief description of how the program works and explains the family obligations under the program.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	<p>The voucher is evidence that the PHA has determined the family to be eligible for the program, and that the PHA expects to have money available to subsidize the family if the family finds an approvable unit. However, the PHA does not have any liability to any party by the issuance of the voucher, and the voucher does not give the family any right to participate in the PHA's Housing Choice Voucher program [Voucher, Form HUD-52646].</p> <p>The PHA must issue the family a voucher within 60 days of determining the family eligible [24 CFR 982.201(e)]. The income documentation must be dated within 120 days of when it was received by the PHA. However, for fixed-income sources, including Social Security benefits, the documentation must be dated within the appropriate benefit year.</p>	Policy Clarification and Update
		>>	>>	>>	<p>PHA Policy- Vouchers will be issued to eligible applicants immediately following the mandatory briefing.</p> <p>The PHA should have sufficient funds to house an applicant before issuing a voucher. If funds are insufficient to house the family at the top of the waiting list, the PHA must wait until it has adequate funds before it calls another family from the list [HCV GB p. 8-10].</p> <p>PHA Policy- Prior to issuing any vouchers, the PHA will determine whether it has sufficient funding in accordance with the policies in Part VIII of Chapter 16.</p> <p>If the PHA determines that there is insufficient funding after a voucher has been issued, the PHA may rescind the voucher and place the affected family back on the waiting list.</p>	Policy Clarification and Update
CHAPTER 6-INCOME AND RENT DETERMINATION		CHAPTER 6- INCOME AND SUBSIDY DETERMINATIONS				
		6- I A	Part I - Annual Income	Overview	<p>5.609 Annual income.</p> <p>(a) Annual income means all amounts, monetary or not, which:</p> <p>(1) Go to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member; or</p> <p>(2) Are anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date; and</p> <p>(3) Which are not specifically excluded in paragraph [5.609(c)].</p> <p>(4) Annual income also means amounts derived (during the 12-month period) from assets to which any member of the family has access.</p>	Policy Clarification and Update
		6-I B	Part I - Annual Income	Household Income and Composition	<p><u>Absent Head, Spouse, or Cohead</u></p> <p>PHA Policy</p> <p>An employed head, spouse, or cohead absent from the unit more than 180 consecutive days due to employment will continue to be considered a family member.</p>	Policy Clarification and Update
		>>	>>	>>	<p>Joint Custody of Dependents</p> <p>PHA Policy</p> <p>Dependents that are subject to a joint custody arrangement will be considered a member of the family, if they live with the applicant or participant family 50 percent or more of the time.</p> <p>When more than one applicant or participant family is claiming the same dependents as family members, the family with primary custody at the time of the initial examination or reexamination will be able to claim the dependents. If there is a dispute about which family should claim them, the PHA will make the determination based on available documents such as court orders, school records, or an IRS return showing which family has claimed the child for income tax purposes.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
		>>	>>	>>	<p>Caretakers for a Child PHA Policy-The approval of a caretaker is at the owner and PHA's discretion and subject to the owner and PHA's screening criteria. If neither a parent nor a designated guardian remains in a household receiving HCV assistance, the PHA will take the following actions. (1)If a responsible agency has determined that another adult is to be brought into the assisted unit to care for a child for an indefinite period, the designated caretaker will not be considered a family member until a determination of custody or legal guardianship is made. (2)If a caretaker has assumed responsibility for a child without the involvement of a responsible agency or formal assignment of custody or legal guardianship, the caretaker will be treated as a visitor for 90 days. After the 90 days has elapsed, the caretaker will be considered a family member unless information is provided that would confirm that the caretaker's role is temporary. In such cases the PHA will extend the caretaker's status as an eligible visitor. (3)At any time that custody or guardianship legally has been awarded to a caretaker, the housing choice voucher will be transferred to the caretaker. (4)During any period that a caretaker is considered a visitor, the income of the caretaker is not counted in annual income and the caretaker does not qualify the family for any deductions from income.</p>
6.2.2 Calculation of Income	<p>Calculation of Income FH must calculate family income as follows: Initial eligibility and Interim Reexaminations. FH must estimate the income of the family for the upcoming 12-month period: •To determine family income for initial eligibility; or •To determine family income for an interim reexamination under §§ 5.657(c), 960.257(b), or 982.516(c). Annual Reexaminations. •FH must determine the income of the family for the previous 12-month period and use this amount as the family income for annual reexaminations, except where the PHA uses a streamlined income determination under §§ 5.657(d), 960.257(c), or 982.516(b). •In determining the income of the family for the previous 12-month period, FH must take into consideration any redetermination of income during the previous 12-month period resulting from an interim reexamination of family income under §§ 5.657(c), 960.257(b), or 982.516(c) •FH must make adjustments to reflect current income if there was a change in income during the previous 12-month period that was not accounted for in a redetermination of income</p>	6-I C	Part I - Annual Income	Anticipating Annual Income	<p>The PHA is required to count all income "anticipated to be received from a source outside the family during the 12-month period following admission or annual reexamination effective date" [24 CFR 5.609(a)(2)]. Policies related to anticipating annual income are provided below. <u>Basis of Annual Income Projection</u> The PHA generally will use current circumstances to determine anticipated income for the coming 12-month period. HUD authorizes the PHA to use other than current circumstances to anticipate income when: •An imminent change in circumstances is expected [HCV GB, p. 5-17] •It is not feasible to anticipate a level of income over a 12-month period (e.g., seasonal or cyclic income) [24 CFR 5.609(d)] •The PHA believes that past income is the best available indicator of expected future income [24 CFR 5.609(d)] PHAs are required to use HUD's Enterprise Income Verification (EIV) system in its entirety as a third-party source to verify employment and income information, and to reduce administrative subsidy payment errors in accordance</p>
		>>	>>	>>	<p>PHA Policy- When EIV is obtained every effort to obtain current and consecutive pay stubs dated within the last 120 days. The PHA will obtain written and/or oral third-party verification in accordance with the verification requirements and policy in Chapter 7 in the following cases: If the family disputes the accuracy of the EIV employer data, and/or If the PHA determines additional information is needed. In such cases, the PHA will review and analyze current data to anticipate annual income. In all cases, the family file will be documented with a clear record of the reason for the decision, and a clear audit trail will be left as to how the PHA annualized projected income.</p>

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
6.2.3 Use of Other Programs' Deterination of Income	<p>FH may determine the family's income prior to the application of any deductions applied in accordance with § 5.611 based on income determinations made within the previous 12-month period for purposes of the following means-tested forms of Federal public assistance:</p> <p>(A) The Temporary Assistance for Needy Families block grant (42 U.S.C. 601, et seq.).</p> <p>(B) Medicaid (42 U.S.C. 1396 et seq.).</p> <p>(C) The Supplemental Nutrition Assistance Program (42 U.S.C. 2011 et seq.).</p> <p>(D) The Earned Income Tax Credit (26 U.S.C. 32).</p> <p>(E) The Low-Income Housing Credit (26 U.S.C. 42).</p> <p>(F) The Special Supplemental Nutrition Program for Woman, Infants, and Children (42 U.S.C. 1786).</p> <p>(G) Supplemental Security Income (42 U.S.C. 1381 et seq.).</p> <p>(H) Other programs administered by the Secretary.</p> <p>(I) Other means-tested forms of Federal public assistance for which HUD has established a memorandum of understanding.</p> <p>(J) Other Federal benefit determinations made in other forms of means-tested Federal public assistance that the Secretary determines to have comparable reliability and announces through the Federal Register.</p>	7-I	Part I - Overview of Verification Requirements	Safe Harbor Income Determination	PHA Policy- PHA does not use Safe Harbor income determinations. Detailed HUD policy cited.	Policy Clarification and Update
	<p>If FH intends to use the annual income determination made by an administrator for allowable forms of Federal means-tested public, FH must obtain it using the appropriate third-party verification. If the appropriate third-party verification is unavailable, or if the family disputes the determination made for purposes of the other form of Federal means-tested public assistance, FH must calculate annual income in accordance with 24 CFR part 5, subpart F. The verification must indicate the tenant's family size and composition and state the amount of the family's annual income. The verification must also meet all HUD requirements related to the length of time that is permitted before the third-party verification is considered out-of-date and is no longer an eligible source of income verification</p>		>>	>>	>>	
	Not mentioned.	6-I D	Part I - Annual Income	Earned Income	<p>PHA Policy- The PHA will include in annual income the gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation. For persons who regularly receive bonuses or commissions, the PHA will verify and then average amounts received for the two years preceding admission or reexamination. If only a one-year history is available, the PHA will use the prior year amounts. In either case the family may provide, and the PHA will consider, a credible justification for not using this history to anticipate future bonuses or commissions. If a new employee has not yet received any bonuses or commissions, the PHA will count only the amount estimated by the employer. The file will be documented appropriately.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
	Not mentioned.	6-I F	Part I - Annual Income	Business Income	<p>Annual income includes the net income from the operation of a business or profession. Net income is gross income minus business expenses that allows the business to operate. Gross income is all income amounts received into the business, prior to the deduction of business expenses. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family".</p> <p>PHA Policy- To determine business expenses that may be deducted from gross income, the PHA will use current applicable Internal Revenue Service (IRS) rules for determining allowable business expenses [see IRS Publication 535], unless a topic is addressed by HUD regulations or guidance as described below.</p> <p>Independent Contractors Income received as an independent contractor is included in annual income, even if the source, date, or amount of the income varies [24 CFR 2.609 (b)(24) as updated for HOTMA].</p>
		>>	>>	>>	<p>An independent contractor is defined as an individual who qualifies as an independent contractor instead of an employee in accordance with the Internal Revenue Code federal income tax requirements and whose earnings are consequently subject to the self-employment tax. In general, an individual is an independent contractor if the payer has the right to control or direct only the result of the work and not what will be done and how it will be done [24 CFR 5.603(b) as updated for HOTMA]. This may include individuals such as third-party delivery and transportation service providers and "gig workers" like babysitters, landscapers, rideshare drivers, and house cleaners. Income earned as an independent contractor is not considered nonrecurring income.</p> <p>Business Expansion HUD regulations do not permit the PHA to deduct from gross income expenses for business expansion.</p>
		>>	>>	>>	<p>PHA Policy- Business expansion is defined as any capital expenditures made to add new business activities, to expand current facilities, or to operate the business in additional locations. For example, purchase of a street sweeper by a construction business for the purpose of adding street cleaning to the services offered by the business would be considered a business expansion. Similarly, the purchase of a property by a hair care business to open at a second location would be considered a business expansion.</p> <p>Capital Indebtedness HUD regulations do not permit the PHA to deduct from gross income the amortization of capital indebtedness.</p> <p>PHA Policy- Capital indebtedness is defined as the principal portion of the payment on a capital asset such as land, buildings, and machinery. This means the PHA will allow as a business expense interest, but not principal, paid on capital indebtedness.</p> <p>Negative Business Income If the net income from a business is negative, no business income will be included in annual income; a negative amount will not be used to offset other family income.</p> <p>Withdrawal of Cash or Assets from a Business</p>

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<p>HUD regulations require the PHA to include in annual income the withdrawal of cash or assets from the operation of a business or profession unless the withdrawal reimburses a family member for cash or assets invested in the business by the family.</p> <p>PHA Policy- Acceptable investments in a business include cash loans and contributions of assets or equipment. For example, if a member of an assisted family provided an up-front loan of \$2,000 to help a business get started, the PHA will not count as income any withdrawals from the business up to the amount of this loan until the loan has been repaid. Investments do not include the value of labor contributed to the business without compensation.</p> <p>Co-owned Businesses PHA Policy- If a business is co-owned with someone outside the family, the family must document the share of the business it owns. If the family's share of the income is lower than its share of ownership, the family must document the reasons for the difference.</p>	
		6-1 G	Part I - Annual Income	Student Financial Assistance	<p>Introduction- The treatment of student financial assistance depends on the HUD program, student/household characteristics, and the type of financial assistance received by the student. For public housing residents, all income received under Title IV of the HEA must be excluded from income. Other student financial assistance may be included depending on the students actual covered costs to For Section 8 programs, including HCV, however, for over 10 years HUD appropriations have included a provision that for Section 8 students who are age 23 and under and without dependent children, any amounts received in excess of tuition and any other required fees and charges must be considered income. Under HOTMA, HUD has interpreted this limitation to apply when the student is the head of household or spouse, but not when the student resides with their parents [71 FR 18146].</p> <p>For any funds from a year where HUD's appropriations continue to include this Section 8 student financial assistance limitation, if the student does not reside with their parents is the head of household, cohead, or spouse, and is under the age of 23 or without dependent children, then both the assistance received under Title IV HEA and other student financial assistance received by the student is included as income to the extent that it exceeds the total of tuition and any other required fees and charges.</p> <p><u>In contrast, student financial assistance received by a Section 8 student</u></p>	Policy Clarification and Update
	Not mentioned.	6-1 H	Part I - Annual Income	Periodic Payments	<p>Periodic payments are forms of income received on a regular basis. Income that will not be repeated beyond the coming year (i.e., the 12 months following the effective date of the certification), based on information provided by the family, is considered nonrecurring income and is excluded from annual income. Income that has a discrete end date and will not be repeated beyond the coming year is excluded from a family's annual income because it is nonrecurring income. For example, a family receives income from a guaranteed income program in their city that has a discrete beginning and end date. While the guaranteed income will be repeated in the coming year, it will end before the family's next annual reexamination. This income is fully excluded from annual income. However, this does not include unemployment income and other types of periodic payments that are received at regular intervals (such as weekly, monthly, or yearly). Unemployment income and other types of periodic payments are not considered nonrecurring income, unless explicitly excluded from income under 25 CFR 5.609(b) as updated for HOTMA, and thus they are included in annual income.</p> <p>Insurance payments and settlements for personal or property losses, including but not limited to payments under health insurance, motor vehicle insurance, and workers' compensation, are excluded from annual income. Any workers' compensation is always excluded from annual income, regardless of the frequency or length of the payments.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
	Not mentioned.	6-I H	Part I - Annual Income	<p>Lump-Sum Payments for the Delayed Start of a Periodic Payment [24 CFR 5.609(b)(16) as updated for HOTMA]</p> <p>Deferred periodic amounts from Supplemental Security Income (SSI) and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts, or any deferred Department of Veterans Affairs (VA) disability benefits that are received in a lump sum amount or in prospective monthly amounts are excluded from annual income.</p> <p>PHA Policy- The PHA will include in annual income lump sums received as a result of delays in processing periodic payments (other than those specifically excluded by the regulation), such as unemployment or welfare assistance.</p>	Policy Clarification and Update
	Not mentioned.	6-I H	Part I - Annual Income	<p>The PHA is required to use the gross benefit amount to calculate annual income from Social Security benefits.</p> <p>Annually in October, the Social Security Administration (SSA) announces the cost-of-living adjustment (COLA) by which federal Social Security and SSI benefits are adjusted to reflect the increase, if any, in the cost of living. The federal COLA does not apply to state-paid disability benefits. Effective the day after the SSA has announced the COLA, PHAs are required to factor in the COLA when determining Social Security and SSI annual income for all annual reexaminations and interim reexaminations of family income that have not yet been completed and will be effective January 1 or later of the upcoming year [Notice PIH 2023-27]. When a family member's benefits are garnished, levied, or withheld to pay restitution, child support, tax debt, student loan debt, or other debts, the PHA must use the gross amount of the income, prior to the reduction, to determine a family's annual income.</p> <p>PHA Policy- Annual income includes "all amounts received," not the amount that a family may be legally entitled to receive but which they do not receive. When the SSA overpays an individual, resulting in a withholding or deduction from their benefit amount until the overpayment is paid in full, the PHA must use the reduced benefit amount after deducting only the amount of the overpayment withholding from the gross benefit amount.</p>	Policy Clarification and Update
	Not mentioned.	6-I I	Part I - Annual Income	<p>Nonrecurring income, which is income that will not be repeated beyond the coming year (e.g., 12 months following the effective date of the certification) based on information provided by the family, is excluded from annual income. The PHA may accept a self-certification from the family stating that the income will not be repeated in the coming year. See Chapter 7 for PHA policies related to verification of nonrecurring income.</p> <p>Income received as an independent contractor, day laborer, or seasonal worker is not excluded from income as nonrecurring income, even if the source, date, or amount of the income varies.</p> <p>Income that has a discrete end date and will not be repeated beyond the coming year during the family's upcoming annual reexamination period will be excluded from a family's annual income as nonrecurring income. This exclusion does not include unemployment income and other types of periodic payments that are received at regular intervals (such as weekly, monthly, or yearly).</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
	>>	>>	>>	<p>income amounts excluded under this category may include, but are not limited to:</p> <ul style="list-style-type: none"> •Nonrecurring payments made to the family or to a third party on behalf of the family to assist with utilities; •Payments for eviction prevention; •Security deposits to secure housing; •Payments for participation in research studies (depending on the duration); and •General one-time payments received by or on behalf of the family. <p>Nonrecurring income that is excluded under the regulations includes:</p> <ul style="list-style-type: none"> •Payments from the U.S. Census Bureau for employment (relating to decennial census or the American Community Survey) lasting no longer than 180 days and not culminating in permanent employment [24 CFR 5.609(b)(24)(i) as updated for HOTMA]. •Direct federal or state payments intended for economic stimulus or recovery [24 CFR 5.609(b)(24)(ii) as updated for HOTMA]. •Amounts directly received by the family as a result of state refundable tax credits or state or federal tax refunds at the time they are received [24 CFR 5.609(b)(24)(iii) and (iv) as updated for HOTMA]. •Gifts for holidays, birthdays, or other significant life events or milestones (e.g., wedding gifts, baby showers, anniversaries) [24 CFR 5.609(b)(24)(v) as updated for HOTMA]. 	Policy Clarification and Update
	>>	>>	>>	<ul style="list-style-type: none"> •Non-monetary, in-kind donations, such as food, clothing, or toiletries, received from a food bank or similar organization [24 CFR 5.609(b)(24)(vi) as updated for HOTMA]. When calculating annual income, PHAs are prohibited from assigning monetary value to such non-monetary in-kind donations received by the family [Notice PIH 2023-27]. Non-recurring, non-monetary in-kind donations from friends and family are excluded as non-recurring income. However, the value of regular in-kind donations (such as the value of groceries) received by friends and family are included. •Lump-sum additions to net family assets, including but not limited to lottery or other contest winnings [24 CFR 5.609(b)(24)(vii) as updated for HOTMA]. 	Policy Clarification and Update
		6-I J	Part I - Annual Income	<p>State Payments to Allow Individuals with Disabilities to Live at Home</p> <p>Payments made by or authorized by a state Medicaid agency (including through a managed care entity) or other state or federal agency to an assisted family to enable a member of the assisted family who has a disability to reside in the family's assisted unit are excluded. Authorized payments may include payments to a member of the assisted family through state Medicaid-managed care systems, other state agencies, federal agencies, or other authorized entities. The payments must be received for caregiving services a family member provides to enable another member of the assisted family who has a disability to reside in the family's assisted unit. Payments to a family member for caregiving services for someone who is not a member of the assisted family (such as for a relative that resides elsewhere) are not excluded from income. Furthermore, if the agency is making payments for caregiving services to the family member for an assisted family member and for a person outside of the assisted family, only the payments attributable to the caregiving services for the caregiver's assisted family member would be excluded from income.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		6-I K	Part I - Annual Income	Civil Rights Settlements	<p>Regardless of how the settlement or judgment is structured, civil rights settlements or judgments, including settlements or judgments for back pay, are excluded from annual income. This may include amounts received because of litigation or other actions, such as conciliation agreements, voluntary compliance agreements, consent orders, other forms of settlement agreements, or administrative or judicial orders under the Fair Housing Act, Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act (Section 504), the Americans with Disabilities Act, or any other civil rights or fair housing statute or requirement. While these civil rights settlement or judgment amounts are excluded from income, the settlement or judgment amounts will generally be counted toward the family's net family assets (e.g., if the funds are deposited into the family's savings account or a revocable trust under the control of the family or some other asset that is not excluded from the definition of net family assets). Income generated on the settlement or judgment amount after it has become a net family asset is not excluded from income. For example, if the family received a settlement or back pay and deposited the money in an interest-bearing savings account, the interest from that account would be income at the time the interest is received.</p> <p>Furthermore, if a civil rights settlement or judgment increases the family's net family assets such that they exceed the HUD-published threshold</p>	Policy Clarification and Update
6.2 Annual Income Exclusions		6-I L	Part I - Annual Income	Additional Exclusions from Annual Income	<p>LIST UPDATED</p> <p>Other exclusions contained in 24 CFR 5.609(b) as updated for HOTMA and FR Notice 1/31/2024 that have not been discussed earlier in this chapter include the following:</p>	Policy Clarification and Update
	Not mentioned.	6-I M	Part I - Annual Income	Assets	<p>Overview</p> <p>There is no asset limitation for participation in the HCV program. However, HUD requires that the PHA include in annual income the anticipated "interest, dividends, and other net income of any kind from real or personal property" [24 CFR 5.609(b)(3)]. This section discusses how the income from various types of assets is determined. For most types of assets, the PHA must determine the value of the asset in order to compute income from the asset. Therefore, for each asset type, this section discusses:</p> <ul style="list-style-type: none"> •How the value of the asset will be determined •How income from the asset will be calculated <p>Exhibit 6-1 provides the regulatory requirements for calculating income from assets [24 CFR 5.609(b)(3)], and Exhibit 6-3 provides the regulatory definition of net family assets. This section begins with a discussion of general policies related to assets and then provides HUD rules and PHA policies related to each type of asset.</p> <p>Optional policies for family self-certification of assets are found in Chapter 7.</p>	Policy Clarification and Update
		>>	>>	>>	<p>General Policies</p> <p><u>Income from Assets</u></p> <p>The PHA generally will use current circumstances to determine both the value of an asset and the anticipated income from the asset. As is true for all sources of income, HUD authorizes the PHA to use other than current circumstances to anticipate income when (1) an imminent change in circumstances is expected (2) it is not feasible to anticipate a level of income over 12 months or (3) the PHA believes that past income is the best indicator of anticipated income. For example, if a family member owns real property that typically receives rental income but the property is currently vacant, the PHA can take into consideration past rental income along with the prospects of obtaining a new tenant.</p> <p>PHA Policy- Anytime current circumstances are not used to determine asset income, a clear rationale for the decision will be documented in the file. In such cases the family may present information and documentation to the PHA to show why the asset income determination does not represent the family's anticipated asset income.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<p>Valuing Assets</p> <p>The calculation of asset income sometimes requires the PHA to make a distinction between an asset's market value and its cash value.</p> <ul style="list-style-type: none"> •The market value of an asset is its worth in the market (e.g., the amount a buyer would pay for real estate or the total value of an investment account). •The cash value of an asset is its market value less all reasonable amounts that would be incurred when converting the asset to cash. <p>PHA Policy- Reasonable costs that would be incurred when disposing of an asset include, but are not limited to, penalties for premature withdrawal, broker and legal fees, and settlement costs incurred in real estate transactions [HCV GB, p. 5-28].</p> <p>Lump-Sum Additions to Net Family Assets [24 CFR 5.609(b)(24)(viii) as updated for HOTMA; Notice PIH 2023-27]</p> <p>The regulations exclude income from lump-sum additions to family assets, including lottery or other contest winnings as a type of nonrecurring income.</p> <p>In addition, lump sums from insurance payments, settlements for personal or property losses, and recoveries from civil actions or settlements based on claims of malpractice, negligence, or other breach of duty owed to a family member arising out of law that resulted in a member of the family becoming a family member with a disability are</p>	Policy Clarification and Update
		>>	>>	>>	<p>However, these amounts may count toward net family assets. The PHA must consider any actual or imputed returns from assets as income at the next applicable income examination. In the case where the lump sum addition to assets would lead to imputed income, which is unearned income, that increases the family's annual adjusted income by 10 percent or more, then the addition of the lump sum to the family's assets will trigger an immediate interim reexamination of income in accordance with Chapter 9. This reexamination of income must take place as soon as the lump sum is added to the family's net family assets unless the addition takes place in the last three months of family's income certification period and the PHA chooses not to conduct the examination.</p> <p>For a discussion of lump-sum payments that represent the delayed start of a periodic payment, most of which are counted as income, see sections 6-I.H and 6-I.I.</p> <p>PHA Policy- Any lump-sum receipts are only counted as assets if they are retained by a family in a form recognizable as an asset. [RHIP FAQs]. For example, if the family receives a \$1,000 lump sum for lottery winnings, and the family immediately spends the entire amount, the lump sum will not be counted toward net family assets.</p>	Policy Clarification and Update
6.5.1 Welfare Benefits	<p>FH must consider the reason a family's welfare benefit has been reduced before FH can determine whether it is appropriate to reduce the rental contribution. FH will apply the following criteria in making this determination.</p> <p>FH will reduce the rental contribution if the welfare assistance reduction is a result of:</p> <ul style="list-style-type: none"> •The expiration of a lifetime time limit on receiving benefits; •Family Support Division penalty; •Family sanction because a school-age child is not attending school; or •A situation where a family member has complied with welfare agency economic self-sufficiency or work activities requirements but cannot or has not obtained employment; e.g., the family member has complied with welfare program requirements, but the durational time limit, such as a cap on the length of time a family can receive benefits, causes the family to lose their welfare benefits. <p>FH will not reduce the rental contribution for families whose welfare assistance is reduced specifically because of:</p> <ul style="list-style-type: none"> •Fraud by a family member in connection with the welfare program; or •Failure to participate in an economic self-sufficiency program; 				<p>Welfare assistance is counted in annual income. Welfare assistance includes Temporary Assistance for Needy Families (TANF) and any payments to individuals or families based on need that are made under programs funded separately or jointly by federal, state, or local governments [24 CFR 5.603(b)].</p> <p>Sanctions Resulting in the Reduction of Welfare Benefits [24 CFR 5.615]</p> <p>The PHA must make a special calculation of annual income when the welfare agency imposes certain sanctions on certain families. The full text of the regulation at 24 CFR 5.615 is provided as Exhibit 6-4. The requirements are summarized below. This rule applies only if a family was receiving HCV assistance at the time the sanction was imposed.</p> <p><u>Covered Families</u></p> <p>The families covered by 24 CFR 5.615 are those "who receive welfare assistance or other public assistance benefits ('welfare benefits') from a State or other public agency ('welfare agency') under a program for which Federal, State or local law requires that a member of the family must participate in an economic self-sufficiency program as a condition for such assistance" [24 CFR 5.615(b)]</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<p><u>Imputed Income</u> When a welfare agency imposes a sanction that reduces a family's welfare income because the family commits fraud or fails to comply with the agency's economic self-sufficiency program or work activities requirement, the PHA must include in annual income "imputed" welfare income. The PHA must request that the welfare agency provide the reason for the reduction of benefits and the amount of the reduction of benefits. The imputed welfare income is the amount that the benefits were reduced as a result of the sanction. This requirement does not apply to reductions in welfare benefits: (1) at the expiration of the lifetime or other time limit on the payment of welfare benefits, (2) if a family member is unable to find employment even though the family member has complied with the welfare agency economic self-sufficiency or work activities requirements, or (3) because a family member has not complied with other welfare agency requirements [24 CFR 5.615(b)(2)].</p> <p><u>Offsets</u> The amount of the imputed welfare income is offset by the amount of additional income the family begins to receive after the sanction is imposed. When the additional income equals or exceeds the imputed welfare income, the imputed income is reduced to zero [24 CFR 5.615(c)(4)].</p>	Policy Clarification and Update
6.7.5 Absence of Children Due to Placement in Foster Care	If the family includes a child or children temporarily absent up to 18 months or less from the home due to placement in foster care, FH will determine from the appropriate agency when the child/children will be returned to the home . After 18 months, the child(ren) is considered out of the home for purposes of reducing the voucher size. A special reexamination may be conducted in order to increase the voucher size once it has been determined the child(ren) will be returning to the household	6-I B	Part I - Annual Income	Household Income and Composition	<p><u>Absences Due to Placement in Foster Care</u> Children temporarily absent from the home as a result of placement in foster care are considered members of the family [24 CFR 5.403]. PHA Policy- If a child has been placed in foster care, the PHA will verify with the appropriate agency whether and when the child is expected to be returned to the home. Unless the agency confirms that the child has been permanently removed from the home, the child will be counted as a family member.</p>	Policy Clarification and Update
	Not mentioned in this chapter	6-I B	Part I - Annual Income	Household Income and Composition	<p><u>Joint Custody of Dependents</u> PHA Policy- Dependents that are subject to a joint custody arrangement will be considered a member of the family, if they live with the applicant or participant family 50 percent or more of the time. When more than one applicant or participant family is claiming the same dependents as family members, the family with primary custody at the time of the initial examination or reexamination will be able to claim the dependents. If there is a dispute about which family should claim them, the PHA will make the determination based on available documents such as court orders, school records, or an IRS return showing which family has claimed the child for income tax purposes.</p>	Policy Clarification and Update
6.10 Adjusted Income	Adjusted income means annual income (as determined under § 5.609) of the members of the family residing or intending to reside in the dwelling unit, after making the following deductions: <u>Mandatory deductions</u> 1. \$480 for each dependent (adjusted annually by HUD, rounded to the next lowest multiple of \$25); 2. \$525 for any elderly family or disabled family (adjusted annually by HUD, rounded to the next lowest multiple of \$25); 3. The sum of the following, to the extent the sum exceeds ten percent of annual income: i.Unreimbursed health and medical care expenses of any elderly family or disabled family; and ii.Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with a disability, to the extent necessary to enable any member of the family (including the member who is a person with a disability) to be employed. This deduction may not exceed the combined earned income received by family members who are 18 years of age or older and who are able to work because of such attendant care or auxiliary apparatus; and	6-II A	Part II - Adjusted Income	Introduction	<p><u>Overview</u> HUD regulations require PHAs to deduct from annual income any of five mandatory deductions for which a family qualifies. The resulting amount is the family's adjusted income. Mandatory deductions are found in 24 CFR 5.611. 5.611(a) Mandatory deductions. In determining adjusted income, the responsible entity [PHA] must deduct the following amounts from annual income: (1) \$480 for each dependent; (2) \$400 for any elderly family or disabled family; (3) The sum of the following, to the extent the sum exceeds three percent of annual income: (i) Unreimbursed health and medical care expenses of any elderly family or disabled family; (ii) Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with disabilities, to the extent necessary to enable any member of the family (including the member who is a person with disabilities) to be employed. This deduction may not exceed the earned income received by family members who are 18 years of age or older and who are able to work because of such attendant care or auxiliary apparatus; and (4) Any reasonable childcare expenses necessary to enable a member of</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	<p><u>Anticipating Expenses</u> PHA Policy- Generally, the PHA will use current circumstances to anticipate expenses. When possible, for costs that are expected to fluctuate during the year (e.g., childcare during school and nonschool periods and cyclical medical expenses), the PHA will estimate costs based on historic data and known future costs. If a family has an accumulated debt for medical or disability assistance expenses, the PHA will include as an eligible expense the portion of the debt that the family expects to pay during the period for which the income determination is being made. However, amounts previously deducted will not be allowed even if the amounts were not paid as expected in a preceding period. The PHA may require the family to provide documentation of payments made in the preceding year.</p>	Policy Clarification and Update
		6-II B	Part II - Adjusted Income	Dependent Deduction	<p>An allowance of \$480 is deducted from annual income for each dependent [24 CFR 5.611(a)(1)]. Dependent is defined as any family member other than the head, spouse, or cohead who is under the age of 18 or who is 18 or older and is a person with disabilities or a full-time student. Foster children, foster adults, and live-in aides are never considered dependents [24 CFR 5.603(b) as updated for HOTMA].</p>	Policy Clarification and Update
		6-II C	Part II - Adjusted Income	Elderly or Disabled Family Deduction	<p>A single deduction of \$400 is taken for any elderly or disabled family [24 CFR 5.611(a)(2)]. An elderly family is a family whose head, spouse, cohead, or sole member is 62 years of age or older, and a disabled family is a family whose head, spouse, cohead, or sole member is a person with disabilities [24 CFR 5.403].</p>	Policy Clarification and Update
	Not clarified.	6-II D	Part II - Adjusted Income	Health and Medical Care Expenses Deduction	<p>Unreimbursed health and medical care expenses may be deducted to the extent that, in combination with any disability assistance expenses, they exceed three percent of annual income. The health and medical care expense deduction is permitted only for families in which the head, spouse, or cohead is at least 62 or is a person with disabilities. If a family is eligible for a health and medical care expense deduction, the medical expenses of all family members are counted [VG, p. 28].</p>	Policy Clarification and Update
		>>	>>	>>	<p><u>Definition of Medical Expenses</u> HUD regulations define health and medical care expenses at 24 CFR 5.603(b) (as updated for HOTMA) to mean "any costs incurred in the diagnosis, cure, mitigation, treatment, or prevention of disease or payments for treatments affecting any structure or function of the body. Health and medical care expenses include medical insurance premiums and long-term care premiums that are paid or anticipated during the period for which annual income is computed." Health and medical care expenses may be deducted from annual income only if they are eligible under this definition and not otherwise reimbursed. Although HUD revised the definition of health and medical care expenses to reflect the Internal Revenue Service (IRS) general definition of medical expenses, HUD is not permitting PHAs to specifically align their policies to IRS Publication 502. PHAs must review each expense to determine whether it is eligible in accordance with HUD's definition. While PHA policies may not specifically align with IRS Publication 502, HUD recommends PHAs use it as a standard for determining allowable expenses, and the PHA may list examples of allowable expenses in their policy provided they comply with HUD's definition at 24 CFR 5.603 as updated for HOTMA. The PHA may not define health and medical care expenses more narrowly than the regulation. PHA Policy- The PHA will use the most current IRS Publication 502 as a</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>		>>	<p><u>Families That Qualify for Both Health and Medical Care and Disability Assistance Expenses</u> PHA Policy- This policy applies only to families in which the head, spouse, or cohead is 62 or older or is a person with disabilities. When expenses anticipated by a family could be defined as either health and medical care or disability assistance expenses, the PHA will consider them health and medical care expenses unless it is clear that the expenses are incurred exclusively to enable a person with disabilities to work. CHART INCLUDED</p>	Policy Clarification and Update
		>>		>>	<p><u>Families That Qualify for Both Health and Medical Care and Disability Assistance Expenses</u> PHA Policy- This policy applies only to families in which the head, spouse, or cohead is 62 or older or is a person with disabilities. When expenses anticipated by a family could be defined as either health and medical care or disability assistance expenses, the PHA will consider them health and medical care expenses unless it is clear that the expenses are incurred exclusively to enable a person with disabilities to work.</p>	Policy Clarification and Update
	Not clarified.	6-II E	Part II - Adjusted Income	Disability Assistance Expenses Deduction	Reasonable expenses for attendant care and auxiliary apparatus for a disabled family member may be deducted if they: (1) are necessary to enable a family member 18 years or older to work, (2) are not paid to a family member or reimbursed by an outside source, (3) in combination with any medical expenses, exceed three percent of annual income, and (4) do not exceed the earned income received by the family member who is enabled to work.	Detailed Clarification
		>>		>>	<p><u>Earned Income Limit on the Disability Assistance Expense Deduction</u> A family can qualify for the disability assistance expense deduction only if at least one family member (who may be the person with disabilities) is enabled to work [24 CFR 5.603(b)]. The disability expense deduction is capped by the amount of "earned income received by family members who are 18 years of age or older and who are able to work" because of the expense [24 CFR 5.611(a)(3)(ii)]. The earned income used for this purpose is the amount verified before any income exclusions are applied. PHA Policy- The family must identify the family members enabled to work as a result of the disability assistance expenses. In evaluating the family's request, the PHA will consider factors such as how the work schedule of the relevant family members relates to the hours of care provided, the time required for transportation, the relationship of the family members to the person with disabilities, and any special needs of the person with disabilities that might determine which family members are enabled to work. When the PHA determines that the disability assistance expenses enable more than one family member to work, the expenses will be capped by the sum of the family members' incomes.</p>	Policy Clarification and Update
		>>		>>	<p><u>Eligible Disability Expenses</u> Examples of auxiliary apparatus are provided in the HCV Guidebook as follows: "Auxiliary apparatus are items such as wheelchairs, ramps, adaptations to vehicles, or special equipment to enable a blind person to read or type, but only if these items are directly related to permitting the disabled person or other family member to work" [HCV GB, p. 5-30]. HUD advises PHAs to further define and describe auxiliary apparatus [VG, p. 30].</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<u>Eligible Auxiliary Apparatus</u> PHA Policy- Expenses incurred for maintaining or repairing an auxiliary apparatus are eligible. In the case of an apparatus that is specially adapted to accommodate a person with disabilities (e.g., a vehicle or computer), the cost to maintain the special adaptations (but not maintenance of the apparatus itself) is an eligible expense. The cost of service animals trained to give assistance to persons with disabilities, including the cost of acquiring the animal, veterinary care, food, grooming, and other continuing costs of care, will be included.	Policy Clarification and Update
		>>	>>	>>	<u>Eligible Attendant Care</u> The family determines the type of attendant care that is appropriate for the person with disabilities. PHA Policy- Attendant care includes, but is not limited to, reasonable costs for home medical care, nursing services, in-home or center-based care services, interpreters for persons with hearing impairments, and readers for persons with visual disabilities. Attendant care expenses will be included for the period that the person enabled to work is employed plus reasonable transportation time. The cost of general housekeeping and personal services is not an eligible attendant care expense. However, if the person enabled to work is the person with disabilities, personal services necessary to enable the person with disabilities to work are eligible. If the care attendant also provides other services to the family, the PHA will prorate the cost and allow only that portion of the expenses attributable to attendant care that enables a family member to work. For example, if the care provider also cares for a child who is not the person with disabilities, the cost of care must be prorated. Unless otherwise specified by the care provider, the calculation will be based upon the number of hours spent in each activity and/or the number of persons under care.	Policy Clarification and Update
		>>	>>	>>	<u>Payments to Family Members</u> No disability assistance expenses may be deducted for payments to a member of an assisted family [24 CFR 5.603(b)]. However, expenses paid to a relative who is not a member of the assisted family may be deducted if they are not reimbursed by an outside source.	Policy Clarification and Update
		>>	>>	>>	<u>Necessary and Reasonable Expenses</u> The family determines the type of care or auxiliary apparatus to be provided and must describe how the expenses enable a family member to work. The family must certify that the disability assistance expenses are necessary and are not paid or reimbursed by any other source. PHA Policy The PHA determines the reasonableness of the expenses based on typical costs of care or apparatus in the locality. To establish typical costs, the PHA will collect information from organizations that provide services and support to persons with disabilities. A family may present, and the PHA will consider, the family's justification for costs that exceed typical costs in the area.	Policy Clarification and Update
		>>	>>	>>	<u>Families That Qualify for Both Medical and Disability Assistance Expenses</u> PHA Policy- This policy applies only to families in which the head or spouse is 62 or older or is a person with disabilities. When expenses anticipated by a family could be defined as either medical or disability assistance expenses, the PHA will consider them medical expenses unless it is clear that the expenses are incurred exclusively to enable a person with disabilities to work.	Policy Clarification and Update

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	Not clarified.	6-II F	Part II - Adjusted Income	ChildCare Expense Deduction	HUD defines childcare expenses at 24 CFR 5.603(b) as "amounts anticipated to be paid by the family for the care of children under 13 years of age during the period for which annual income is computed, but only where such care is necessary to enable a family member to actively seek employment, be gainfully employed, or to further his or her education and only to the extent such amounts are not reimbursed. The amount deducted shall reflect reasonable charges for childcare. In the case of childcare necessary to permit employment, the amount deducted shall not exceed the amount of employment income that is included in annual income."	Policy Clarification and Update
		>>	>>	>>	<u>Clarifying the Meaning of Child for This Deduction</u> Childcare expenses do not include child support payments made to another on behalf of a minor who is not living in an assisted family's household [VG, p. 26]. However, childcare expenses for foster children that are living in the assisted family's household are included when determining the family's childcare expenses [HCV GB, p. 5-29].	Policy Clarification and Update
		>>	>>	>>	<u>Qualifying for the Deduction</u> <u>Determining Who Is Enabled to Pursue an Eligible Activity</u> PHA Policy- The family must identify the family member(s) enabled to pursue an eligible activity. The term eligible activity in this section means any of the activities that may make the family eligible for a childcare deduction (seeking work, pursuing an education, or being gainfully employed). In evaluating the family's request, the PHA will consider factors such as how the schedule for the claimed activity relates to the hours of care provided, the time required for transportation, the relationship of the family member(s) to the child, and any special needs of the child that might help determine which family member is enabled to pursue an eligible activity.	Policy Clarification and Update
		>>	>>	>>	<u>Seeking Work</u> PHA Policy- If the childcare expense being claimed is to enable a family member to seek employment, the family must provide evidence of the family member's efforts to obtain employment at each reexamination. The deduction may be reduced or denied if the family member's job search efforts are not commensurate with the childcare expense being allowed by the PHA.	Policy Clarification and Update
		>>	>>	>>	<u>Furthering Education</u> PHA Policy- If the childcare expense being claimed is to enable a family member to further their education, the member must be enrolled in school (academic or vocational) or participating in a formal training program. The family member is not required to be a full-time student, but the time spent in educational activities must be commensurate with the childcare claimed.	Policy Clarification and Update
		>>	>>	>>	<u>Being Gainfully Employed</u> PHA Policy- If the childcare expense being claimed is to enable a family member to be gainfully employed, the family must provide evidence of the family member's employment during the time that childcare is being provided. Gainful employment is any legal work activity (full- or part-time) for which a family member is compensated.	Policy Clarification and Update

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		>>	>>	>>	<p><u>Earned Income Limit on Childcare Expense Deduction</u> When a family member looks for work or furthers their education, there is no cap on the amount that may be deducted for childcare – although the care must still be necessary and reasonable. However, when childcare enables a family member to work, the deduction is capped by “the amount of employment income that is included in annual income” [24 CFR 5.603(b)]. The earned income used for this purpose is the amount of earned income verified after any income exclusions are applied. When the person who is enabled to work is a full-time student whose earned income above \$480 is excluded, childcare costs related to enabling a family member to work may not exceed the portion of the person’s earned income that actually is included in annual income. The PHA must not limit the deduction to the least expensive type of childcare. If the care allows the family to pursue more than one eligible activity, including work, the cap is calculated in proportion to the amount of time spent working [HCV GB, p. 5-30]. PHA Policy- When the childcare expense being claimed is to enable a family member to work, only one family member’s income will be considered for a given period of time. When more than one family member works during a given period, the PHA generally will limit allowable childcare expenses to the earned income of the lowest-paid</p>	Policy Clarification and Update
		>>	>>	>>	<p><u>Eligible Childcare Expenses</u> The type of care to be provided is determined by the assisted family. The PHA may not refuse to give a family the childcare expense deduction because there is an adult family member in the household that may be available to provide childcare [VG, p. 26]. Allowable Childcare Activities PHA Policy- For school-age children, costs attributable to public or private school activities during standard school hours are not considered. Expenses incurred for supervised activities after school or during school holidays (e.g., summer day camp, after-school sports league) are allowable forms of childcare. The costs of general housekeeping and personal services are not eligible. Likewise, childcare expenses paid to a family member who lives in the family’s unit are not eligible; however, payments for childcare to relatives who do not live in the unit are eligible. If a childcare provider also renders other services to a family or childcare is used to enable a family member to conduct activities that are not eligible for consideration, the PHA will prorate the costs and allow only</p>	Policy Clarification and Update
		>>	>>	>>	<p><u>Necessary and Reasonable Costs</u> Childcare expenses will be considered necessary if: (1) a family adequately explains how the care enables a family member to work, actively seek employment, or further their education, and (2) the family certifies, and the childcare provider verifies, that the expenses are not paid or reimbursed by any other source. PHA Policy- Childcare expenses will be considered for the time required for the eligible activity plus reasonable transportation time. For childcare that enables a family member to go to school, the time allowed may include not more than one study hour for each hour spent in class. To establish the reasonableness of childcare costs, the PHA will use the schedule of childcare costs from a qualified local entity that either subsidizes childcare costs or licenses childcare providers. Families may present, and the PHA will consider, justification for costs that exceed typical costs in the area.</p>	Policy Clarification and Update

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6.12.2 Criteria for Harship Exemption	<p>When FH's Minimum Rent is more than zero and the family is paying the minimum rent, FH must suspend the Minimum Rent in certain specific instances: [24 CFR 5.630]</p> <ul style="list-style-type: none"> •When the family has lost eligibility for or is awaiting an eligibility determination for a government assistance program; •When the family would be evicted because it is unable to pay the minimum rent; •When the income of the family has decreased because of changed circumstances, including loss of employment, death in the family, or other circumstances as determined by FH or HUD. <p>In addition to the HUD hardships, FH has added these hardship qualifications:</p> <ul style="list-style-type: none"> •If there is a substantial decrease of income, which was beyond the family's control. •If there is a substantial increase in expenses, which was beyond the family's control. <p>If the family requests a hardship exemption, FH will immediately suspend the minimum rent for the family until FH can determine whether the hardship exists and whether the hardship is of a temporary or long-term nature. A supervisor must approve hardship exemptions.</p>	6-III B		Part III - Calculating Family Share and PHA Subsidy	<p><u>HUD-Defined Financial Hardship</u></p> <p>Financial hardship includes the following situations:</p> <p>(1)The family has lost eligibility for or is awaiting an eligibility determination for a federal, state, or local assistance program. This includes a family member who is a noncitizen lawfully admitted for permanent residence under the Immigration and Nationality Act who would be entitled to public benefits but for Title IV of the Personal Responsibility and Work Opportunity Act of 1996.</p> <p>PHA Policy- A hardship will be considered to exist only if the loss of eligibility has an impact on the family's ability to pay the minimum rent. For a family waiting for a determination of eligibility, the hardship period will end as of the first of the month following: (1) implementation of assistance, if approved, or (2) the decision to deny assistance. A family whose request for assistance is denied may request a hardship exemption based upon one of the other allowable hardship circumstances.</p> <p>(2)The family would be evicted because it is unable to pay the minimum rent.</p> <p>PHA Policy- For a family to qualify under this provision, the cause of the potential eviction must be the family's failure to pay rent to the owner or tenant-paid utilities.</p> <p>(3)Family income has decreased because of changed family circumstances, including the loss of employment.</p>	Policy Clarification and Update
	Not mentioned.	>>	>>	>>	<p><u>Implementation of Hardship Exemption Determination of Hardship</u></p> <p>When a family requests a financial hardship exemption, the PHA must suspend the minimum rent requirement beginning the first of the month following the family's request.</p> <p>The PHA then determines whether the financial hardship exists and whether the hardship is temporary or long-term.</p> <p>PHA Policy- The PHA defines temporary hardship as a hardship expected to last 90 days or less. Long-term hardship is defined as a hardship expected to last more than 90 days.</p> <p>When the minimum rent is suspended, the family share reverts to the highest of the remaining components of the calculated TTP. The example below demonstrates the effect of the minimum rent exemption. (CHART)</p> <p>PHA Policy- To qualify for a hardship exemption, a family must submit a request for a hardship exemption in writing. The request must explain the nature of the hardship and how the hardship has affected the family's ability to pay the minimum rent.</p> <p>The PHA will make the determination of hardship within 30 calendar days.</p>	Policy Clarification and Update
6.12.5 Long-Term Hardship	If FH determines there is a long-term hardship, the family will be exempt from the minimum rent requirement until the hardship no longer exists.	6-III B		Part III - Calculating Family Share and PHA Subsidy	<p><u>Long-Term Hardship</u></p> <p>If the PHA determines that the financial hardship is long-term, the PHA must exempt the family from the minimum rent requirement for so long as the hardship continues. The exemption will apply from the first of the month following the family's request until the end of the qualifying hardship. When the financial hardship has been determined to be long-term, the family is not required to repay the minimum rent.</p> <p>PHA Policy- The hardship period ends when any of the following circumstances apply:</p> <p>(1)At an interim or annual reexamination, the family's calculated TTP is greater than the minimum rent.</p> <p>(2)For hardship conditions based on loss of income, the hardship condition will continue to be recognized until new sources of income are received that are at least equal to the amount lost. For example, if a hardship is approved because a family no longer receives a \$60/month child support payment, the hardship will continue to exist until the family receives at least \$60/month in income from another source or once again begins to receive the child support.</p> <p>(3)For hardship conditions based upon hardship-related expenses, the minimum rent exemption will continue to be recognized until the cumulative amount exempted is equal to the expense incurred.</p>	Policy Clarification and Update

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6.13 Utility Allowance and Utility Reimbursement Payments	Where the Utility Allowance exceeds the family's Total Tenant Payment, FH will provide a Utility Reimbursement Payment for the family each month. If the total quarterly reimbursement payment due to the family is equal to or less than \$45, payments may be paid quarterly. If a quarterly payment schedule is implemented, the family may request a financial hardship exemption to receive reimbursements. Either FH may either reimburse the family on a monthly basis or it may make prospective payments to the family on a quarterly basis when hardship exemptions are granted. The check will be made out directly to the tenant unless FH determines that utility companies should receive the check, in which case the check will be sent to appropriate utility companies without the tenant's written agreement.	6-III A	Part III - Calculating Family Share and PHA Subsidy	Overview of Rent and Subsidy Calculations	<p><u>Utility Reimbursement [24 CFR 982.514(b); 982.514(c)]</u> When the PHA subsidy for a family exceeds the rent to owner, the family is due a utility reimbursement. HUD permits the PHA to pay the reimbursement to the family or directly to the utility provider. PHA Policy- The PHA will make utility reimbursements to the family. The PHA may make all utility reimbursement payments to qualifying families on a monthly basis or may make quarterly payments when the monthly reimbursement amount is \$15.00 or less. Reimbursements must be made once per calendar-year quarter and must be prorated if the family leaves the program in advance of its next quarterly reimbursement. The PHA must also adopt hardship policies for families for whom receiving quarterly reimbursement would create a financial hardship. PHA Policy- The PHA will issue all utility reimbursements monthly.</p>	Policy Clarification and Update
	Not Mentioned.	6-III C	Part III - Calculating Family Share and PHA Subsidy	Applying Payment Standards	<p><u>Changes in Payment Standards</u> When the PHA revises its payment standards during the term of the HAP contract for a family's unit, it will apply the new payment standards in accordance with HUD regulations. Regulations governing increases and decreases in the payment standard have changed, with a required compliance date of December 3, 2024.</p>	Policy Clarification and Update
	>>	6-III C	Part III - Calculating Family Share and PHA Subsidy	Applying Payment Standards	<p><u>Increases [24 CFR 982.505(c)(4) and Notice PIH 2024-34]</u> For new HAP contracts, the PHA applies the payment standard in effect at the time of HAP contract execution. Changes effective 12/2/24 and earlier: If the payment standard is increased during the term of the HAP contract, the increased payment standard will be used to calculate the monthly housing assistance payment for the family beginning on the effective date of the family's first regular reexamination on or after the effective date of the increase in the payment standard. Families requiring or requesting interim reexaminations will not have their HAP payments calculated using the higher payment standard until their next annual reexamination [HCV GB, p. 7-8]. Changes effective 12/3/24 and later: If the payment standard is increased during the term of the HAP contract, the increased payment standard will be applied no later than the earliest of: •The effective date of an increase in the gross rent that would result in an increase in the family share; •The family's first regular or interim reexamination; or •One year following the effective date of the increase in the payment standard amount. The PHA may adopt a policy to apply a payment standard increase at any time earlier than the date calculated above as long as the policy is</p>	Policy Clarification and Update
		6-III C	Part III - Calculating Family Share and PHA Subsidy	Applying Payment Standards	<p><u>Decreases [24 CFR 982.505(c)(3) and Notice PIH 2024-34]</u> For new HAP contracts, the PHA applies the payment standard in effect at the time of HAP contract execution. The PHA must administer decreases in the payment standard amount for the family in accordance with the PHA policy as described in the administrative plan and apply the policy consistently to all families. If a PHA changes its payment standard schedule, resulting in a lower payment standard amount, during the term of a HAP contract, the PHA is not required to reduce the payment standard used to calculate subsidy for families under HAP contract as long as the HAP contract remains in effect. Changes effective 12/2/24 and earlier: If the PHA does choose to reduce the payment standard for families currently under HAP contract, the initial reduction to the payment standard may not be applied any earlier than the effective date of the family's second regular reexamination following the effective date of the decrease in the payment standard amount. Changes effective 12/3/24 and later: If the PHA does choose to reduce the payment standard for families currently under HAP contract, the initial reduction to the payment standard may not be applied any earlier than two years following the effective date of the decrease in the payment standard and only with proper written notice to the family in</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	In any case, the PHA must provide the family with at least 12 months' notice that the payment standard is being reduced before the effective date of the change. In the written notice, the PHA must state the new payment standard amount, explain that the family's new payment standard amount will be the greater of the amount listed in the current written notice or the new amount (if any) on the PHA's payment standard schedule at the end of the 12-month period, and make clear where the family will find the PHA's payment standard schedule. The PHA's policy on decreases in the payment standard during the term of the HAP contract apply to all families under HAP contract at the time of the effective date of the decrease in the payment standard within the designated area.	Policy Clarification and Update
					PHA Policy- If a PHA changes its payment standard schedule resulting in a lower payment standard amount, during the term of a HAP contract, the PHA will not reduce the payment standard used to calculate subsidy for families under HAP contract as long as the HAP contract remains in effect.	Policy Clarification and Update
					The PHA will not establish different policies for decreases in the payment standard for designated areas within their jurisdiction.	Policy Clarification and Update+G106
		None	Exhibit 6-1: Annual Income Inclusions	Chart added	Policy Clarification and Update	
		None	Exhibit 6-2 Annual Income Exclusions	Chart added	Policy Clarification and Update	
		None	Exhibit 6-3 Treatment of Family Assets			
		None	Exhibit 6-4 The Effect of Welfare Benefit Reduction			
CHAPTER 7- VERIFICATION PROCEDURES		CHAPTER 7-VERIFICATIONS				
	Not mentioned.	7-I	Part I - Overview of Verification Requirements	Safe Harbor Income Determination	PHA Policy- PHA does not use Safe Harbor income determinations. Detailed HUD policy cited.	Policy Clarification and Update
	Basic hierarchy, no clear ordering or citation.	7-I	Part I - Overview of Verification Requirements	Verification Hierarchy	Clear hierarchy: UIV > Written 3rd Party > Oral 3rd Party > Self-Certification (PIH 2018-18).	Clarification with Regulatory Citation
7.3 Verification of Income, Assets, and Expenses. Methods of Verification and Time Allowed	Level four states that all participant-provided documents must be an original or authentic document generated by a third-party source and dated within a 60-day period preceding the reexamination receipt date or FH request date. When processing an annual or interim recertification, verifications are current if they are dated within 60 days of FH request date or reexamination date.	7-I B	Part I - Overview of Verification Requirements	HUD's Verification Hierarchy	Requirements for Acceptable Documents. Any documents used for verification must be dated within 120 days of receipt by the PHA.	New Policy Requirement
7.3.2 Levels of Income Verification	Upfront Income Verification (UIV) and IVT (Level 6/5)	7-I C	Part I - Overview of Verification Requirements	Up-Front Income Verification (UIV)	EIV income and IVT Reports	Section Title Change
7.3.2 Levels of Income Verification	The Work Number is an automated verification system, which may also be used to verify tenant reported income.	7-I C	Part I - Overview of Verification Requirements	Up-Front Income Verification (UIV)	PHA Policy- Carasoft (Work Number) - must have management approval	Detailed Clarification
7.4 Release of Information	HUD-9886 form signed annually.	7-I	Part I - Overview of Verification Requirements	Consent to Release Information	HUD-9886-A signed once. Required for all adults, with exceptions listed.	Detailed Clarification
7.5.6 Alimony or Child Support Payments	1.Written third party can include: •Copy of a separation or settlement agreement or a divorce decree provided by the court stating amount and type of support and payment schedules; or •Print out supplied directly to FH by Family Support Division or other agency showing amount of child support being paid to client; or •A signed and dated letter from the non-custodial person. 2.Telephone contact with non-custodial person or income source documented by FH in client file. 3.Documentation provided by the applicant/participant 4.Printout from Family Support Division 5.A written statement from an attorney certifying that a collection or enforcement action has been filed	7-III D	Part III- Verifying Income and Assets	Alimony or Child Support	PHA Policy-If the family declares that it receives regular payments, verification will be obtained in the following order of priority: Copies of the receipts and/or payment stubs for the 12 months prior to PHA request Third-party verification form from the state or local child support enforcement agency Third-party verification form from the person paying the support Family's self-certification of amount received Note: Families are not required to undertake independent enforcement action	Detailed Clarification

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
	Not mentioned.	7-III G	Part III- Verifying Income and Assets	Retirement Accounts	<p>PHA Policy- The PHA will accept written third-party documents supplied by the family as evidence of the status of retirement accounts. The type of original document that will be accepted depends upon the family member's retirement status.</p> <p>Before retirement, the PHA will accept a document from the entity holding the account dated within the appropriate benefit year.</p> <p>Upon retirement, the PHA will accept a document dated within the appropriate benefit year from the entity holding the account that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p> <p>After retirement, the PHA will accept a document from the entity holding the account dated within the appropriate benefit year that reflects any distributions of the account balance, any lump sums taken and any regular payments.</p>	Detailed Clarification
	Not mentioned.	7-III H	Part III- Verifying Income and Assets	Income from Excluded Sources	<p>A detailed discussion of excluded income is provided in Chapter 6, Part I. HUD guidance on verification of excluded income draws a distinction between income which is fully excluded and income which is only partially excluded.</p> <p>For fully excluded income, the PHA is not required to follow the verification hierarchy, document why third-party verification is not available, or report the income on the 50058. Fully excluded income is defined as income that is entirely excluded from the annual income determination (for example, food stamps, earned income of a minor, or foster care funds) [Notice PIH 2013-04].</p> <p>PHAs may accept a family's signed application or reexamination form as self-certification of fully excluded income. They do not have to require additional documentation. However, if there is any doubt that a source of income qualifies for full exclusion, PHAs have the option of requiring additional verification.</p> <p>For partially excluded income, the PHA is required to follow the verification hierarchy and all applicable regulations, and to report the income on the 50058. Partially excluded income is defined as income where only a certain portion of what is reported by the family qualifies to be excluded and the remainder is included in annual income (for example, the income of an adult full-time student).</p> <p>PHA Policy</p>	Detailed Clarification
7.6 Income from Assets	Examples of excluded assets can be found in Appendix D	7-I D	Part I - Overview of Verification Requirements	Imputed Assets	<p>HUD permits PHAs to accept a self-certification from a family as verification of assets disposed of for less than fair market value.</p> <p>PHA Policy- The PHA will accept a self-certification from a family as verification of assets disposed of for less than fair market value.</p>	Detailed Clarification
7.8.1 Child Care Expenses	<p>1. Written verification from the person who receives the payments is required. If the child care provider is an individual, he or she must provide a statement of the amount they are charging the family for their services.</p> <p>2. Verifications must specify the child care provider's name, address, telephone number, social security number, the names of the children cared for, the number of hours the child care occurs, the rate of pay, and the typical yearly amount paid, including adjusted figures for school and vacation periods.</p> <p>3. Family's certification as to whether any of those payments have been or will be paid or reimbursed by outside sources.</p>	6-II F	Part II - Adjusted Income	Childcare Expense Deduction	>> CLARIFIED IN CHAPTER 6 <<	Detailed Clarification
7.8.2 Health and Medical Care Expenses		6-II D	Part II - Adjusted Income	Health and Medical Care Expenses Deduction	>> CLARIFIED IN CHAPTER 6 <<	Detailed Clarification
7.8.3 Disability Assistance Expenses		6-II E	Part II - Adjusted Income	Disability Assistance Expenses Deduction	>> CLARIFIED IN CHAPTER 6 <<	Detailed Clarification

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7.9.1 Verification of Legal Identity and Documentation of Age	If none of these documents can be provided and at FH's discretion, a third party who knows the person may attest to the person's identity. The certification must be provided in a format acceptable to FH and/or be signed in the presence of a FH representative. Legal identity will be verified for all applicants at the time of eligibility determination and in cases where FH has reason to doubt the identity of a person representing him or herself to be a participant.	7-II C		Part II- Verifying Family Information	Documentation of Age	PHA Policy- If an official record of birth or evidence of social security retirement benefits cannot be provided, the PHA will require the family to submit other documents that support the reported age of the family member (e.g., school records, driver's license if birth year is recorded) and to provide a self-certification.	New Policy Requirement
7.9.6 Verification of Disability	If FH gets written certification that the disability is permanent, FH will only require documentation of disability one time.	7-II F		Part II- Verifying Family Information	Documentation of Disability	The PHA must verify the existence of a disability in order to allow certain income disallowances and deductions from income. The PHA is not permitted to inquire about the nature or extent of a person's disability [24 CFR 100.202(c)]. The PHA may not inquire about a person's diagnosis or details of treatment for a disability or medical condition. If the PHA receives a verification document that provides such information, the PHA will not place this information in the tenant file. Under no circumstances will the PHA request a participant's medical record(s). For more information on health care privacy laws, see the Department of Health and Human Services' website at http://www.hhs.gov/ocr/privacy/ . The above cited regulation does not prohibit the following inquiries, provided these inquiries are made of all applicants, whether or not they are persons with disabilities [VG, p. 24]: •Inquiry into an applicant's ability to meet the requirements of ownership or tenancy •Inquiry to determine whether an applicant is qualified for a dwelling available only to persons with disabilities or to persons with a particular type of disability •Inquiry to determine whether an applicant for a dwelling is qualified for a priority available to persons with disabilities or to persons with a particular type of disability •Inquiring whether an applicant for a dwelling is a current illegal abuser or	Policy Clarification and Update
	Not mentioned.	7-II F		Part II- Verifying Family Information	Documentation of Disability	Family Members Receiving SSA Disability Benefits: Verification of the receipt of disability benefits from the Social Security Administration (SSA) is sufficient verification of disability for the purpose of qualifying for waiting list preferences (if applicable) or certain income disallowances and deductions [VG, p. 23]. PHA Policy For family members claiming disability who receive disability benefits from the SSA, the PHA will attempt to obtain information about disability benefits through the HUD Enterprise Income Verification (EIV) system. If documentation from HUD's EIV System is not available, the PHA will request a current (dated within the appropriate benefit year) SSA benefit verification letter from each family member claiming disability status. If the family is unable to provide the document(s), the PHA will ask the family to request a benefit verification letter by either calling SSA at 1-800-772-1213, or by requesting it from www.ssa.gov . Once the applicant or participant receives the benefit verification letter they will be required to provide it to the PHA.	New Policy Requirement
	Not mentioned.	7-II F		Part II- Verifying Family Information	Documentation of Disability	Family Members Not Receiving SSA Disability Benefits: Receipt of veteran's disability benefits, worker's compensation, or other non-SSA benefits based on the individual's claimed disability are not sufficient verification that the individual meets HUD's definition of disability in 24 CFR 5.403. PHA Policy-For family members claiming disability who do not receive disability benefits from the SSA, a knowledgeable professional must provide third-party verification that the family member meets the HUD definition of disability. See the Eligibility chapter for the HUD definition of disability. The knowledgeable professional will verify whether the family member does or does not meet the HUD definition.	New Policy Requirement

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7.9.8 Verification of Social Security Numbers	Not mentioned.	7-II B	Part II- Verifying Family Information	Social Security Numbers	While PHAs must attempt to gather third-party verification of SSNs prior to admission as listed above, PHAs also have the option of accepting a self-certification and a third-party document (such as a bank statement, utility or cell phone bill, or benefit letter) with the applicant's name printed on it to satisfy the SSN disclosure requirement if the PHA has exhausted all other attempts to obtain the required documentation. If verifying an individual's SSN using this method, the PHA must document why the other SSN documentation was not available [Notice PIH 2023-27]. PHA Policy- The PHA will verify an individual's SSN in the situations described above using the method described above as a last resort when no other forms of verification of the individual's SSN are available.	New Policy Requirement
7.9.8 Verification of Social Security Numbers	Rejection of Documentation: In such cases, FH should explain the reason for the rejection and request that acceptable documentation be provided within ten calendar days of the request date.	7-II B	Part II- Verifying Family Information	Social Security Numbers	The PHA may only reject documentation of an SSN provided by an applicant or participant if the document is not an original document or if the original document has been altered, mutilated, is illegible, or appears to be forged. PHA Policy- The PHA will explain to the applicant or participant the reasons the document is not acceptable and request that the individual obtain and submit acceptable documentation of the SSN to the PHA within 90 days. Copies of SSN will be accepted if appears to be unaltered.	New Policy Requirement
7.9.8 Verification of Social Security Numbers	Verification of the SSN: FH will retain EIV reports in tenant files "for the duration of tenancy" and up to three years after program participation ends.	7-II B	Part II- Verifying Family Information	Social Security Numbers	PHA Policy- Once an individual's status is classified as "verified" in HUD's EIV system, the PHA will not remove and destroy copies of documentation accepted as evidence of social security numbers.	New Policy Requirement
	Not mentioned.	7-I E	Part I - Overview of Verification Requirements	Self Certification	When HUD requires third-party verification, self-certification or "tenant declaration," is used as a last resort when the PHA is unable to obtain third-party verification. Self-certification, however, is an acceptable form of verification when: •A source of income is fully excluded •Net family assets total \$5,000 or less and the PHA has adopted a policy to accept self certification at annual recertification, when applicable •The PHA has adopted a policy to implement streamlined annual recertifications for fixed sources of income (See Chapter 11) When the PHA was required to obtain third-party verification but instead relies on a tenant declaration for verification of income, assets, or expenses, the family's file must be documented to explain why third-party verification was not available. PHA Policy When information cannot be verified by a third party or by review of documents, family members will be required to submit self-certifications attesting to the accuracy of the information they have provided to the PHA. The PHA may require a family to certify that a family member does not receive a particular type of income or benefit, when conflicting information is present. The self-certification must be made in a format acceptable to the PHA and	Detailed Clarification
7.11 Verification of Waiting List Preferences	See Chapter 3 of this Administrative Plan for verification of waiting list preferences.	7-II H	Part II - Verifying Family Information	Verification of Preference Status	The PHA must verify any preferences claimed by an applicant that determined placement on the waiting list. PHA Policy- Preferences and method of verification are listed in the chapter: Selection from the interest list for admission.	Detailed Clarification

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	Not mentioned.	7-III J	Part III - Verifying Income and Assets	Student Financial Assistance	<p>The regulations under HOTMA distinguish between two categories of student financial assistance paid to both full-time and part-time students. Any other grant-in-aid, scholarship, or other assistance amounts an individual receives for the actual covered costs charged by the institute of higher education not otherwise excluded by the federally mandated income exclusions are included [24 CFR 5.609(b)(9)(ii)].</p> <p>PHA Policy- The PHA will request written third-party verification of both the source and the amount of student financial assistance. Family-provided documents from the educational institution attended by the student will be requested, as well as documents generated by any other person or entity providing such assistance, as reported by the student. In addition, unless the student's only source of assistance is assistance under Title IV of the HEA, the PHA will request written verification of the cost of the student's tuition, books, supplies, room and board, and other required fees and charges to the student from the educational institution. If the PHA is unable to obtain third-party written verification of the requested information, the PHA will pursue other forms of verification following the verification hierarchy in section 7-I.B.</p>	Detailed Clarification
	Not mentioned.	7-III K	Part III - Verifying Income and Assets	Parental Income of Students Subject to Eligibility Restrictions	<p>If a student enrolled at an institution of higher education is under the age of 24, is not a veteran, is not married, does not have a dependent child, and is not a person with disabilities receiving HCV assistance as of November 30, 2005, the income of the student's parents must be considered when determining income eligibility, unless the student is determined independent from their parents or a vulnerable youth in accordance with PHA policy [24 CFR 5.612, FR Notice 4/10/06, p. 18146, and FR Notice 9/21/16].</p> <p>This provision does not apply to students residing with parents who are seeking or receiving HCV assistance. It is limited to students who are seeking or receiving assistance on their own, separately from their parents.</p> <p>PHA Policy- If the PHA is required to determine the income eligibility of a student's parents, the PHA will request an income declaration and certification of income from the appropriate parent(s) (as determined in section 3-II.E). The PHA will send the request directly to the parents, who will be required to certify to their income under penalty of perjury. The parents will be required to submit the information directly to the PHA. The required information must be submitted (postmarked) within 10 calendar days of the date of the PHA's request or within any extended timeframe approved by the PHA.</p> <p>The PHA reserves the right to request and review supporting</p>	Detailed Clarification
	Not mentioned.	7-IV B	Part IV - Verifying Mandatory Deductions	Health and Medical Care Expense Deduction	<p><u>Amount of Expense</u></p> <p>PHA Policy- Health and medical care expenses will be verified through: Written third-party documents provided by the family, such as pharmacy printouts or receipts.</p> <p>The PHA will make a best effort to determine what expenses from the past are likely to continue to occur in the future. The PHA will also accept evidence of monthly payments or total payments that will be due for health and medical care expenses during the upcoming 12 months. Written third-party verification forms, if the family is unable to provide acceptable documentation.</p> <p>If third-party or document review is not possible, written family certification as to costs anticipated to be incurred during the upcoming 12 months.</p> <p>In addition, the PHA must verify that:</p> <ul style="list-style-type: none"> •The household is eligible for the deduction. •The costs to be deducted are qualified medical expenses. •The expenses are not paid for or reimbursed by any other source. •Costs incurred in past years are counted only once. 	Detailed Clarification

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	Not mentioned.	7-IV B	Part IV - Verifying Mandatory Deductions	Health and Medical Care Expense Deduction	<p><u>Expenses Incurred in Past Years</u> PHA Policy- When anticipated costs are related to on-going payment of medical bills incurred in past years, the PHA will verify: The anticipated repayment schedule The amounts paid in the past, and Whether the amounts to be repaid have been deducted from the family's annual income in past years</p>	Detailed Clarification
	Not mentioned.	7-IV D	Part IV - Verifying Mandatory Deductions	Childcare Expenses	<p><u>Reasonableness of Expenses</u> Only reasonable childcare costs can be deducted. PHA Policy- If the family presents a justification for costs that exceed typical costs, the PHA will request additional documentation, as required, to support a determination that the higher cost is appropriate.</p>	Detailed Clarification
	Not mentioned.	Exhibit 7-1		Summary of Documentation Requirements for Noncitizens	Major Expansion	
CHAPTER 8-VOUCHER ISSUANCE AND BRIEFINGS		CHAPTER 5 - BRIEFINGS AND VOUCHER ISSUANCES				
8.2 Initial Applicant Briefing	<p>A full HUD-required briefing will be conducted for applicant families who are determined to be eligible for assistance prior to issuance of a voucher. At the discretion of FH, briefings will be conducted either online or in person. Families who attend a briefing and still have the need for individual assistance may be referred to a Housing Navigator.</p> <p>Briefings for the HCV program will be conducted in English. For Limited English Proficiency (LEP) applicants, FH will provide translation services as described in Chapter 1, Limited English Proficiency (LEP) Translation Services.</p> <p>The purpose of the briefing is to provide information to ensure the applicant is successful in their housing search and to explain the documents in the applicant's briefing packet so that they are fully informed about the program. This will enable them to utilize the program to their advantage, and it will prepare them to discuss it with potential owners and property managers.</p>	5-I B	Part I - Briefings and Family Obligations	Briefing	<p><u>Notification of Briefing</u> Prior to issuance of a voucher, the PHA must give the family an oral briefing and provide the family with a briefing packet containing written information about the program. Families may be briefed in individual face-to-face meetings, through group briefing sessions, or via remote briefing sessions.</p> <p>PHA Policy- Families will be notified of their eligibility for assistance at the time they are invited to a briefing. The notice will be sent by mail and will also be sent by email if the family has provided a valid email address to the PHA.</p> <p>The notice will advise the family of the type of briefing, who is required to be present at the briefing, and the date and time of the briefing. The notice will also inform the family of any additional requirements for in-person or remote briefings as addressed in relevant policy elsewhere in this section.</p>	Policy Clarification and Expansion
		>>	>>	>>	<p><u>In-Person Briefings</u> At the briefing, the PHA must ensure effective communication in accordance with Section 504 requirements (Section 504 of the Rehabilitation Act of 1973) and ensure that the briefing site is accessible to individuals with disabilities. For a more thorough discussion of accessibility requirements, refer to Chapter 2.</p> <p>PHA Policy- In-person briefings will generally be conducted in group meetings. At the family's written request, the PHA may provide an individual briefing.</p> <p>Generally, the head of household is required to attend the briefing. If the head of household is unable to attend, the PHA may approve another adult family member to attend the briefing.</p> <p>Families that attend group briefings and still need individual assistance will be referred to an appropriate PHA staff person.</p> <p>Briefings will be conducted in English. For limited English proficient (LEP) applicants, the PHA will provide interpretation services in accordance with the PHA's LEP plan (See Chapter 2).</p> <p><u>Attendance</u> PHA Policy- Applicants who fail to attend a scheduled in-person briefing will be scheduled for another briefing automatically. The PHA will notify the family of the date and time of the second scheduled briefing.</p> <p>Applicants who fail to attend two scheduled briefings, without prior PHA</p>	Policy Clarification and Expansion

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	<p>Remote Briefings [Notice PIH 2020-32] Remote briefings may be conducted over the phone, via video conferencing, or through other virtual platforms. PHA Policy- The PHA has the sole discretion to require that briefings be conducted remotely in case of local, state, or national physical distancing orders, and in cases of inclement weather or natural disaster. If the PHA schedules a remote briefing, the PHA will conduct a face-to-face briefing upon request of the applicant as a reasonable accommodation for a person with a disability if safety and health concerns can be reasonably addressed. In addition, the PHA will conduct a briefing remotely upon request of the applicant as a reasonable accommodation for a person with a disability, if an applicant does not have childcare or transportation that would enable them to attend the briefing, or if the applicant believes an in-person briefing would create an undue health risk. The PHA will consider other reasonable requests for a remote briefing on a case-by-case basis.</p>	Policy Clarification and Expansion
CHAPTER 9-RFTA AND CONTRACT EXECUTION		CHAPTER 9- GENERAL LEASING POLICIES				
9.2.1 Requirements For RFTA Approval	<p>The family and/or Owner must submit the RFTA packet. The RFTA must be signed by both the owner and voucher holder. FH will not permit the family to submit more than one RFTA at a time. FH will consider an RFTA approvable if all of the following criteria are met: •The unit meets HUD's Housing Quality Standards (and any additional criteria as identified in this Administrative Plan); (see Chapter 10 for HQS information). •The rent is reasonable and approvable [24 CFR 982.507]; (see this Chapter and Chapter 11). •The rent burden test must be met to ensure the family does not pay more than 40% of their adjusted monthly income towards rent and utilities (24 CFR 982.508). •The owner is approvable, and there are no conflicts of interest. The owner has not been debarred by HUD; or disapproved by FH in the last three years. [CFR 24 982.161 (a)] ref Chapter 9.11 •All applicable lead-based paint disclosure requirements have been met; (see Chapter 10, Lead-Based Paint & HQS. •The unit is not subject the restriction on renting from relatives' rule; see Chapter 9.4.</p>	9-I B	Part I	Requesting Tenancy Approval	<p>After the family is issued a voucher, the family must locate an eligible unit, with an owner or landlord willing to participate in the voucher program. Once a family finds a suitable unit and the owner is willing to lease the unit under the program, the owner and the family must request the PHA to approve the assisted tenancy in the selected unit. The owner and the family must submit two documents to the PHA: •Completed Request for Tenancy Approval (RTA) – Form HUD-52517 •Copy of the proposed lease, including the HUD-prescribed Tenancy Addendum – Form HUD-52641-A The RTA contains important information about the rental unit selected by the family, including the unit address, number of bedrooms, structure type, year constructed, utilities included in the rent, and the requested beginning date of the lease, necessary for the PHA to determine whether to approve the assisted tenancy in this unit. Owners must certify to the most recent amount of rent charged for the unit and provide an explanation for any difference between the prior rent and the proposed rent. Owners must certify that they are not the parent, child, grandparent, grandchild, sister or brother of any member of the family, unless the PHA has granted a request for reasonable accommodation for a person with disabilities who is a member of the tenant household.</p>	Detailed Clarification
		>>	>>	>>	<p>For units constructed prior to 1978, owners must either 1) certify that the unit, common areas, and exterior have been found to be free of lead-based paint by a certified inspector; or 2) attach a lead-based paint disclosure statement. Both the RTA and the proposed lease must be submitted no later than the expiration date stated on the voucher. [HCV GB p.8-15]. The PHA must identify in the administrative plan whether the family will be permitted to submit more than one RTA at a time [24 CFR 982.54(d)(25)]. PHA Policy- The RTA must be signed by both the family and the owner. The owner may submit the RTA on behalf of the family. Completed RTA (including the proposed dwelling lease) must be submitted as hard copies, in-person, by mail, or by email. The family may not submit, and the PHA will not process, more than one RTA at a time. When the family submits the RTA the PHA will review the RTA for completeness. If the RTA is incomplete (including lack of signature by family, owner, or both) the PHA will notify the family and the owner of the deficiencies. If the dwelling lease is not submitted or incomplete, the PHA will notify the family and the owner of the deficiencies. When the family submits the RTA and proposed lease, the PHA will also</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
	Not mentioned in this chapter	9-I C		Owner Participation	The PHA does not formally approve an owner to participate in the HCV program. However, there are a number of criteria where the PHA may deny approval of an assisted tenancy based on past owner behavior, conflict of interest, or other owner-related issues. There are also criteria for which the PHA must disapprove an owner. No owner has a right to participate in the HCV program [24 CFR 982.306(e)] See Chapter 13 for a full discussion of owner qualification to participate in the HCV program.	
9.3.3 Ineligible Housing Types	FH will not approve: •A unit occupied by the owner or by any person with an interest in the unit, other than manufactured homes and shared housing as described above; or for the HCV Homeownership Option described in the Special Housing Types chapter of this administrative plan. •Nursing homes or other institutions that provide care. •School dormitories and institutional housing. •Structures that have not been properly converted. Owners will be required to provide finalized permits for all conversion work when the integrity and/or soundness of a structure are in question. •Non-permitted, converted free-standing or attached garages or other structures not intended to be living areas. •Any other types of housing prohibited by HUD. The owner of the assisted unit may never be a live-in aide for the family.	9-I D		Eligible Units	There are a number of criteria that a dwelling unit must meet in order to be eligible for assistance under the voucher program. Generally, a voucher-holder family may choose any available rental dwelling unit on the market in the PHA's jurisdiction. This includes the dwelling unit they are currently occupying. <u>Ineligible Units [24 CFR 982.352(a)]</u> The PHA may not assist a unit under the voucher program if the unit is a public housing or Indian housing unit; a unit receiving project-based assistance under section 8 of the 1937 Act (42 U.S.C. 1437f); nursing homes, board and care homes, or facilities providing continual psychiatric, medical, or nursing services; college or other school dormitories; units on the grounds of penal, reformatory, medical, mental, and similar public or private institutions; a unit occupied by its owner or by a person with any interest in the unit.	Policy Clarification and Update
		>>	>>	>>	<u>PHA-Owned Units [24 CFR 982.352(b)]</u> PHA-owned units as defined in 24 CFR 982.4 may also be leased in the voucher program. In order for a PHA-owned unit to be leased under the voucher program, the unit must not be ineligible housing and the PHA must inform the family, both orally and in writing, that the family has the right to select any eligible unit available for lease and that the family is free to select a PHA-owned unit without any pressure or steering by the PHA. The PHA must obtain the services of an independent entity to perform certain functions as described in 24 CFR 982.352(b)(v)(A). PHA Policy- The PHA has eligible PHA-owned units available for leasing under the voucher program.	Policy Clarification and Update
		>>	>>	>>	<u>Duplicative Assistance [24 CFR 982.352(c)]</u> A family may not receive the benefit of HCV tenant-based assistance while receiving the benefit of any of the following forms of other housing subsidy, for the same unit or for a different unit: •Public or Indian housing assistance; •Other Section 8 assistance (including other tenant-based assistance); •Assistance under former Section 23 of the United States Housing Act of 1937 (before amendment by the Housing and Community Development Act of 1974); •Section 101 rent supplements; •Section 236 rental assistance payments; •Tenant-based assistance under the HOME Program; •Rental assistance payments under Section 521 of the Housing Act of 1949 (a program of the Rural Development Administration); •Any local or State rent subsidy; •Section 202 supportive housing for the elderly; •Section 811 supportive housing for persons with disabilities; (11) Section 202 projects for non-elderly persons with disabilities (Section 162 assistance); or •Any other duplicative federal, State, or local housing subsidy, as determined by HUD. For this purpose, 'housing subsidy' does not include the housing component of a welfare payment, a social security payment	Policy Clarification and Update
CHAPTER 10-HOUSING QUALITY STANDARDS AND INSPECTIONS		CHAPTER 8- NSPIRE AND RENT REASONABLENESS				

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		NSPIRE: NEW CHAPTER			** Redefined HQS Standards, NSPIRE standards added. Removed Local Requirements of City Code. Life-threatening deficiencies added: No Utilities, No water. Clarified Owner and family responsibilities	
10.7 Lead-Based Paint and HQS		8-I G	Part I - NSPIRE Standards	Lead-Based Paint	Special Requirements for Children with Elevated Blood Lead Level [24 CFR 35.1225; FR Notice 1/13/17; Notice PIH 2017-13] If a PHA is notified by a public health department or other medical health care provider, or verifies information from a source other than a public health department or medical health care provider, that a child of less than six years of age, living in an HCV-assisted unit has been identified as having an elevated blood lead level, the PHA must complete an environmental investigation of the dwelling unit within 15 calendar days after being notified by a public health department or other medical health care provider. The environmental investigation must be completed in accordance with program requirements, and the result of the environmental investigation must be immediately provided to the owner of the dwelling unit. In cases where the public health department has already completed an evaluation of the unit, this information must be provided to the owner.	Policy Clarification and Update
		>>	>>	>>	Within 30 days after receiving the environmental investigation report from the PHA, or the evaluation from the public health department, the owner is required to complete the reduction of identified lead-based paint hazards in accordance with the lead-based paint regulations [24 CFR 35.1325 and 35.1330; 40 CFR 745.227]. If the owner does not complete the "hazard reduction" as required, the dwelling unit is in violation of NSPIRE and the PHA will take action in accordance with Section 8 II.G. PHA reporting requirements, and data collection and record keeping responsibilities related to children with an elevated blood lead level are discussed in respective chapters	Policy Clarification and Update
		8- II A	Part II - The Inspection Process	Remote Video Inspections (RVIs)	As an alternative to some or all on-site inspections, the PHA may, but is not required to, perform NSPIRE inspections from a remote location using video streaming technology and a proxy at the inspection site. Since there may be some circumstances in which the application of technology provides insufficient information or evidence to allow the PHA to make appropriate determinations about whether a condition violates NSPIRE standards, Notice PIH 2020-31 requires that if a PHA chooses to implement RVIs, the PHA should have policies and procedures in place to address such limitations.	Policy Clarification and Update
		8-II B	Part II - The Inspection Process	Initial Inspection	<u>Appliances</u> PHA Policy- If the family is responsible for supplying the stove and/or refrigerator, the PHA will allow the stove and refrigerator to be placed in the unit after the unit has met all other NSPIRE requirements. The required appliances must be in place before the HAP contract is executed by the PHA. The PHA will execute the HAP contract based upon a certification from the family that the appliances have been installed and are working.	Policy Clarification and Update
10.2.2 Annual HQS Inspectopn	In accordance with HUD requirements, FH may conduct an HQS annual inspection for each unit on the program at least once every 24 months. However, at its discretion, FH will conduct annual HQS inspections at least every 12 months until an appropriate methodology can be fairly applied to units without compromising the quality of housing. The family must allow FH to inspect the unit at reasonable times with reasonable notice [24 CFR 982.551 (d)].	8-II C	Part II - The Inspection Process	Periodic Inspections	HUD requires the PHA to inspect each unit under HAP contract at least biennially (or triennially for small rural PHAs), to confirm that the unit still meets NSPIRE standards. The inspection may be conducted in conjunction with the family's annual reexamination but also may be conducted separately. PHA Policy- Each unit under HAP contract must be inspected biennially within 24 months of the last full inspection. The PHA reserves the right to require annual inspections of any unit or owner at any time. The PHA will not rely on alternative inspection standards.	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	<p>Scheduling the Inspection PHA Policy- The PHA will not allow inspections to be rescheduled. If the family misses the first scheduled appointment, the PHA will automatically schedule a second inspection. If the family misses two scheduled inspections without PHA approval, the PHA will consider the family to have violated its obligation to make the unit available for inspection. This may result in termination of the family's assistance in accordance with respective chapters.</p>	Policy Clarification and Update
	Not mentioned	8-II F	Part II - The Inspection Process	<p>Inspection Results and Reinspections for Units Under HAP Contract</p>	<p>Correction Timeframes Each deficiency is identified in the NSPIRE standards as either life-threatening, severe, moderate, or low. For units under HAP contract, life-threatening deficiencies must be corrected within 24 hours after notice has been provided. All other non-life-threatening deficiencies (severe and moderate) must be corrected within 30 days (or a PHA-approved extension) after notice has been provided. If low deficiencies are present in a unit, these deficiencies result in a pass and would only be noted by the inspector for informational purposes.</p>	Policy Clarification and Update
		>>	>>	>>	<p>The following is applicable to HAP contracts executed or renewed June 5, 2024, or earlier: Notification of Corrective Actions The owner and the family will be notified in writing of the results of all inspections. When an inspection identifies deficiencies, the PHA will determine (1) whether or not the failure is a life-threatening condition and (2) whether the family or owner is responsible. PHA Policy When life-threatening deficiencies are identified, the PHA will immediately notify both parties by telephone or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of the PHA's notice. When failures that are severe or moderate are identified, the PHA will send the owner and the family a written notification of the inspection results within five business days of the inspection. The written notice will specify who is responsible for correcting the violation, and the time frame within which the failure must be corrected. Generally, not more than 30 days will be allowed for the correction. If low deficiencies are identified, these deficiencies will only be noted for informational purposes.</p>	Policy Clarification and Update
		>>	>>	>>	<p>The notice of inspection results will inform the owner that if life-threatening conditions are not corrected within 24 hours, and non-life-threatening conditions are not corrected within the specified time frame (or any PHA-approved extension), the owner's HAP will be abated in accordance with PHA policy (see II.G.). Likewise, in the case of family caused deficiencies, the notice will inform the family that if corrections are not made within the specified time frame (or any PHA-approved extension, if applicable) the family's assistance will be terminated in accordance with PHA policy. The following is applicable to HAP contracts executed or renewed June 6, 2024, or later: Notification of Corrective Actions [24 CFR 982.404(d)(1)] The owner must maintain the unit in accordance with housing quality standards. The unit is in noncompliance with housing quality standards if:</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<ul style="list-style-type: none"> •The PHA or authorized inspector determines the unit has housing quality standards deficiencies based upon an inspection •The PHA notified the owner in writing of the unit housing quality standards deficiencies; and •The unit's housing quality standards deficiencies are not corrected within the required timeframes. <p>A PHA may withhold assistance payments for units that have deficiencies once the owner has been notified in writing of the deficiencies. The PHA's administrative plan must identify the conditions under which the PHA will withhold HAP. In this case, if the unit is brought into compliance during the applicable cure period, the PHA must resume assistance payments and provide payments to cover the time period for which the payments were withheld.</p>	Policy Clarification and Update
		>>	>>	>>	<p>The PHA must abate the HAP, including amounts that had been withheld, if the owner fails to make the repairs within the applicable cure period. The PHA must notify the family and the owner that it is abating payments and, if the unit does not meet housing quality standards within 60 days (or a reasonable longer period established by the PHA), the PHA will terminate the HAP contract for the unit and the family will have to move to receive continued assistance.</p> <p>PHA Policy</p>	Policy Clarification and Update
		>>	>>	>>	<p>The owner and the family will be notified in writing of the results of all inspections. When an inspection identifies housing quality standards failures, the PHA will determine (1) whether or not the failure is a life-threatening condition</p>	Policy Clarification and Update
		>>	>>	>>	<p>and (2) whether the family or owner is responsible.</p>	Policy Clarification and Update
		>>	>>	>>	<p>The PHA will not withhold assistance payments upon notification of the deficiencies to the owner.</p> <p>When life-threatening conditions are identified, the PHA will immediately notify both parties by telephone or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of the PHA's notice.</p> <p>When failures that are not life-threatening are identified, the PHA will send the owner and the family a written notification of the inspection results within five business days of the inspection. The written notice will specify who is responsible for correcting the violation, and the time frame within which the failure must be corrected. Generally, not more than 30 days will be allowed for the correction.</p> <p>If the owner is responsible for correcting the deficiency, the notice of inspection results will inform the owner that if life-threatening conditions are not corrected within 24 hours, and non-life-threatening conditions are not corrected within the specified time frame (or any PHA-approved extension), the owner's HAP will be abated in accordance with PHA policy (see II.G.).</p> <p>Likewise, if the family is responsible for correcting the deficiency, the notice will inform the family that if corrections are not made within the specified time frame (or any PHA-approved extension, if applicable) the family's assistance will be terminated in accordance with PHA policy.</p>	Policy Clarification and Update
		>>	>>	>>	<p><u>Extensions</u></p> <p>For life-threatening deficiencies, the PHA cannot grant an extension to the 24-hour corrective action period. For conditions that are severe or moderate, the PHA may grant an exception to the required time frames for correcting the violation, if the PHA determines that an extension is appropriate.</p> <p>PHA Policy-Extensions will be granted in cases where the PHA has determined that the owner has made a good faith effort to correct the deficiencies and is unable to for reasons beyond the owner's control. Reasons may include, but are not limited to:</p> <p>A repair cannot be completed because required parts or services are not available.</p> <p>A repair cannot be completed because of weather conditions.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<p>A reasonable accommodation is needed because the family includes a person with disabilities. The length of the extension will be determined on a case-by-case basis, but will not exceed 60 days, except in the case of delays caused by weather conditions. In the case of weather conditions, extensions may be continued until the weather has improved sufficiently to make repairs possible. The necessary repairs must be made within 15 calendar days, once the weather conditions have subsided.</p>	Policy Clarification and Update
		>>	>>	>>	<p>Reinspections [24 CFR 982.405(i)] When a PHA must verify correction of a deficiency, the PHA may use verification methods other than another on-site inspection. PHA Policy The PHA will conduct a reinspection immediately following the end of the corrective period, or any PHA approved extension. The family and owner will be given reasonable notice of the reinspection appointment. If the deficiencies have not been corrected by the time of the reinspection, the PHA will send a notice of abatement to the owner, or in the case of family caused violations, a notice of termination to the family, in accordance with PHA policies. If the PHA is unable to gain entry to the unit in order to conduct the scheduled reinspection, the PHA will consider the family to have violated its obligation to make the unit available for inspection. This may result in termination of the family's assistance in accordance Chapter 12. The PHA may accept self-certification from the owner that deficiencies have been corrected provided the owner has no history of noncompliance with the program and all deficiencies are severe or moderate. In deciding whether to allow for this type of documentation, the PHA will consider the severity of corrections needed and/or its experience with the owner and property. Self-certification may include photos or videos, certification from a</p>	
		>>	>>	>>	<p>The PHA will ensure that any photos or videos remain secure and are used only by staff or others needing access for purposes of the inspection. Photos or videos will remain within a secure file as long as a family is receiving assistance in the specific unit or purging has occurred according to record retention. All evidence of repairs must be submitted to the PHA at least five business days prior to the scheduled reinspection date or of the deadline provided to the owner and family; otherwise, the reinspection date will stand. The PHA will encourage owners to use email to submit all documentation. The PHA will notify the owner of the acceptance or denial of the submitted documentation via email or phone at least one business day prior to the inspection. If the PHA does not accept the owner's self-certification, the inspection date will stand. The PHA reserves the right to conduct an in-person inspection to verify corrections have been made at any time. The PHA may require a reinspection, regardless of whether the owner submits self-certification documentation, and may deny the option to submit a self-certification where any question remains regarding the integrity of the documentation provided, where documentation is lacking (i.e., fail items where no receipts or other evidence reflect repair), or where an owner has a repeated history of regular or repeat fails.</p>	

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	2026 Policy	Topic	2026 Policy	Type of Change
		8-II G	Part II - The Inspection Process	Enforcing Owner Compliance	<p>If the owner fails to maintain the dwelling unit in accordance with NSPIRE standards, the PHA must take prompt and vigorous action to enforce the owner obligations.</p> <p>The following is applicable to HAP contracts executed or renewed June 5, 2024, or earlier:</p> <p>HAP Abatement</p> <p>If an owner fails to correct deficiencies by the time specified by the PHA, HUD requires the PHA to abate housing assistance payments no later than the first of the month following the specified correction period (including any approved extension) [24 CFR 985.3(f)]. No retroactive payments will be made to the owner for the period of time the rent was abated. Owner rents are not abated as a result of deficiencies that are the family's responsibility.</p> <p>PHA Policy- The PHA will make all HAP abatements effective the first of the month following the expiration of the PHA specified correction period (including any extension).</p> <p>The PHA will inspect abated units within five business days of the owner's notification that the work has been completed. Payment will resume effective on the day the unit passes inspection.</p>	Policy Clarification and Update
		>>	>>	>>	<p>During any abatement period the family continues to be responsible for its share of the rent. The owner must not seek payment from the family for abated amounts and may not use the abatement as cause for eviction.</p>	Policy Clarification and Update
		>>	>>	>>	<p>HAP Contract Termination</p> <p>The PHA must decide how long any abatement period will continue before the HAP contract will be terminated. The PHA should not terminate the contract until the family finds another unit, provided the family does so in a reasonable time [HCV GB p. 10-29] and must give the owner reasonable notice of the termination. The PHA will issue a voucher to permit the family to move to another unit as described in respective chapter.</p> <p>PHA Policy</p> <p>The maximum length of time that HAP may be abated is 60 days. However, if the owner completes corrections and notifies the PHA before the termination date of the HAP contract, the PHA may rescind the termination notice if (1) the family still resides in the unit and wishes to remain in the unit and (2) the unit passes inspection.</p> <p>Reasonable notice of HAP contract termination by the PHA is 30 days.</p>	Policy Clarification and Update
		>>	>>	>>	<p>The following is applicable to HAP contracts executed or renewed June 6, 2024, or later:</p> <p>HAP Withholding [24 CFR 982.404(d)(1)]</p> <p>A PHA may withhold assistance payments for units that have housing quality standards deficiencies once the PHA has notified the owner in writing of the deficiencies. The PHA's administrative plan must identify the conditions under which the PHA will withhold HAP. In this case, if the unit is brought into compliance during the applicable cure period, the PHA resumes assistance payments and provides assistance payments to cover the time period for which the payments were withheld.</p> <p>PHA Policy</p> <p>The PHA will not withhold assistance payments upon notification to the owner of the deficiencies.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	<p>HAP Abatement [24 CFR 982.404(d)(2)] The PHA must abate the HAP, including amounts that had been withheld, if the owner fails to make the repairs within the applicable cure period. In this case, the PHA must notify the family and the owner that it is abating payments and, if the unit does not meet housing quality standards within 60 days (or a reasonable longer period established by the PHA), the PHA will terminate the HAP contract for the unit and the family will have to move to receive continued assistance. The owner may not terminate the tenancy of any family due to the withholding or abatement of assistance. PHA Policy The PHA will make all HAP abatements effective the first of the month following the expiration of the PHA-specified correction period (including any extension). The PHA will inspect abated units within five business days of the owner's notification that the work has been completed. Payment will resume effective on the day the unit passes inspection.</p>	Policy Clarification and Update
		>>	>>	>>	<p>During any abatement period the family continues to be responsible for its share of the rent. For PHA policies on family moves when units are in abatement and termination of the HAP contract when a family moves due to deficiencies, see Section Moves I.B.</p>	Policy Clarification and Update
		>>	>>	>>	<p>HAP Contract Termination The PHA must decide how long any abatement period will continue before the HAP contract will be terminated. If the unit does not meet housing quality standards within 60 days (or a reasonable longer period established by the PHA), the PHA will terminate the HAP contract for the unit and the family will have to move to receive continued assistance. In this case, the PHA must issue the family its voucher to move at least 30 days prior to the termination of the HAP contract. PHA Policy The maximum length of time that HAP may be abated is 60 days. However, if the owner completes corrections and notifies the PHA before the termination date of the HAP contract, the PHA may rescind the termination notice if (1) the family still resides in the unit and wishes to remain in the unit and (2) the unit passes inspection.</p>	Policy Clarification and Update
		>>	>>	>>	<p>Reasonable notice of HAP contract termination by the PHA is 30 days. The PHA will issue a voucher to permit the family to move to another unit as described in respective chapter.</p>	Policy Clarification and Update
		8-II H	Part II - The Inspection Process	Enforcing Family Compliance	<p>The following is applicable to HAP contracts executed or renewed June 5, 2024, or earlier: Families are responsible for correcting any deficiencies listed in paragraph 8-I.D. If the family fails to correct a violation within the period allowed by the PHA (and any extensions), the PHA will terminate the family's assistance, according to the policies described in respective chapter. If the owner carries out a repair for which the family is responsible under the lease, the owner may bill the family for the cost of the repair.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	The following is applicable to HAP contracts executed or renewed June 6, 2024, or later: If the PHA waived the landlord responsibility for housing quality standards deficiencies that have been determined to have been caused by the tenant, any member of the household, or any guest or other person under the tenant's control, (see section 8-I.D), the family is responsible for correcting any housing quality standards violations listed in paragraph 8.I.D. If the family fails to correct a violation within the period allowed by the PHA (and any extensions), the PHA will terminate the family's assistance, according to the policies described in respective chapter.	Policy Clarification and Update
		>>	>>	>>	If the owner carries out a repair for which the family is responsible under the lease, the owner may bill the family for the cost of the repair and may enter into a repayment agreement with the family.	Policy Clarification and Update
CHAPTER 11-PAYMENT STANDARDS AND RENT REASONABLENESS, AND OWNER RENTS		CHAPTER 6- INCOME AND SUBSIDY DETERMINATIONS				
11.5 Payment Standards for a Family	Not Mentioned.	6-III C	Part III - Calculating Family Share and PHA Subsidy	Applying Payment Standards	>> CLARIFIED IN CHAPTER 6 <<	Policy Clarification and Update
11.5.1 When the Payment Standard Increases	If the payment standard amount is increased during the term of the HAP contract, FH will use the increased payment standard amount to calculate the monthly housing assistance payment for the family beginning no later than the earliest of: •The effective date of an increase in the gross rent that would result in an increase in the family share; •The family's first regular or interim reexamination; or •One year following the effective date of the increase in the payment standard amount.	6-III C	Part III - Calculating Family Share and PHA Subsidy	Applying Payment Standards	>> CLARIFIED IN CHAPTER 6 <<	Policy Clarification and Update
11.5.2 When the Payment Standard Decreases	The Housing Opportunity Through Modernization Act (HOTMA) of 2016 amended the voucher program regulations at 24 CFR 982.505(c)(3) to reflect the changes made by HOTMA. FH will use the following policy for applying a decrease in the payment standard amount to families under HAP contract on the effective date of the decrease in the payment standard amount. Hold Harmless No reduction in subsidy. FH will continue to use the existing higher payment standard for the family's subsidy calculation for as long as the family continues to receive the voucher assistance in that unit. If a family's voucher size is reduced, any lowered payment standard will be applied at the first regular (annual) or interim reexamination following the subsidy standard change. This rule applies whether the family's voucher size was reduced due to a change in family composition or due to the PHA changing its subsidy standards (24 CFR 982.505 (c)(6).	6-III C	Part III - Calculating Family Share and PHA Subsidy	Applying Payment Standards	>> CLARIFIED IN CHAPTER 6 <<	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change	
11.7.1 Subsidy Calculation	<p>Under the Housing Choice Voucher Program, the HAP subsidy is the lower of:</p> <ul style="list-style-type: none"> •The Payment Standard minus the Total Tenant Payment, OR •The gross rent (rent to the owner plus utility allowance) minus the Total Tenant Payment <p>Total Tenant Payment is the highest of:</p> <ul style="list-style-type: none"> •Thirty (30) percent of the monthly adjusted income •Ten (10) percent of monthly gross income •Welfare rent (in as paid states) or •FH minimum rent (see Chapter 6) <p>A family renting a unit above the Payment Standard also pays the highest of the amounts above, plus the amount by which the gross rent for the unit exceeds the Payment Standard. An example of the subsidy calculation is as follows: (Subsidy Calculation Chart)</p>	6-III A		Part III - Calculating Family Share and PHA Subsidy	<p>Overview of Rent and Subsidy Calculations</p> <p><u>TTP Formula [24 CFR 5.628]</u> HUD regulations specify the formula for calculating the total tenant payment (TTP) for an assisted family. TTP is the highest of the following amounts, rounded to the nearest dollar:</p> <ul style="list-style-type: none"> •30 percent of the family's monthly adjusted income (adjusted income is defined in Part II) •10 percent of the family's monthly gross income (annual income, as defined in Part I, divided by 12) •The welfare rent (in as-paid states only) •A minimum rent between \$0 and \$50 that is established by the PHA <p>The PHA has authority to suspend and exempt families from minimum rent when a financial hardship exists, as defined in section 6-III.B. The amount that a family pays for rent and utilities (the family share) will never be less than the family's TTP but may be greater than the TTP depending on the rent charged for the unit the family selects.</p> <p><u>Welfare Rent [24 CFR 5.628]</u> PHA Policy- Welfare rent does not apply in this locality.</p>	Policy Clarification and Update	
		>>	>>	>>	<p><u>Minimum Rent [24 CFR 5.630]</u> PHA Policy- The minimum rent for this locality is \$50.</p> <p><u>Family Share [24 CFR 982.305(a)(5)]</u> If a family chooses a unit with a gross rent (rent to owner plus an allowance for tenant-paid utilities) that exceeds the PHA's applicable payment standard: (1) the family will pay more than the TTP, and (2) at initial occupancy the PHA may not approve the tenancy if it would require the family share to exceed 40 percent of the family's monthly adjusted income. (For a discussion of the application of payment standards, see section 6 III.C.)</p>	Policy Clarification and Update	
		>>	>>	>>	<p><u>PHA Subsidy [24 CFR 982.505(b)]</u> The PHA will pay a monthly housing assistance payment (HAP) for a family that is equal to the lower of (1) the applicable payment standard for the family minus the family's TTP or (2) the gross rent for the family's unit minus the TTP. (For a discussion of the application of payment standards, see section 6-III.C.)</p>	Policy Clarification and Update	
CHAPTER 12-REEXAMINATIONS		CHAPTER 11A - REEXAMINATIONS					
12.3 Streamlined Annual Reexaminations	The determination of fixed income may be streamlined even if the family also receives income from other non-fixed sources.	11-I B		Part I - Annual Reexaminations	Streamlined Annual Reexam	The PHA chooses not to streamline the annual reexamination process for fixed-income sources. The PHA will obtain third-party verification of all sources of income annually.	Detailed Clarification
12.4 Scheduling Annual Reexaminations	Not mentioned.	11-I C		Part I - Annual Reexaminations	Scheduling Annual Reexam	If the family moves to a new unit, the PHA will perform a new annual reexamination when an annual reexamination is due (has been initiated).	Policy Clarification and Expansion
12.5 Conducting Annual Reexamination	Not mentioned.	11-I D		Part I - Annual Reexaminations	Conducting Annual Reexam	At the annual reexamination, the PHA will ask whether the tenant, or any member of the tenant's household, is subject to a lifetime sex offender registration requirement in any state. The PHA will use NBI database to verify the information provided by the tenant when they indicate "yes". If the PHA proposes to terminate assistance based on lifetime sex offender registration information, the PHA must notify the household of the proposed action and must provide the subject of the record and the tenant a copy of the record and an opportunity to dispute the accuracy and relevance of the information prior to termination. [24 CFR 5.903(f) and 5.905(d)]. (See Chapter 12)	New Policy Requirement

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
12.6 Determining Ongoing Eligibility of Certain Students	Removed Section. Now located in Chapter 7 (7-II E Verification of Student Status)	7-II E	Part II- Verifying Family Information	Verification of Student Status	<p>General Requirements</p> <p>PHA Policy- The PHA requires families to provide information about the student status of all students who are 18 years of age or older. This information will be verified only if:</p> <p>The family reports full-time student status for an adult other than the head, spouse, or cohead.</p> <p>The family reports childcare expenses to enable a family member to further their education.</p> <p>The family includes a student enrolled in an institution of higher education.</p> <p>Restrictions on Assistance to Students Enrolled in Institutions of Higher Education</p> <p>This section applies only to students who are seeking assistance on their own, separately from their parents. It does not apply to students residing with parents who are seeking or receiving HCV assistance.</p> <p>PHA Policy</p> <p>In accordance with the verification hierarchy described in section 7-1.B, the PHA will determine whether the student is exempt from the restrictions in 24 CFR 5.612 by verifying any one of the following exemption criteria:</p> <p>The student is enrolled at an educational institution that does not meet the definition of institution of higher education in the Higher Education</p>	Section location change
12.8.5 Update Voucher Size	Not mentioned.	11-II B	Part II- Interim Reexaminations	Changes in Family and Household Composition	New Family and Household Members Requiring Approval: The PHA will not approve the addition of a foster child or foster adult if it will cause a violation of HQS space standards.	New Policy Requirement
12.9.1 Departure of a Family or Household Member	Policy in place, not mentioned in Admin Plan	11-II B	Part II- Interim Reexaminations	Changes in Family Unit Size (Voucher Size)	Changes effective 12/3/24 and later: PHA Policy-If the family unit size (voucher size) changes during the term of a HAP contract, the new family unit size will be used to determine the payment standard immediately or at the family's first regular reexamination following the change in family unit size.	Policy Clarification and Expansion
12.10.2 FH-Initiated Interim Reexaminations	FH-Initiated Interim Reexaminations: When the family reports zero income, FH will conduct an interim reexamination (or annual if within 120 days of the annual reexamination) every 120 days, as long as a zero-income family reports no income. When the rent calculation results in a utility reimbursement payment to the family, FH may conduct an interim reexamination every six months.	11-II C	Part II- Interim Reexaminations	Changes Affecting Income or Expenses	<p>PHA-Initiated Interim Reexaminations: PHA-initiated interim reexaminations are those that are scheduled based on circumstances or criteria defined by the PHA. They are not scheduled because of changes reported by the family.</p> <p>PHA Policy- The PHA will conduct interim reexaminations in each of the following instances: For families receiving the Earned Income Disallowance (EID), the PHA will conduct an interim reexamination at the conclusion of the 24-month eligibility period.</p> <p>The PHA may conduct an interim reexamination at any time in order to correct an error in a previous reexamination, to investigate a tenant fraud complaint, to address multiple subsidy, or to address deceased family member situations.</p>	New Policy Requirement
	Not mentioned.	11-II C	Part II- Interim Reexaminations	Changes Affecting Income or Expenses	<p>Family-Initiated Interim Reexaminations: Optional Reporting- The family may request an interim reexamination any time the family has experienced a change in circumstances since the last determination. The PHA must process the request if the family reports a change that will result in a reduced family income.</p> <p>If a family reports a decrease in income from the loss of welfare benefits due to fraud or non-compliance with a welfare agency requirement to participate in an economic self-sufficiency program, the family's share of the rent will not be reduced. For more information regarding the requirement to impute welfare income see Chapter 6.</p> <p>PHA policy- If a family reports a change that it was not required to report and that would result in an increase in the family share of rent, the PHA will note the information in the tenant file, but will not conduct an interim reexamination.</p> <p>If a family reports a change that it was not required to report and that would result in a decrease in the family share of rent, the PHA will conduct an interim reexamination. See Section 11-II D for effective dates. Examples include changes in expenses and/or allowed deductions.</p>	Policy Clarification and Expansion

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
12.8.2 Effective date of Rent Changes	Stated in 2025 Admin Plan, not yet implemented	11-II D	Part II- Interim Reexaminations	Processing the Interim Reexamination	<p>Effective Dates: The PHA must establish the time frames in which any changes that result from an interim reexamination will take effect [24 CFR 982.516(d)]. The changes may be applied either retroactively or prospectively, depending on whether there is to be an increase or a decrease in the family share of the rent, and whether the family reported any required information within the required time frames.</p> <p>PHA Policy</p> <p>If the family share of the rent is to increase: The increase generally will be effective on the first of the month following 30 days' notice to the family.</p> <p>If a family fails to report a change within the required time frames, or fails to provide all required information within the required time frames, the increase will be applied retroactively, to the date it would have been effective had the information been provided on a timely basis. The family will be responsible for any overpaid subsidy and may be offered a repayment agreement in accordance with the policies in Chapter 16.</p> <p>If the family share of the rent is to decrease: The decrease will be effective on the first day of the month following the month in which the change was reported and all required documentation was submitted. In cases where the change cannot be verified until after the date the change would have become effective, the change will be made retroactively.</p>	Policy Clarification and Update
	Not mentioned in this chapter	11-III B	Part III- Recalculating Family Share and Subsidy Amount	Payment Standards	<p>Payment Standards: The family share of the rent and HAP calculations must use the correct payment standard for the family, taking into consideration the family unit size, the size of unit, and the area in which the unit is located [HCV GB, p. 12-5]. See Chapter 6 for information on how to select the appropriate payment standard when the PHA changes its payment standard or when there is a change in family composition.</p>	Policy Clarification and Update
		CHAPTER 13 - OWNERS				
		NEW CHAPTER			<p>The chapter is organized in two parts:</p> <p>Part I: Owners in the HCV Program. This part discusses the role of an owner in the PHA's HCV program and highlights key owner rights and responsibilities.</p> <p>Part II: HAP Contracts. This part explains provisions of the HAP contract and the relationship between the PHA and the owner as expressed in the HAP contract.</p> <p>For detailed information about HCV program responsibilities and processes, including PHA policies in key areas, owners will need to refer to several other chapters in this plan. Where appropriate, Chapter 13 will reference the other chapters.</p>	Policy Clarification and Update
		13- I C	Part I - Owners in the HCV Program	Owner Responsibilities	<p>The basic owner responsibilities in the HCV program are outlined in the regulations as follows:</p> <ul style="list-style-type: none"> •Complying with all of the owner's obligations under the housing assistance payments (HAP) contract and the lease •Performing all management and rental functions for the assisted unit, including selecting a voucher-holder to lease the unit, and deciding if the family is suitable for tenancy of the unit •Maintaining the unit in accordance with housing quality standards, including performance of ordinary and extraordinary maintenance <p>-A unit is not in compliance with housing quality standards if the PHA or other inspector authorized by the state or local government determines that the unit has deficiencies based upon an inspection, the agency or inspector notifies the owner in writing of the deficiencies, and the deficiencies are not remedied within the appropriate timeframe.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<ul style="list-style-type: none"> •Complying with equal opportunity requirements •Preparing and furnishing to the PHA information required under the HAP contract •Collecting the security deposit, the tenant rent, and any charges for unit damage by the family •Enforcing tenant obligations under the dwelling lease •Paying for utilities and services that are not the responsibility of the family as specified in the lease •Allowing reasonable modifications to a dwelling unit occupied or to be occupied by a disabled person [24 CFR 100.203] •Complying with the Violence against Women Act (VAWA) when screening prospective HCV tenants or terminating the tenancy of an HCV family [see 24 CFR Part 5, Subpart L; 24 CFR 982.310(h)(4); 24 CFR 982.452(b)(1); and FR Notice 1/4/23] 	Policy Clarification and Update
		13-1 D	Part I - Owners in the HCV Program	Conflict of Interest	<p>The PHA must not approve a tenancy in which any of the following classes of persons has any interest, direct or indirect, during tenure or for one year thereafter:</p> <ul style="list-style-type: none"> •Any present or former member or officer of the PHA (except a participant commissioner) •Any employee of the PHA, or any contractor, subcontractor or agent of the PHA, who formulates policy or who influences decisions with respect to the programs •Any public official, member of a governing body, or State or local legislator, who exercises functions or responsibilities with respect to the programs •Any member of the Congress of the United States <p>Such "covered individual" may not have any direct or indirect interest in the HAP contract or in any benefits or payments under the contract (including the interest of an immediate family member of such covered individual) while such person is a covered individual or for one year thereafter.</p>	Policy Clarification and Update
		>>	>>	>>	<p>Immediate family member means the spouse, parent (including a stepparent), child (including a stepchild), grandparent, grandchild, sister, or brother (including a stepsister or stepbrother) of any covered individual.</p> <p>HUD may waive the conflict-of-interest requirements, except for members of Congress, for good cause. The PHA must submit a waiver request to the appropriate HUD Field Office for determination. Any waiver request submitted by the PHA must include the following [HCV Guidebook pp.11-2 and 11-3]:</p>	Policy Clarification and Update
		>>	>>	>>	<ul style="list-style-type: none"> •Complete statement of the facts of the case; •Analysis of the specific conflict of interest provision of the HAP contract and justification as to why the provision should be waived; •Analysis of and statement of consistency with state and local laws. The local HUD office, the PHA, or both parties may conduct this analysis. Where appropriate, an opinion by the state's attorney general should be obtained; •Opinion by the local HUD office as to whether there would be an appearance of impropriety if the waiver were granted; 	Policy Clarification and Update
					<ul style="list-style-type: none"> •Statement regarding alternative existing housing available for lease under the HCV program or other assisted housing if the waiver is denied; •If the case involves a hardship for a particular family, statement of the circumstances and discussion of possible alternatives; 	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	2026 Policy	Topic	2026 Policy	Type of Change
		>>	>>	>>	<ul style="list-style-type: none"> •If the case involves a public official or member of the governing body, explanation of their duties under state or local law, including reference to any responsibilities involving the HCV program; •If the case involves employment of a family member by the PHA or assistance under the HCV program for an eligible PHA employee, explanation of the responsibilities and duties of the position, including any related to the HCV program; •If the case involves an investment on the part of a member, officer, or employee of the PHA, description of the nature of the investment, including disclosure/divestiture plans. 	Policy Clarification and Update
		>>	>>	>>	Where the PHA has requested a conflict of interest waiver, the PHA may not execute the HAP contract until HUD has made a decision on the waiver request.	Policy Clarification and Update
		>>	>>	>>	PHA Policy-In considering whether to request a conflict of interest waiver from HUD, the PHA will consider certain factors such as consistency of the waiver with state and local laws, the existence of alternative housing available to families, the individual circumstances of a particular family, the specific duties of individuals whose positions present a possible conflict of interest, the nature of any financial investment in the property and plans for disclosure/divestiture, and the possible appearance of impropriety.	Policy Clarification and Update
		13- II C	Part II - HAP Contracts	Late HAP Payments	<p>Late HAP Payments [24 CFR 982.451(a)(5)]</p> <p>The PHA is responsible for making HAP payments promptly when due to the owner, in accordance with the terms of the HAP contract. After the first two calendar months of the HAP contract term, the HAP contract provides for late penalties if the PHA fails to make the HAP payment on time.</p> <p>Penalties for late HAP payments can only be imposed if 1) the penalties are in accordance with generally accepted local rental market practices and law governing penalties for late payment by tenants; 2) it is the owner's normal business practice to charge late payment penalties for both assisted and unassisted families; and 3) the owner charges the assisted family for late payment of the family's share of the rent.</p>	Policy Clarification and Update
					The PHA is not required to pay a late payment penalty if HUD determines that the payment is late for reasons beyond the PHA's control. In addition, late payment penalties are not required if the PHA intentionally delays or denies payment as a remedy to an owner breach of the HAP contract [HCV Guidebook p. 11-7].	Policy Clarification and Update
CHAPTER 13-ALLOWABLE MOVES AND PORTABILITY		CHAPTER 10- MOVING WITH CONTINUED ASSISTANCE AND PORTABILITY				

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
13.2 Allowable Moves	Not mentioned	10-I A	Part I- Moving With Continued Assistance	Allowable Moves	<p>PHA Policy- If a family requests permission to move with continued assistance or for an external transfer to another covered housing program operated by the PHA based on a claim that the move is necessary to protect the health or safety of a family member who is or has been the victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking, the PHA will request that the resident request the emergency transfer using form HUD-5383, and the PHA will request documentation in accordance with section 16-IX.D of this plan. The PHA reserves the right to waive the documentation requirement if it determines that a statement or other corroborating evidence from the family or family member will suffice. In such cases the PHA will document the waiver in the family's file.</p> <p>The PHA may choose to provide a voucher to facilitate an emergency transfer of the victim without first terminating the assistance of the perpetrator.</p> <p>Before granting an emergency transfer, the PHA will ensure the victim is eligible to receive continued assistance based on the citizenship or immigration status of the victim.</p> <p>The PHA has adopted an emergency transfer plan, which is included as Exhibit 16-3 to this plan and discusses external transfers to other covered housing programs.</p>	Policy Clarification and Expansion
	Not mentioned	10-I A	Part I- Moving With Continued Assistance	Allowable Moves	<p>•The PHA determines that the family's current unit does not meet space standards because of an increase in family size or a change in family composition. In such cases, the PHA must issue the family a new voucher, and the family and PHA must try to find an acceptable unit as soon as possible. If an acceptable unit is available for the family, the PHA must terminate the HAP contract for the family's old unit in accordance with the HAP contract terms and must notify both the family and the owner of the termination. The HAP contract terminates at the end of the calendar month that follows the calendar month in which the PHA gives notice to the owner. [24 CFR 982.403(a) and (c)]</p>	Policy Clarification and Expansion
	Not mentioned.	10-I B	Part I- Moving With Continued Assistance	Family Moves Due to Unit Deficiencies	<p>Termination of HAP Contract and Family Moves [24 CFR 982.404(e)] For HAP contracts executed or renewed on or after June 6, 2024, if an owner fails to make required repairs within 60 days (or a reasonable longer period established by the PHA) of the notice of abatement, the PHA must terminate the HAP contract. In this case, the PHA must issue the family its voucher at least 30 days prior to the termination of the HAP contract. The family must be provided at least 90 days following the termination of the HAP contract to lease a new unit, although the PHA may provide a longer period as the PHA determines is reasonably necessary.</p> <p>PHA Policy- The PHA will issue a family whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame a voucher no later than 30 days prior to the termination of the HAP contract. The initial term of the voucher will be 120 calendar days. Briefing is required for these families.</p> <p>To continue under the tenant-based HCV program, the family must submit a Request for Tenancy Approval and proposed lease within the 120-day period unless the PHA grants an extension. The PHA will follow the policies set forth in Chapter 5 on voucher extension and expiration.</p>	Policy Clarification and Expansion

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
	Not mentioned.	10-I B	Part I- Moving With Continued Assistance	<p>Relocation Assistance [24 CFR 982.404(e)(3)] PHAs may assist families relocating due to the HAP contract being terminated as a result of the owner failing to make required repairs within the required time frame in finding a new unit, including using up to two months of the withheld and abated assistance payments for costs directly associated with relocating to a new unit, such as security deposits, temporary housing costs, or other reasonable moving costs as determined by the PHA based on their locality.</p> <p>The PHA must assist families with disabilities with locating available accessible units in accordance with 24 CFR 8.28(a)(3).</p> <p>PHA Policy-The PHA may assist families relocating in finding a new unit, including using up to 2 months of the withheld and abated assistance payments for costs directly associated with relocating to a new unit, (i.e.: security deposits or other reasonable moving costs, as determined in this Plan. The family must be in program compliance and must not have outstanding inspection deficiencies at the abated unit. The family must provide the PHA with a security deposit disposition as proof the unit did not have tenant-caused damage or outstanding payments or debt to the owner.</p> <p>The PHA will assist families with disabilities in locating available accessible units in accordance with 24 CFR 8.2(a)(3), such that FH will provide or direct the family to a current listing of available accessible units known to</p>	Policy Clarification and Expansion	
13.3 Restriction on Moves	<p>FH will deny permission to move if:</p> <ul style="list-style-type: none"> •The family owes FH money. <p>A family requesting to move must:</p> <ul style="list-style-type: none"> •have a current recertification and •a current inspection (provided there is no breach of HQS by the family, which has not been corrected). 	10-I C	Part I- Moving With Continued Assistance	<p>A family's right to move is generally contingent upon the family's compliance with program requirements [24 CFR 982.1(b)(2)]. HUD specifies two conditions under which a PHA may deny a family permission to move and two ways in which a PHA may restrict moves by a family.</p> <p><u>Denial of Moves</u></p> <p>HUD regulations permit the PHA to deny a family permission to move under the following conditions:</p> <p><u>insufficient funding</u></p>	Policy Clarification and Expansion	
		>>	>>	>>	<p>The PHA may deny a family permission to move either within or outside the PHA's jurisdiction if the PHA does not have sufficient funding for continued assistance [24 CFR 982.354(e)(1)]. However, Notice PIH 2016-09 significantly restricts the ability of PHAs to deny permission to move due to insufficient funding and places further requirements on PHAs regarding moves denied due to lack of funding. The requirements found in this notice are mandatory.</p> <p>PHA Policy- The PHA will deny a family permission to move on grounds that the PHA does not have sufficient funding for continued assistance if (a) the move is initiated by the family, not the owner or the PHA; (b) the PHA can demonstrate that the move will, in fact, result in higher subsidy costs (c) the PHA can demonstrate, in accordance with the policies in Part VIII of Chapter 16, that it does not have sufficient funding in its annual budget to accommodate the higher subsidy costs; and (d) for portability moves, the receiving PHA is not absorbing the voucher.</p> <p>If the PHA does not have sufficient funding for continued assistance, but the family must move from their unit (e.g., the unit failed inspection), the family may move to a higher cost unit if the move is within the PHA's jurisdiction. The PHA, however, will not allow the family to move under portability in this situation if the family wishes to move to a higher cost area.</p>	Policy Clarification and Expansion
		>>	>>	>>	<p>For both moves within the PHA's jurisdiction and outside under portability, the PHA will not deny a move due to insufficient funding if the PHA previously approved the move and subsequently experienced a funding shortfall if the family cannot remain in their current unit. The PHA will rescind the voucher in this situation if the family will be allowed to remain in their current unit.</p> <p>The PHA will create a list of families whose moves have been denied due to insufficient funding. The PHA will keep the family's request open indefinitely, and when funds become available, the families on this list will take precedence over families on the waiting list. The PHA will use the same procedures for notifying families with open requests to move when funds become available as it uses for notifying families on the waiting list (see section 4-III.D).</p> <p>The PHA will inform the family of its policy regarding moves denied due to insufficient funding in a letter to the family at the time the move is denied.</p>	Policy Clarification and Expansion

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		>>	>>	>>	<p><u>Grounds for Denial or Termination of Assistance</u> The PHA may deny a family permission to move if it has grounds for denying or terminating the family's assistance [24 CFR 982.354(e)(2)]. PHA Policy- If the PHA has grounds for denying or terminating a family's assistance, the PHA will act on those grounds in accordance with the regulations and policies set forth in Chapters 3 and 12, respectively. In general, it will not deny a family permission to move for this reason; however, it retains the discretion to do so under special circumstances. Special circumstances may include: Family is under review for termination Family is in the process of being evicted</p>	Policy Clarification and Expansion
		>>	>>	>>	<p><u>Restrictions on Elective Moves [24 CFR 982.354(c)]</u> HUD regulations permit the PHA to prohibit any elective move by a participant family during the family's initial lease term. They also permit the PHA to prohibit more than one elective move by a participant family during any 12-month period. However, such prohibitions, if adopted, do not apply when the family or a member of the family is or has been the victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking, and the move is needed to protect the health or safety of the family or family member. (For the policy on documentation of abuse, see section 10-I.A.) In addition, the PHA may not establish a policy permitting moves only at reexamination [Notice PIH 2016-09]. PHA Policy- The PHA will deny a family permission to make an elective move during the family's initial lease term. This policy applies to moves within the PHA's jurisdiction or outside it under portability. The PHA will also deny a family permission to make more than one elective move during any 12-month period. This policy applies to all assisted families residing in the PHA's jurisdiction. The PHA will consider exceptions to these policies for the following reasons: to protect the health or safety of a family member (e.g., lead-based paint hazards, domestic violence, witness protection programs), to accommodate a change in family circumstances (e.g., new employment, school attendance in a distant area), or to address an emergency</p>	Policy Clarification and Expansion
	Not mentioned	10-I D	Part I- Moving With Continued Assistance	Moving Process	<p><u>Notification</u> If a family wishes to move to a new unit, the family must notify the PHA and the owner before moving out of the old unit or terminating the lease on notice to the owner [24 CFR 982.354(d)(2)]. If the family wishes to move to a unit outside the PHA's jurisdiction under portability, the notice to the PHA must specify the area where the family wishes to move [24 CFR 982.354(d)(2)]. The notices must be in writing [24 CFR 982.5]. <u>Approval</u> PHA Policy- Upon receipt of a family's notification that it wishes to move, the PHA will determine whether the move is approvable in accordance with the regulations and policies set forth in sections 10-I.A and 10-I.B. The PHA will notify the family in writing of its determination within 2 business days following receipt of the family's notification.</p>	

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	2026 Policy	Topic	2026 Policy	Type of Change
		>>	>>	>>	<p><u>Reexamination of Family Income and Composition</u> PHA Policy- For families approved to move to a new unit within the PHA's jurisdiction, the PHA will perform a new annual reexamination in accordance with the policies set forth in Chapter 11 of this plan only when the reexamination is due within 120 days. For families moving into or families approved to move out of the PHA's jurisdiction under portability, the PHA will follow the policies set forth in Part II of this chapter.</p> <p><u>Voucher Issuance and Briefing</u> PHA Policy- For families approved to move to a new unit within the PHA's jurisdiction, the PHA will issue a new voucher at the time of the briefing. Briefing is required for these families. The PHA will follow the policies set forth in Chapter 5 on voucher term, extension, and expiration. If a family does not locate a new unit within the term of the voucher and any extensions, the family may remain in its current unit with continued voucher assistance if the owner agrees and the PHA approves. Otherwise, the family will lose its assistance.</p>	Policy Clarification and Update
		>>	>>	>>	<p>For families moving into or families approved to move out of the PHA's jurisdiction under portability, the PHA will follow the policies set forth in Part II of this chapter. For families moving due an owner failing to make required repairs timely, resulting in the PHA terminating the HAP contract, the PHA will follow the policies set forth earlier in this section and in Chapter 8, Part II.</p>	
		>>	>>	>>	<p><u>Housing Assistance Payments [24 CFR 982.311(d)]</u> When a family moves out of an assisted unit, the PHA may not make any housing assistance payment to the owner for any month after the month the family moves out. The owner may keep the housing assistance payment for the month when the family moves out of the unit. If a participant family moves from an assisted unit with continued tenant-based assistance, the term of the assisted lease for the new assisted unit may begin during the month the family moves out of the first assisted unit. Overlap of the last housing assistance payment (for the month when the family moves out of the old unit) and the first assistance payment for the new unit, is not considered to constitute a duplicative housing subsidy.</p>	Policy Clarification and Update
		>>	>>	>>	<p><u>Zero HAP Families Who Wish to Move [24 CFR 982.455]</u> A participant who is not receiving any subsidy, but whose HAP contract is still in force, may request a voucher to move to a different unit. The PHA must issue a voucher to move unless it has grounds to deny assistance under the program regulations. However, if the PHA determines no subsidy would be paid at the new unit, the PHA may refuse to enter into a HAP contract on behalf of the family. PHA Policy- If a zero HAP family requests to move to a new unit, the family may request a voucher to move. However, if no subsidy will be paid at the unit to which the family requests to move, the PHA will not enter into a HAP contract on behalf of the family for the new unit.</p>	

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		10- II B	Part II - Portability	Initial PHA Role	<p><u>Applicant Families</u> Under HUD regulations, most applicant families qualify to lease a unit outside the PHA's jurisdiction under portability. However, HUD gives the PHA discretion to deny a portability move by an applicant family for the same two reasons that it may deny any move by a participant family: insufficient funding and grounds for denial or termination of assistance. If a PHA intends to deny a family permission to move under portability due to insufficient funding, the PHA must notify HUD within 10 business days of the determination to deny the move [24 CFR 982.355(e)].</p>	Policy Clarification and Update
		>>	>>	>>	<p>PHA Policy- In determining whether or not to deny an applicant family permission to move under portability because the PHA lacks sufficient funding or has grounds for denying assistance to the family, the initial PHA will follow the policies established in section 10 I.B of this chapter. If the PHA does deny the move due to insufficient funding, the PHA will notify HUD in writing within 10 business days of the PHA's determination to deny the move. In addition, the initial PHA may establish a policy denying the right to portability to nonresident applicants during the first 12 months after they are admitted to the program [24 CFR 982.353(c)]. PHA Policy</p>	Policy Clarification and Update
		>>	>>	>>	If neither the head of household nor the spouse/cohead of an applicant family had a domicile (legal residence) in the initial PHA's jurisdiction at the time that the family's initial application for assistance was submitted, the family must lease a unit within the initial PHA's jurisdiction for at least 12 months before requesting portability.	Policy Clarification and Update
		>>	>>	>>	The PHA will consider exceptions to this policy for purposes of reasonable accommodation (see Chapter 2) or reasons related to domestic violence, dating violence, sexual assault, stalking, or human trafficking.	Policy Clarification and Update
CHAPTER 14-CONTRACT TERMINATIONS		CHAPTER 12- TERMINATION OF ASSISTANCE AND TENANCY				
	Not Mentioned	12.I C	Part I- Grounds for Termination of Assistanc	Family Chooses to Terminate Assistance	<p>The family may request that the PHA terminate housing assistance payments on behalf of the family at any time. PHA - The request to terminate assistance can be made verbally but preferably in writing. Verbal requests must be thoroughly documented by PHA.</p>	Policy Clarification and Update
	Not mentioned	>>	>>	>>	<p>Upon the PHA's HOTMA 102/104 compliance date, the below policy on failure to provide consent is added: PHA Policy- The PHA will also terminate assistance if the family revokes consent for the PHA to collect information from financial institutions.</p>	Policy Clarification and Update
		12-I D	Part I - Grounds for Termination	Mandatory Termination of Assistance	<p>Lifetime Registered Sex Offenders [Notice PIH 2012-28] Should a PHA discover that a member of an assisted household was subject to a lifetime registration requirement at admission and was erroneously admitted after June 25, 2001, the PHA must immediately terminate assistance for the household member. In this situation, the PHA must offer the family the opportunity to remove the ineligible family member from the household. If the family is unwilling to remove that individual from the household, the PHA must terminate assistance for the household.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
		12. I E		Other Authorized Reasons for Termination of Assistance	<p>HUD permits the PHA to terminate assistance under a number of other circumstances. It is left to the discretion of the PHA whether such circumstances in general warrant consideration for the termination of assistance. As discussed further in section 12-II.E, the Violence against Women Act prohibits PHAs from considering incidents of, or criminal activity directly related to, domestic violence, dating violence, sexual assault, stalking, or human trafficking as reasons for terminating the assistance of a victim of such abuse.</p> <p>Additionally, per 24 CFR 984.101(d), PHAs are no longer permitted to terminate assistance to a family due to the family's failure to meet its obligations under the Family Self-Sufficiency (FSS) contract of participation.</p>	Policy Clarification and Update
		>>	>>	>>	<p>PHA Policy The PHA may terminate a family's assistance if: The family has failed to comply with any family obligations under the program. See Exhibit 12-1 for a listing of family obligations and related PHA policies. Any family member has been evicted from federally assisted housing in the last three years. Any family member has committed fraud, bribery, or any other corrupt or criminal act in connection with any federal housing program. The family currently owes rent or other amounts to any PHA in connection with Section 8 or public housing assistance under the 1937 Act. The family has not reimbursed any PHA for amounts the PHA paid to an owner under a HAP contract for rent, damages to the unit, or other amounts owed by the family under the lease. The family has breached the terms of a repayment agreement entered into with the PHA. A family member has engaged in or threatened violent or abusive behavior toward PHA personnel. Abusive or violent behavior towards PHA personnel includes verbal as well as physical abuse or violence. Use of racial epithets, or other language, written or oral, that is customarily used to intimidate may be</p>	Policy Clarification and Update
		>>	>>	>>	<p>Family Absence from the Unit [24 CFR 982.312] The family may be absent from the unit for brief periods. The PHA must establish a policy on how long the family may be absent from the assisted unit. However, the family may not be absent from the unit for a period of more than 180 consecutive calendar days for any reason. Absence in this context means that no member of the family is residing in the unit.</p> <p>PHA Policy If the family is absent from the unit for more than 180 consecutive calendar days, the family's assistance will be terminated. Notice of termination will be sent in accordance with Section 12-II.F.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
	>>	>>	>>	<p>Upon the PHA's HOTMA 102/104 compliance date, the below section on the asset limitation is added: Asset Limitation [24 CFR 5.618; Notice PIH 2023-27] The PHA has discretion with respect to the application of the asset limitation at annual and interim reexamination. The PHA may adopt a written policy of total nonenforcement, enforcement, or limited enforcement as well as adopting exception policies. PHA Policy The PHA has adopted a policy of total nonenforcement of the asset limitation for all program participants. The asset limitation only applies to initial eligibility determinations for new admissions to the PHA's HCV program. Insufficient Funding [24 CFR 982.454] The PHA may terminate HAP contracts if the PHA determines, in accordance with HUD requirements, that funding under the consolidated ACC is insufficient to support continued assistance for families in the program. The PHA must identify in the administrative plan, in the event of insufficient funding, taking into account any cost saving measures taken by the PHA, a description of the factors the PHA will consider when determining which HAP contracts to terminate first [24 CFR 982.54(d)(26)].</p>	Policy Clarification and Update
	>>	>>	>>	<p>PHA Policy The PHA will determine whether there is sufficient funding to pay for currently assisted families according to the policies in Part VIII of Chapter 16. If the PHA determines there is a shortage of funding, prior to terminating any HAP contracts, the PHA will determine if any other actions can be taken to reduce program costs. In the event that the PHA decides to stop issuing vouchers as a result of a funding shortfall, and the PHA is not assisting the required number of special purpose vouchers (NED families, HUD-Veterans Affairs Supportive Housing (VASH) families, and family unification program (FUP) families), when the PHA resumes issuing vouchers, the PHA will issue vouchers first to the special purpose voucher families on its waiting list until it has reached the required number of special purpose vouchers, when applicable. If after implementing all reasonable cost cutting measures there is not enough funding available to provide continued assistance for current participants, the PHA will terminate HAP contracts as a last resort. Prior to terminating any HAP contracts, the PHA will inform the local HUD field office. The PHA will terminate the minimum number needed in order to reduce HAP costs to a level within the PHA's annual budget authority.</p>	Policy Clarification and Update
	>>	>>	>>	<p>If the PHA must terminate HAP contracts due to insufficient funding, the PHA will do so in accordance with the following criteria and instructions: Families who have been assisted in the HCV program the longest will be the first to be terminated, excluding families that include elderly or disabled family members. Families comprising the required number of special purpose vouchers, including nonelderly disabled (NED), HUD-Veteran's Affairs Supportive Housing (HUD-VASH), and family unification program (FUP) will be the last to be terminated.</p>	Policy Clarification and Update
	12- II C	Part II - Alternatives to Termination Of Assistance	Alternatives to Termination of Assistance	<p>Change in Household Composition As a condition of continued assistance, the PHA may require that any household member who participated in or was responsible for an offense no longer resides in the unit [24 CFR 982.552(c)(2)(ii)]. PHA Policy- As a condition of continued assistance, the head of household must certify that the culpable family member has vacated the unit and will not be permitted to visit or to stay as a guest in the assisted unit. The family must present evidence of the former family member's current address upon PHA request.</p>	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
		>>	>>	<u>Repayment of Family Debts</u> PHA Policy- If a family owes amounts to the PHA, as a condition of continued assistance, the PHA will require the family to repay the full amount or to enter into a repayment agreement, within 30 days of receiving notice from the PHA of the amount owed. See Chapter 16 for policies on repayment agreements.	Policy Clarification and Update
			Part III - Termination of Tenancy By Owner	** NEW SECTION ADDED** Termination of an assisted tenancy is a matter between the owner and the family; the PHA is not directly involved. However, the owner is under some constraints when terminating an assisted tenancy. Termination of tenancy for certain reasons will also result in termination of assistance as discussed in this section.	Policy Clarification and Update
		EXHIBIT 12-1: STATEMENT OF FAMILY OBLIGATIONS			
CHAPTER 15-TERMINATION OF ASSISTANCE		CHAPTER 16- PROGRAM ADMINISTRATION			
		NEW CHAPTER		All sections pulled from various chapters and combined into one Administration chapter.	
		Part I: Administrative Fee Reserve			
		Part II: Setting Program Standards and Schedules			
		Part III: Informal Reviews and Hearings			
		Part IV: Owner or Family Debts to the PHA			
		Part V: Section 8 Management Assessment Program (SEMAP)			
		Part VI: Record- Keeping			
		Part VII: Determination of Insufficient Funding			
		Part IX: Violence Against Women Act (VAWA): Notification, Documentation, Confidentiality			
			Part I - Administrative Fee Reserve	HUD requires the PHA Board of Commissioners or other authorized officials to establish the maximum amount that may be charged against the UNP account without specific approval. PHA Policy- Expenditures from the UNP account will be made in accordance with all applicable federal requirements. Expenditures will not exceed \$10,000 per occurrence without the prior approval of the PHA's Board of Commissioners.	Policy Clarification and Update
		16 -IV B	Part IV = Owner or Family Debts to PHA	<u>Payment Thresholds</u> Notice PIH 2018-18 recommends that the total amount that a family must pay each month—the family's monthly share of rent plus the monthly debt repayment amount—should not exceed 40 percent of the family's monthly adjusted income. However, a family may already be paying 40 per cent or more of its monthly adjusted income in rent. Moreover, Notice PIH 2018-18 acknowledges that PHAs have the discretion to establish "thresholds and policies" for repayment agreements with families [24 CFR 982.552(c)(1)(vii)]. PHA Policy The PHA has established the following thresholds for repayment of debts: Amounts over \$3,000 must be repaid within 36 months. Amounts between \$2,000 and \$2,999 must be repaid within 30 months. Amounts between \$1,000 and \$1,999 must be repaid within 24 months. Amounts under \$1,000 must be repaid within 12 months.	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change	
		>>	>>	>>	If a family can provide evidence satisfactory to the PHA that the threshold applicable to the family's debt would impose an undue hardship, the PHA may, in its sole discretion, determine that a lower monthly payment amount is reasonable. In making its determination, the PHA will consider all relevant information, including the following: The amount owed by the family to the PHA The reason for the debt, including whether the debt was the result of family action/inaction or circumstances beyond the family's control The family's current and potential income and expenses	Policy Clarification and Update
		>>	>>	>>	The family's current family share, as calculated under 24 CFR 982.515	Policy Clarification and Update
		>>	>>	>>	No Offer of Repayment Agreement PHA Policy- The PHA generally, and at its discretion, will not enter into a repayment agreement with a family if there is already a repayment agreement in place with the family or if the PHA, in consultation with HUD and local law enforcement, determine to pursue criminal charges in connection with the conduct and the amounts owed.	Policy Clarification and Update
CHAPTER 16-FAMILY SELF-SUFFICIENCY (FSS) PROGRAM						
NO SIGNIFICANT CHANGES						
CHAPTER 17-CONTINUUM OF CARE						
NO SIGNIFICANT CHANGES						
CHAPTER 18-OWNER OR FAMILY DEBTS TO FH						
CHAPTER 13- OWNERS						
NO SIGNIFICANT CHANGES						
CHAPTER 19-INFORMAL REVIEWS AND HEARINGS						
NO SIGNIFICANT CHANGES						
CHAPTER 20-LIMITED ENGLISH PROFICIENCY (LEP)						
COMBINED WITH CHAPTER 2						
CHAPTER 21-SPECIAL HOUSING TYPES						
CHAPTER 15- SPECIAL HOUSING TYPES						
21.6.2 Payment Standard,Utility Allowance and HAP Calculation	Not Mentioned	15-VI	Part VI: Manufactured Homes	Payment Standard, Utility Allowance and HAP Calculation	Eligible Housing Expenses [24 CFR 982.623(b)] The family's eligible housing expenses are the total of: •The rent charged by the owner for the manufactured home space. •Charges for the maintenance and management the space owner must provide under the lease. •The monthly payments made by the family to amortize the cost of purchasing the manufactured home established at the time of application to a lender for financing the purchase of the manufactured home if monthly payments are still being made, including any required insurance and property taxes included in the loan payment to the lender. -Any increase in debt service or term due to refinancing a fter purchase of the home may not be included in the amortization cost. -Debt service for installation charges incurred by a family may be included in the monthly amortization payments. Installation charges incurred before the family became an assisted family may be included in the amortization cost if monthly payments are still being made to amortize the charges. •The applicable allowances for tenant-paid utilities, as determined under 24 CFR 982.517 and 982.624.	Policy Clarification and Update

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	2026 Policy	Topic	2026 Policy	Type of Change
		>>	>>	>>	<p>Distribution of HAP [24 CFR 982.623(c)] The PHA pays the owner of the space the lesser of the housing assistance payment or the portion of the monthly rent due to the owner. The portion of the monthly rent due to the owner is the total of:</p> <ul style="list-style-type: none"> •The actual rent charged by the owner for the manufactured home space; and •Charges for the maintenance and management the space owner must provide under the lease. <p>If the housing assistance payment exceeds the portion of the monthly rent due to the owner, the PHA may pay the balance of the housing assistance payment to the family. Alternatively, the PHA may pay the balance to the lender or utility company, in an amount no greater than the amount due for the month to each, respectively, subject to the lender's or utility company's willingness to accept the PHA's payment on behalf of the family.</p> <p>PHA Policy If the housing assistance payment exceeds the portion of the monthly rent due to the owner, the PHA will pay the balance to the family.</p>	Policy Clarification and Update
		>>	>>	>>	<p>Single HAP to Family [24 CFR 982.623.(d)] If the owner of the manufactured home space agrees, the PHA may make the entire housing assistance payment to the family, and the family is responsible for paying the owner directly for the full amount of rent of the manufactured home space due to the owner, including owner maintenance and management charges.</p> <p>PHA Policy The PHA will not exercise the option to pay a single HAP and will pay HAP directly to the owner.</p>	
21.7 Part VII: Homeownership		15-VII B	Part VII: Homeownership	Eligibility	<ul style="list-style-type: none"> •Except for cooperative members who have acquired cooperative membership shares prior to the commencement of homeownership assistance, the family has entered a contract of sale in accordance with 24 CFR 982.631(c). <p>PHA Policy The PHA may impose additional eligibility requirements. To be eligible to participate in the homeownership option, families must meet the following criteria: The family has had serious no family-caused violations of housing quality standards within the past year. The family is not within the initial one-year period of a HAP Contract unless there is a mutual agreement with the owner/agent and tenant. The family owes no money to the PHA. The family has not committed any serious or repeated violations of a PHA-assisted lease within the past year.</p>	Policy Clarification and Update
21.7.5 Homeownership Counseling	<p>FH Policy If required by the PHA, families must attend and complete post-purchase ongoing homeownership counseling.</p>	15-VII F	Part VII: Homeownership	Homeownership Counseling	<p>Any homeownership counseling provided to families in connection with this section must be conducted by a HUD certified housing counselor working for an agency approved to participate in HUD's Housing Counseling Program.</p> <p>PHA Policy Families will not be required to participate in ongoing counseling after commencement of homeownership assistance.</p>	Policy Clarification and Update
21.7.8 Continued Assistance Requirements	<p>FH Policy Any HQS failed items noted on any inspection after the initial inspection will have to be corrected by the family within 30 calendar days as a condition of continued assistance.</p>	15-VII I	Part VII: Homeownership	Continued Assistance Requirements	<p>PHA Policy Any inspection the PHA conducts after the initial inspection will be done on an advisory basis. The family will be encouraged to make the repairs but will not be required to do so as a condition of ongoing assistance.</p>	Policy Clarification and Update
CHAPTER 22-PROJECT-BASED VOUCHERS		CHAPTER 17- PROJUECT BASED VOUCHERS				

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION		Topic	2026 Policy	Type of Change
				HAP Abatement	<p>Failure to Make Repairs If an owner fails to make required repairs within 60 days (or a reasonable longer period established by FH) of the notice of abatement, FH must either remove the unit from the HAP contract or terminate the HAP contract in its entirety. FH must issue the family whose unit will be removed or all families residing in contract units, if FH is terminating the HAP contract, a tenant-based voucher to move at least 30 days prior to the removal of the unit from the HAP contract or termination of the HAP contract.</p>	
		>>	>>	>>	<p>A family may elect to remain in the project if the project contains a unit that meets the requirements of that section, with priority given to all families who will remain in the same unit if there are insufficient units available to accommodate all families that wish to remain. The PHA must give any family residing in a unit that is either removed from the HAP contract or for which the HAP contract is terminated due to a failure to correct housing quality standards deficiencies at least 90 days or a longer period as the PHA determines is reasonably necessary following the termination of the HAP contract or removal of the unit from the HAP contract to lease a unit with tenant-based assistance.</p>	
		>>	>>	>>	<p>PHA Policy- The PHA will issue a family whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame a voucher no later than 30 days prior to the termination of the HAP contract. The initial term of the voucher will be 120 calendar days. No briefing is required for these families. In order to receive tenant-based assistance under the HCV program, the family must submit a Request for Tenancy Approval and proposed lease within the 120-day period, unless the PHA grants an extension. The PHA will follow the policies in accordance with the tenant-based program with regards to voucher extensions and expirations.</p>	
		>>	>>	>>	<p><u>Offer of Public Housing [24 CFR 983.208(d)(6)(ii)]</u> If the family is unable to lease a new unit within the term of the voucher, and FH owns or operates public housing, FH must offer, and, if accepted, provide the family a selection preference for an appropriate-size public housing unit that first becomes available for occupancy after the time period expires.</p>	
		>>	>>	>>	<p>PHA Policy- FH operates a Public Housing program and will provide a preference for PBV families whose units are being removed from the HAP contract or whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame, and who were unable to lease a new unit within the term of the voucher. Thirty days prior to the expiration date of the voucher, FH will provide written notice to the family stating that FH does provide such a preference and providing an estimation of availability for the appropriately-size public housing unit.</p>	
				Project Record Retention	<p>***SECTION ADDED*** Added new section along with corresponding CFR 983.12</p>	
		Appendix C- List of PBV Projects under PBV HAP contract				
CHAPTER 23-PROJECT BASED VOUCHERS (PBV) UNDER THE RENTAL ASSISTANCE DEMONSTRATION (RAD) PROGRAM						
AURORA						
CHAPTER 24-PROGRAM INTEGRITY		CHAPTER 14- PROGRAM INTEGRITY				
NO SIGNIFICANT CHANGES						
CHAPTER 25-EIV SECURITY POLICIES AND PROCEDURES						
NO SIGNIFICANT CHANGES						
CHAPTER 26-HOMELESS INITIATIVE PROGRAMS AND PARTNERSHIPS						
NO SIGNIFICANT CHANGES						
CHAPTER 27-SPECIAL PURPOSE VOUCHERS		CHAPTER 19- SPECIAL PURPOSE VOUCHERS				
NO SIGNIFICANT CHANGES						

2025 ADMIN PLAN CHAPTER & SECTION	2025 Policy	2026 ADMIN PLAN CHAPTER & SECTION	Topic	2026 Policy	Type of Change
CHAPTER 28-VIOLENCE AGAINST WOMEN ACT REAUTHORIZATION ACT OF 2022 (VAWA 2022)					
REMOVED CHAPTER 28 AND COMBINED WITH NEW CHAPTER 16- PROGRAM ADMINISTRATION					
CHAPTER 29-EMERGENCY HOUSING VOUCHERS (EHV)					
NO CHANGES					
GLOSSARY					
UPDATED FULL GLOSSARY					

BOARD MEMO

TO: Boards of Commissioners
FROM: Tyrone Roderick Williams, CEO
MEETING DATE: July 22, 2025
AGENDA ITEM:
SUBJECT: 2024 Financial Results for Mixed Finance Properties

AUTHOR: Crystal Cox
DEPARTMENT: Finance
MEMO DATE: 7/17/2025

Executive Summary

The purpose of this memo is to present the Boards of Commissioners with an overview of the financial operating performance of the Mixed Finance portfolio as of December 31, 2024.

As part of the real estate development process, staff routinely asks the Boards of Commissioners to sponsor the development or rehabilitation of multi-family housing properties. The Boards have approved 44 developments throughout Fresno County that were included in the 2024 Budget. This group of properties are referred to as the “Mixed Finance Properties” because several (“mixed”) financing sources are used to acquire and construct the units. An attachment provided with this memo shows the operating performance of all properties included in the 2024 Budget.

As part of the “sponsorship” process, the Boards are asked to approve the formation and creation of a limited partnership that will “own” the affordable housing development, and Silvercrest, Inc. (a subsidiary of the Housing Authority) is generally named as the managing general partner (MGP) of the partnership.

One responsibility of the managing general partner is to review and approve the annual operating budgets and financial performance for the partnerships. However, because Fresno Housing was the original sponsor of these projects and has a vested interest in the success of the properties, staff is presenting the 2024 annual financial performance to Fresno Housing’s Boards of Commissioners. Subsequently, staff will ask Silvercrest Inc. to accept the financial results as the managing general partner of the limited partnerships.

Mixed Finance Results

In 2024, the mixed finance properties did not perform as anticipated against the overall budget. Total income is \$1 million more than budgeted while total operating costs are \$103 thousand more than budgeted. Overall, the properties ended 2024 with a net cash outflow of \$1.7 million, falling \$3.9 million short of the budgeted target.

Total revenues were \$1.1 million better than budgeted, which is primarily attributable to additional Net Tenant Income. This additional income is a result of lower than budgeted vacancy rates resulting in increased tenant revenue, and increased subsidy received.

Total operating expenses are higher than budgeted by approximately \$103 thousand. Additionally, property taxes were paid on several properties and the welfare exemption has been filed and is currently

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pending reimbursement. The Agency will recoup \$379 thousand spent on property taxes once the exemption is processed with the County.

Non-Operating Expenses are higher due to replacement reserve costs, collection losses and construction loan expenses. The replacement reserve costs are typically paid for by draws from a replacement reserve, earmarked for replacing building components and equipment over time, and funded by annual contributions from each property. However, \$2.1 million in major repairs were not offset by replacement reserve draws but were paid out of operations. Throughout 2024, the Property Management Division continued efforts to work with residents carrying unpaid balances. Despite these efforts, \$400 thousand collection losses represent the write offs from the unpaid rent from residents deemed uncollectible by the management. A significant reason for increased uncollectible rent is attributable the COVID-19 Tenant Relief Act that was designed to protect tenants from eviction for nonpayment of rent. A portion of that outstanding rent remains protected. Additionally, five properties incurred approximately \$1 million in construction loan interest expenses due to delays in conversion, requiring these interest payments to be covered by operational funds.

Overall, net operating income was approximately \$982 thousand higher than the original budget. Net Cash Outflow was \$1.7 million. Below is a summary of the 2024 Mixed Finance portfolio financial results.

2024 MIXED FINANCE BUDGET	Budget	Actual	\$ Variance	% Variance
NET TENANT INCOME	28,515,442	29,218,817	703,375	2%
TOTAL INTEREST INCOME	0	507,826	507,826	N/A
TOTAL OTHER INCOME	521,755	396,131	(125,624)	-24%
TOTAL INCOME	29,037,196	30,122,774	1,085,578	4%
TOTAL PAYROLL EXPENSES	5,650,976	5,428,727	222,249	4%
TOTAL ADMINISTRATIVE EXPENSES	3,963,070	4,149,868	(186,798)	-5%
TOTAL TENANT SERVICES EXPENSES	1,336,381	1,230,319	106,063	8%
TOTAL UTILITY EXPENSES	4,107,945	4,190,750	(82,805)	-2%
TOTAL MAINTENANCE EXPENSES	4,784,857	4,516,684	268,173	6%
TOTAL TAXES & INSURANCE EXPENSES	1,635,172	2,065,700	(430,529)	-26%
TOTAL OPERATING EXPENSES	21,478,400	21,582,048	(103,648)	0%
NET OPERATING INCOME	7,558,796	8,540,725	981,930	13%
TOTAL NON-OPERATING EXPENSES	5,401,117	10,288,322	(4,887,206)	-90%
NET CASH FLOW	2,157,679	(1,747,597)	(3,905,276)	-181%

Each property is managed as a separate and independent financial entity and, at the very least, should be able to sustain itself and achieve positive net operating income. Beyond that, the major goals of the 2024 budgets were to:

- Leverage well-performing assets in order to provide maximum benefits to lenders, partners, and stakeholders;
- Meet stabilization requirements for newer properties;
- Maintain and modernize properties, as needed; and

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- Provide services to residents.

2024 Cash Flow Distributions

The Agency and its affiliated entities (Housing Relinquished Fund Corporation and Silvercrest, Inc.) receive annual cash flow distributions from various properties. These annual distributions (also called “the waterfall”) vary by property and are based on annual operating performance and fees negotiated as part of each partnership’s Limited Partnership Agreement (LPA). Of the \$3.8 million that is currently available for distribution per the LPA, \$3.3 million will be distributed to Fresno Housing and its affiliates. This is known as the “waterfall process” and represents a significant increase from previous years. The remaining cash flow will be distributed to other investors and lenders as noted below.

Entity	Amount	Type of Payment
HRFC	333,564	Loan Payment
Silvercrest	447,724	Management Fees
Fresno Housing	2,108,881	Loan Payments Developer Fees
FH Related Entities	361,062	Management Fees/ Interest Payment
City of Fresno	216,247	Loan Payment
External - Other	313,597	Investor Fees, Management Fees/ Interest
	3,781,075	

Recommendation

This item is information only. No action is required from the Boards of Commissioners of Fresno Housing. The Board of Directors for Silvercrest, Inc. will be asked to accept the 2024 Mixed Finance Results.

Background Information

The 2024 Mixed Finance Operating Budgets were approved by the Board of Directors of Silvercrest, Inc. with revenues of \$30.1 million and operating and non-operating expenses totaling \$31.9 million, resulting in total net operating loss of approximately \$1.7 million.



Mixed Finance Properties 2024 Results

Boards of Commissioners Meeting

July 22, 2025



FRESNO VIBRANT
COMMUNITIES
QUALITY HOUSING **HOUSING** ENGAGED RESIDENTS



“Mixed Finance” Properties

What are they?

- Properties owned by a limited partnership
- Originally sponsored and developed by Fresno Housing
- Mixed finance means that several funding sources were used to develop the properties (examples: Tax Credits, HRFC, private mortgage, HOME funds, etc...).

Why are we involved?

- Silvercrest, Inc. (an instrumentality of the HA) is the Managing General Partner of the limited partnerships and is responsible for on-going operations.
- The Agency and its subsidiaries (Silvercrest, HRFC) have a vested interest in the properties.
- Properties fulfill Agency’s mission to create affordable housing.

2024 Financial Results for All Properties

	2024 Budget	2024 Results	\$ Variance	% Variance
MIXED FINANCE BUDGET				
Total Income	29,037,196	30,122,774	1,085,578	4%
Total Expenses	21,478,400	21,582,048	(103,648)	0%
Net Operating Income	7,558,796	8,540,725	981,930	13%
Total Non-Operating Expenses	5,401,117	10,288,322	(4,887,206)	-90%
Net Cash Flow	2,157,679	(1,747,597)	(3,905,276)	-181%

The 2024 budgets include 44 properties with over 2,700 units

- Total Income is \$1.1 million better due to lower vacancy and increased rental income and subsidy received
- Total Expenses are \$104 thousand more than budgeted.
- Total Non-Operating Expenses were \$4.9 million more than budgeted due to additional major repairs and construction loan interest payments.



Measuring Performance:

*New/Not Stabilized Properties

Properties undergoing permanent loan conversion in 2024, had lingering construction costs, or had less than one year of operations

Esperanza Commons	Stabilization
Corazon del Valle	Stabilization
The Arthur	Stabilization
Promesa Commons	Stabilization
Citrus Gardens	Stabilization
Chinatown (Monarch)	Stabilization



Measuring Performance: Permanent Supportive Housing

Properties designed to break even recognized for meeting operational objectives

Property Name	Budget	Results
Renaissance at Trinity	High	High
Renaissance at Santa Clara	Standard	High
Renaissance at Parc Grove	High	Standard
Renaissance at Alta Monte	Low	Low
Villages @ Paragon	High	High
Villages @ Broadway	High	Low
Villages @ Barstow	High	High

PSH Criteria based on Cash Flow/Unit

High Performer = > \$250
Standard Performer = \$0 < \$250
Low Performer = < \$0/Unit

Performance measurement this year for permanent supportive housing.



Measuring Property Success

	2023	2024
	Results	Results
Highs	14	20
Standards	13	7
Lows	7	11
*Stabilization	7	6
Total	41	44

Criteria based on Cash Flow/Unit
 High Performer = >\$1,000/Unit
 Standard Performer = \$250 - \$1,000/Unit
 Low Performer = <\$250/Unit

PSH Criteria based on Cash Flow/Unit
 High Performer = > \$250
 Standard Performer = \$0 < \$250
 Low Performer = < \$0/Unit

- Each property is managed as a separate and independent financial entity
- Each property should break even (Cash Flow or CF > 0)
- Categorized as a low, standard, or high performer using **cash flow after debt service (required principal and interest payments on loans)**, per unit, as the basis of measuring performance
- ***Stabilization** – Properties undergoing permanent loan conversion in 2024, had lingering construction costs, or had less than one year of operations



2024 Results for Permanent Supportive Housing

Property Name	Renaissance at Trinity	Renaissance at Santa Clara	Renaissance at Alta Monte	Renaissance at Parc Grove	Villages @ Paragon	Villages @ Broadway	Alegre Commons
# Of Units	20	70	30	39	28	25	42
	Actual	Actual	Actual	Actual	Actual	Actual	Actual
TOTAL INCOME	297,259	911,349	342,874	713,327	434,536	306,005	617,068
TOTAL OPERATING EXPENSES	233,438	724,249	346,752	524,532	356,330	321,977	532,353
NET OPERATING INCOME	63,820	187,100	(3,878)	188,796	78,206	(15,972)	84,715
TOTAL Non-Operating EXPENSES	29,277	128,833	7,231	(60,627)	48,175	255,256	43,221
CASH FLOW	34,543	58,267	(11,109)	249,423	30,031	(271,227)	41,495
<i>CF per Unit</i>	1,727	832	(370)	6,395	1,073	(10,849)	988

Seven properties with net operating income of \$583 thousand and cash flow of \$131 thousand

2024 Results for High Performers

Property Name	Renaissance at Trinity	Renaissance at Santa Clara	Bridges at Florence	City View @ Van Ness	Orange Cove RAD	Viking Village RAD	Marion Villas	Pacific Gardens	541 @ South Tower & Cedar Heights	Rio Villas
# Of Units	20	70	34	45	90	40	46	56	45	30
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
TOTAL INCOME	297,259	911,349	326,134	449,129	1,004,105	446,593	407,944	600,582	501,368	400,732
TOTAL OPERATING EXPENSES	233,438	724,249	239,197	291,380	747,305	329,859	301,460	458,089	344,255	234,646
NET OPERATING INCOME	63,820	187,100	86,937	157,749	256,800	116,733	106,483	142,029	157,113	166,086
TOTAL Non-Operating EXPENSES	29,277	128,833	12,025	82,378	63,206	57,155	49,500	60,945	70,738	46,739
CASH FLOW	34,543	58,267	74,913	75,372	193,594	59,578	56,984	81,085	86,374	119,346
<i>CF per Unit</i>	1,727	832	2,203	1,675	2,151	1,489	1,239	1,448	1,919	3,978

Property Name	Paseo 55	Villa Del Mar	Elderberry	Brierwood Court	Renaissance at Parc Grove	Oak Grove Commons	Linnaea Villas	Solivita Commons	Villages @ Paragon	Alegre Commons
# Of Units	55	48	75	75	39	56	47	60	28	42
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
TOTAL INCOME	557,142	611,628	738,218	1,090,538	713,327	610,507	704,985	730,597	434,536	617,068
TOTAL OPERATING EXPENSES	452,814	414,239	351,296	516,156	524,532	458,877	373,411	373,836	356,330	532,353
NET OPERATING INCOME	104,329	197,390	386,922	574,382	188,796	151,631	331,574	356,761	78,206	84,715
TOTAL Non-Operating EXPENSES	49,297	121,928	175,062	378,294	(60,627)	90,467	133,839	135,717	48,175	43,221
CASH FLOW	55,032	75,461	211,860	196,088	249,423	61,163	197,735	221,044	30,031	41,495
<i>CF per Unit</i>	1,001	1,572	2,825	2,615	6,395	1,092	4,207	3,684	1,073	988

Twenty properties with net operating income of \$3.9 million and cash flow of \$2.2 million

2024 Results for Standard Performers

Property Name	Yosemite Village	Parc Grove Northwest	Granada Commons	Parc Grove Commons II	Kings River Commons	Fenix @ Calaveras & Fenix @ Glenn	Wedgewood Commons
# Of Units	69	148	16	215	60	30	64
	Actual	Actual	Actual	Actual	Actual	Actual	Actual
TOTAL INCOME	854,082	1,802,472	180,345	2,542,978	609,107	277,351	548,772
TOTAL OPERATING EXPENSES	718,806	937,636	144,563	1,602,628	400,826	188,003	464,749
NET OPERATING INCOME	135,276	864,836	35,782	940,350	208,280	89,348	84,023
TOTAL Non-Operating EXPENSES	95,767	746,994	30,613	752,644	162,400	69,993	55,873
CASH FLOW	39,509	117,842	5,169	187,706	45,880	19,355	28,150
<i>CF per Unit</i>	573	796	323	873	765	645	440

Seven properties with net operating income of \$2.4 million and cash flow of \$444 thousand

2024 Results for Low Performers

Property Name	Renaissance at Alta Monte	Mendota RAD	Fresno RAD	Legacy Commons I	Cueva de Oso	Legacy Commons II	Blossom Trail	Magnolia Commons	Mariposa Commons	Orchard Apartments	Villages @ Broadway
# Of Units	30	124	193	64	47	64	48	60	40	40	25
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
TOTAL INCOME	342,874	1,360,930	1,990,705	664,244	486,286	659,370	441,932	664,120	514,711	480,415	306,005
TOTAL OPERATING EXPENSES	346,752	1,017,552	1,628,351	527,788	422,433	472,197	414,073	551,992	372,454	329,315	321,977
NET OPERATING INCOME	-3,878	343,378	362,354	136,456	63,853	187,173	27,860	112,129	142,256	151,100	-15,972
TOTAL Non-Operating EXPENSES	7,231	387,161	333,681	186,028	54,071	217,697	70,740	155,720	169,610	219,929	255,256
CASH FLOW	-11,109	-43,783	28,673	-49,571	9,782	-30,524	-42,880	-43,592	-27,353	-68,830	-271,227
<i>CF per Unit</i>	-370	-353	149	-775	208	-477	-893	-727	-684	-1,721	-10,849

Eleven properties with net operating income of \$1.5 million and cash flow utilization of \$550 thousand

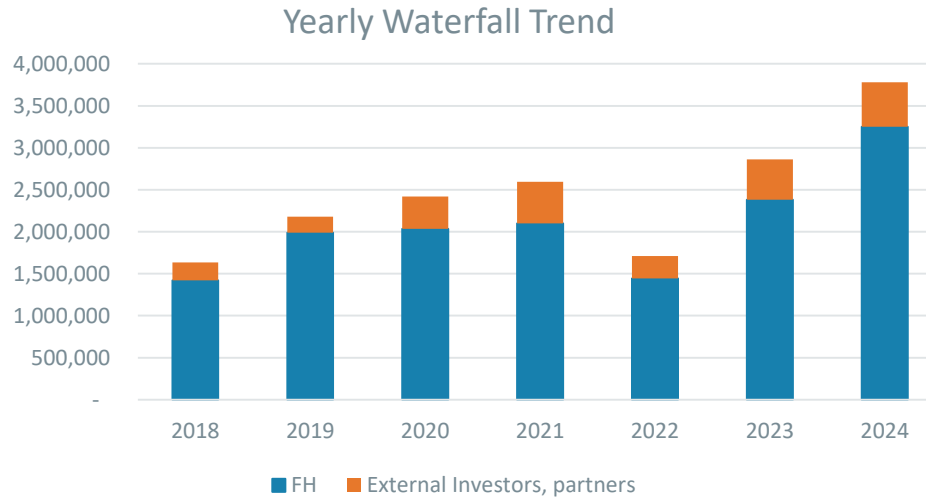
2024 Waterfall Distributions

Note that “Waterfall Distributions” are payments made to development partners, the Agency, and its affiliated entities.

Entity	Amount	Type of Payment
HRFC	333,564	Loan Payment
Silvercrest	447,724	Management Fees
Fresno Housing	2,108,881	Loan Payments Developer Fees
FH Related Entities	361,062	Management Fees/ Interest Payment
City of Fresno	216,247	Loan Payment
External - Other	313,597	Investor Fees, Management Fees/ Interest
	3,781,075	

Out of the \$3.7 million to be distributed, \$3.2 million will go to the Agency and its affiliated entities

Multi-Year Waterfall Trend



Total distributions have been increasing annually, with the majority allocated to the Agency and its affiliated entities

This item is informational for Fresno Housing Authority
Boards of Commissioners.

As the Managing General Partner, Silvercrest, Inc., will be
asked to approve the 2024 Mixed Finance Budgets.

Questions or Comments?

BOARD MEMO

TO: Boards of Commissioners
FROM: Tyrone Roderick Williams, CEO
MEETING DATE: 07/22/2025
AGENDA ITEM: 7C
SUBJECT: Housing Choice Voucher Update

AUTHOR: Brandy Woodard
Chief of Housing Voucher
Programs
DEPARTMENT: HCV
MEMO DATE: 07/16/2025

Executive Summary

Staff will provide an update on Emergency Housing Vouchers, Family Self-Sufficiency and Landlord Overpayments

Recommendation

None currently.



Housing Choice Voucher (HCV) Updates:

Presentation by Brandy Woodard

July 22, 2025



FRESNO VIBRANT
COMMUNITIES
QUALITY HOUSING **HOUSING** ENGAGED RESIDENTS



What I Will Cover Today:

- Emergency Housing Vouchers (EHV)
- Family Self-Sufficiency (FSS)
- Landlord Overpayments

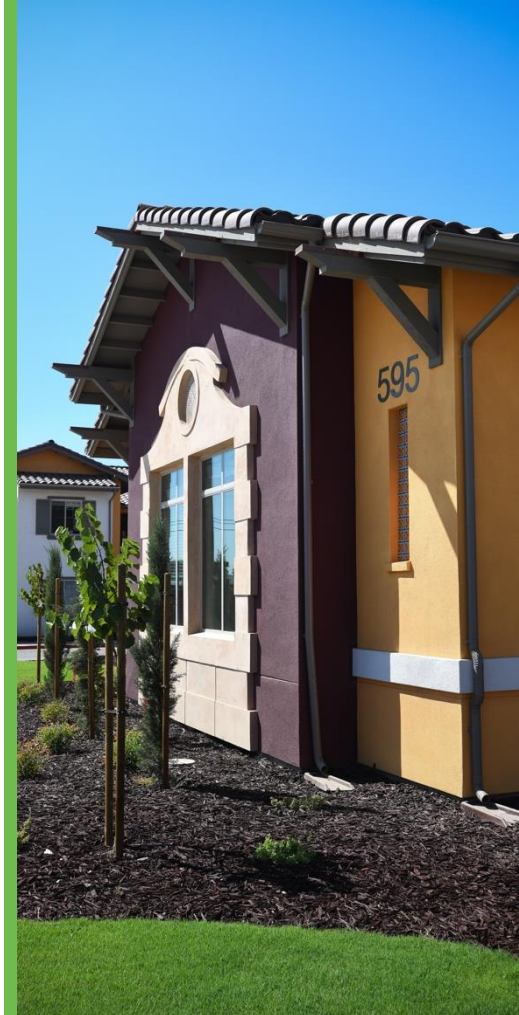
EHV Program Snapshot

- 238 households currently being served through the EHV program
- 2 families recently moved into Manzanilla Commons
- HUD has released guidance on transitioning some EHV participants to the regular HCV program
- The federal budget includes potential funding increases to support transitions to Tenant Protection Vouchers (TPVs)



Family Self-Sufficiency Snapshot

- 13 new families have enrolled in the FSS program
- Hosting bi-weekly orientations to educate on the program
- 1 program graduate will receive \$3,900 in escrow savings
 - She plans to use the funds toward purchasing a home



Landlord Overpayment Recovery

April – June 2025

Jurisdiction	Recovered via Withheld HAP	Voluntary Payments
City	(\$3,906)	(\$8,394)
County	(\$1,730)	(\$50,381)
Total	(\$5,636)	(\$58,775)



TO: Boards of Commissioners
FROM: Tyrone Roderick Williams, CEO
MEETING DATE: 07/22/2025
AGENDA ITEM: 8a
SUBJECT: Heritage Estates – Authorization to Enter into Purchase and Sale Agreements, Execute Related Documents and Authorize CEO to Negotiate and Finalize Sale of the Homes

AUTHOR: Christina Stokes-Johnson
 Director
DEPARTMENT: Real Estate Development
MEMO DATE: 07/16/2025

Executive Summary

On May 22, 2024, the Boards of Commissioners (“Board”) authorized the execution and delivery of documents to implement the project financing and development of Heritage Estates (the “Property”), a single-family subdivision comprised of 33 homes on 7.94 acres in Southwest Fresno (APN 477-060-04T). The final approved construction financing included funding from the City of Fresno Housing Successor Agency (“FHS”) of \$1,200,000, City of Fresno PLHA funds of \$3,000,000, Federal Home Loan Bank Affordable Housing Program (“AHP”) funds of \$611,060, Housing Relinquished Fund Corporation (“HRFC”) funds of up to \$3,000,000, CalHOME mortgage assistance funds for qualified homebuyers of up to \$1,400,000, and sales proceeds received during phased construction.

Construction commenced in July, 2024, and is currently at approximately 50% completion. The first phase of six (6) homes is anticipated to be complete on or about August 1, 2025, with subsequent phases following monthly until January, 2026. The Heritage Estates homes are currently being marketed for sale and the Agency has entered into several purchase and sale agreements in anticipation of escrow closings in Fall 2025. Staff is requesting that the Board ratify the existing purchase and sale agreements and authorize entry into subsequent agreements, and delegate authority to Tyrone Roderick Williams, Chief Executive Officer, to negotiate and finalize the sale of the Property. Once finalized, the price and terms of payment for the Heritage Estates homes will be reported at a subsequent meeting of the Board.

Staff recommends that the Board adopt the attached resolution, prepared and reviewed by our agency counsel, Baker Manock & Jensen, PC, to finalize the sales of the Heritage Estates homes.

Recommendation

It is recommended that the Board approve and adopt the attached resolution and thereby delegate authority to Tyrone Roderick Williams, Chief Executive Officer, to execute purchase and sale agreements and to negotiate and complete the sale of the Heritage Estates homes, and further authorize Tyrone Roderick Williams, Chief Executive Officer, Tammy Townsend, Deputy Executive Director, Michael Duarte, Chief Real Estate Officer, and/or their designees, to negotiate and execute all ancillary documents in connection with the sale of the Property.

Fiscal Impact

FRESNO HOUSING

On May 22, 2024, the Board authorized a permanent loan from HRFC of up to \$1,000,000, as a soft second mortgage on the homes, at a 3% interest rate and forgivable after a 30-year term, payable if the homes are sold prior to loan maturity.

Background Information

Heritage Estates is a single-family subdivision comprised of 33 homes on 7.94 acres in Southwest Fresno (APN 477-060-04T). The site is bordered by E. Florence Avenue on the North, across from the Legacy Commons affordable housing development, and will have a primary entrance from Florence Avenue off of Walnut Avenue to the east.

The Property consists of 3 and 4 bedroom homes ranging in size from 1393 to 1606 square feet. Once complete, the homes will be made available to household incomes ranging from 50%-80% AMI and market rate. Public funding sources will be used to support downpayment assistance and forgivable second mortgages.

Past Board Actions

- June 28, 2021 – Resolution Authorizing the Submission of a City of Fresno Funding Application for a Proposed Single-Family Development in Southwest Fresno (APN 477-060-04)
- January, 2023 – Authorization to Award General Construction Contract – Heritage Estates
- September, 2023 – Approval of HRFC predevelopment funding up to \$300,000
- December, 2023 – Approval to enter into DDA and accept FHS, PLHA and CalHOME Mortgage Assistance Funds
- April, 2024 – Authorization to increase HRFC predevelopment funding to \$2,000,000
- May, 2024 – Authorization of an HRFC construction/bridge loan of up to \$3,000,000 and permanent loan of up to \$1,000,000
- August, 2024 - Authorization to Execute Payment & Performance Bonds and Enter into Indemnification Agreement



Real Estate Development Action Item

Board Presentation

7/22/25



Action Item 8a

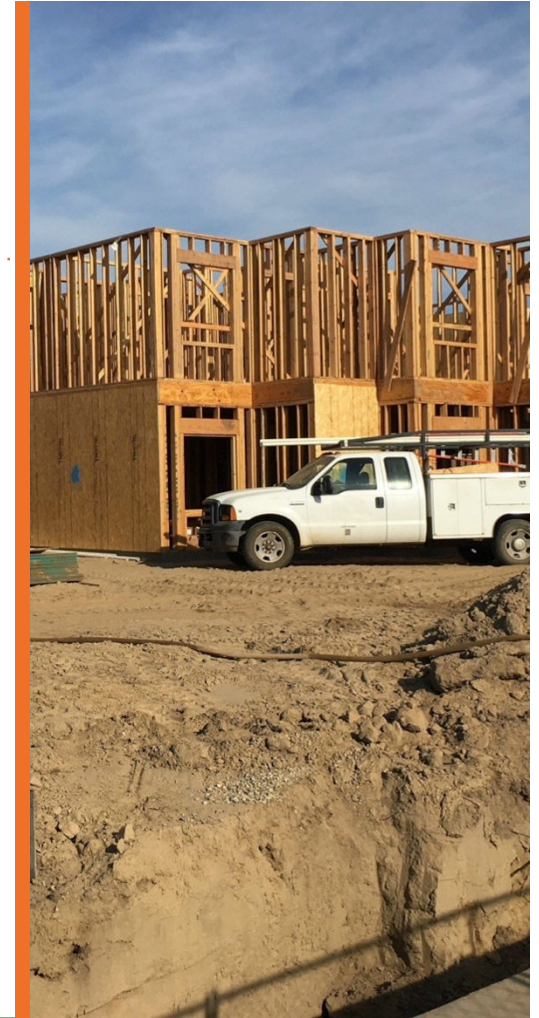
Heritage Estates

Authorize Entry into Purchase and Sale Agreements, Entry into Loans from the Housing Relinquished Fund Corporation, the Subordination of the Housing Relinquished Fund Corporation Deed of Trust to Senior Lenders, the Recordation of Homebuyer Declaration of Restrictive Covenants and Authority Option to Purchase Agreements for Heritage Estates

- *Authorization to execute Purchase and Sale Agreements*
- *Authorization to enter into HRFC permanent loans*
- *Authorization to execute documents related to loan activities and to further the sale of the homes*

Heritage Estates - Background

- On May 22, 2024, the Boards of Commissioners authorized the execution and delivery of documents to implement the project financing and development of Heritage Estates, to include an HRFC construction/bridge loan of up to \$3,000,000 and permanent loan of up to \$1,000,000
- Consists of 33 Single Family Homes (3 & 4 Bd.) for Homeownership on 7.94 acres in Southwest Fresno targeting 50-80% AMI
- City of Fresno and Fresno Housing Successor Agency have committed a total of \$4.2m in financing and up to \$1.4m of mortgage assistance
- Received an award of FHLB AHP funds of \$611k
- Began construction in July 2024, estimated completion Jan 2026



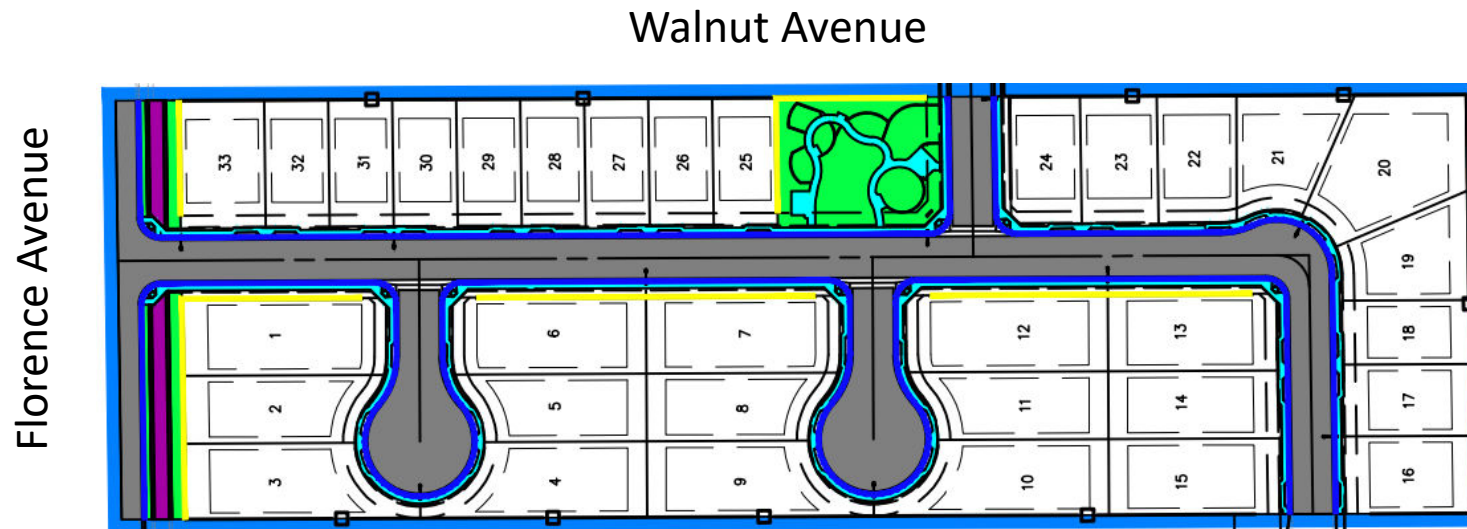
FRESNO HOUSING

Project Overview - Aerial



FRESNO HOUSING

Project Overview – Tract Map



FRESNO HOUSING

Project Overview – 3 Bd. 1393 Model



1393 sq. ft.
3 bedrooms
2 bathrooms



FRESNO HOUSING

Project Overview – 4 Bd. 1606 Model



1606 sq. ft.
4 bedrooms
2 bathrooms



FRESNO HOUSING

Lot 1 Progress



FRESNO HOUSING

Construction Progression



FRESNO HOUSING

Questions?
Thank you.

FRESNO HOUSING

RESOLUTION NO. _____

**BEFORE THE BOARDS OF COMMISSIONERS OF THE
HOUSING AUTHORITY OF THE CITY OF FRESNO**

**A RESOLUTION AUTHORIZING THE ENTRY INTO PURCHASE AND SALE AGREEMENTS,
ENTRY INTO LOANS FROM THE HOUSING RELINQUISHED FUND CORPORATION, THE
SUBORDINATION OF THE HOUSING RELINQUISHED FUND CORPORATION DEED OF TRUST TO
SENIOR LENDERS, THE RECORDATION OF HOMEBUYER DECLARATIONS OF RESTRICTIVE
COVENANTS AND AUTHORITY OPTION TO PURCHASE AGREEMENTS FOR HERITAGE ESTATES BY
THE HOUSING AUTHORITY OF THE CITY OF FRESNO, CALIFORNIA AND THE EXECUTION AND
DELIVERY OF DOCUMENTS, AND PROVIDING FOR OTHER MATTERS RELATED THERETO**

WHEREAS, the Housing Authority of the City of Fresno, California (the "Authority" or "HACF") seeks to expand the development and availability of long-term housing for low-income persons residing in the City of Fresno, California; and,

WHEREAS, the Authority is authorized, among other things, to finance, plan, undertake, construct, acquire, and operate housing projects; and,

WHEREAS, the Authority has acquired approximately 7.94 acres of vacant land in Southwest Fresno located at 146 E. Florence Avenue, Fresno, California 93706 (APN 477-060-04T) and related improvements thereon (collectively, the "Property"), for the purposes of developing and constructing a thirty-three (33) single-family home development to be known as Heritage Estates (collectively, the "Project"); and,

WHEREAS, the City of Fresno, a municipal corporation, in its capacity as Housing Successor to the Redevelopment Agency of the City of Fresno ("FHS") and the Authority have entered into that certain Disposition and Development Agreement (the "DDA"), pursuant to which FHS has conveyed the Property to the Authority and has provided the Authority with a loan in the amount of One Million Two Hundred Thousand and No/100 Dollars (\$1,200,000.00) (the "FHS Loan") to assist the Authority's construction of the Project; and the HACF Board of Commissioners (the "Board") approved HACF's entry into the DDA and acceptance of FHS Loan on December 12, 2023; and,

WHEREAS, the City of Fresno, with funding from the Permanent Local Housing Allocation ("PLHA") program of the Department of Housing and Community Development of the State of California ("HCD"),

has awarded funds to HACF in the amount of Three Million and No/100 Dollars (\$3,000,000.00) (the “PLHA Funds”); the HACF Board approved acceptance of the PLHA Funds on December 12, 2023; HACF has executed an agreement and amendment with the City (the “PLHA Agreement”) for the PLHA Funds; and,

WHEREAS, the City of Fresno has awarded HACF mortgage assistance funds for the Program under HCD’s CalHOME Program in an amount up to One Million Four Hundred Thousand and No/100 Dollars (\$1,400,000.00) (the “CalHOME Funds”); the HACF Board approved acceptance of the CalHOME Funds on December 12, 2023; and,

WHEREAS, on February 27, 2024, the HACF Board adopted a resolution authorizing the undertaking of all actions necessary to secure financing for the Project and assemble various financing sources, to include the Federal Home Loan Bank’s Affordable Housing Program (“AHP”), which was subsequently awarded on June 27, 2024, in a loan in the amount of Six Hundred Eleven Thousand and Sixty Dollars and No/100 Dollars (\$611,060.00) (the “AHP Loan”); and,

WHEREAS, on May 28, 2024, the HACF Board adopted a resolution authorizing a forgivable loan from the Housing Relinquished Fund Corporation (“HRFC”) with a thirty (30)-year term in an amount not to exceed One Million and No/100 Dollars (\$1,000,000.00) (the “HRFC Permanent Loan”); and,

WHEREAS, the Board desires to delegate authority to Tyrone Roderick Williams, Chief Executive Officer, to negotiate and complete the sales of the thirty-three (33) Heritage Estates single family homes in Fresno, CA; and,

WHEREAS, the Authority wishes to ratify and confirm all actions of the Authority and its officers prior to the date hereof and consistent with the terms of this resolution and to authorize such actions subsequent to the date hereof; and

WHEREAS, the Authority is authorized to delegate to one or more of its agents and employees such powers as it deems proper.

NOW THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City of Fresno, hereby authorize the following actions:

1. Authorized Officers. The Chief Executive Officer, Tyrone Roderick Williams, the Chief Real Estate Officer, Michael Duarte, the Deputy Executive Director, Tammy Townsend, and/or their respective designees (each, an “Authorized Officer” and, collectively, the “Authorized Officers”), and each of them acting alone, are authorized and directed to execute such documents and take such other actions as necessary to fulfill the Authority’s intended functions as Owner/Seller of the Project.

2. Authority Function. The Authorized Officers, and each of them acting alone, are authorized and directed to cause the Authority to take all actions and execute all documents necessary for the Authority to complete the Project and the sale of the thirty-three (33) Heritage Estates single family homes in Fresno, CA.
3. Approval of Loan Activities. The Authorized Officers, and each of them acting alone, are authorized on behalf of the Authority to execute, deliver and/or file (or cause to be delivered and/or filed) all documents deemed necessary or appropriate to convert to permanent Project financing for each single family home, including but not limited to all agreement documents related to the DDA, the FHS Loan, the PLHA Funds, the CalHOME Funds, the AHP loan, the HRFC Permanent Loan, and including without limitation, construction, permanent and third party loan applications, and any and all other documents reasonably required to lend sufficient funds to support down payment assistance to qualified buyers of the Project.
4. Approval of HRFC Permanent Loan Documents. The Authority has been presented with drafts of the HRFC Permanent Loan documents in connection with the Project, which documents are on file with the Authority's Secretary, and pursuant to which the Authority will borrow a loan in an amount not to exceed One Million and No/100 Dollars (\$1,000,000.00) from HRFC for homebuyer mortgage assistance. The Authorized Officers, and each of them acting alone, are authorized on behalf of the Authority to enter into the transactions described in the HRFC Permanent Loan documents and to incur indebtedness and grant liens and security interests and guarantees in connection with such transactions. The Authorized Officers, and each of them acting alone, are authorized and directed to execute and deliver, on behalf of the Authority, the HRFC Permanent Loan documents substantially in the form on file with the Authority; *provided however*, any Authorized Officer may approve on the Authority's behalf any further changes to the draft HRFC Permanent Loan documents, including material changes, and the final amount to be borrowed, and such Authorized Officer's signature on the final HRFC Permanent Loan documents shall be construed as the Authority's approval of such changes and final loan amount. The Authorized Officers, and each of them acting alone, are further authorized and directed to execute and deliver, on behalf of the Authority, any other documents reasonably required to be executed by the Authority to carry out the transactions contemplated by the HRFC Permanent Loan documents.
5. Loan of Funds. The Authorized Officers, and each of them acting alone, on behalf of the Authority, are authorized to take such actions and execute such documents as necessary to cause the Authority to borrow funds for the Project from HRFC in an amount up to One Million and No/100 Dollars (\$1,000,000.00). Each Authorized Officer, and each of them acting alone, is authorized to decrease the principal amount of any loan by any amount, or to increase the principal amount of any loan by an amount up to 10% more than the maximum aggregate principal amount for the loans stated in this resolution. The Board directs the Chief Executive Officer to report to the Board if the total amount borrowed by the Authority for the Project exceeds the aggregate maximum principal amount stated in this resolution for all loans to the Project (as may have been increased as permitted by this section).

6. Execution of Purchase and Sale Agreements. The Authorized Officers, and each of them acting alone, are authorized on behalf of the Authority to enter into Purchase and Sale Agreements (“PSAs”) and complete the sales of the thirty-three (33) Heritage Estates single family homes, and to negotiate and execute said PSAs and all ancillary documents in connection with the sales of the homes.
7. Execution of Documents. The Authorized Officers, and each of them acting alone, are authorized on behalf of the Authority to execute, deliver and/or file (or cause to be delivered and/or filed) any affidavits, certificates, letters, government forms, documents, agreements and instruments that any such Authorized Officer determines to be necessary or desirable: (i) to give effect to this resolution; (ii) to consummate the transactions contemplated herein; and/or (iii) to further the sale of the Project. Without limiting the scope of such authorization, such documents include declarations of restrictive covenants, regulatory agreements, subordination agreements, Authority option to purchase agreements, various deeds, notes, loan agreements, deeds of trust, guaranties and indemnities, grant deeds, and collateral assignments related to the Project’s financing. Such documents may also include, without limitation, repayment guarantees, cash pledge agreements, environmental indemnity agreements, irrevocable consents, and appointments of attorneys for service of process.
8. Expenditures. The Authority is authorized to expend such funds as are necessary to pay for all filing fees, title fees, financing fees, recording fees and other costs relating to the sale of the Project or actions authorized by this resolution.
9. Acting Officers Authorized. Any action required by this resolution to be taken by the Chief Executive Officer, Chief Real Estate Officer or Deputy Executive Director of the Authority may, in the absence of such person, be taken by the duly authorized acting Chief Executive Officer, acting Chief Real Estate Officer or acting Deputy Executive Director of the Authority, respectively, or by such respective designee.
10. Execution of Obligations. The Board directs the Authority’s Chief Executive Officer to cause the Authority to fulfill the Authority’s duties and obligations under the various agreements authorized.
11. Ratification and Confirmation. All actions of the Authority and its officers prior to the date hereof and consistent with the terms of this resolution are ratified and confirmed, including, but not limited to, the filing of finance applications related to the Project’s financing and the prior execution of any Project documents required herein.
12. Effective Date. This resolution shall be in full force and effect from and after its adoption and approval.



PASSED AND ADOPTED THIS 22nd DAY OF July, 2025. I, the undersigned, hereby certify that the foregoing Resolution was duly adopted by the governing body with the following vote, to wit:

AYES:

NOES:

ABSENT:

ABSTAIN:

Tyrone Roderick Williams
Secretary of the Boards of Commissioners

BOARD MEMO

TO: Boards of Commissioners
FROM: Tyrone Roderick Williams, CEO
MEETING DATE: 07/22/2025
AGENDA ITEM: 8 b
SUBJECT: Consideration of a Contract with Public Agency Retirement Service (PARS) for Post-Employment Benefit Trust Services

AUTHOR: Jeff Cardell
DEPARTMENT: Human Resources
MEMO DATE: 07/16/2025

Executive Summary

In 2024 the Boards received a presentation regarding the current and future costs of the defined benefit pension plan along with some options to assist the Agency in mitigating future costs. A Section 115 Trust provides an investment tool that allows the Agency to smooth out pension rate volatility, associated with the unfunded liability, over the course of time. Consistent with the Agency's Procurement Policy, through a piggyback contract, Public Agency Retirement Service (PARS) Post-Employment Benefit Trust has been selected. Implementation of the Trust requires the Board to approve a Resolution which appoints a Plan Administrator, delineates the authority of the Plan Administrator and Chief Executive Officer and authorizes an initial investment of \$200,000.

Recommendation

It is recommended that the Boards of Commissioners approve the Resolutions adopting the PARS Public Agencies Post-Employment Benefit Trust for a three-year period, designate the Chief Executive Officer or designee as the Agency Plan Administrator for the Section 115 Trust, authorize the Plan Administrator to execute legal and administrative documents and approve all financial transactions consistent with Agency policy and approve an initial investment of \$200,000.

Fiscal Impact

Reserves in the self-funded dental plan are the source of the initial investment in the Trust. Administrative and Investment fees totaling up to 0.6% will be paid by earnings associated with the funds invested in the Trust.

Background Information

On August 22, 2024 the Boards received a presentation regarding the current and future costs of the defined benefit pension plan along with some options to assist the Agency in mitigating future costs. Establishing a Section 115 Trust provides an investment tool that allows the Agency to smooth out pension rate volatility, associated with the unfunded liability, over the course of time. In addition, the Trust permits the Agency, under federal and state law, to invest in a more diversified array of investments to maximize investment returns and reduce pension liabilities.

FRESNO HOUSING

The Agency's Procurement Policy provides the authority to enter into State and/or local cooperative or intergovernmental agreements, a so-called piggyback, to purchase goods or services based on economy and efficiency. Staff has identified such an agreement that the City of Rocklin entered into with PARS that meets the needs of the Agency.

PARS has an impressive track record with more than 21 years of experience in administering Section 115 Trust Administration services. They are the single largest provider of pension pre-funding services with more than 280 agencies throughout California and successfully obtained an IRS Private Letter Ruling ensuring the tax-exempt status of any income and capital gains derived from trust assets.

To implement the Section 115 Trust, it is necessary for the Boards to adopt a Resolution that authorizes:

1. The Adoption of the PARS Public Agencies Post-Employment Benefit Trust; and
2. The appointment of Chief Executive Officer Tyrone Roderick Williams, or designee, as the Housing Authority Plan Administrator for the Program; and
3. The Plan Administrator to execute the PARS legal and administrative documents on behalf of the Housing Authority and to take whatever additional actions are necessary to maintain the Housing Authority's participation in the Trust and to maintain compliance of any relevant regulation issued or as may be issued; therefore, authorizing whatever additional actions are required to administer the Agency's program; and
4. The Chief Executive Officer or designee to approve all necessary financial transactions, budgets, and appropriations to implement and administer the Housing Authority's post-employment benefit trust in accordance with the law and Housing Authority policy.

It is suggested that in the future the Boards consider how they would like to provide consistent contributions to the Trust with the objective of reducing unfunded liability in the defined benefit pension plan with the California Public Employees Retirement System.



CalPERS Pension Funding Strategy - Section 115 Trust

Joint Board Meeting

July 22, 2025



FRESNO VIBRANT COMMUNITIES
QUALITY HOUSING **HOUSING** ENGAGED RESIDENTS

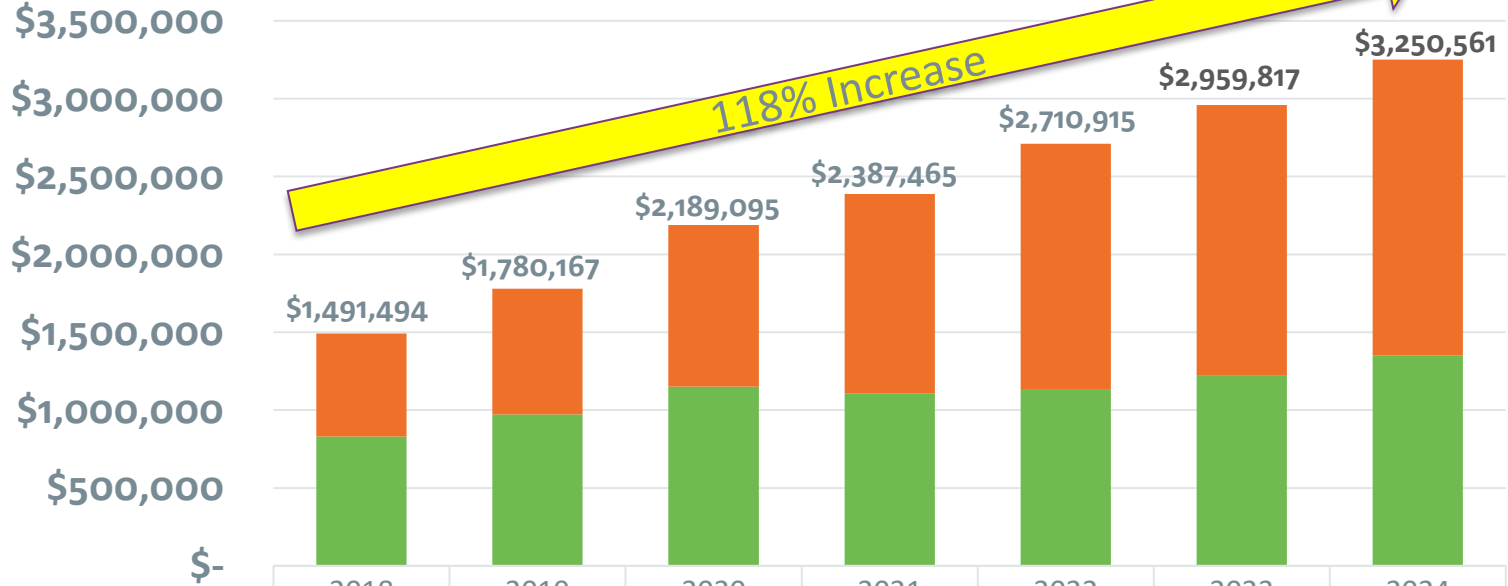


Fresno Housing has been contracted with CalPERS since 1964 to provide a defined benefit (pension) retirement plan. The pension benefit is based on members years of service, age, and final compensation.



Presented to the Boards in August 2024 – Rising Costs

2018 - 2024



	2018	2019	2020	2021	2022	2023	2024
Additional Employer Payment for Unfunded Liability	\$662,494	\$808,470	\$1,039,338	\$1,282,002	\$1,581,660	\$1,736,171	\$1,899,582
"Normal" Employer Contribution	\$829,000	\$971,697	\$1,149,757	\$1,105,463	\$1,129,255	\$1,223,646	\$1,350,979

Ways to Reduce Long-Term Pension Costs – Would require supplemental investment

1. Pension Obligation Bonds
2. Utilize one-time funds to pay down the unfunded liability
3. Open a Section 115 Trust



Post Employment Benefits Recommended Strategy

- Section 115 Trust
 - Flexible
 - Diversified Investment Strategy Choice
 - Reduces pension costs over time



Recommendation: Establish Section 115 Trust

- Public Agency Retirement Services (PARS)
 - 21 Year track record for administering 115 trusts
 - Three- Year Contract
- “Piggyback” Contract
 - City of Rocklin
- For Discussion and Consideration:
 - Policy or practice for future investment



Staff Request for Board Action

- Consideration of initial investment of \$200,000
 - Funding comes from Dental Health Plan savings

RESOLUTION

RESOLUTION NO. _____

**BEFORE THE BOARD OF COMMISSIONERS OF THE
HOUSING AUTHORITY OF THE CITY OF FRESNO**

**RESOLUTION APPROVING THE ADOPTION OF THE PUBLIC AGENCIES POST-EMPLOYMENT
BENEFITS TRUST ADMINISTERED BY PUBLIC AGENCY RETIREMENT SERVICES (PARS)**

WHEREAS, PARS has made available the PARS Public Agencies Post-Employment Benefits Trust (the “Program”) for the purpose of pre-funding pension obligations and/or OPEB obligations; and

WHEREAS, the Housing Authority of the City of Fresno (“Authority”) is eligible to participate in the Program, a tax-exempt trust performing an essential governmental function within the meaning of Section 115 of the Internal Revenue Code, as amended, and the Regulations issued there under, and is a tax-exempt trust under the relevant statutory provisions of the State of California; and

WHEREAS, the adoption and operation of the Program has no effect on any current or former employee’s entitlement to post-employment benefits; and

WHEREAS, the terms and conditions of post-employment benefit entitlement, if any, are governed by contracts separate from and independent of the Program; and

WHEREAS, the funding of the program does not, and is not intended to, create any new vested right to any benefit nor strengthen any existing vested right; and

WHEREAS, the Housing Authority reserves the right to make contributions, if any, to the Program.

NOW THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City of Fresno do hereby

1. Adopt the PARS Public Agencies Post-Employment Benefit Trust; and
2. Appoint Chief Executive Officer Tyrone Roderick Williams, or designee, as the Housing Authority Plan Administrator for the Program; and
3. The Plan Administrator is hereby authorized to execute the PARS legal and administrative documents on behalf of the Housing Authority and to take whatever additional actions are necessary to maintain the Housing Authority’s participation in the Trust and to maintain

RESOLUTION

compliance of any relevant regulation issued or as may be issued; therefore, authorizing whatever additional actions are required to administer the Agency's program.

4. The Chief Executive Officer or designee is authorized to approve all necessary financial transactions, budgets, and appropriations to implement and administer the Housing Authority's post-employment benefit trust in accordance with the law and Housing Authority policy; and
5. Authorize an initial \$200,000, investment in the Trust using reserves in the self-funded Dental Plan.

PASSED AND ADOPTED THIS 22nd DAY OF July 2025. I, the undersigned, hereby certify that the foregoing Resolution was duly adopted by the governing body with the following vote, to-wit:

AYES:

NOES:

ABSENT:

ABSTAIN:

Tyrone Roderick Williams
Secretary of the Boards of Commissioners

RESOLUTION

RESOLUTION NO. _____

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HOUSING AUTHORITY OF THE COUNTY OF FRESNO**

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RESOLUTION

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