



## Housing Choice Voucher Program

### Changes to HCVP Administrative Plan

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**PLAN-WIDE CHANGES**

- Any reference to “initial application(s)” has been change to “preliminary application(s).”
- Updating the Table of MTW Policies in Chapter 1.7 to include newly proposed MTW policies and updated MTW policies.

**CHAPTER 1: STATEMENT OF POLICIES AND OBJECTIVES**

<p><b><u>1.9 HOUSING OPPORTUNITIES THROUGH MODERNIZATION ACT (HOTMA) OF 2016</u></b></p> <p>...</p> <p>Many of the provisions of HOTMA are intended to streamline administrative processes and reduce burdens on PHAs, thereby also reducing burdens on participants. This Administrative Plan includes policies which reflect HOTMA provisions related to Sections 102, 103, and 104 as well as HABC’s MTW policies which waive certain HOTMA provisions as provided under HABC’s Moving to Work Agreement (MTW) with HUD.</p> <p>As of the date of the Public Notice for review of this Administrative Plan, HUD has not yet published specific implementation Notices on HOTMA Sections 102 and 104. HUD is requiring HABC to update this Administrative Plan to reflect HOTMA provisions as of January 1, 2024; however, they are allowing additional time for compliance (no later than January 1, 2025). Once HUD issues implementation guidance for the HOTMA provisions and HABC receives HUD approval, the Administrative Plan will be updated to reflect the final approved changes.</p>	<p>1-14</p>	<p>Revised section to indicate HOTMA is pending HUD approval and implementation guidance:</p> <p>Many of the provisions of HOTMA are intended to streamline administrative processes and reduce burdens on PHAs, thereby also reducing burdens on participants. This Administrative Plan <i>does not</i> includes policies which reflect HOTMA provisions related to Sections 102, 103, and 104; <i>however, this Plan does reflect as well as</i> HABC’s MTW policies which <i>will</i> waive certain HOTMA provisions as provided under HABC’s Moving to Work Agreement (MTW) with HUD.</p> <p><del>As of the date of the Public Notice for review of this Administrative Plan, HUD has not yet published specific implementation Notices on HOTMA Sections 102 and 104. HUD is requiring HABC to update this Administrative Plan to reflect HOTMA provisions as of January 1, 2024; however, they are allowing additional time for compliance (no later than January 1, 2025). Once HUD issues implementation guidance for the HOTMA provisions and HABC receives HUD approval, the Administrative Plan will be updated to reflect the final approved changes.</del></p> <p><i>HABC’s HOTMA compliance date is dependent on the development of HUD’s new Housing Information Portal, which has been delayed. Accordingly, HUD has not yet published an effective date for these HOTMA provisions.</i></p> <p><i>HABC has prepared a version of the Administrative Plan which includes the relevant HOTMA policies and will publish that version of the Plan once HUD provides an implementation effective date. HABC will post a notice on its website to inform all stakeholders of the go-live date for the updated HOTMA and MTW policies in this Administrative Plan.</i></p>
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**CHAPTER 1: STATEMENT OF POLICIES AND OBJECTIVES (continued)**

<p><b><u>1.12 VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, STALKING, AND/OR HUMAN TRAFFICKING</u></b></p> <p><b>1.12.1 Assistance to VAWA Victims</b></p> <p>No applicant to HABC’s HCV Program who has been a victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking shall be denied admission into the program if they are otherwise qualified.</p>	<p>1-17</p>	<p>Adding statement to cover family splits under VAWA:</p> <p>No applicant to HABC’s HCV Program who has been a victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking shall be denied admission into the program if they are otherwise qualified.</p> <p><i>Family splits may be approved because of VAWA claims, at the discretion of the Senior Vice President or designee.</i></p>
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**CHAPTER 2: ELIGIBILITY FOR ADMISSION**

<p><b><u>2.3 FAMILY COMPOSITION</u></b></p> <p><b>2.3.14 Parent-Child Relationship, Legal Custody/Guardianship</b></p> <p><u>Parent-Child Relationship</u></p> <ul style="list-style-type: none"> <li>• Birth Certificate listing the parent’s name(s).</li> <li>• Adoption paperwork.</li> <li>• Sworn affidavit by a relative or other person with personal knowledge of the facts of the child’s birth, such as a baptism issued by a church.</li> </ul> <p><u>Legal Guardianship</u></p> <ul style="list-style-type: none"> <li>• Order or letter of guardianship signed by a judge.</li> <li>• A will appointing the guardian. A will does not provide guardianship, but it is proof of the decedent’s wishes. This should only be used during and while waiting for an actual order appointing you as a guardian.</li> <li>• Affidavit of Guardianship.</li> </ul>	<p>2-9</p>	<p>Revising language and adding additional verification documents that may be requested.</p> <p><u>Parent-Child Relationship</u></p> <ul style="list-style-type: none"> <li>• Birth Certificate listing the parent’s name(s).</li> <li>• <i>Final Adoption Decree</i> <del>Adoption paperwork</del>.</li> <li>• Sworn affidavit by a relative or other person with personal knowledge of the facts of the child’s birth, such as a baptism issued by a church.</li> </ul> <p><u>Legal Guardianship</u></p> <ul style="list-style-type: none"> <li>• Order or letter of guardianship signed by a judge.</li> <li>• A will appointing the guardian. A will does not provide guardianship, but it is proof of the decedent’s wishes. This should only be used during and while waiting for an actual order appointing you as a guardian.</li> <li>• Affidavit of Guardianship; <i>or</i></li> <li>• <i>Letter from the Department of Social Services (DSS).</i></li> </ul>
<p><b><u>2.9 CHANGES IN ELIGIBILITY PRIOR TO EFFECTIVE DATE OF THE CONTRACT</u></b></p> <p>Changes that occur during the period between issuance of a voucher and lease up may affect the family's eligibility or share of the rental payment. The voucher size must be consistent with the family composition and may be altered prior to lease up.</p>	<p>2-20</p>	<p>Adding language from Chapter 9.11 as it applies to applicants who have received vouchers but have not yet leased (yet to become participants):</p> <p>Changes that occur during the period between issuance of a voucher and lease up may affect the family's eligibility or share of the rental payment. The voucher size must be consistent with the family composition and may be altered prior to lease up.</p> <p><i>In addition, if the family reports changes in factors that will affect the total family share prior to the effective date of the HAP contract at admission, the information will be verified, and the total family share will be recalculated. If the family does not report any change, HABC need not obtain new verifications before signing the HAP contract.</i></p>

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**CHAPTER 3: APPLYING FOR ADMISSION**

<p><b><u>3.2 OVERVIEW OF THE APPLICATION TAKING PROCESS</u></b></p> <p><b>3.2.1 Initial Applications</b></p> <p>... Initial applications may not require an interview. The information on the application will not be verified until the applicant has been selected for eligibility determination. Eligibility will be determined during the second phase when the full application process is complete, and information is verified.</p>	<p>3-1</p>	<p>Replacing “initial” with “preliminary” and removing a statement that is not a part of the policy:</p> <p><b>3.2.1 <del>Initial</del> Preliminary Applications</b></p> <p><del>Initial applications may not require an interview.</del> The information on the <i>preliminary</i> application will not be verified until the applicant has been selected for eligibility determination. Eligibility will be determined during the second phase when the full application process is complete, and information is verified. <i>Please refer to the next section for more information regarding Eligibility Determinations.</i></p>
<p><b>3.2.2. Eligibility Determinations</b></p> <p>The second phase of the application process is eligibility determination. At this time, HABC verifies that the information provided to HABC by the applicant is current, and that all HUD and HABC eligibility factors are current in order to determine the applicant’s eligibility for the issuance of a voucher. The household is not eligible for assistance until a final eligibility determination has been made...</p>	<p>3-1</p>	<p>Revising this paragraph ONLY to clarify the policy.</p> <p>The second phase of the application process is eligibility determination <i>and begins once the applicant reaches the top of the waiting list. At this time,</i> HABC <del>verifies that the will schedule an interview and require the applicant provide</del> information <i>as requested in the Eligibility Determination Letter provided to HABC by the applicant is current, and that HABC will verify</i> all HUD and HABC eligibility factors <del>are current in order</del> to determine the applicant’s eligibility for the issuance of a voucher. The household is not eligible for assistance until a final eligibility determination has been made...</p>
<p><b><u>3.5 APPLICANT STATUS WHILE ON WAITING LIST</u></b></p> <p>... Applicants are required to respond within ninety (90) calendar days to all notifications from HABC to update information on their application and/or to determine if the applicant is still interested in receiving assistance. If communication sent by HABC to an applicant is returned with a forwarding address, HABC will resend the notification to the new address.</p>	<p>3-4</p>	<p>Clarifying that notifications are only for applicants to update their information on the waiting list:</p> <p>Applicants are required to respond within ninety (90) calendar days to <del>all</del> notifications from HABC <i>requesting</i> to update information on their application and/or to determine if the applicant is still interested in receiving assistance...</p>

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**CHAPTER 4: ESTABLISHING PREFERENCES AND MAINTAINING THE WAITING LIST**

<p><b><u>4.4 UPDATING THE WAITING LIST</u></b></p> <p>...</p> <p>HABC’s tenant-based voucher waiting list last opened during the period of October 22-30, 2014. All selected applicants and non-selected applicants were notified of their waiting list status upon completion of the random selection. Selected applicants have been placed in one of the Preference 2 categories.</p> <p>Each household application of the preference categories defined above will be assigned a unique number for the respective categories through a computer-generated waiting list. All applications submitted during the waiting list opening period (October 22-30, 2014) have equal date and time and the representative random selection created a unique list number for each selected applicant.</p> <p>...</p> <p>The new list created from this preliminary application process will continue to be utilized until it has been exhausted or until its expiration, whichever comes first.</p> <p>Upon establishment of the waiting list, it is necessary to have current and updated applicant information. HABC periodically reviews the Waiting List to determine if an update and purge are necessary. If an update is needed, HABC will mail update questionnaires to families on the Waiting List. The mailing will ask for current information and confirmation of continued interest. If a letter is returned by the Post Office without a forwarding address, the applicant will be removed without further notice, and the envelope and letter will be maintained in the file. If a letter is returned with a forwarding address, it will be re-mailed to the address indicated. Eligible applicants who respond to the questionnaires within thirty (30) calendar days will be maintained on the Waiting List. Families that do not respond will be withdrawn from the Waiting List.</p>	<p>4-7 to 4-8</p>	<p>Updating past dates and outdated policy to current; and removing internal procedures from this policy.</p> <p>...</p> <p>HABC’s tenant-based voucher waiting list last opened during the period of October <del>22-30, 2014</del> <i>2012-13, 2023</i>. All <del>selected and non-were</del> <i>selected applicants were and</i> notified of their waiting list status <del>upon completion of the random selection</del>. Selected applicants have been placed in one of the Preference 2 categories.</p> <p>Each household application of the preference categories defined above <del>will be</del> <i>has been</i> assigned a unique number for the respective categories through a computer-generated waiting list. All applications submitted during the waiting list opening period (October <del>22-30, 2014</del> <i>2012-13, 2023</i>) have equal date and time and the representative random selection created a unique list number for each selected applicant.</p> <p>...</p> <p>The new list created from this preliminary application process will continue to be utilized until it has been exhausted <del>or until its expiration, whichever comes first</del>.</p> <p>... If an update is needed, HABC will <del>mail send</del> <i>mail send</i> update questionnaires to families on the Waiting List. The <del>mailing questionnaire</del> <i>mailing questionnaire</i> will ask for current information and confirmation of continued interest. <del>If a letter is returned by the Post Office without a forwarding address, the applicant will be removed without further notice, and the envelope and letter will be maintained in the file. If a letter is returned with a forwarding address, it will be re-mailed to the address indicated.</del> Eligible applicants who respond to the questionnaires within thirty (30) calendar days will be maintained on the Waiting List. Families that do not respond will be withdrawn from the Waiting List.</p>
<p><b><u>4.18 SPECIAL HUD FUNDING FOR EMERGENCY HOUSING VOUCHERS</u></b></p> <p>In FY2021, HABC was awarded two hundred seventy-eight (278) Emergency Housing Vouchers (EHVs). These vouchers are subject to PIH Notice 2021-15 Emergency Housing Vouchers – Operating Requirements. ...</p>	<p>4-13</p>	<p>HUD awarded funding to assist 10 additional Emergency Housing Voucher applicants, updating this section to reflect the addition:</p> <p>In FY2021, HABC was awarded two hundred seventy-eight (278) Emergency Housing Vouchers (EHVs). <i>In FY2024, HABC was awarded an additional ten (10) EHVs, making the total award two hundred eighty-eight (288) vouchers.</i> These vouchers are subject to PIH Notice 2021-15 Emergency Housing Vouchers – Operating Requirements.</p>

CHAPTER 5: SUBSIDY STANDARDS

<p><b><u>5.3 PARAMETERS FOR DETERMINATION OF VOUCHER SIZE</u></b></p> <p>... Generally, HABC assigns one bedroom to two people; however, the following guidelines may apply:</p> <ul style="list-style-type: none"> <li>• Single person families shall be allocated one bedroom.</li> <li>• A single pregnant woman with no other family members must be treated as a two-person family and shall be allocated one bedroom.</li> <li>• A same or opposite sex couple who is married, has an interdependent relationship or domestic partnership shall be allocated a one-bedroom voucher.</li> <li>• Other than adults who are married, have an interdependent relationship or domestic partnership, adults of the opposite sex will not be required to share one bedroom.</li> <li>• Children under the age of four (4) will be required to share one bedroom with a natural/birth parent provided there are no more than two (2) people per bedroom.**</li> <li>• Household members of the same sex, who are seven (7) or more years apart, will not be required to share a bedroom, although they may share a bedroom at the family’s discretion.</li> <li>• Two household members of the same sex, who are less than seven (7) years apart, will be allocated one bedroom.</li> <li>• Children of the opposite sex younger than five (5) years old will be required to share a bedroom; children of the opposite sex over the age of 5 may share a bedroom at the family’s discretion.</li> <li>• Foster children and children under court awarded custody, appropriately documented, will be included in determining voucher size only if they will be residing with the family for more than one-hundred eighty (180) calendar days per year.</li> <li>• Live-in aides will generally be provided a separate bedroom. No additional bedrooms are provided for the live-in aide’s family. Live-in aides do not have any rights to the voucher.</li> </ul>	<p>5-2</p>	<p>Revising subsidy standards to match the ACOP and remove administrative burdens.</p> <p>... Generally, HABC assigns one bedroom to two people; however, the following guidelines may apply:</p> <ul style="list-style-type: none"> <li>• Single person families shall be allocated one bedroom.</li> <li>• <del>A single pregnant woman with no other family members must be treated as a two-person family and shall be allocated one bedroom.</del></li> <li>• <i>The Head of Household will not be required to share a bedroom with anyone other than the co-head of household, spouse, or partner.</i></li> <li>• A same or opposite sex couple who is married, has an interdependent relationship or domestic partnership shall be allocated a one-bedroom voucher.</li> <li>• <del>Other than adults who are married, have an interdependent relationship or domestic partnership, adults of the opposite sex will not be required to share one bedroom.</del></li> <li>• <del>Children under the age of four (4) will be required to share one bedroom with a natural/birth parent provided there are no more than two (2) people per bedroom.**</del></li> <li>• Household members of the same sex, <del>who are seven (7) or more years apart,</del> will <del>not</del> be required to share a bedroom, <del>although they may share a bedroom at the family’s discretion.</del></li> <li>• <del>Two household members of the same sex, who are less than seven (7) years apart, will be allocated one bedroom.</del></li> <li>• Children of the opposite sex <del>younger than five (5) years old</del> will <i>not</i> be required to share a bedroom; <del>children of the opposite sex over the age of 5 may share a bedroom at the family’s discretion.</del></li> <li>• Foster children and children under court awarded custody, appropriately documented, will be included in determining voucher size only if they will be residing with the family for more than one-hundred eighty (180) calendar days per year.</li> <li>• Live-in aides will <i>generally</i> be provided <i>one</i> separate bedroom. No additional bedrooms are provided for the live-in aide’s family. Live-in aides do not have any rights to the voucher.</li> </ul>
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**CHAPTER 7: VERIFICATION PROCEDURES**

<p><b><u>7.2 RELEASE OF INFORMATION</u></b></p> <p>Adult family members aged eighteen (18) years and older will be required to sign the HUD 9886 Release of Information/Privacy Act form or HABC equivalent.</p>	<p>7-1</p>	<p>Adding statement regarding the new HUD Privacy Act Form and policy:</p> <p>Adult family members aged eighteen (18) years and older will be required to sign the HUD 9886 Release of Information/Privacy Act form or HABC equivalent. <i>Additional signatures must be obtained on the HUD 9886 from new adult members joining the family or whenever members of the family become 18 years of age. The HUD 9886 will remain effective until either the termination of the application or assistance (unless express revocation by HUD). Please refer to Chapter 1.17 for more information on the Release of Information.</i></p>
<p><b><u>7.3 METHODS OF INCOME VERIFICATION AND TIME ALLOWED</u></b></p> <p><b>7.3.1. Upfront Income Verification</b></p> <p>... Third party verification may still be required to supplement upfront verification, especially in the event that the applicant / participant provided documents vary from the upfront verified benefit amount.</p> <p>Currently the upfront verification tools available to HABC include the following:</p> <ul style="list-style-type: none"> <li>• EIV and/or IVT systems by HUD;</li> <li>• TASS - for Social Security benefits;</li> <li>• The Work Number - for employment/wage income;</li> <li>• Department of Labor and Licensing Relations (DLLR).</li> </ul>	<p>7-3</p>	<p>Removing language that pertains to internal procedure and not policy.</p> <p>... Third party verification may still be required to supplement upfront verification, especially in the event that the applicant / participant provided documents vary from the upfront verified benefit amount.</p> <p><del>Currently the upfront verification tools available to HABC include the following:</del></p> <ul style="list-style-type: none"> <li><del>• EIV and/or IVT systems by HUD;</del></li> <li><del>• TASS for Social Security benefits;</del></li> <li><del>• The Work Number for employment/wage income;</del></li> <li><del>• Department of Labor and Licensing Relations (DLLR).</del></li> </ul>
<p><b>7.3.2. Written Third-Party Verification</b></p> <p>... Verifications received directly from the source electronically, are considered written third-party verifications...</p>	<p>7-3</p>	<p>Adding additional method of receiving verifications:</p> <p>... Verifications received directly from the source electronically <i>or in writing</i>, are considered written third-party verifications...</p>
<p><b><u>7.7 VERIFYING NON-FINANCIAL FACTORS</u></b></p> <p><b>7.7.2. Verification of Criminal History</b></p> <p>HABC will check criminal history for all members of the household who are fourteen (14) years of age or older, to determine whether any such member has engaged in drug-related, violent or other criminal activity. This criminal history check will be performed at initial eligibility determination, and at any re-examination thereafter.</p>	<p>7-7 to 7-8</p>	<p>Revising policy to remove administrative burden and increase cost effectiveness:</p> <p>... This criminal history check will be performed at initial eligibility determination, <i>when a new member is added</i>, and <del>at any re-examination thereafter upon any administrative request or reports of criminal activity.</del></p>

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**CHAPTER 7: VERIFICATON PROCEDURES (continued)**

<p><b><u>7.9 VERIFICATIONS BY TYPE OF INCOME</u></b></p> <p><b>7.9.9. Zero Income Status</b></p> <p>Any member of the family claiming to have no income will be required to execute verification forms to determine that forms of income such as unemployment benefits, TANF, SSI, etc. are not being received by the household. HABC will obtain third party verification (written/oral) from the appropriate agencies, where accessible. This level of verification will be done at every re-examination if claiming zero income status.</p>	<p>7-17</p>	<p>Removing language that pertains to internal procedure and not policy.</p> <p>Any member of the family claiming to have no income will be required to execute verification forms to <del>determine</del> <i>verify</i> that <del>certain</del> forms of income <del>such as unemployment benefits, TANF, SSI, etc.</del> are not being received by the household. HABC will obtain third party verification (written/oral) from the appropriate agencies, where accessible. This level of verification will be done at every re-examination if claiming zero income status.</p>
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**CHAPTER 8: VOUCHER ISSUANCE AND BRIEFINGS**

<p><b><u>8.3 BRIEFING TYPES AND REQUIRED ATTENDANCE</u></b></p> <p><b>8.3.2. Voucher Briefing Packet</b></p> <p>... The family is provided with the following information and materials:</p> <ul style="list-style-type: none"> <li>...</li> <li>An "Owner Checklist" to be completed by potential landlords.</li> </ul>	<p>8-3</p>	<p>"Owner Checklist" has been renamed, updating to match:</p> <p>... The family is provided with the following information and materials:</p> <ul style="list-style-type: none"> <li>...</li> <li>An "Owner <del>Checklist</del> <i>Leasing Packet</i>" to be completed by potential landlords.</li> </ul> <p>...</p>
<p><b>8.6.1. Expirations / Extensions</b></p> <p>... Tolling time (see Tolling, below) is not considered part of the term of the voucher (either the original ninety (90) days or the extension). However, no voucher shall remain in effect for more than one hundred and fifty (150) calendar days from the date of initial issuance, unless:</p> <p>a) ...</p> <p>In these cases, an additional extension and/or increase in maximum voucher life (150 days) may be granted at the discretion of and with written authorization by the Senior Vice President or designee.</p>	<p>8-9</p>	<p>Clarifying maximum voucher life and extension terms (by days):</p> <p>... However, no voucher shall remain in effect for more than one hundred and <del>fifty (150)</del> <i>twenty (120)</i> calendar days from the date of initial issuance, unless:</p> <p>a) ...</p> <p>In these cases, an additional <i>30-day</i> extension and/or increase in maximum voucher life (<i>voucher life not to exceed</i> 150 days) may be granted at the discretion of and with written authorization by the Senior Vice President or designee.</p>
<p><b>8.6.3 Assistance to Voucher Holders</b></p> <p>Voucher holders will be notified at their briefing session that AffordableHousing.com (formerly GoSection8.com) is periodically updated and how the updated list may be obtained. Families who require additional assistance during their search may call HABC's Leasing and Contracting Office to request assistance. HABC will assist families with negotiations with owners and provide other assistance related to the families' search for housing.</p>	<p>8-10</p>	<p>Updating section to match services provided by Leasing &amp; Contracting Unit. HUD prohibits PHAs from assisting with housing searches (it could lead to steering).</p> <p>... Families who <del>require</del> <i>need</i> additional assistance during their search may call HABC's Leasing and Contracting Office to request assistance. <del>HABC will assist families with negotiations with owners and provide other assistance related to the families' search for housing.</del></p>



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**CHAPTER 8: VOUCHER ISSUANCE AND BRIEFINGS (continued)**

<p><b><u>8.8 RETENTION OF VOUCHER – REMAINING MEMBER OF PARTICIPANT FAMILY</u></b></p> <p>NO CURRENT POLICY IN PLAN</p>	<p>8-11</p>	<p>Updating section to include current policy that is not currently documented, adding to end of this section:</p> <p><i>When a new head of household is approved, whether it be an existing family member or a new family member, HABC will:</i></p> <ul style="list-style-type: none"> <li>• <i>Conduct full screening on the new head of household, including criminal background and debt screening.</i></li> <li>• <i>Conduct a full reexamination of household composition and income and recalculate rent. A new reexamination anniversary date will be established.</i></li> </ul>
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**CHAPTER 10: HOUSING QUALITY STANDARDS AND INSPECTIONS**

<p><b>NSPIRE</b></p> <p>NO CURRENT POLICY</p>	<p>N/A</p>	<p>Adding section introducing NSPIRE (this will affect future section #'s in Chapter 10):</p> <p><b><i>10.2. NATIONAL STANDARDS FOR THE PHYSICAL INSPECTION OF REAL ESTATE (NSPIRE)</i></b></p> <p><i>Pending HUD approval, HABC HCVP will inspect all units using HUD's NSPIRE standards as a guideline. Upon HUD implementation of NSPIRE, HABC will update applicable policies with the final NSPIRE requirements.</i></p>
<p><b><u>10.2 GUIDELINES/TYPES OF INSPECTIONS</u></b></p> <p><b>10.2.7 Bedrooms</b></p> <p>Minimum bedroom ceiling height is 7'6" or as defined by local code (International Property Maintenance Code).</p>	<p>10-4</p>	<p>Updating minimum bedroom ceiling height as per the International Property Maintenance Code):</p> <p>Minimum bedroom ceiling height is <del>7'6"</del><i>ft</i> or as defined by local code (International Property Maintenance Code).</p>
<p><b>10.2.10. Types of Inspections</b></p> <p>Currently, there are 6 types of inspections HABC performs described below. However, effective October 1, 2024, or later, HABC will be required to transition to the NSPIRE inspection regulations...</p>	<p>10-6</p>	<p>Updating anticipated date of NSPIRE implementation per HUD guidelines:</p> <p>Currently, there are 6 types of inspections HABC performs described below. However, effective October 1, <del>2024</del><i>2025</i>, or later, HABC will be required to transition to the NSPIRE inspection regulations...</p>
<p><b><u>10.3 PRE-CONTRACT (INITIAL) HQS INSPECTION</u></b></p> <p><b>10.3.1. Timely Pre-Contract (Initial) HQS Inspection</b></p> <p>The family and the owner will submit an RFTA and other documents as required by HABC that must include:</p> <ul style="list-style-type: none"> <li>• Lead certificate (on units built pre-1978);</li> <li>• MDE certification;</li> <li>• Baltimore City Rental certification / Property Registration; and</li> <li>• All other required documentation (see Chapter 9, Section 9.4.1).</li> </ul>	<p>10-7</p>	<p>Updating list to reflect current documentation required:</p> <p>The family and the owner will submit an RFTA and other documents as required by HABC that must include:</p> <ul style="list-style-type: none"> <li>• Lead certificate (on units built pre-1978);</li> <li>• <del>MDE certification;</del></li> <li>• Baltimore City Rental <i>Property License certification</i> <del>and</del> Property Registration; and</li> <li>• All other required documentation (see Chapter 9, Section 9.4.1).</li> </ul>



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**CHAPTER 10: HOUSING QUALITY STANDARDS AND INSPECTIONS (continued)**

<p><b><u>10.4 SCHEDULED INSPECTIONS</u></b></p> <p><b>10.4.2. Self-Certification for Owners</b></p> <p>The HQS Owner Self-Certification Form must be submitted to HABC and can be downloaded through the Landlord Portal or by visiting HABC’s Website:</p> <ol style="list-style-type: none"> <li>Visit www.HABC.org;</li> <li>Click on the HCVP Link at the top of the page;</li> <li>Scroll down to the bottom and click the Landlords link;</li> <li>Click the Relevant Forms link at the bottom;</li> <li>Click on the second link listed, for the Self-Certification of HQS Inspection Form.</li> </ol> <p>The completed form must be sent to and received by HABC within five (5) business days of the re-inspection date.</p>	<p>10-9</p>	<p>Updating to match policy and new HCVP Owner Portal processes:</p> <p>The HQS Owner Self-Certification Form must be submitted to HABC <del>and can be downloaded</del> through the <del>Landlord HCVP Owner Portal or by visiting HABC’s Website.</del> <i>For more information on how to submit the self-certification form online, please reach out to the HCVP Inspections team.</i></p> <ol style="list-style-type: none"> <li><del>Visit www.HABC.org;</del></li> <li><del>Click on the HCVP Link at the top of the page;</del></li> <li><del>Scroll down to the bottom and click the Landlords link;</del></li> <li><del>Click the Relevant Forms link at the bottom;</del></li> <li><del>Click on the second link listed, for the Self-Certification of HQS Inspection Form.</del></li> </ol> <p>The completed form must be <del>sent</del> <i>submitted</i> to and received by HABC within five (5) business days of the re-inspection date.</p>
<p><b><u>10.9 CONSEQUENCES IF OWNER IS RESPONSIBLE (NON-EMERGENCY ITEMS)</u></b></p> <p><b>10.9.1. Abatement (Suspension of Housing Assistance Payments)</b></p> <p>NO CURRENT POLICY</p>	<p>10-17</p>	<p>Inserting policy regarding recurring violations between 1<sup>st</sup> and 2<sup>nd</sup> paragraphs:</p> <p><i>For units previously abated for reoccurring violations, HABC may reinstate the abatement, and the participant will be issued a voucher to move.</i></p>
<p><b><u>10.12 INSPECTIONS PROCEDURES AND FORMS</u></b></p> <p><b>10.12.2. Winter Waiver</b></p> <p>Winter Waivers may be requested by downloading the Request for Winter Waiver form online. Please go to www.HABC.org and click on the HCVP quick link, then on Frequently Requested Policies/Forms, and downloading item number four (4), Winter Waiver Request Form. This form can also be located on the Landlord Portal. The completed form must be submitted to HABC prior to the re-inspection date.</p>	<p>10-20</p>	<p>Updating policy to reflect the new HCVP Owner Portal:</p> <p>Winter Waivers may be requested by <del>downloading</del> <i>submitting</i> the Request for Winter Waiver form online. Please <del>go to www.HABC.org and click on the HCVP quick link, then on Frequently Requested Policies/Forms, and downloading item number four (4),</del> <i>log in to the new HCVP Owner Portal by visiting <a href="https://habc.hcvportal.org/">https://habc.hcvportal.org/</a> and submit the Winter Waiver Request Form.</i> <del>This form can also be located on the Landlord Portal.</del> <i>If having issues logging into the HCVP Owner Portal, please reach out to a Leasing Specialist.</i> The completed form must be submitted to HABC prior to the re-inspection date.</p>

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**CHAPTER 11: OWNER RENTS, RENT REASONABLENESS, PAYMENT STANDARDS, AND LANDLORD LEASING INCENTIVES**

<p><b><u>11.3 MAKING PAYMENTS TO OWNERS</u></b></p> <p>Once the HAP contract is executed, HABC begins processing payments to the landlord. A HAP Register will be used as a basis for HAP payments and for monitoring the accuracy and timeliness of the payments. The Housing Choice Voucher Program (HCVP) will submit an approved Payment Register to the Comptroller’s office for check distribution each month.</p> <p>Checks are disbursed bi-monthly, with the primary check run on, or around the 1st of the month distribution. A second run typically takes place on, or around the 15th. Written checks may be picked up at the Fiscal Operations Office at 417 East Fayette Street, Baltimore, MD 21202.</p>	<p>11-1</p>	<p>Updating to reflect direct deposits, no paper checks:</p> <p>Once the HAP contract is executed, HABC begins processing payments to the landlord. A HAP Register will be used as a basis for HAP payments and for monitoring the accuracy and timeliness of the payments. <del>The Housing Choice Voucher Program (HCVP) will submit an approved Payment Register to the Comptroller’s office for check distribution each month.</del></p> <p><i>Checks Payments</i> are disbursed bi-monthly with the primary check run on, or around the 1st of the month distribution. A second run typically takes place on, or around the 15th. <del>Written checks may be picked up at the Fiscal Operations Office at 417 East Fayette Street, Baltimore, MD 21202.</del></p>
<p><b>11.3.1. Direct Deposit</b></p> <p>To assist HABC in its outreach efforts to owners and to provide better customer service, HABC mandates automatic monthly HAP deposits directly into the bank accounts of property owners/agents.</p> <p>Property owners and agents may elect to receive paper statements and checks; however, they will only be available for pick up at the Fiscal Operations Office located at 417 East Fayette Street, Baltimore, MD 21202. Paper statements and checks will not be mailed.</p> <p>Direct Deposit request forms may be obtained online via the Landlord Portal, or by visiting <a href="http://www.HABC.org">www.HABC.org</a>, or from the HCV Program Customer Service office.</p>	<p>11-2</p>	<p>Updating policy to reflect no paper checks and HCVP Owner Portal policy:</p> <p>To assist HABC in its outreach efforts to owners and to provide better customer service, HABC mandates automatic monthly HAP deposits directly into the bank accounts of property owners/agents.</p> <p><del>Property owners and agents may elect to receive paper statements and checks; however, they will only be available for pick up at the Fiscal Operations Office located at 417 East Fayette Street, Baltimore, MD 21202. Paper statements and checks will not be mailed.</del></p> <p>Direct Deposit request forms <del>must be submitted</del> <del>may be obtained online</del> via the <del>Landlord HCVP Owner</del> Portal, <del>or by visiting</del> <del>www.HABC.org</del>, <del>or from the HCV Program Customer Service office located online at</del> <a href="https://habc.hcvportal.org/">https://habc.hcvportal.org/</a>.</p>
<p><b><u>11.4 RENT REASONABLENESS DETERMINATIONS</u></b></p> <p><b>11.4.1. Rent Reasonableness Methodology</b></p> <p>HABC utilizes a modified rent reasonableness policy to reflect market conditions and streamline the process for determining reasonable rent. Specifically, HABC utilizes the rent ranges, by submarket and by bedroom size, to determine rent reasonableness and adjusts the rent ranges to reflect market conditions in its jurisdiction.</p>	<p>11-3</p>	<p>Updating MTW Policy to clarify the policy is only applied to new admissions and moves to other units:</p> <p>HABC utilizes a modified rent reasonableness policy to reflect market conditions and streamline the process for determining reasonable rent <i>at the time of new admission or when moving to another unit</i>. Specifically, HABC utilizes the rent ranges, by submarket and by bedroom size, to determine rent reasonableness and adjusts the rent ranges to reflect market conditions in its jurisdiction.</p>

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<p><b><u>11.5 PAYMENT STANDARDS FOR THE VOUCHER PROGRAM</u></b></p> <p>The payment standard is used to calculate the housing assistance payment for a family. The voucher payment standard amount is set by HABC between 90 percent and 110 percent of the HUD published Fair Market Rents (FMR) for the Baltimore-Columbia-Towson HUD Metro FMR Area. This is considered the basic range. HABC reviews the appropriateness of the payment standard annually when the FMR is published. In determining whether a change is needed, HABC will ensure that the payment standard is always within the range of 90 percent to 110 percent of the published FMRs, unless there is an exception payment standard for the area that has been approved by HABC's Board to meet specific agency needs and/or goals.</p> <p>HABC may establish multiple voucher payment standards within its jurisdiction. For each area, HABC will establish payment standard amounts for each "unit size". This practice will both ensure that the Housing Choice Voucher Program will not artificially inflate market rents within its jurisdiction and provide opportunity to expand housing outside areas of minority or poverty concentration. Payment standards assigned must be within 110% of the HUD published FMR range. HABC may approve a higher exception payment standard within the basic range, if required as a reasonable accommodation for a family that includes a person with disabilities or to meet specific agency needs and/or goals.</p>	<p>11-4 to 11-5</p>	<p>Removing older Plan language to include only the MTW Policy that is in place and currently utilized:</p> <p><del>The payment standard is used to calculate the housing assistance payment for a family. The voucher payment standard amount is set by HABC between 90 percent and 110 percent of the HUD published Fair Market Rents (FMR) for the Baltimore-Columbia-Towson HUD Metro FMR Area. This is considered the basic range. HABC reviews the appropriateness of the payment standard annually when the FMR is published. In determining whether a change is needed, HABC will ensure that the payment standard is always within the range of 90 percent to 110 percent of the published FMRs, unless there is an exception payment standard for the area that has been approved by HABC's Board to meet specific agency needs and/or goals.</del></p> <p><del>HABC may establish multiple voucher payment standards within its jurisdiction. For each area, HABC will establish payment standard amounts for each "unit size". This practice will both ensure that the Housing Choice Voucher Program will not artificially inflate market rents within its jurisdiction and provide opportunity to expand housing outside areas of minority or poverty concentration. Payment standards assigned must be within 110% of the HUD published FMR range. HABC may approve a higher exception payment standard within the basic range, if required as a reasonable accommodation for a family that includes a person with disabilities or to meet specific agency needs and/or goals.</del></p>
<p><b><u>11.6 ADJUSTMENTS TO PAYMENT STANDARDS</u></b></p> <p><b>11.6.1. Adjustment Methodology</b></p> <p>HABC will utilize a rent burden measurement to objectively make its determination of whether an adjustment should be made to the payment standard. HABC will review its voucher payment standard amounts at least annually to determine the relative range of total tenant payments and if:</p> <ul style="list-style-type: none"> <li>• More than 40% of families in a particular area, unit size or housing type, are paying more than 30% of their annual adjusted income for rent, the payment standard will be adjusted up.</li> <li>• At least 20% of the families are not paying more than 40% of their adjusted annual income for a particular area, unit size or housing type, the payment standard will be adjusted downwardly.</li> </ul>	<p>11-6</p>	<p>Removing language as it pertains to internal procedure and not policy:</p> <p><del>HABC will utilize a rent burden measurement to objectively make its determination of whether an adjustment should be made to the payment standard. HABC will review its voucher payment standard amounts at least annually to determine the relative range of total tenant payments and if:</del></p> <ul style="list-style-type: none"> <li><del>• More than 40% of families in a particular area, unit size or housing type, are paying more than 30% of their annual adjusted income for rent, the payment standard will be adjusted up.</del></li> <li><del>• At least 20% of the families are not paying more than 40% of their adjusted annual income for a particular area, unit size or housing type, the payment standard will be adjusted downwardly.</del></li> </ul>

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<p><b><u>11.7 REQUEST FOR RENT ADJUSTMENTS</u></b></p> <p>The owner is required to request a rent adjustment, in writing, at least sixty (60) but no more than ninety (90) calendar days before the anniversary date of the HAP Contract. Any approved rent adjustment will become effective no sooner than sixty (60) calendar days after the owner’s request is received.</p> <p>...</p> <p>No more than one rent adjustment will be granted in any twelve-month period. No rent adjustment will be authorized within the initial lease term.</p> <p>The notice of a rent adjustment change does not require a new lease, or HAP contract, or even an executed amendment.</p> <p>The rent to owner for a unit will not be adjusted unless the owner has complied with all requirements of the HAP contract, including compliance with HQS.</p> <p>To request a rent adjustment the owner is required to submit a completed rent adjustment request form. The rent adjustment request form can be completed online at: <a href="https://www.cognitoforms.com/HousingAuthorityOfBaltimoreCity/RequestForRentIncreaseForm">https://www.cognitoforms.com/HousingAuthorityOfBaltimoreCity/RequestForRentIncreaseForm</a>.</p> <p>Rent adjustments are effective the first of a specified month.</p> <p>Notwithstanding any of the above, HABC may suspend rent adjustments or take other rent-related actions if funds required to pay for those adjustments or current rent amounts are not available. HABC shall make every effort to minimize the effects of such actions.</p>	<p>11-8</p>	<p>Updating policy to reflect updated MTW and new HCVP Owner Portal policies:</p> <p><i>The following policy applies to owners of units occupied by participants with Tenant-Based Vouchers and owners of units assisted with Project-Based Vouchers.</i> The owner is required to request a rent adjustment, <del>in writing</del> <i>via the HCVP Owner Portal</i>, at least sixty (60) but no more than ninety (90) calendar days before the anniversary date of the HAP Contract.</p> <p>...</p> <p><i>Utility changes can only be requested at the time of a rent adjustment. After approval of the request, a new lease and HAP Contract will need to be executed.</i></p> <p>No more than one rent adjustment will be granted in any twelve-month period. No rent adjustment will be authorized within the initial lease term.</p> <p><del>The notice of a rent adjustment change does not require a new lease, or HAP contract, or even an executed amendment.</del></p> <p>...</p> <p>To request a rent adjustment the owner is required to submit <i>a request via the HCVP Owner Portal</i> <del>a completed rent adjustment request form.</del> <del>The rent adjustment request form can be completed online _____ at:</del> <del><a href="https://www.cognitoforms.com/HousingAuthorityOfBaltimoreCity/RequestForRentIncreaseForm">https://www.cognitoforms.com/HousingAuthorityOfBaltimoreCity/RequestForRentIncreaseForm</a>.</del></p> <p>Rent adjustments are effective on the first of a specified month.</p> <p><i>Low Income Housing Tax Credit Unit (LIHTC) properties will need to provide a regulatory agreement and a HUD-92458 (rent schedule) for all rent adjustment requests. If the property is no longer following the LIHTC guidelines supporting documentation will need to be provided.</i></p> <p>Notwithstanding any of the above, HABC may suspend rent adjustments or take other rent-related actions if funds required to pay for those adjustments or current rent amounts are not available. HABC shall make every effort to minimize the effects of such actions.</p>
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<p><b><u>11.8 LANDLORD LEASING INCENTIVES</u></b></p> <p><b>11.8.1. Security Deposit Assistance Program (SDAP)</b></p> <p>MTW Policy In FY2023, HABC received approval to add this new feature to the Leasing Incentives. HABC will include Security Deposit Assistance for voucher holders who meet one or more of the following criteria.</p> <ol style="list-style-type: none"> <li>1. Required to move due to owner HQS violations;</li> <li>2. New admissions and existing participant families who move and whose gross annual incomes are at or lower than the “very low income” limits as established by HUD; or</li> <li>3. Existing Elderly/disabled families who move.</li> </ol>	11-10	<p>Updating policy to match MTW Policy approved by HUD:</p> <p>MTW Policy In FY2023, HABC received approval to add this new feature to the Leasing Incentives. HABC will include Security Deposit Assistance for voucher holders who meet one or more of the following criteria.</p> <ol style="list-style-type: none"> <li>1. Required to move due to owner HQS violations; <i>and</i></li> <li>2. New admissions <del>and existing participant families who move and</del> whose gross annual incomes are at or lower than the “very low income” limits as established by HUD; <del>or</del></li> <li>3. <del>Existing Elderly/disabled families who move.</del></li> </ol>
<p><b>11.8.2. Vacancy and Damage Loss Payments</b></p> <p>MTW Policy In 2023, HABC received HUD approval to provide vacancy and damage loss payment to eligible owners.</p>	11-11	<p>Update to clarify this policy does not apply to Project-Based Vouchers (as those have their own policy):</p> <p>In 2023, HABC received HUD approval to provide vacancy and damage loss payment to eligible owners. <i>These policies only apply to Tenant-Based Vouchers (Project-Based Vouchers have their own Vacancy claims policy).</i></p>

**CHAPTER 12: REEXAMINATIONS**

<p><b><u>12.2 REEXAMINATIONS</u></b></p> <p><b>12.2.1. Reexamination Notice to the Household</b></p> <p>HABC will maintain a reexamination tracking system and the household will be notified by mail of their re-examination appointment date at least sixty (60) calendar days in advance of the reexamination effective date (the date that any changes in household rent share take effect) ... All household members who are or will be 18 years of age by the recertification effective date are required to attend the appointment and provide signatures on all required documents.</p>	12-2	<p>Update time of notice to participants and revising policy to comply with online processes:</p> <p>HABC will maintain a reexamination tracking system and the household will be notified by mail of their re-examination appointment date at least <del>sixty (60)</del> <i>one hundred fifty (150)</i> calendar days in advance of the reexamination effective date (the date that any changes in household rent share take effect) ... All household members who are or will be 18 years of age by the recertification effective date are required to <del>attend the appointment and</del> provide signatures on all required documents.</p>
<p>NO CURRENT POLICY DOCUMENTED</p> <p><b>Application of Payment Standards at Regular Reexaminations</b></p>	N/A	<p>Inserting MTW policy at the end of section 12.2 as follows:</p> <p><b><i>12.2.10. Application of Payment Standards at Regular Reexaminations</i></b></p> <p><b><i>MTW Policy</i></b> <i>Upon HUD approval, HABC will apply updated payment standards to families during the next regular reexamination process, regardless of the number of months following the effective date of the payment standard amount. See HABC’s Hold Harmless Policy for application of payment standards when the payment standard has decreased.</i></p>

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**CHAPTER 12: REEXAMINATIONS (continued)**

<p><b><u>12.3 INTERIM REEXAMINATIONS</u></b></p> <p>Interims will be conducted for decreases in income, increases in income when there is a change in employment status (only if going from not working to working, or from part-time to full-time employment), and family composition changes. HABC will conduct interim reexaminations within a reasonable time.</p>	<p>12-6</p>	<p>Updating when changes in income, specifically increases, should be reported in exception to MTW Policy:</p> <p>Interims will be conducted for decreases in income, increases in income when there is a change in <b>employment income</b> status (only if going from <del>not working to working, or from part time to full time employment</del> <b>zero income to receiving income</b>), and/or family composition changes. HABC will conduct interim reexaminations within a reasonable time.</p>
<p><b>12.3.2. Interim Reexaminations Prompted by Changes in Income</b></p> <p>...</p> <p>MTW Policy</p> <p>Any increase in income must be reported on the next regular annual, biennial, triennial recertification as applicable. Exceptions to this requirement include the required reporting of increases in income between regular reexaminations for families claiming zero income.</p> <p>...</p> <p>The household will be responsible for reimbursing HABC any HAP/UAP costs for overpayments, and for which were incurred by HABC as a result of household failure to report increases in income at the time of the annual, biennial, or triennial recertification.</p>	<p>12-8</p>	<p>Adding to the MTW policy to include all parts of the policy including failing to provide documentation:</p> <p>Any increase in income must be reported on the next regular annual, biennial, triennial recertification as applicable. Exceptions to this requirement include the required reporting of increases in income between regular reexaminations for families claiming zero income.</p> <p><i>If a family fails to report a change within the required timeframes or fails to provide all required information within the required timeframes, any resulting rent increase will be applied retroactively to the date it would have been effective had the information been provided on a timely basis.</i></p> <p><i>The family will be required to reimburse any overpayments by HABC and may be offered a repayment agreement in accordance with the policies in this Administrative Plan or be required to make a lump sum payment.</i></p> <p>...</p> <p><del>The household will be responsible for reimbursing HABC any HAP/UAP costs for overpayments, and for which were incurred by HABC as a result of household failure to report increases in income at the time of the annual, biennial, or triennial recertification.</del></p>
<p><b>12.3.4 Interim Reexaminations Prompted by Changes in Household Composition</b></p> <p>... If any new household member is added, household income must include any income of the new household member. HABC will conduct a reexamination to determine such additional income and will make the appropriate adjustments in the Housing Assistance Payment.</p>	<p>12-9</p>	<p>Updating to clarify policy when adding household members:</p> <p>... If any new household member is added, household income must include any income of the new household member. HABC will conduct a reexamination to determine such additional income and will make the appropriate adjustments in the Housing Assistance Payment. <i>Income information for existing family members will NOT be updated when there is an interim change in family composition.</i></p>

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<p><b>12.3.6. Interim Reexamination Prompted by Zero Income Household Status</b></p> <p>An interim reexamination will be completed every twelve (12) months for entire households reporting zero income. Households, in which the entire family is reporting zero income, are required to report all income changes within thirty (30) calendar days regardless of the amount earned.</p> <p>HABC will not change the date of the regular annual reexamination when an interim reexamination is conducted due to a zero-income household status.</p>	<p>12-9</p>	<p>Adding update to policy for zero income households:</p> <p>An interim reexamination <del>will</del> <i>may</i> be completed every twelve (12) months for entire households reporting zero income. Households, in which the entire family is reporting zero income, are required to report all income changes within thirty (30) calendar days regardless of the amount earned.</p> <p>HABC will not change the date of the regular annual reexamination when an interim reexamination is conducted due to a zero-income household status. <i>Where an interim reexamination results in the family becoming a zero-income household, HABC may change the reexamination frequency at the next regular reexamination.</i></p>
<p><b>12.3.8 Application of Payment Standards and Utility Allowances for Interim Reexaminations</b></p> <p>For any of the above listed types of Interim Reexaminations, the payment standard that applies to a household when an interim reexamination takes place will be the same payment standard which was in effect at the last annual, biennial, triennial reexamination, or at the time of a move with continued assistance.</p> <p>The utility allowance schedule that applies to a household when an interim reexamination takes place will be the same utility allowance schedule that was in effect at the last annual, biennial, triennial reexamination, or at the time of a move with continued assistance.</p> <p>Payment standards and utility allowances may be subject to change in individual circumstances. These amounts will not reduce but may increase.</p>	<p>12-10</p>	<p>Adding MTW policy pending HUD approval and removing statements that are no longer applicable:</p> <p><i>MTW Policy</i>  <i>Upon HUD approval, HABC will apply updated payment standards as follows:</i></p> <ul style="list-style-type: none"> <li>• <i>During an interim reexamination prompted by a move; and</i></li> <li>• <i>At an interim reexamination that involves an increase in contract rent, regardless of whether the increase would result in an increase in family share and only if the payment standard has increased.</i></li> </ul> <p><del>For any of the above listed types of Interim Reexaminations, the payment standard that applies to a household when an interim reexamination takes place will be the same payment standard which was in effect at the last annual, biennial, triennial reexamination, or at the time of a move with continued assistance.</del></p> <p>The utility allowance schedule that applies to a household when an interim reexamination takes place will be the same utility allowance schedule that was in effect at the last annual, biennial, triennial reexamination, or at the time of a move with continued assistance.</p> <p>Payment standards and utility allowances may be subject to change in individual circumstances. <del>These amounts will not reduce but may increase.</del></p>



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**CHAPTER 13: MOVES WITH CONTINUED ASSISTANCE AND PORTABILITY**

<p><b><u>13.2 ALLOWABLE MOVES</u></b></p> <p>A family may move to a new unit within HABC’s jurisdiction with continued assistance if:</p> <ul style="list-style-type: none"> <li>• Two or more years have passed since the initial lease effective date (first lease with a voucher);</li> <li>• The assisted lease for the old unit has been terminated by: <ul style="list-style-type: none"> <li>○ HABC for owner breach of the HAP contract, or</li> <li>○ By mutual agreement of the owner and the family.</li> </ul> </li> </ul>	13-1	<p>Updating policy to clarify allowable moves:</p> <p>A family may move to a new unit within HABC’s jurisdiction with continued assistance if:</p> <ul style="list-style-type: none"> <li>• <del>Two or more years have passed since</del> <i>Within</i> the initial lease <del>effective date term</del> (first lease with a voucher);</li> <li>• The assisted lease for the old unit has been terminated by:</li> </ul> <p>...</p>
<p><b><u>13.3 RESTRICTIONS ON MOVES</u></b></p> <p>... HABC may deny permission to move if:</p> <ul style="list-style-type: none"> <li>• The family has violated a family obligation.</li> <li>• The family owes HABC money.</li> <li>• The family is within two-years of the initial term of the lease or has moved within the previous 12 months.</li> </ul>	13-2	<p>Updating policy to clarify restrictions on moves:</p> <p>... HABC may deny permission to move if:</p> <ul style="list-style-type: none"> <li>• The family has violated a family obligation.</li> <li>• The family owes HABC money.</li> <li>• The family is within <del>two years of the</del> initial term of the lease or has moved within the previous 12 months.</li> </ul>

**CHAPTER 16: OWNER DISAPPROVAL AND RESTRICTION**

<p><b><u>16.4 CHANGE IN OWNERSHIP</u></b></p> <p>The additional information required to complete a change in ownership is listed below...</p>	16-4	<p>Updating policy to include a missing required document (adding as #8):</p> <p><i>8) Property Registration and Rental License (must be valid)</i></p>
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**CHAPTER 19: SPECIAL HOUSING TYPES**

<p><b><u>19.2 STUDENT HOUSING INITIATIVE</u></b></p> <p>MTW Policy  In FY2023, HUD approved this new initiative in HABC’s MTW Annual Plan. Through this HUD approved initiative, HABC will work in partnership with colleges/universities in HABC’s jurisdiction to provide ten (10) time-limited, tenant-based vouchers for eligible SHI participants.</p> <p>... HABC will verify and calculate income to determine income eligibility.</p>	16-4	<p>Adding statement to clarify that the SHI voucher may be retained only by an eligible student upon termination of the original SHI voucher holder.</p> <p>... HABC will verify and calculate income to determine income eligibility. <i>If the subsidy is terminated for any reason, any remaining household member is not entitled to retain the voucher unless otherwise eligible for the Student Housing Initiative.</i></p>
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CHAPTER 19: SPECIAL HOUSING TYPES (continued)

<p><b><u>19.8 HOMEOWNERSHIP</u></b></p> <p>NO CURRENT POLICY</p>	<p>N/A</p>	<p>Adding “Good Standing Requirements:”</p> <p><b><i>Good Standing Requirements</i></b>  <i>Applicants must be in good standing under their lease or HCVP (Section 8) voucher at the time of application to be approved for the Housing Choice Voucher homeownership program and must remain in good standing prior to HABC authorization for a housing search and through the settlement of the property. Good standing is defined as follows:</i></p> <ul style="list-style-type: none"> <li><i>• The participant is in compliance with the HCV program requirements.</i></li> <li><i>• The participant is not currently under investigation for possible program violations.</i></li> <li><i>• There is no breach of lease actions against the participant by a landlord in the HCV program;</i></li> <li><i>• The participant’s rent payments are current (including utilities and other charges); and</i></li> <li><i>• The participant must have a record of timely rental payments (no late rental payments within a 12-month period). The current landlord must provide the participant’s payment history and a letter of good standing. In the event the landlord does not comply with the request for good standing, HABC may use rent receipts and utility payment history provided by the participant.</i></li> </ul>
<p><b><u>19.8 HOMEOWNERSHIP</u></b></p> <p>NO CURRENT POLICY</p>	<p>N/A</p>	<p>Adding policy on “Real Estate Agents:”</p> <p><b><i>Real Estate Agents</i></b>  <i>HABC will require that real estate agents working with HABC homeownership families complete HABC’s Homeownership Training Class.</i></p>
<p><b><u>19.8 HOMEOWNERSHIP</u></b></p> <p>NO CURRENT POLICY</p>	<p>N/A</p>	<p>Adding MTW Policy, pending HUD approval:</p> <p><b><i>MTW Policy – Payment Shock Requirements</i></b></p> <p><i>Upon HUD approval, HABC will institute additional mortgage requirements. A family’s initial portion of mortgage payment may not be more than 1.5 times their current TTP. This requirement applies to all homeownership families with the exception of families where the head of household graduated from college or received a certification from a certified trade school within the past 12 months. In cases of recent graduates, the tenant’s portion cannot exceed 40% of their adjusted monthly income.</i></p>

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<p><b><u>19.8 HOMEOWNERSHIP</u></b></p> <p><b>19.8.8 Homeownership Payment Assistance</b></p> <p><i>19.8.8.1 Continued Assistance</i></p> <p>If the head of household or adult family member who owns the home is separated from his/her employment for a period of up to sixty (60) calendar days (excluding elderly or disabled families), the homeownership assistance to the family will continue upon HABC’s recalculation of the Homeownership assistance based on current household income. This may result in HABC paying a higher subsidy to the family during the 60-day period. HABC will offer temporary homeownership assistance to a family separated from employment only once in a 24-month period.</p>	<p>19-17</p>	<p>Revising statement to include reference to Hardship Policy:</p> <p>If the head of household or adult family member who owns the home is separated from his/her employment for a period of up to sixty (60) calendar days (excluding elderly or disabled families), the homeownership assistance to the family will continue upon HABC’s recalculation of the Homeownership assistance based on current household income. This may result in HABC paying a higher subsidy to the family during the 60-day period. <del>HABC will offer temporary homeownership assistance to a family separated from employment only once in a 24-month period.</del> <i>For families separated from employment, HABC will offer hardship assistance consistent with its hardship policies (see section in this chapter on Hardship).</i></p>
<p><b>19.8.8 Homeownership Payment Assistance</b></p> <p>NO CURRENT POLICY</p>	<p>N/A</p>	<p>Adding MTW Policy, pending HUD approval:</p> <p><i>MTW Policy</i></p> <p><i>Upon HUD approval, if an elderly or disabled family chooses to move, with continued homeownership assistance, for any reason outside of their disability needs, HABC will apply a term limit for assistance. The term of assistance will be equal to the term of their new mortgage.</i></p>
<p>NO CURRENT POLICY</p> <p><b>Base Income Requirements</b></p>	<p>N/A</p>	<p>Adding MTW Policy, pending HUD approval:</p> <p><i>MTW Policy</i></p> <p><i>Upon HUD approval, HABC will require that families in the Homeownership program maintain, at a minimum, the greater of the gross wage income at the time of enrollment in the Homeownership program or the income used to obtain the mortgage financing. The amount will be referred to as the “base income”.</i></p> <p><i>Where elderly and disabled families are concerned, the base income is equal to the amount authorized by the Social Security Administration.</i></p> <p><i>Where base income requirements are not met, HABC will calculate the subsidy based on the greater of the gross wages at the time of enrollment in the Homeownership program or the income used to obtain the mortgage financing.</i></p> <p><i>Where an individual becomes disabled, the base income requirement will revert to the amount authorized by the Social Security Administration.</i></p> <p><i>The revised subsidy calculation will be effective after applicable hardships and any approved extensions have been exhausted.</i></p>

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<p>NO CURRENT POLICY <b>Income to Determine Family Payments</b></p>	<p>N/A</p>	<p>Adding MTW Policy, pending HUD approval:</p> <p><i>MTW Policy</i></p> <p><i>Upon HUD approval, whereas the family uses Foster Care Payments and Adoption Assistance payments to qualify for a mortgage and/or increase mortgage affordability, HABC will use these sources as income to calculate the family's tenant portion.</i></p>
<p><b>19.8.24 Hardship Exemption Policy</b></p> <p>Participant families are expected to maintain employment and income to meet homeownership expenses. However, when the family suffers a loss of employment and/or income, HABC's hardship exemption policy increases homeownership assistance to the family for up to 60 days. Under an extended hardship exemption policy ("Extended Hardship Exemption"), HABC will consider extending homeownership assistance beyond the 60 days due to a participant's difficulty in finding new employment as a result of an economic recession or to a participant's necessity to change careers because of the scarcity of opportunities in the participant's current trade, based on the Extended Hardship Exemption policy described below.</p>	<p>19-26</p>	<p>Revising the existing hardship policy:</p> <p>Participant families are expected to maintain <i>full-time</i> employment and <i>the same level of income as was used to qualify to meet homeownership expenses for the Homeownership Program or mortgage loan</i>. However, when the family suffers a loss of employment and/or income, HABC's hardship exemption policy increases homeownership assistance to the family for <i>a defined period, to be determined by HABC. up to 60 days</i>. <del>Under an extended hardship exemption policy ("Extended Hardship Exemption"), HABC will consider extending homeownership assistance beyond the 60 days due to a participant's difficulty in finding new employment as a result of an economic recession or to a participant's necessity to change careers because of the scarcity of opportunities in the participant's current trade, based on the Extended Hardship Exemption policy described below.</del></p>
<p>NO CURRENT POLICY <b>Hardship Policy – No Fault Loss of Employment</b></p>	<p>N/A</p>	<p>Adding sections as they relate to the revised Hardship Policies on no fault loss of employment and other scenarios:</p> <p><b><i>Hardship – No Fault Loss of Employment</i></b></p> <p><i>No fault loss of employment is defined as a loss of employment that exceeds 60 days and is due to one of the following:</i></p> <ul style="list-style-type: none"> <li><i>• Economic recession</i></li> <li><i>• Injury to the participant which prevents or restricts employment</i></li> <li><i>• Verified health related issues</i></li> <li><i>• Layoff due to employer financial constraints</i></li> <li><i>• Global pandemic</i></li> <li><i>• Local epidemic</i></li> <li><i>• Other reason as verified and approved by HABC.</i></li> </ul> <p><i>If the head of household or adult family member who owns the home suffers a no-fault job loss, homeownership assistance will continue upon HABC's recalculation of the Homeownership assistance based on current household income. Hardship assistance may continue for a period of up to six months. with hardship extensions granted upon HABC review, verification and approval.</i></p>

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<p><b>19.8.25 Extended Hardship Exemption Policy and</b> <i>19.8.28.1 Loss of Employment</i></p> <p>HABC will consider an Extended Hardship Exemption in the following two instances:</p> <p>19.8.28.1. Loss of Employment When a participant establishes that a loss of employment and/or income was due to an economic recession and the loss exceeds 60 days, the participant may be eligible for the Extended Hardship Exemption, for a period not to exceed two (2) years. To be considered for the Extended Hardship Exemption, the participant will be required to show proof of job search, interviews, and receipt of unemployment insurance benefits and/or other benefits upon request, at the initial grant of the Extended Hardship Exemption and at six (6)-month intervals.</p>	<p>19-26</p>	<p>Combining two sections and revising language to add to Extended Hardship policy:</p> <p><b>19.8.25 Extended Hardship <del>Exemption Policy</del>— <i>No Fault Loss of Employment</i></b> <del>HABC will consider an Extended Hardship Exemption in the following two instances:</del></p> <p><del>19.8.28.1. Loss of Employment</del> <del>When a participant establishes that a loss of employment and/or income was due to an economic recession and the loss exceeds 60 days.</del> The participant may be eligible for the Extended Hardship <b>Exemption</b>, for a period not to exceed two (2) years. To be considered for the Extended Hardship Exemption, the participant will be required to show proof of job search, interviews, and receipt of unemployment insurance benefits and/or other benefits <del>upon request</del>, at the initial grant of the Extended Hardship <b>Exemption</b> and at six (6)-month intervals, <i>or upon HABC request.</i></p> <p><i>Upon expiration of the hardship exemption and any approved extensions, HABC will calculate the subsidy based on the greater of the gross wages at the time of enrollment in the Homeownership Program or the income used to obtain the mortgage financing. Where an individual loses employment and is now disabled, the subsidy calculation will be based on the amount authorized by the Social Security Administration.</i></p>
<p><i>19.8.28.2 Scarcity of Employment</i></p> <p>When a participant claims the necessity to change careers because of scarce opportunities in his/her current trade and is returning to school or enrolled in an employment training program to prepare for a new career, HABC may grant increased homeownership assistance under the Extended Hardship Exemption policy for a period not to exceed three (3) years. To be considered for the Extended Hardship Exemption based upon a necessity of changing careers, the participant will be required to provide proof of enrollment and anticipated completion date of higher education or employment training program at the initial grant of the Extended Hardship Exemption, and at six (6)-month intervals thereafter (the participant will be required to stay enrolled, in order to receive increased homeownership assistance payments; upon receiving a degree or certification the payments will end).</p> <p>Extended Hardship Exemption assistance will only be granted one time during the homeowner's HCVHP term.</p>	<p>19-26</p>	<p>Adding limit to when this type of extension may be requested:</p> <p><del>19.8.28.2 (New Section #) Extension - Scarcity of Employment Opportunity</del></p> <p>When a participant claims the necessity to change careers because of scarce opportunities in his/her current trade and is returning to school or enrolled in an employment training program to prepare for a new career, HABC may grant increased homeownership assistance under the Extended Hardship Exemption policy for a period not to exceed three (3) years.</p> <p>To be considered for the Extended Hardship Exemption based upon a necessity of changing careers, the participant will be required to provide proof of enrollment and anticipated completion date of higher education or employment training program at the initial grant of the Extended Hardship Exemption, and at six (6)-month intervals thereafter (the participant will be required to stay enrolled, in order to receive increased homeownership assistance payments; upon receiving a degree or certification the payments will end).</p> <p><i>The Scarcity of Employment Extension may be granted only once during participation in the Homeownership Program.</i></p> <p><del>Extended Hardship Exemption assistance will only be granted one time during the homeowner's HCVHP term.</del></p>

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<p>NO CURRENT POLICY <b>60-Day Hardship Policy – Other Loss of Employment</b></p>	<p>N/A</p>	<p>Adding section on 60-Day Hardship Policy for Other Loss of Employment:</p> <p><i>If the head of household or adult family member who owns the home is separated from their employment for reasons outside of the no-fault loss of employment, the family may request a hardship. HABC will recalculate Homeownership assistance based on current household income. This may result in HABC paying a higher subsidy to the family during the 60-day hardship period. No extensions will be granted, and hardship may be requested only once in a 24-month period.</i></p> <p><i>Upon expiration of the hardship, HABC will calculate the subsidy based on the greater of the gross wages at the time of enrollment in the Homeownership program or the income used to obtain the mortgage financing. Where an individual loses employment and is now disabled, the subsidy calculation will be based on the amount authorized by the Social Security Administration.</i></p>
<p>NO CURRENT POLICY <b>Reinstatement</b></p>	<p>N/A</p>	<p>Adding MTW policy for reinstatement to the Homeownership Program, pending HUD approval:</p> <p><i>MTW Policy</i></p> <p><i>Upon HUD approval, where a homeownership family was terminated 180 calendar days after the last housing assistance payment, HABC will consider reinstatement for non-disabled households within the first year of termination and disabled households within two years of termination.</i></p> <p><i>To be eligible for reinstatement, the family must be current on their mortgage, have not refinanced their mortgage with unfavorable terms, withdrawn equity from the home or be facing foreclosure. Additionally, the family must meet all eligibility requirements for the Housing Choice Voucher and Homeownership programs.</i></p> <p><i>Reinstatement may also be considered for a disabled household, (who was terminated due to the 180-day Homeownership Assistance Payment rule) and who was previously employed and experienced a significant decline in income due to their disability caused inability to work.</i></p>