

DRAFT CHANGES

2024 ADMINISTRATION PLAN

Chapter 3

Pages 3-19 to 3-20

Entire new section added.

3-II.F. EIV SYSTEM SEARCHES [Notice PIH 2018-18; EIV FAQs; EIV System Training 9/30/20.

Existing Tenant Search

Prior to admission to the program, the PHA must search for all household members using the EIV Existing Tenant Search module. The PHA must review the reports for any SSA matches involving another PHA or a multifamily entity and follow up on any issues identified. The PHA must provide the family with a copy of the Existing Tenant Search results if requested. At no time may any family member receive duplicative assistance.

If the tenant is a new admission to the PHA, and a match is identified at a multifamily property, the PHA must report the program admission date to the multifamily property and document the notification in the tenant file. The family must provide documentation of move-out from the assisted unit, as applicable.

PHA Policy

The PHA will contact the PHA or owner identified in the report to confirm that the family has moved out of the unit and obtain documentation of current tenancy status, including a form HUD-50058 or 50059, as applicable, showing an end of participation. The PHA will only approve assistance contingent upon the move-out from the currently occupied assisted unit.

Debts Owed to PHAs and Terminations

All adult household members must sign the form HUD-52675 Debts Owed to Public Housing and Terminations. Prior to admission to the program, the PHA must search for each adult family member in the Debts Owed to PHAs and Terminations module.

If a current or former tenant disputes the information in the module, the tenant should contact the PHA directly in writing to dispute the information and provide any documentation that supports the dispute. If the PHA determines that the disputed information is incorrect, the PHA will update or delete the record from EIV. Former tenants may dispute debt and termination information for a period of up to three years from the end of participation date in the program.

PHA Policy

The PHA will require each adult household member to sign the form HUD-52675 once at the eligibility determination. Any new members added to the household



after admission will be required to sign the form HUD-52675 prior to being added to the household.

The PHA will search the Debts Owed to PHAs and Terminations module as part of the eligibility determination for new households and as part of the screening process for any household members added after the household is admitted to the program. If any information on debts or terminations is returned by the search, the PHA will determine if this information warrants a denial in accordance with the policies in Part III of this chapter.

Income and Income Validation Tool (IVT) Reports

For each new admission, the PHA is required to review the EIV Income and IVT Reports to confirm and validate family reported income within 120 days of the IMS/PIC submission date of the new admission. The PHA must print and maintain copies of the EIV Income and IVT reports in the tenant file and resolve any discrepancies with the family within 60 days of the EIV Income or IVT report dates.

Page 3-22

3-III.B. MANDATORY DENIAL OF ASSISTANCE [24 CFR 982.553(a)]

PHA Policy:

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. **Remove:** "A conviction will be given more weight than an arrest." The PHA will also consider evidence from treatment providers or community-based providing services to household members.

Page 3-24

Previous Behavior in Assisted Housing [24 CFR 982.552(c)]

Paragraph 2:

Delete: "Per the alternative requirements listed in the *Federal Register* notice dated December 29, 2014, PHAs are no longer permitted to deny assistance to a family because the family previously failed to meet its obligations under the Family Self-Sufficiency (FSS) program [FR Notice 12/29/14]."

Change to: "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)]."

PHA Policy:

After Paragraph 6:

Add:

"When denying admission due to family debts as shown in HUD's EIV system, the PHA will provide the family with a copy of the EIV Debt Owed to PHA and Termination report.

If the family wishes to dispute the information in the report, the family must contact the PHA that entered the information in EIV in writing, explaining why

EIV information is disputed. The family must also provide a copy of the letter and all applicable verification to the PHA to support the family's claim. The PHA will consider the information provided by the family prior to issuing a notice of denial."

Page 3-25

3-III.D. SCREENING -Screening for Eligibility

After PHA Policy

Insert: While a PHA has regulatory authority to use criminal conviction records for the purpose of applicant screening for admission, there is no corresponding authority to use these records to check for criminal and illegal drug activity by participants, and therefore, PHAs may not use records for this purpose. For further guidance see Chapter 12: Criteria for Deciding to Terminate Assistance, 12.II.D.

Chapter 5

Page 5-2

5-I.B. BRIEFING [24 CFR 982.301]

After Paragraph 1

Add: "Briefings will be conducted in group and/or individual meetings in person, or remotely."

Notification and Attendance

PHA Policy - 1st paragraph:

Edit to: "Families will be notified of their eligibility for assistance before they are invited to attend a briefing. The notice will identify who is required to attend the briefing, as well as the date and time of the scheduled briefing."

Pages 5-3 to 5-5

Entire New sections added:

In-Person Briefings

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.

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.

Generally, the head of household is required to attend the briefing. If the head of household is unable to attend due to unforeseen circumstances, the PHA may approve in writing another adult family member to attend the briefing.

Families that attend group briefings and still need individual assistance will be referred to an appropriate PHA staff person.

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).

Attendance

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. Applicants who fail to attend two scheduled briefings, without prior PHA approval, will be denied assistance (see Chapter 3).

Remote Briefings [Notice PIH 2020-32]

Remote briefings will be conducted via video conferencing.

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.

Accessibility Requirements for Persons with Disabilities and LEP Individuals

As with in-person briefings, the platform for conducting remote briefings must be accessible and the briefing conducted in accordance with Section 504 and accessibility requirements. This includes ensuring any information, websites, emails, digital notifications, and other virtual platforms are accessible for persons with vision, hearing, and other disabilities. Further, providing effective communication in a digital context may require the use of individualized auxiliary aids or services, such as audio description, captioning, sign language and other types of interpreters, keyboard accessibility, accessible documents, screen reader support, and transcripts. Auxiliary aids or services must be provided in accessible formats, in a timely manner, and in such a way to protect the privacy and independence of the individual.

If no method of conducting a remote briefing is available that appropriately accommodates an individual's disability, the PHA may not hold against the individual their inability to participate in the remote briefing, and the PHA should consider whether postponing the remote briefing to a later date is appropriate or whether there is a suitable alternative.

Due to the individualized nature of disability, the appropriate auxiliary aid or service necessary, or reasonable accommodation, will depend on the specific circumstances.

Limited English Proficiency (LEP) requirements also apply to remote briefings, including the use of interpretation services and document translation. See Chapter 2 for a more thorough discussion of accessibility and LEP requirements, all of which apply in the context of remote briefings.

Conducting Remote Briefings

The PHA must ensure that the lack of technology or inability to use technology for remote briefings does not pose a disadvantage to families that may not be apparent to the PHA. The PHA must ensure that the family has appropriate technological access in order to fully participate in the remote briefing.

PHA Policy

1. At least 10 business days prior to scheduling the remote briefing, the PHA will provide written notification via first class mail and/or email to families participating in the briefing to advise of technological requirements and to request the family notify the PHA of any known barriers. If any family does not respond within five business days, or if the written notification is returned by the post office or the email is rejected, the PHA will contact the family by telephone to identify potential technological barriers and to determine which technology resources are accessible to the family. The PHA will resolve any barriers using the guidance in Section 6 of Notice PIH 2020-32, including offering the family the opportunity to attend an in-person briefing or attend a virtual briefing, as appropriate.

The PHA will conduct remote briefings via a video conferencing platform when available. If applicants are unable to adequately access the video conferencing platform, the briefing will be conducted by telephone conferencing call-in. If the family is unable to adequately access the telephone conferencing call-in, the remote briefing will be postponed, and an in-person alternative or one-on-one briefing over the phone will be provided.

The PHA will provide login information and/or conferencing call-in information via email at least five business days before the briefing. The PHA will provide a paper copy of the briefing packet subsequent to the family attending a virtual or in person briefing.

The PHA will ensure that families who participate in remote briefings have the opportunity to ask questions as part of the briefing.

If families lose connectivity during any remote briefing or otherwise feel they were unable to access information presented during the briefing, the family may request an in person with the PHA.

- Page 5-6 **Oral Briefing [24 CFR 982.301(a)]**
Last Paragraph
Add: "In briefing a family that includes a person with disabilities, PHA must also take steps to ensure effective communication."
- Page 5-7 Change Section Header to: "**Briefing Packet [24 CFR 982.301(b); New HCV GB, Housing Search and Leasing, p. 7]**"
Edit: Materials (e.g., brochures) on how to select a unit and any additional information on selecting a unit that HUD provides **Add:** "(e.g., HUD brochure entitled, "A Good Place to Live")."
Edit: Information on federal, state and local equal opportunity laws and a copy of the housing discrimination complaint form **Add:** ",including information on how to complete the form and file a fair housing complaint. "
Edit: The family obligations under the program, including any obligations of a welfare-to-work family, **Add:** "and any obligations of other special programs if the family is participating in one of those programs."
- Page 5-8 **Additional Items to Be Included in the Briefing Packet**
Last bullet point:
Add: "The HUD pamphlet on lead-based paint entitled, "Protect Your Family from Lead in Your Home."

Under: The PHA will provide the following additional materials in the briefing packet:
Remove: "The HUD pamphlet on lead-based paint entitled *Protect Your Family from Lead in Your Home*".
New paragraph - **Add:** "What You Should Know about EIV," a guide to the Enterprise Verification (EIV) system published by HUD as an attachment to Notice PIH 2017-12."
- Page 6-7 **6-I.C. ANTICIPATING ANNUAL INCOME - Basis of Annual Income Projection**
Before last paragraph – **Add:**
PHA policy:
The PHA may utilize documentation of income from third party applications such as Cash App, Zelle, Venmo, Chime, and any other third-party applications, that clearly shows consistent deposits of income.
- Page 6-13 Under: **Calculation of the Disallowance (Original)**
Remove: "While qualification for the disallowance is the same for all families, calculation of the disallowance will differ depending on when the family member qualified for the EID. Participants qualifying prior to May 9, 2016, will have the disallowance calculated under the "Original Calculation Method" described below which requires a maximum lifetime disallowance period of up to 48 consecutive months. Participants qualifying on or after May 9, 2016, will be subject to the "Revised Calculation Method" which shortens the lifetime disallowance period to 24 consecutive months.

Under both the original and new methods, the EID eligibility criteria, the benefit amount, the single lifetime eligibility requirement, and the ability of the applicable family member to stop and restart employment during the eligibility period are the same.”

Original Calculation Method

Initial 12-Month Exclusion

During the initial 12-month exclusion period, the full amount (100 percent) of any increase in income attributable to new employment or increased earnings is excluded. The 12 months are cumulative and need not be consecutive.

The initial EID exclusion period will begin on the date on which the increase in earned income begins and continuing for a 12-month period.

Second 12-Month Exclusion and Phase-In

During the second 12-month exclusion period, the exclusion is reduced to half (50 percent) of any increase in income attributable to employment or increased earnings. The 12 months are cumulative and need not be consecutive.

Lifetime Limitation

The EID has a four-year (48-month) lifetime maximum. The four-year eligibility period begins at the same time that the initial exclusion period begins and ends 48 months later. The one-time eligibility for the EID applies even if the eligible individual begins to receive assistance from another housing agency, if the individual moves between public housing and Section 8 assistance, or if there are breaks in assistance.

During the 48-month eligibility period, the PHA will schedule and conduct an interim reexamination each time there is a change in the family member’s annual income that affects or is affected by the EID (e.g., when the family member’s income falls to a level at or below his/her prequalifying income, when one of the exclusion periods ends, and at the end of the lifetime maximum eligibility period).”

Page 7-1

VERIFICATION – INTRODUCTION

2nd paragraph – Add:

PHA Policy

Applicants and program participants must provide a copy of the current and/or prior year Federal filed tax return in its entirety for admission or continued program assistance. In cases where a federal tax return was not filed, a printout from the Internal Revenue Service (IRS) stating a tax return was not filed must be provided.

Page 7-3

Requirements for Acceptable Documents

After - The PHA staff member who views the original document must make a photo copy. **Remove:** "annotate the copy with the name of the person who provided the document and the date the original was viewed and sign the copy."

Edit: "Any family self-certifications must be made in a format acceptable to the PHA and must be signed in the presence of a PHA representative or PHA notary public."

To: "Any family self-certifications must be made in a format acceptable to the PHA and must be signed by the family member whose information or status is being verified."

Page 7-10

7-I.E. SELF-CERTIFICATION (last Paragraph, last line)

Remove: "All self-certifications must be signed in the presence of a PHA representative or PHA notary public."

Page 7-21

7-III.B. BUSINESS AND SELF EMPLOYMENT INCOME

At any reexamination the PHA may request documents that support submitted financial statements such as manifests, appointment books, cash books, or bank statements. **Add:** Documents from third party applications such as Cash App, Zelle, Chime, Venmo, etc., may be used to document and calculate net earnings from self-employment.

Page 7-22

Social Security/SSI Benefits, 1st paragraph

Add: To ensure consistency in the determination of annual Social Security and SSI income, PHAs are required to use EIV-reported Social Security and SSI benefit amounts unless the tenant disputes the EIV-reported amount [Notice PIH 2018-24].

Page 9-8

Term of Assisted Tenancy

Edit: The PHA will not approve an initial lease term of less than one (1) year.
Add: "nor greater than two (2) years."

Page 10-6

Entire New sections added:

Zero HAP Families Who Wish to Move [24 CFR §82.455]

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.

Page 10-12

Portability - Initial Billing Deadline [Notice PHH 2016-09]

Edit: PHA Policy

The initial PHA's decision as to whether to accept late billing will be based on internal PHA factors, including the initial PHA's leasing or funding status. If the PHA has not received an initial billing notice from the receiving PHA within the billing deadline and does not intend to honor the late billing, it will contact the receiving PHA to inform them that it will not honor a late billing submission and will return any subsequent billings that it receives on behalf of the family. In this case, the PHA will send the receiving PHA a written confirmation of its decision by mail.

Among other considerations as to whether to accept late billing will be if the family includes a person with disabilities and the late billing is a result of a reasonable accommodation granted to the family by the receiving PHA.

Page 11-2

11-I.B STREAMLINED ANNUAL REEXAMINATIONS

Insert new paragraph above PHA Policy:

Two streamlining options are available, depending upon the percentage of the family's income that is received from fixed sources. If at least 90 percent of the family's income is from fixed sources, the PHA may streamline the verification of fixed income but is not required to verify non-fixed income amounts. If the family receives less than 90 percent of its income from fixed sources, the PHA may streamline the verification of fixed income and must verify non-fixed income annually.

Page 11-9

New Family and Household Members Requiring Approval

Edit: 2nd paragraph

Although the PHA must verify aspects of program eligibility when any new family member is added, the Streamlining Final Rule removed the requirement that PHAs conduct a reexamination of income whenever a new family member is added. The PHA may state in policy that an income reexamination will be conducted.

Add: PHA Policy

The PHA will conduct a reexamination of income when any new family member is added, as warranted.

Page 12-6

Other Authorized Reasons for Termination of Assistance [24 CFR 982.552(c), 24 CFR 5.2005(c)], 24 CFR 984.101(d)]

Edit: 2nd paragraph

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.

Page 12-10

12-II.D. CRITERIA FOR DECIDING TO TERMINATE ASSISTANCE

Insert new section after "Evidence":

Use of Criminal Conviction Records after Admission [24 CFR 5.903]

The regulation at 24 CFR 5.903 governs a PHA's access to and use of criminal conviction records obtained from a "law enforcement agency" such as the National Crime Information Center (NCIC), police departments, and other law enforcement agencies that hold criminal conviction records. While the regulatory listing of permitted uses for these records includes PHA screening of applicants for admission to the HCV program, it specifically excludes the use of records for lease enforcement and eviction of HCV participants and excludes by omission a PHA's use of records to terminate assistance for participants. While a PHA has regulatory authority to use criminal conviction records for the purpose of applicant screening for admission, there is no corresponding authority to use these records to check for criminal and illegal drug activity by participants, and therefore, PHAs may not use records for this purpose. The limitations, however, do not apply to criminal conviction information searches from non-federal sources (i.e., sources other than the "law enforcement agencies" defined in 24 CFR 5.902(b)). There is no prohibition that bars a PHA from using non-federal sources to conduct criminal background checks of program participants.

Page 13-6

Conflict of Interest [24 CFR 982.161; HCV GB p. 8-19; Form HUD-52641, Section 13]

Insert: after last bullet point

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.

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.

OWNERS Insert new section:

13-II.G. FORECLOSURE [Notice PIH 2010-49]

Families receiving HCV assistance are entitled to certain protections set forth under the Protecting Tenants at Foreclosure Act (PTFA). During the term of the lease, the new owner of the property does not have good cause to terminate the tenant's lease, unless the new owner will occupy the unit as their primary residence and has provided the tenant with at least a 90-day notice. In that case, the lease may be terminated effective on the date of sale, although the tenant is still entitled to a 90-day notice to vacate. Further, the new owner assumes interest in the lease between the prior owner and the tenant and to the HAP contract.

Any state or local law that provides longer time periods or other additional protections for tenants also applies.

PHA Policy

If a property is in foreclosure, the PHA will make all reasonable efforts to determine the status of the foreclosure and ownership of the property and will continue to make payments to the original owner until ownership legally transfers in accordance with the HAP contract.

The PHA will attempt to obtain a written acknowledgement of the assignment of the HAP contract from the successor in interest. This will include a request for owner information including a tax identification number and payment instructions from the new owner. Even if the new owner does not acknowledge the assignment of the HAP contract in writing, the assignment is still effective by operation of law.

The PHA will inform the tenant that they must continue to pay rent in accordance with the lease, and if the new owner refuses to accept payment or cannot be identified, the tenant should pay rent into escrow. Failure to pay rent may constitute an independent ground for eviction.

In the event that the PHA is unable to make HAP payments to the new owner due to an action or inaction by the new owner that prevents such payments (e.g., rejection of payments or failure to maintain the property according to HQS), or due to an inability to identify the new owner, the PHA will either use the funds to pay:

The utilities that are the owner's responsibility after taking reasonable steps to notify the owner; except that if the unit has been or will be rendered uninhabitable due to termination or threat of termination of service, prior notice is not required. In the latter case, the PHA shall notify the owner within a reasonable time after making the utility payment; or

For the family's reasonable moving costs, including security deposit

costs.

The PHA will also refer the tenant, as needed, to the local legal aid office in order to ensure adequate protection of the tenant's rights and enforcement of the successor in interest's performance under the HAP contract.

See Section 12-III.B for a discussion of foreclosure as it pertains to owner termination of tenancy.

Chapter 15

SPECIAL HOUSING TYPES

Extensive chapter revisions. See yellow highlighted changes in draft plan.

Page 16-5

PROGRAM ADMINISTRATION

Edit: See yellow highlighted changes in draft plan.

Exception Payment Standards [24 CFR 982.503(-)(5), Notice PIH 2018-01, FR Notice 9/27/21]

Edit: 1st paragraph

Add: new 2nd paragraph

Add new section: **Voluntary Use of Small Area FMRs [24 CFR 982.503, Notice PIH 2018-01]**

Page 16-10 to 16-12

Informal Reviews

Applicants:

Add new section: **Remote Informal Reviews [Notice PIH 2020-32]**

Add new section: **Ensuring Accessibility for Persons with Disabilities and LEP Individuals**

Add new section: **Conducting Remote Informal Reviews**

Page 16-15 to 16-17

Participants:

Add new section: **Remote Informal Reviews [Notice PIH 2020-32]**

Add new section: **Ensuring Accessibility for Persons with Disabilities and LEP Individuals**

Add new section: **Conducting Remote Informal Reviews**

Pages 16-25 to 16-28

PART IV: OWNER OR FAMILY DEBTS TO THE PHA

Extensive section revisions. See yellow highlighted changes in draft plan.

Page 16-51

Non-Compliance with The Requirements of This Notice

Updated community resources & phone numbers.

17-V.F. OWNER SELECTION OF TENANTS

Insert: Before last paragraph.

Reduction in HAP Contract Units Due to Vacancies [24 CFR 983.254(b)]

If any contract units have been vacant for 120 or more days since owner notice of the vacancy, the PHA may give notice to the owner amending the HAP contract to reduce the number of contract units by subtracting the number of contract units (according to the bedroom size) that have been vacant for this period.

ADDITIONAL DRAFT CHANGES

2024 ADMINISTRATIVE PLAN

13 Replacements:	Delete "fax" and Replace with "online portal Assist Connect":
Page 4-8	Purging the Waiting List (1x)
Page 9-3	9-I.B. REQUESTING TENANCY APPROVAL [Form HUD-52517] (2x)
Page 9-4	9-I.B. REQUESTING TENANCY APPROVAL [Form HUD-52517] (3x)
Page 9-9	PHA Review of Lease (3x)
Page 9-10	9-I.F. TENANCY APPROVAL [24 CFR 982.305] (1x)
Page 11-3	Notification of and Participation in the Annual Reexamination Process (1x)
Page 11-12	11-II.D. PROCESSING THE INTERIM REEXAMINATION (1x)
Page 17-24	Filling Vacancies [24 CFR 983.254(a)] (1x)
Page 7-22	7-III.C. PERIODIC PAYMENTS AND PAYMENTS IN LIEU OF EARNINGS Social Security/SSI Benefits
	Change: "If the family is unable to provide the document(s), the PHA will help the applicant request a benefit verification letter..."
	To: "If the family is unable to provide the document(s), the PHA will advise the applicant to request a benefit verification letter..."
	Change: "If the family is unable to provide the document(s), the PHA will help the participant request a benefit verification letter..."
	To: "If the family is unable to provide the document(s), the PHA will advise the participant to request a benefit verification letter..."

**2024 ADMINISTRATIVE PLAN
HUD MANDATED REVISIONS**

**Notice H 2023–10
Notice PIH 2023–27
Issued: 09/29/2023**

Elderly/Disabled Family Deduction Regulation: 24 CFR § 5.611(a)(2)

Summary: Effective January 1, 2024, the elderly/disabled family deduction increases from \$400 to \$525 and applies to a family's next interim or annual reexamination, whichever is sooner. The amount of the deduction will be adjusted annually. Not later than September 1 annually, HUD will publish the CPI-W adjusted elderly/disabled family deduction to the HUDUser Web site. PHAs/MFH Owners must implement the adjusted elderly/disabled family deduction for all income examinations that are effective on January 1 or later.

PHA/MFH Owner Discretion: None.

2024 Administrative Plan pages: 2-17, 6-33, 6-34 [Elderly/disabled deduction revised from \$400 to \$525]

Passbook Rate Regulation: 24 CFR § 5.609(a)(2)

Summary: HUD will annually publish a passbook rate based on the Federal Deposit Insurance Corporation (FDIC) National Deposit Rate for savings accounts, which is an average of national savings rates published on a monthly basis. PHAs/MFH Owners must use the HUD-published passbook rate when calculating imputed asset income for net family assets that exceed \$50,000 (a figure that is annually adjusted for inflation). The HUD-published passbook rate will be posted to a dataset on the HUDUser Web site, alongside annual inflationary adjustments. For 2024, the passbook rate will be 0.40 percent.

PHA/MFH Owner Discretion: None.

2024 Administrative Plan pages: 6-17 Revised "*Imputed Income from Assets*" section. GL-9 changed "PHA" to "HUD".

**6-I.E. EARNED INCOME DISALLOWANCE FOR PERSONS WITH DISABILITIES
[24 CFR 5.617; Streamlining Final Rule (SFR) Federal Register 3/8/16] [Notice PIH 2023-27]**

HOTMA removed the statutory authority for the EID. The EID is available only to families that are eligible for and participating in the program as of December 31, 2023, or before; no new families may be added on or after January 1, 2024. If a family is receiving the EID prior to or on the effective date of the HOTMA final rule, they are entitled to the full amount of the benefit for a full 24-month period. The policies below are applicable only to such families. No family will still be receiving the EID after December 31, 2025. The EID will sunset on January 1, 2026, and the PHA policies below will no longer be applicable as of that date or when the last qualifying family exhausts their exclusion period, whichever is sooner.

2024 Administrative Plan page: 6-12 [Inserted above 1st paragraph].