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Clermont Metropolitan Housing Authority (CMHA) HCV Administrative Plan Summary of Changes 10/1/2024 to 09/30/2025

PHA mission- page 1-2

<u>Current:</u> The mission of the Clermont Metropolitan Housing Authority is to assist low-income families, including those who are elderly or disabled, with safe, decent, and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The Clermont Metropolitan Housing Authority is committed to operating the Authority in a caring, efficient, ethical, and professional manner. The Clermont Metropolitan Housing Authority will create and maintain partnerships with its clients and appropriate community agencies in order to accomplish this mission.

<u>Amended:</u> Clermont Metropolitan Housing Authority's mission is to provide quality affordable housing opportunities in sustainable communities for the people we serve.

PHA vision- page 1-2

Current: None
Amended:
Vision for Staff:

CMHA's staff will consistently hone their leadership skills, education, and tools to best serve our families during such a rapidly changing environment.

Vision for Our Families:

CMHA will engage our families to reach their full potential while encouraging them to actively contribute to the improvement and growth of their community.

Vision for Partnerships:

CMHA will form robust partnerships with organizations that share our concern for our families with emphasis on political engagement, community organizing and advocacy as needed to affect public policy and spending priorities.

Vision for Future Projects:

CMHA will promote excellence in design, construction, and management of projects with an emphasis on developing energy efficiency, increasing accessibility, and creating ecologically friendly homes with appropriate amenities.

Local Preferences [24 CFR 982.207; HCV p. 4-16], page 4-16

<u>Current:</u> CMHA will offer a preference to families that include victims of domestic violence, dating violence, sexual assault, stalking or human trafficking who have either been referred by a partnering service agency or consortia. The applicant must certify that the abuser will not reside with the applicant unless CMHA gives prior written approval. (7 Pts)



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Amended: CMHA will offer a preference to families that include victims of domestic violence, dating violence, sexual assault, stalking or human trafficking who have been referred by a partnering service agency. CMHA will also accept documentation from a 3rd party professional source from whom the applicant has sought assistance relating to the domestic violence, dating violence, sexual assault, stalking or human trafficking, a completed HUD 5382, or records from law enforcement, courts, or another administrative agency. (9 Pts)

<u>Current:</u> not currently listed in policy <u>Amended:</u> Handicapped or disabled (7 Pts)

<u>Current:</u> Elderly (1 Pt) <u>Amended:</u> Elderly (2 Pts)

Voluntary Use of Small Area FMR's [24 CFR 982.503, Notice PIH 2018-01], page 16-5

<u>Current:</u> The PHA will not voluntarily adopt the use of SAFMRs except to establish exception payment standards in certain zip code areas.

Amended: Effective 1/1/2025, CMHA will be required to use Small Area Fair Market Rents (SAFMRs) in the Housing Choice Voucher (HCV) program. SAFMR's are calculated at the zip code level rather than the local market and help voucher holders access neighborhoods of their choice.

Owner Debts to the PHA, page 16-28

<u>Current:</u> When an owner refuses to repay monies owed to the PHA, the PHA will utilize other available collection alternatives including, but not limited to, the following: collection agencies, small claims court, civil lawsuit, state income tax set-off program. <u>Amended</u>: When an owner refuses to repay monies owed to the PHA, the PHA will utilize other available collection alternatives including, but not limited to, the following: collection agencies, small claims court, civil lawsuit, state income tax set-off program, US Department of Justice, HUD OIG.

Refusal to Enter into an Agreement, page 16-29

<u>Current:</u> When a family refuses to repayment monies owed to the PHA, in addition to termination of program assistance, the PHA will utilize other available collection alternatives including, but not limited to, the following: collection agencies, small claims court, civil lawsuit, state income tax set-off program.

<u>Amended:</u> When a family refuses to repayment monies owed to the PHA, in addition to termination of program assistance, the PHA will utilize other available collection alternatives including, but not limited to, the following: collection agencies, small claims court, civil lawsuit, state income tax set-off program, US Department of Justice, HUD OIG.



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Payment Thresholds, page 16-30

<u>Current:</u> The PHA has established the following thresholds for repayment of debts: Amounts between \$3,000 and the federal or state threshold for criminal prosecution must be repaid within 36 months. Amounts between \$2,000 and \$2,999 must be repaid within 30 months. Amounts between \$1,000 and \$1,999 must be repaid within 24 months. Amounts under \$1,000 must be repaid within 12 months.

<u>Amended</u>: The PHA has established the following thresholds for repayment of debts: Amounts between \$4,000 and \$4,999 must be repaid within 48 months. Amounts between \$3,000 and \$3,999 must be repaid within 36 months. Amounts between \$2,000 and \$2,999 must be repaid within 30 months. Amounts between \$1,000 and \$1,999 must be repaid within 24 months. Amounts under \$1,000 must be repaid within 12 months.

Execution of the Agreement, page 16-30

<u>Current:</u> Any repayment agreement between the PHA and a family must be signed and dated by the head of household and spouse/cohead (if applicable).

Amended: Any repayment agreement between the PHA and a family must be signed and dated by the head of household, spouse/cohead (if applicable) and all adult household members. The repayment may be transferable or may be required to be paid in full by the remaining members of the tenant family if there is a voluntary change to the head of household.

No Offer of Repayment Agreement, page 16-31

<u>Current:</u> The PHA generally will not enter into a repayment agreement with a family if there is already a repayment agreement in place with the family or if the amount owed by the family exceeds the federal or state threshold for criminal prosecution.

Amended: The PHA generally will not enter into a repayment agreement with a family if there is already a repayment agreement in place with the family, if the amount owed by the family exceeds the federal or state threshold for criminal prosecution or if the total due is more than the PHA policy maximum threshold amount. (If over the PHA policy maximum, the family may choose to make a payment that allows them to fall below the maximum threshold to avoid termination). If the repayment was established due to fraud, the family may be terminated.

HOTMA Income and Assets:

Published on February 14, 2023, The Housing Opportunity Through Modernization Act of 2016 (HOTMA) Final Income Rule updated HUD regulations for various programs specific to the criteria of reviewing the income and assets of HUD assisted families. Some updates include changes to the methods for calculating family income, revising the definition of income and adjusted income, and putting a limit on public housing tenancy. The HOTMA income and asset requirements also set a limit on the amount and type of assets that assisted families may have, revised the definition of net family assets, and required that applicants for and recipients of



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assistance provide authorization to PHA's to obtain financial records. This resource inventory provides guidance to both PHA's and assisted families on these changes. Currently these are set to go into effect January 1, 2025. CMHA will implement these changes as mandated by HUD.

You can visit: HOTMA Income and Assets - HUD Exchange for more information and training.

Attachments:

- 1. HOTMA Resident Fact Sheet: Income Calculation and Review
- 2. HOTMA Resident Fact Sheet: Health, Medical, and Childcare Deductions
- 3. HOTMA Resident Worksheet-Interim Reviews
- 4. HOTMA Resident Worksheet-Student Financial Aid
- 5. HOTMA Resident Fact Sheet: Assets and Real Property (coming soon)
- 6. HOTMA Resident Worksheet: Assets (coming soon)

Effective 10/1/2024, inspections will change from HQS (Housing Quality Standards to NSPIRE (National Standards for the Physical Inspection of Real Estate.

Attachment: Sample NSPIRE HCV/PBV Inspection Checklist

You can visit: <u>National Standards for the Physical Inspection of Real Estate (NSPIRE) | HUD.gov</u> / U.S. Department of Housing and Urban Development (HUD) for more information.