

Shannon Wright
Executive Director



M A N C H E S T E R
HOUSING AND REDEVELOPMENT AUTHORITY

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Vice-Chair
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Commissioner
Mike Lopez
Commissioner
Thomas Hickman
Commissioner

NOTICE OF REGULAR MEETING
MANCHESTER HOUSING AND REDEVELOPMENT AUTHORITY
MANCHESTER, NEW HAMPSHIRE

You are hereby notified that the Commissioners of the Manchester Housing and Redevelopment Authority are called to meet for the Regular Meeting at 12:00 p.m. on Tuesday, June 17, 2025, in the 2nd floor conference room, 198 Hanover Street, Manchester, NH

The following shall be the order of business:

- 1. Roll Call**
- 2. Public Participation - PHA Annual Plan.** The Chair will recognize members of the public wishing to comment on the PHA Annual Plan.
- 3. Consent Agenda:**
 - a. Approving Submission of the Annual Plan to HUD
 - c. Approving Public Housing Write-Offs Totaling \$90,885.58
- 3. Approval of Minutes:** Minutes of the Meeting of May 20, 2025
- 4. Financial Report**
 - a. AMP Operations YTD reporting
 - b. Section 8 Operations YTD reporting
- 5. Public Housing Operations**
 - a. Public Housing and Tax Credit properties occupancy report
 - b. Maintenance Update
- 6. S-8/HCV Program**
 - a. Utilization Report
- 7. Policy, Compliance and Human Resources**
 - a. Policy, Compliance and Human Resources Update
- 8. Resident Services**
 - a. Program Updates

9. Development Report

a. Capital Fund 2025 Update & Capital Fund Projects

10. Executive Director's Report

a. HUD Budget

11. Other Business

12. Adjourn



MEMO

TO: Board of Commissioners

FROM: Shannon Wright, Executive Director

SUBJECT: Comprehensive Agency Plan (Annual Plan) Submission to the U.S. Department of Housing and Urban Development

DATED: June 05, 2025

As of June 5, 2025, and per HUD regulations, Authority staff members will have:

1. Completed a Comprehensive Agency Plan (Annual Plan) for the fiscal year beginning October 1, 2025;
2. Made this document available to the public;
3. Held a Resident Advisory Board meeting.

I respectfully request that you approve the FY 2025-2026 Annual/5 Year 2024-2028 Comprehensive Agency Plan for submission to the U.S. Department of Housing and Urban Development.

Thank you.

Shannon Wright
Executive Director

A handwritten signature in black ink, appearing to read 'Shannon Wright', with a long horizontal flourish extending to the right.

RESOLUTION NO. 5684

**AUTHORIZING AND APPROVING SUBMISSION OF
MANCHESTER HOUSING AND REDEVELOPMENT AUTHORITY'S
ANNUAL PLAN
TO THE
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

WHEREAS, the U.S. Department of Housing and Urban Development (HUD), under the Quality Housing and Work Responsibility Act of 1998 (Act), is requiring the completion and submission of a Public Housing Agency Annual Plan (Plan) by all housing authorities; and

WHEREAS, the Manchester Housing and Redevelopment Authority (Authority), as an Authority funded by HUD, is required to complete and submit said Plan; and

WHEREAS, the staff of the Authority have completed said Plan per the requirements of the Act; and

WHEREAS, said Plan has been reviewed by the Commissioners of the Manchester Housing and Redevelopment Authority;

NOW, THEREFORE, BE IT RESOLVED that:

1. Submission of the Annual Plan considered at a regular scheduled meeting held on June 17, 2025 is hereby approved.
2. The Chair, Vice-Chair and/or Executive Director are authorized to execute any pertinent documents, including but not limited to the Capital Fund Program Amendment to the Consolidated Annual Contributions Contract, and the Executive Director is hereby authorized and directed to submit said Plan on behalf of the Authority to the U.S. Department of Housing and Urban Development.



Annual Plan Summary Fiscal Year October 1, 2025
5 YR Plan Summary Fiscal Years 2024-2028

Each year, and 5-year term, HUD requires all housing authorities to compile and submit a comprehensive Annual Plan. The Plan is a detailed guide to public housing agency policies, programs, operations, and strategies for meeting regulatory requirements, local housing needs, and goals.

The following are additions or changes to the policies, programs, or operations relating to the Plan which become effective October 1, 2025. It is important to note that both the ACOP and Admin Plans have been written strategically to allow flexibility in regards to adhering to HOTMA implementation, or continued lack thereof.

Resident Services

The Resident Services Department is dedicated to fostering strong relationships with our residents and the wider community. Our Resident Services Coordinators are here to assist with a wide range of needs, including employment opportunities, education, ESL, childcare, transportation, benefits for food insecurity, homemaker, and other services that aim to promote Self-Sufficiency.

Our comprehensive range of MHRA programs includes:

- Elderly and Adult Outreach Services assist with service needs, benefits, paperwork, etc., geared to the elderly and disabled.
- Family Outreach Services provides assistance with service needs, benefits, paperwork, employment, etc., geared to families. It also includes programming for youth through educational, recreational, and social activities.
- Supportive Services Program (SSP) is offered to residents living in the elderly/disabled LIHTC initiatives, helping the participants remain independent in their community.
- Resident Enrichment Activities help keep residents engaged and active within their community through various educational, recreational, and social activities.

- The Congregate Housing Services Program (CHSP) is offered to residents in the elderly/disabled Public Housing Units at the Gov. Hugh Gallen Highrise. It helps the participants remain independent within their community. Services provided include meals, housekeeping, laundry assistance, personal care assistance, and nursing services.

Family Self-Sufficiency

Participants of this five-year program are not alone in their journey. They work closely with our certified coordinator, who provides support and guidance to help them reach their personal goals and achieve their definition of self-sufficiency. The program's flexible approach to self-sufficiency ensures that each participant's unique journey is respected. Whether it's securing a job, opening a bank account, or no longer needing housing assistance, we're here to guide tenants. FSS participants are offered personal guidance, workshops, newsletters, budgeting education, and more, all designed to bolster their confidence and skills.

As part of the FSS program, participants have access to an escrow account managed by MHRA. This unique feature is a powerful financial tool. When public housing or Housing Choice Voucher rent increases due to earned income, the difference between a participant's FSS program starting rent and current rent gets deposited monthly (exact amount dependent on income limits) plus interest. This means that as the participant's income grows, so does their savings. Participants receive the escrow account balance after successfully graduating from the program. Successful graduation means the graduate is employed, free of cash.

PUBLIC HOUSING PROGRAM

SAFETY AND CRIME PREVENTION

MHRA implements a wide variety of security and crime prevention measures for residents, staff and MHRA properties. Below is a list of the different actions that MHRA has utilized.

MHRA has upgraded its video security to now include 18 sites with a total of 484 cameras combined at these different sites. MHRA applied for the HUD Emergency Safety and Security grant and was awarded a \$250,000.00 to improve and upgrade its security needs to the Kelley Falls Development. We added cameras to areas of need, changed out unit lock sets, upgrading and adding LED lighting, and installed an 8-foot-high perimeter fence along the wood line to keep the homeless that camp in the woods from coming onto our property to steal from our residents.

MHRA has access control to all of the high-rise properties and some of the community rooms so that only residents are entering the buildings and community rooms. Guests are allowed entry but must be let in by a resident.

MHRA has intrusion alarms at zone offices and most maintenance facilities.

To compliment the security hardware, MHRA also has a contract with the Manchester Police Department to provide 2 community police officers to MHRA properties. These officers work hand in hand with property managers on issues of peaceful enjoyment and crime related issues. MHRA meets with the community police officers on a regular basis to share items of concerns and different calls the officers have been on. Community Police Officers also present crime prevention techniques during meetings with residents so residents have an opportunity to work directly with the police department to address specific concerns.

Besides the Manchester Police Department, MHRA also contracts with a private security company to compliment the Manchester Police Department off hours. Like the Manchester Police, the private security is very flexible and will alter their schedule to optimize patrol patterns at our request should there be an issue that needs very special attention. Manchester Housing utilizes all these different layers of security to deter crime and allow our residents to feel safe in their living environment.

PHAS Score remains at 100 (High Performer Status) as of last reported by HUD in 2023.

New Fair Market Rents were recently published and HUD Regulations require that Public Housing Flat Rents be set at no less than 80% of the Fair Market Rent (minus utility allowances) and no more than 120% of the Fair Market Rents. New FMRs were effective January 1, 2025.

We have selected to set our flat rents at 90% of the Fair Market Rents. After researching how many residents pay flat rent, what their flat rent would be if it were based upon 30% of their income, we are losing \$39,498 in rent. By setting our flat rents at 90% we will be gaining more income for our properties and preparing the residents to be able to pay the market rents on the outside. As you know with HOTMA, many of our over income residents will no longer be on the program and will have to move out to these properties.

Summary of ACOP Changes

Updated definitions and terms:

- The term **human trafficking** was added with Violence Against Women Act (VAWA) language, in addition to other VAWA clarifications to better align with current guidelines such as the implementation Guidance for VAWA 2022 published in the *Federal Register* on January 4, 2023.
- **Definition of Family**-(24 CFR 5.403) Final rule revises the definition of family to also include a single person who: Is an otherwise eligible youth who has attained at least 18 years of age and not more than 24 years of age; Has left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act (42 U.S.C. 675(5)(H)); and is homeless or is at risk of becoming homeless at age 16 or older.
- **Definition of Foster Adult and Foster Child**- (24 CFR 5.603) Key points: **Foster Adult Definition**- A foster adult is an individual who is 18 years or older and is placed in a

foster care arrangement. **Purpose-** This definition aims to provide clarity and ensure that foster adults receive appropriate housing assistance. **Foster Child Definition-** A foster child is an individual under the age of 18 who is placed in a foster care arrangement. **Purpose-** This definition ensures that foster children are recognized and supported within HUD-assisted housing programs.

Updated HUD-9886-A Form Changes

- **Effective Date:** The new HUD-9886-A form will replace the current authorization for release of information starting **February 1, 2025**.
- **Purpose:** This form is used to authorize the release of information necessary for determining eligibility and administering housing assistance programs.
- **Compliance:** All transactions effective on or after **July 1, 2025** must adhere to the updated rules and use the new form.
- **Implementation:** Public Housing Authorities (PHAs) may begin reflecting these changes in recertification processes as early as **March 2025**.

The executed form will remain effective until the family is denied assistance, assistance is terminated, or the family provides written notification to the PHA to revoke consent.

00 Introduction (NEW) HOTMA Changes in the ACOP

Introduction (SUMMARIZED)

- **HOTMA Signed into Law:** On July 29, 2016, the Housing Opportunity Through Modernization Act of 2016 (HOTMA) was signed into law.
- **Impact:** HOTMA made numerous changes to statutes governing HUD programs, including sections of the United States Housing Act of 1937.
- **Title I:** Contains 14 different sections that impact public housing and Section 8 programs.

HOTMA 102/104

- **Final Rule Published:** HUD published a final rule on February 14, 2023, revising regulations related to income, assets, adjusted income, verification, and reexams to implement Sections 102 and 104 of HOTMA.
- **Effective Date:** The new regulations were effective January 1, 2024, but HUD has delayed the compliance date for HOTMA 102/104.
- **Compliance Date:** Initially delayed to January 1, 2025, but no new date has been provided.
- **Compliance Requirements:** Compliance with Sections 102 and 104 means applying HOTMA 102/104 regulations to affected programs and reporting in HUD's new Housing Information Portal (HIP) system.

- **Transition Issues:** PHAs cannot comply with HOTMA 102/104 until HIP is in place, HOTMA-compliant, and accessible.
- **Early Implementation:** HUD has determined that a few HOTMA 102/104 policies can be implemented prior to the migration to HIP.
- **Policy Updates:** PHAs may update their policy documents before transitioning to all HOTMA Section 102 and 104 policies by creating an appendix for policies to be incorporated later.

Ch. 1 Overview (formerly statement of policies and objectives)- NO HOTMA

Ch. 2 Fair Housing (formerly fair housing and equal opportunity)- NO HOTMA

Ch. 3 Eligibility (formerly Applying and eligibility for admission)

Revised various areas of the chapter to account for HOTMA changes, including the Final Rule issued February 14, 2023, Notice PIH 2023-27, and other sources of HUD guidance on the topic.

ASSET RESTRICTIONS

This includes a new section on restrictions on assistance based on assets and asset limits for those applicants that have real property that is suitable for occupancy or if an applicant has net assets exceed \$103,600.

MHRA is adopting non-enforcement policies to participants who are receiving rental assistance at the time of HOTMA implementation, as well as moving forward to already served participants whose assets change while receiving assistance (for example through an inheritance). HUD does not allow any form of non-enforcement at admission for any new applicants.

There are two circumstances under which an applicant is ineligible to receive assistance based on asset ownership.

First, assistance may not be provided to any family if the family’s net assets exceed \$103,600 (adjusted annually by HUD).

Second, the family has real property that is suitable for occupancy by the family as a residence and the family has:

- A present ownership interest in the real property; and
- A legal right to reside in the real property; and
- The effective legal authority to sell (based on state or local laws of the jurisdiction where the property is located) the real property.
- However, the real property restriction does not apply in the following circumstances:
- Any property that is jointly owned by a member of the family and at least one non-household member who does not live with the family, if the non-household member resides at the jointly owned property;
- Any family that is offering the property for sale; or

- Any person who is a victim of domestic violence, dating violence, sexual assault, or stalking.

When a family asks for an exception because a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, MHRA must comply with all the confidentiality requirements under VAWA. MHRA must accept a self-certification from the family member, and the restrictions on requesting documentation under VAWA apply.

A property is considered *suitable for occupancy* unless the family demonstrates that it:

- Does not meet the disability-related needs for all members of the family (e.g., physical accessibility requirements, disability-related need for additional bedrooms, proximity to accessible transportation, etc.);
- Is not sufficient for the size of the family;
- MHRA defines *not sufficient for the size of the family* as being overcrowded based on MHRA’s subsidy standards in Chapter 5 of this policy.
- Is geographically located so as to be a hardship for the family (e.g., the distance or commuting time between the property and the family's place of work or school would be a hardship to the family, as determined by MHRA or owner);
- Is not safe to reside in because of the physical condition of the property (e.g., property’s physical condition poses a risk to the family’s health and safety and the condition of the property cannot be easily remedied); or
- Is not a property that a family may reside in under the state or local laws of the jurisdiction where the property is located.

Permitted Reasons for Denial of Assistance

Changing denial of assistance for any member of the household that has been evicted from federally-assisted housing, for drug related activity from five (5) the last years to the last three (3) years per [24 CFR 982.553(a) and 24_CFR_982.552(b)(6)]

Changing denial of an applicant that had been convicted of drug related and/or violent criminal activity from five (5) the last years to the last three (3) years to follow HUDs letter of guidance published November 8, 202. This advised PHA’s to begin revising criminal, substance use, and other policies to lower entry barriers for individuals and families in need of assistance

Ch. 4 Applications (formerly Resident Selection and Assignment Plan) - NO HOTMA

Ch. 6 Income (formerly income and rent determinations)

This chapter was completely rewritten from the ground up to account for HOTMA changes, including

HOTMA removed the statutory authority for Earned Income Disallowance (EID). The EID is available only to families that are eligible for and participating on the program as of December 31, 2023, or before; no new families may be added on or after January 1, 2024.

PHAs must use income from the past year when calculating incomes for annual reviews, instead of projecting what a resident might make in the future. This will also effect how annual reexaminations are calculated in Chapter 9.

Interim reexaminations are now triggered by increases or decreases in adjusted income of 10%.

Most disability payments that allow a family member with any type of disability to live at home are no longer counted as income. The point of this change is to ensure that payments being used to keep a family member who has any disability (not just a developmental disability) can continue living at home. Most importantly, the exclusion isn't confined to those payments that offset the cost of services or equipment. This change excludes payments from State Medicaid managed care systems and in-home supports — and other similar payments from States not connected to Medicaid — from being counted as family income.

Student Aid doesn't count toward income for the purposes of eligibility and rent calculation.

This change directs PHAs and owners to exclude forms of student assistance and some income from a family's income calculation, including Federal Pell Grants, Teach Grants, Federal Work-Study Programs, Federal Perkins Loans, among others. This applies even if the assistance the student receives is more than the cost of tuition and fees.

Retirement Accounts are not to be considered income until they are drawn upon. Income received from any account under an IRS-recognized retirement plan, including individual retirement arrangements (IRAs), employer retirement plans, and retirement plans for self-employed individuals are no longer included in a family's income calculation since they cannot be used to help a family pay for housing.

Income that will not be repeated beyond the coming year (i.e., the 12 months following the effective date of the certification), based on information provided by the family, is considered nonrecurring income and will be excluded from annual income

Assets Changes -Personal property and FSS are not counted towards a family's assets.

- This change alters the definition of a family's net assets to exclude any "necessary" personal property. (HUD guidance on this is forthcoming.)
- PHAs are to continue to only note assets if a family has unnecessary property that is valued at more than \$51,600 in total, adjusting for inflation. (Families with assets below \$51,600 can self-certify their net family assets.)
- Federal tax refunds or refundable tax credits are also excluded from asset calculation for a 12-month period after they are received.

'FSS accounts no longer count toward a family's assets.

Adjusted income changes-A single deduction taken for any elderly or disabled family will change from \$400.00 to \$525.00.

Health & Medical/Disability Related Expenses

The HOTMA final rule establishes that the sum of unreimbursed health and medical care and reasonable attendant care and auxiliary expenses that exceed 10 percent of the family’s annual income can be deducted from annual income. The current threshold is 3 percent of annual income. This rule applies only to elderly or disabled families.

Hardship exceptions

- The change may clearly have a negative impact on many elderly/disabled households. To help ease this burden, the final rule provides two types of hardship exemptions to the ten percent threshold for health and medical care expenses (for elderly and disabled families) and reasonable attendant care and auxiliary apparatus expenses (for families that include a person with disabilities).
- The first category (“phased in relief”) is for families eligible for and taking the unreimbursed health and medical care expenses and reasonable attendant care and auxiliary apparatus expenses deduction in effect prior to this rule (i.e., the 3% rule).
- The second category (“general relief”) is for families that can demonstrate that the family’s health and medical care expenses or reasonable attendant care and auxiliary apparatus expenses increased, or the family’s financial hardship is a result of a change in circumstances that would not otherwise trigger an interim reexamination.
- **Child Care Expense Hardship Exemption [24 CFR 5.611(d) and Notice PIH 2023-27]**

A family whose eligibility for the child care expense deduction is ending may request a financial hardship exemption to continue receiving the deduction. If the family demonstrates to MHRA’s satisfaction that the family is unable to pay their rent because of the loss of the child care expense deduction, and that the child care expense is still necessary even though the family member is not working, looking for work, or seeking to further their education, MHRA must recalculate the family’s adjusted income and continue the child care deduction.

Ch. 7 Verification

As with Chapter 6, the bulk of this chapter had to undergo a complete rewrite for HOTMA. Many of the changes were required due to updates in verification requirements outlined in Notice PIH 2023-27.

VERIFYING SOCIAL SECURITY NUMBERS

PHA’s now have the option of accepting a self-certification and a third-party document (such as a bank statement, utility or cell phone bill, or benefit letter) with the applicant’s name printed on it to satisfy the SSN disclosure requirement if exhausted all other attempts to obtain the required documentation. If verifying an individual’s SSN using this method, MHRA must document why the other SSN documentation was not available. If the applicants’ s SSN becomes verified in

EIV, then no further verification is required. If the applicants SSN fails the SSA identity match, then MHRA must obtain a valid SSN card issued by the SSA or an original document issued by a federal or state government agency that contains the name of the individual and the SSN of the individual, along with other identifying information of the individual. The tenant's assistance must be terminated if they fail to provide the required documentation.

For self-employed individuals who claim they do not to file tax returns, MHRA must now obtain a completed copy of IRS Form 4506-T to verify that no return has been filed.

MHRA will only be permitted to accept Social Security/ SSI benefit letters from applicants that are dated within the last 120 calendar days instead of anytime within that benefit year.

ASSET VERIFICATION

Participants declaring assets of under \$51,600 will only need to have assets verified once every three years instead of every year. When verification of assets is required, MHRA may now use one statement instead of calculating a 60 day average for some assets.

MHRA must determine whether a family has present ownership in real property that is suitable for occupancy for purposes of determining whether the family is compliant with the asset limitation described in Chapters 3.

Both at admission and reexam, MHRA will accept self-certification from the family that the family does not have any present ownership in any real property

If an applicant family declares they have a present ownership in real property, MHRA will obtain third-party verification of the following factors: whether the family has the legal right to reside in the property; whether the family has effective legal authority to sell the property; and whether the property is suitable for occupancy by the family as a residence. However, in cases where a family member is a victim of domestic violence, dating violence, sexual assault, or stalking, MHRA will comply with confidentiality requirements under 24 CFR 5.2007 and will accept a self-certification.

Ch. 8 Leasing (formerly leasing and inspections)- NO HOTMA

Ch. 9 Reexaminations (formerly recertifications)

As with Chapters 6 and 7, the bulk of this chapter had to undergo a complete rewrite to account for HOTMA, including the Final Rule issued February 14, 2023.

Interim reexaminations are now triggered by increases or decreases in adjusted annual income of 10%.

PHAs must use income from the past year when calculating incomes for annual reviews, instead of projecting what a resident might make in the future.

Families may experience changes within the household that do not trigger an interim reexamination under MHRA policy and HUD regulations but which HUD still requires MHRA to report to HUD via Form HUD-50058. These are known as *non-interim reexamination*

transactions. In these cases, MHRA will submit a separate, new action code on Form HUD-50058. The following is a list of non-interim reexamination transactions:

- Adding or removing a hardship exemption for the child care expense deduction;
- Updating or removing the phased-in hardship relief for the health and medical care expense deduction and/or reasonable attendant care and auxiliary apparatus expense deduction;
- Adding or removing general hardship relief for the health and medical care expense deduction and/or reasonable attendant care and auxiliary apparatus expense deduction;
- Adding or removing a minimum rent hardship;
- Adding or removing a non-family member (i.e., live-in aide, foster child, foster adult);
- Ending a family's EID or excluding 50 percent (decreased from 100 percent) of a family member's increase in employment income at the start of the second 12- month EID period.
- Adding a family member and the increase in adjusted income does not trigger an interim reexamination under the final rule;
- Removing a family member and the increase in adjusted income does not trigger an interim reexamination under the final rule;
- Adding/Updating a family or household member's Social Security number; and Updating a family member's citizenship status from eligible to ineligible or vice versa, resulting in a change to the family's rent and/or utility reimbursement, if applicable (i.e., family begins receiving prorated assistance or previously prorated assistance becomes full assistance), or updating the prorated rent calculation due to the addition or removal of family members in household with an ineligible noncitizen(s).

Ch. 13 Lease Terminations

- Updated 13-II.B. Failure to Provide Consent amended to comply with J.2 of Notice PIH 2023-27, Revocation of Consent – “However, this does not apply if the applicant, participant, or any member of their family, revokes their consent with respect to the ability of the PHA to access financial records from financial institutions, unless the PHA establishes a policy that revocation of consent to access financial records will result in denial of admission or termination of assistance [24 CFR 5.232(c)]. PHAs may not process interim or annual reexaminations of income without the family's executed consent forms. PHA Policy- The PHA has established a policy that revocation of consent to access financial records will result in termination of assistance in accordance with PHA policy.
- Updated 13-III.C. Other Authorized Reasons for Termination -amended to comply with section A.1 of Notice PIH 2023-27, Asset Limitation (changes explained in ch.3 update)

Ch. 14 Grievances (formerly grievances and appeals) - No HOTMA

Ch. 15 Program Integrity

Added a new subsection and accompanying policy on De Minimis Errors, plus a minor clarification to account for HOTMA changes, including the Final Rule issued February 14, 2023, Notice PIH 2023-27, other sources of HUD guidance on the topic.

Added De Minimis Errors per [24 CFR 5.609(c)(4)]

MHRA will not be considered out of compliance when making annual income determinations solely due to de minimis errors in calculating family income. A de minimis error is an error where MHRA determination of family income deviates from the correct income determination by no more than \$30 per month in monthly adjusted income (\$360 in annual adjusted income) per family.

MHRA must take corrective action to credit or repay a family if the family was overcharged rent, including when MHRA make de minimis errors in the income determination. Families will not be required to repay MHRA in instances where MHRA miscalculated income resulting in a family being undercharged for rent. MHRA state in their policies how they will repay or credit a family the amount they were overcharged as a result of MHRA's de minimis error in income determination.

MHRA will reimburse a family for any family overpayment of rent, regardless of whether the overpayment was the result of staff-caused error, staff program abuse, or a de minimis error.

Ch. 16 Program Admin (formerly program administration) -NO HOTMA

NEW-Added HOTMA APPENDIX-

HOTMA 102/104 Appendix to the ACOP

Purpose of the Appendix

HUD published a final rule on February 14, 2023, revising regulations related to income, assets, adjusted income, verification, and reexams (among others) to implement Sections 102 and 104 of HOTMA. While the new regulations were effective January 1, 2024, HUD has delayed the compliance date for HOTMA 102/104. Initially, HUD published a delayed compliance date of January 1, 2025, but HUD again delayed the compliance date for HOTMA 102/104 and no new date has been provided. Compliance with Sections 102 and 104 of HOTMA means not only applying HOTMA 102/104 regulations to affected programs but also reporting in HUD's new Housing Information Portal (HIP) system. Currently, PHAs remain unable to comply with HOTMA 102/104 because compliance depends on transitioning from HUD's IMS/PIC system (which is unable to accept HOTMA-compliant Form HUD-50058) to HUD's new HIP system (which will be the only system that accepts HOTMA-compliant Form HUD-50058). PHAs cannot transition to HOTMA until HIP is in place, HOTMA-compliant, and accessible. However, HUD has determined that a few HOTMA 102/104 policies are not dependent on transition systems and easily isolated from other HOTMA 102/104 policy changes. These policies may be implemented prior to the migration to HIP.

HUD stated that PHAs may update their policy documents before determining the date at which they will transition to all HOTMA Section 102 and 104 policies. HUD stated that in order to

update their policy documents for HOTMA in this circumstance, PHAs may create an appendix that contains the HOTMA policies that will be incorporated at a later date. The model policy adopts such an approach. HOTMA 102/104 policies are provided in each affected area of the model policy. However, with the exception of the policies HUD has indicated may be adopted early, HOTMA policies that are “on hold” are indicated in the model policy as such. Further, an appendix has been provided to explicitly call out those policies that are on hold.

REAL ESTATE DEVELOPMENT

MHRA has leveraged public funds along with bank financing to create 52 new units of safe, decent, affordable housing. These include two 3-bedroom units for Veteran family housing (2021) leveraging state and bank financing, 48 1-, 2-, and 3-bedroom units funded with LIHTC, state, and city funds (2024), and the conversion of office space into two 2-bedroom units funded with city and bank loans. The 48-unit project was made possible through a Section 18 land disposition and will utilize Project-Based Section 8 Vouchers.

At the Kelley Falls location, security fencing project was completed in 2024; this project is funded by city and capital funds. MHRA has begun a pilot program for the renovation of existing units/buildings at Kelley Falls Apartments to increase the energy-efficiency, safety, and livability for the residents and will be funded with a combination of federal and capital funds. The initial phase of this project will be completed in August 2025.

In addition to the current services provided, MHRA is leasing approximate 2.5 acres made available through Section 18 approval to a local nonprofit for the creation of a multi-purpose community center that will serve MHRA residents and the west end of Manchester. The center will provide access to local agencies and nonprofits for accessible and affordable childcare, afterschool programs, healthcare, and food security. Services will be made available to Kelley Falls residents at a reduced rate. This project has begun and is expected to be completed in 2026.

Efforts continue to review other public housing assets for expansion or development and other opportunities to assist in increasing the number of available affordable housing units to further assist in addressing Manchester’s affordable housing/homeless crisis.

CAPITAL FUND 5 YEAR PLAN

MHRA receives annual funding from HUD’s Office of Capital Improvement. The funding requirements include the creation of a new five-year (2024 – 2028) plan prior to award of the 2024 grant. 25% of this annual funding is directed towards day-to-day operations with the remaining 75% used exclusively for two areas of improvement:

- Physical improvements to our facilities (Roofs, Windows, Doors, Heating Systems, Piping and Electrical Systems, Interiors, Landscaping, Fencing, Security Cameras, Hazardous Materials Abatement, Appliances, Reasonable Accommodations, etc.)

- Management improvements for our staff and organization (Trainings, Computer hardware and software, etc.)

Now through 2028 the Capital Fund Grant amount expected is approximately \$3,000,000.00/year

Physical improvements planned for the next five years:

- MHRA Central Office + Gallen Bldg: Parking lot expansion and site improvements
- Kelley Falls Apts: Exterior Upgrades (roofs-windows-doors-security)
- Kalivas Hi-Rise: Community Room and Lobby Modernizations
- Gallen Hi-Rise: Main Electrical Panels + Back-Up Generator Upgrades
- O'Malley + Burns + Pariseau Hi-Rises: Window and Door Upgrades
- Burns + Gallen Hi-Rises: Laundry equipment modernization
- Elmwood Gardens: Waste piping upgrades and roof upgrades
- Elmwood Gardens + Kelley Falls: Playground equipment upgrades
- AMP 4: Boiler Upgrades

Management improvements include the on-going training of MHRA staff to maintain and improve the skills required for public housing management and administration. Upgrades to our computer systems and operating software is also a vital component of the capital improvement program.

FINANCE

The Finance department is responsible for all financial reporting and budgeting on behalf of MHRA. An additional Accountant was added to the team to assist with expanding the departments strategic budget planning and analysis.

There were no audit findings to report.

HOUSING CHOICE VOUCHER PROGRAM

The Housing Applicant/Landlord Partnership funded by the American Rescue Plan Act (ARPA) continued to be very successful. As of February 28, 2025, the total amount out of the \$800,000.00 allotted by the city of Manchester had been spent.

Since launching the program May 1, 2022, the program successfully provided 275 landlord incentive fees, 59 application fees and 45 HQS Unit Repair Fees. On February 27, 2025, the Leased Housing Coordinator gave a short presentation requesting additional funding to the Mayor and City's Community Improvement Program (CIP)committee.

In April 2024 a Leased Housing Coordinator Assistant was hired and has successfully assisted the coordinator with duties including homeless outreach efforts, maintain and expand the list of available units and assisted inspectional services staff for leasing.

On August 30, 2024 MHRA was awarded \$47,250 for additional HUD VASH administrative fees under Notice 2024-10. These funds are being used to provide Utility deposit assistance/utility arrears assistance, landlord incentives, and application fee assistance to VASH applicants and participants. As of April 7, 2025 the total amount spent to date \$6974.00 which provided 1 utility deposit, 5 utility arrears payments ,3 landlord incentive fees, 1 application fee and 2 security deposits.

MHRA received a score of 97% for Section 8 Management Assessment Program (SEMAP) for Fiscal Year Ending 9/30/2024 and designated as a High Performer.

Beginning February 1, 2024, The Housing Choice Voucher staff worked with the Public Housing and Tax Credit Property management staff to assist with intake and voucher briefing for the 48 families of the newest Project Based Voucher Development Upland Heights.

The Housing Choice Voucher (Section 8) staff has worked very hard to create a paperless work environment. Staff will no longer retrieve and return physical paper files to file storage locations as they have been scanned and are available securely on the PHA Web software.

Goals

Although implementation of the Housing Opportunity Through Modernization Act (HOTMA). 102, and 104 of and NSPIRE were delayed, staff will continue to prepare by completing further training, updating forms, and updating current policies and procedures to align with the new HOTMA and NSPIRE requirements.

The cost of contract rents has continued to rise for existing voucher program participants. The Housing Choice Voucher (HCV) program will continue to limit the issuance of new Section 8 HCV vouchers in an attempt to prevent budgetary shortfall.

Project Based Vouchers (PBV) units will be refilled to meet PBV contractual obligations and special purpose vouchers such as Foster Youth to Independence (FYI), Mainstream, Veterans Affairs Supportive Housing (VASH), and Non-Elderly Disable (NED) will continue to be utilized as they become available. MHRA will continue to administer and bill the initial PHA for vouchers received under portability.

Housing Choice Voucher Program Homeownership Option Revision:

- Annual income to be eligible increased from \$10,968 to \$11,316 based on SSI benefits.

SUMMARY OF ADMINISTRATIVE PLAN CHANGES:

***Any chapters not mentioned below did not have policy changes.*

Chapter 1-

- No MHRA policy changes.
- Added information on the HOTMA Voucher Final Rule to the Overview

Chapter 2-

- Part III- Updating and streamlining Overview, definitions and framework LEP services

Policy changes

- Interpretation services may only be provided by utilizing language line. Removed all information concerning using bilingual staff for interpreters and all information about training bilingual staff to interpret.

Chapter 3 –

- Clarified HOTMA policies for Foster Children/Adult pre and post HOTMA compliance dates
- Clarified that while ownership of real property restriction may not apply in some instances, the value of the property may be included as an asset.
- 3.II.C -Removing language concerning participants who have not previously disclosed SS numbers etc. Everyone at this point will have disclosed.

Policy Changes

- Added “low-income limit” for VASH income eligibility limit as per [FR Notice 8/13/24]. Prior to FR Notice 8/13/2024 income limit for VASH was “Very Low” limit.
- 3.III.C Added -that if real property owned by family was geographically located so as to be a hardship for the family to access, that MHRA will not apply property restriction to applicant.

Chapter 4 –

Added waiting list preference for Foster Youth Independence (FYI) on the MHRA’s HCV waiting list for FYI voucher holders who are terminated due to the time limit on assistance.

FYI voucher participation is limited by statute to a total of between 36 months and 60 months of housing assistance. At the end of the statutory time period, MHRA may not transfer the assistance of FYI voucher holders to regular HCV assistance. However, MHRA may issue a regular HCV to FYI voucher holders if they were selected from the waiting list in accordance with MHRA policies.

The waiting list preference will be added in anticipation of the end of the statutory time period for some FYI voucher participants in 2026.

Chapter 5 –

- Removal of paragraph stating MHRA must include reasons which MHRA may terminate assistance for a participant family because of family action or failure to act. This is duplicate information; it is also stated in family obligation which is included in briefing packet

Policy Change

- 5.II.D (Extension of voucher term) added Per Notice PIH 2024-30, Mainstream voucher extension must be for a minimum of 90 days, MHRA must approve the first extension request, regardless of how the request is made (written or verbal) or when it is made, as long as the request is made on or before the term expiration date and is consistent with applicable requirements;
- Per Notice PIH 2025-08, FYI voucher extension must be for a minimum of 90 days, MHRA must approve the first extension request, regardless of how the request is made (written or verbal) or when it is made, as long as the request is made on or before the term expiration date and is consistent with applicable requirements;

Chapter 6. A

Due to the delay of the HOTMA 102/104, the changes made in the 2024 Administration plan for this chapter were stalled by HUD.

To keep in compliance with HUD regulations until the HOTMA changes take effect, chapter 6 needed to be separated into two parts.

Chapter 6.A represents pre-HOTMA regulations and policies

Chapter 6.B

Chapter 6.B represents the policies MHRA must use upon the HOTMA 102/104 compliance date. These changes include but are not limited to

Below are changes made to the (HOTMA) 2024 released version of Chapter 6. This includes:

6-I.A. OVERVIEW

Changed set threshold amount of assets from \$50,000 to HUD-published threshold amount (adjusted annually and published in HUD's Inflation-Adjusted Values tables)

6-I.G. STUDENT FINANCIAL ASSISTANCE Changing the language throughout the section that requires that the amount of financial assistance in excess of tuition and mandatory fees to be considered income. Charges under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), from private sources, or an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002), shall be considered income if the individual is over the age of 23 with dependent children

6-I. H PERIODIC PAYMENTS

Add- “Any workers’ compensation is always excluded from annual income, regardless of the frequency or length of the payments”.

6-I.M. ADDITIONAL EXCLUSIONS FROM ANNUAL INCOME

Adds exclusion for supportive services and reimbursement of out-of-pocket expenses to **volunteers under the Domestic Volunteer Services Act** of 1973 (42 U.S.C. 5044(g), 5058) The exclusion also applies to assets but clarifies that the exclusion does not apply when the Chief Executive Officer of the Corporation for National and Community Service determines that the value of all such payments, adjusted to reflect the number of hours such volunteers are serving, is equivalent to or greater than the minimum wage then in effect under the Fair Labor Standards Act of 1938 (29 U.S.C. 201 et seq.) or the minimum wage, under the laws of the State where such volunteers are serving, whichever is the greater (42 U.S.C. 5044(f)(1)).

Expands payments to Allowances, earnings, and payments received under Workforce Investment Act of 1998

6-II.B. ASSETS DISPOSED OF FOR LESS THAN FAIR MARKET VALUE

Adds-The family must certify whether any assets have been disposed of for less than fair market value in the preceding two years.

Asset Owned by a Business Entity

Removed explanation of family’s ownership stake in a business entity.

6-IV.C. APPLYING PAYMENT STANDARDS

Required changes for the HOTMA Voucher Final Rule, including changes regarding increases and decreases in payment standards. (Final rule requirements are same as how MHRA process changes in adjustment of payment standards now)

Flat Fees [24 CFR 982.517(b)(2)(iii)]

MHRA may base its utility allowance payments on actual flat fees charged by an owner for utilities that are billed directly by the owner, MHRA Policy will be that MHRA will not base utility allowance payments on flat fees charged by the owner.

Chapter 7

Due to the delay of the HOTMA 102/104, the changes made in the 2024 Administration plan for this chapter were stalled by HUD.

To keep in compliance with HUD regulations until the HOTMA changes take effect, chapter 7 needed to be separated into two parts.

Chapter 7.A represents pre-HOTMA regulations and policies

II.B. SOCIAL SECURITY NUMBERS

For HUD VASH voucher applicants MHRA must use available flexibilities to accept self-certification of SSN and at least one third-party document, such as a bank statement, utility or cell phone bill, or benefit letter that contains the name of the individual in the absence of other documentation. For the homeless veteran, the third-party document could be the VA-issued photo ID or document with the veteran's name. If verifying an individual's SSN using this method, MHRA must document why the other SSN documentation was not available. In the case of the homeless veteran, MHRA must accept the *Certificate of Release or Discharge from Active Duty* (DD 214) or the VA-verified *Application for Health Benefits* (10-10EZ) as verification of SSN if these forms are available; however, these forms are not required to verify SSN. When adding a family member after the HUD-VASH family is admitted to the program, the rules of 24 CFR 982.551(h)(2) apply. Other than the birth, adoption or court-awarded custody of a child, MHRA must approve additional family members and may apply its regular screening criteria in doing so.

III.C- Social Security/SSI Benefit

Policy Change

Accepting SS and/or SSI benefit letter dated within the appropriate benefit year instead of only within the last 120 calendar days)

7-III.E. ASSETS AND INCOME FROM ASSETS

For HUD VASH, MHRA must accept a self-certification by the family that the family's total assets are equal to or less than \$50,000, adjusted annually for inflation, and that the family does not have any present ownership interest in real property

Chapter 7.B represents the policies the PHA will use upon the HOTMA 102/104 compliance date and contains changes made to the previously released version of Chapter 7. This includes:

II.B. SOCIAL SECURITY NUMBERS

For HUD VASH voucher applicants MHRA must use available flexibilities to accept self-certification of SSN and at least one third-party document, such as a bank statement, utility or cell phone bill, or benefit letter that contains the name of the individual in the absence of other documentation. For the homeless veteran, the third-party document could be the VA-issued photo ID or document with the veteran's name. If verifying an individual's SSN using this method, MHRA must document why the other SSN documentation was not available. In the case of the homeless veteran, MHRA must accept the *Certificate of Release or Discharge from Active Duty* (DD 214) or the VA-verified *Application for Health Benefits* (10-10EZ) as verification of SSN if these forms are available; however, these forms are not required to verify SSN. When adding a family member after the HUD-VASH family is admitted to the program, the rules of 24 CFR 982.551(h)(2) apply. Other than the birth, adoption or court-awarded custody of a child, MHRA must approve additional family members and may apply its regular screening criteria in doing so.

Chapter 8

Due to the delay of NSPIRE, the changes made in the 2024 Administration plan for this chapter were stalled by HUD.

To keep in compliance with HUD regulations until NSPIRE changes take effect, chapter 8 needed to be separated into two parts.

Chapter 8.A represents the policies that MHRA will use prior to the NSPIRE compliance date while still operating under HQS and contains only those changes prior to 2023 that fall outside the scope of NSPIRE. This includes:

Chapter 8.B represents the policies the PHA will use upon the NSPIRE compliance date and contains changes made to the previously released version of Chapter 8. This includes:

(Chapter 8 A)

NSPIRE Standards Applicable to HQS [- NSPIRE requirements that are applicable to HQS prior to transitioning to NSPIRE.

8-I.D. OWNER AND FAMILY RESPONSIBILITIES MHRA required to adopt policy that enforces owner and family responsibilities.

8-II.B. INITIAL HQS INSPECTION - MHRA may approve assisted tenancy, execute a HAP contract, and begin paying HAP if a unit fails an initial inspection, but only if the deficiencies identified are non-life-threatening (NLT) MHRA's administrative plan must specify the circumstances under which MHRA will exercise the NLT option, if any.

MHRA Policy- MHRA will not use the NLT option. All units must pass the initial inspection on or before the effective date of the HAP contract.

Approving Units using Alternative Inspections MHRA Policy-MHRA will not rely on alternative inspections and will conduct an initial inspection for each unit prior to executing a HAP contract with the owner.

8-II.F. INSPECTION RESULTS AND REINSPECTION FOR UNITS UNDER HAP CONTRACT –

Re-Inspections [24 CFR 982.405(i)] -Changing MHRA policy that required MHRA to schedule and conduct a re-inspection to accepting photographic evidence, self-certification, or other reliable evidence from the owner to verify that a deficiency has been corrected. Unless there is a tenant disputed

HAP contracts executed or renewed June 6, 2024, or later policies must change concerning HAP withholding and abatements.

HAP Withholding [24 CFR 982.404(d)(1)] -MHRA administrative plan must identify the conditions under which MHRA will withhold HAP. MHRA will not withhold if the unit is brought into compliance during the applicable cure period, MHRA resumes assistance payments and provides assistance payments to cover the time period for which the payments were withheld.

HAP Abatement [24 CFR 982.404(d)(2)]- Changing “Time specified” to MHRA must notify the family and the owner that it is abating payments and, if the unit does not meet housing quality standards within sixty (60) days (or reasonable longer period established by MHRA).

HAP Contract Termination- The maximum length of time the HAP may be abated changed from 90 to 60 days.

8-II.H. ENFORCING FAMILY COMPLIANCE WITH HQS -Required to add “If MHRA waived the landlord responsibility for housing quality standards deficiencies that have been determined to have been caused by the tenant, any member of the household, or any guest or other person under the tenant’s control (see section 8-I.D), the family is responsible for correcting any housing quality standards violations listed in paragraph 8.I.D. If the family fails to correct a violation within the period allowed by MHRA (and any extensions), MHRA will terminate the family’s assistance, according to the policies

8-III.A. OVERVIEW MHRA Policy- MHRA utilizes Affordable Housing Network software in determining Rent Reasonableness.

Owner-Initiated Rent Determinations -MHRA Policy changing 20 days to 30 days to determine whether the requested increase is reasonable.

8-I.F. OWNER AND FAMILY RESPONSIBILITIES- MHRA required to adopt policy that enforces owner and family responsibilities.

8-II.B. INITIAL HQS INSPECTION - MHRA may approve assisted tenancy, execute a HAP contract, and begin paying HAP if a unit fails an initial inspection, but only if the deficiencies identified are non-life-threatening (NTR) MHRA’s administrative plan must specify the circumstances under which MHRA will exercise the NLT option, if any.

MHRA Policy- MHRA will not use the NLT option. All units must pass the initial inspection on or before the effective date of the HAP contract.

Approving Units using Alternative Inspections MHRA Policy-MHRA will not rely on alternative inspections and will conduct an initial inspection for each unit prior to executing a HAP contract with the owner.

Chapter 9

Replace the word “NSPIRE” with “housing quality standards” throughout the chapter as per the HOTMA Voucher Final Rule.

9-I.D. ELIGIBLE UNITS” “PHA Owned units-Clarification regarding PHA-owned units. (MHRA does not own units, so N/A with our policy but required to include with administration plan.

Added Special Housing Types [24 CFR 982 Subpart M]- This is to include SRO, congregate housing, group home, shared housing, manufactured home space, cooperative housing and homeownership option.

Chapter 10

Policy Changes

- (10.I.B) Added section on family moves due to unit deficiencies (abatement) per the HOTMA Voucher Final Rule.
- **Units in Abatement [24 CFR 982.404(d)(3)]** . During the period that assistance is abated, the family may terminate tenancy If the family chooses to terminate tenancy, the HAP contract will automatically terminate on the effective date of tenancy termination or the date the family vacates the unit, whichever is earlier. MHRA must promptly issue the family its voucher to move.
- **Offer of Public Housing [24 CFR 982.404(e)(2)]** If the family is unable to lease a new unit within the term of the voucher. and the PHA owns or operates public housing, the PHA must offer, and if accepted, provide the family a selection preference for an appropriate-sized public housing unit [24 CFR 982.404(e)(2)] that first becomes available for occupancy after the time period expires.
- **Relocation Assistance [24 CFR 982.404(e)(3)]** MHRA must assist families with disabilities with locating available accessible units in accordance with 24 CFR 8.28(a)(3). (no policy change, we already do) but must be added to plan.

Chapter 11

Due to the delay of the HOTMA 102/104, the changes made in the 2024 Administration plan for this chapter were stalled by HUD.

To keep in compliance with HUD regulations until the HOTMA changes take effect, chapter 11 needed to be separated into two parts.

Chapter 11 A represents pre-HOTMA regulations and policies

11-I.D. CONDUCTING ANNUAL REEXAMINATIONS –MHRA is only required to verify, if a household member is subject to a lifetime sex offender registration in the Dru Sjodin National Sex Offender database upon admission. MHRA will no longer verify at each annual reexamination.

New Family and Household Members Requiring Approval – Requirement to include all MHRA policies (these are not new policies but are listed throughout the admin plan)

Chapter 11 B

Chapter 11.B represents the policies MHRA will use upon the HOTMA 102/104 compliance date and contains changes made to the previously released version of Chapter 11. This includes:

11-I.D. CONDUCTING ANNUAL REEXAMINATIONS –MHRA is only required to verify, if a household member is subject to a lifetime sex offender registration in the Dru Sjodin National Sex Offender database upon admission. MHRA will no longer verify at each annual reexamination.

New Family and Household Members Requiring Approval – Requirement to include all MHRA policies (these are not new policies but are listed throughout the admin plan)

Changes in Family Unit Size (Voucher Size) - Effective 12/3/24 and later, If the family unit size increases or decreases during the HAP contract term, MHRA may change the unit size the new unit size immediately or at the family’s first regular reexamination following the change in family unit size. Per 24 CFR 982.505 (c)(6)

MHRA Policy - If the family unit size (voucher size) changes during the term of a HAP contract, the new family unit size will be used to determine the payment standard at the family’s first regular reexamination following the change in family unit size.

PART IV: NON-INTERIM REEXAMINATION TRANSACTIONS- Adding rent increase to non-interim reexamination transaction.

Chapter 12

12.E Asset Limitation [24 CFR 5.618; Notice PIH 2023-27]- Required to add policy concerning program termination for participants over asset limit. As stated in Chapter 6, MHRA has adopted a policy of total nonenforcement of the asset limitation for all program participants.

12.E. *Insufficient Funding [24 CFR 982.454]*

MHRA must identify in the administrative plan, in the event of insufficient funding, taking into account any cost saving measures taken by MHRA, a description of the factors MHRA will consider when determining which HAP contracts to terminate first [24 CFR 982.54(d)(26)]

Per Nan McKay recommendations in model plan

- Families who have been assisted in the HCV program the longest will be the first to be terminated, excluding families that include elderly or disabled family members.

- Families comprising the required number of special purpose vouchers, including nonelderly disabled (NED), HUD-Veteran’s Affairs Supportive Housing (HUD-VASH), and family unification program (FUP) will be the last to be terminated.

Chapter 13

Removed NSPIRE and changed to HUD’s current standard for Inspection requirements

13.I.C OWNER RESPONSIBILITIES [24 CFR 982.452]

Added “A unit is not in compliance with MHRA current inspection requirements (See Chapter 8), if MHRA or other inspector authorized by the state or local government determines that the unit has deficiencies based upon an inspection, the agency or inspector notifies the owner in writing of the deficiencies and the deficiencies are not remedied within the appropriate timeframe” per. HUD [24 CFR 982.452] This is not a policy change, already regulation but Nan McKay recommended it be added to clarify administration plan.

13-II.D. BREACH OF HAP CONTRACT

Changed to must take enforcement action in accordance with 24 CFR 982.404 if breach of HAP contract has occurred.

Chapter 14

Replace the word “NSPIRE” with “housing quality standards” throughout the chapter as per the HOTMA Voucher Final Rule.

Chapter 15

Removed all NSPIRE references and changed to *housing quality standards*.

Policy Change- Had to add Congregate Housing, Group Homes, Shared Housing and Cooperative Housing to special housing types. This is due to VASH : [FR Notice 8/13/24]

Which requires MHRA to permit VASH clients to use these special housing types, regardless of whether these types are permitted in their administrative plan for other families.

15-VI.C Added Space Rent [24 CFR 982.622]

Rent to owner for rental of a manufactured home space includes payment for maintenance and services that the owner must provide to the tenant under the lease for the space. Rent to owner does not include the costs of utilities and trash collection for the manufactured home. However, the owner may charge the family a separate fee for the cost of utilities or trash collection provided by the owner.

15-VII.G. FINANCING Added

MHRA will review the financing of each purchase transaction, including estimated closing costs. MHRA will review the loans for features, such as balloon payments, adjustable-rate mortgages, and unusually high interest rates, all of which are prohibited. MHRA also will not approve “seller financing” or “owner-held” mortgages. Beyond these basic criteria, MHRA will rely on the lenders to determine that the loan will be affordable to program participants.

The mortgage the family applies for must require a minimum down payment of at least three percent of the sales price with one percent of the down payment coming from the purchaser’s personal funds. MHRA will not require that the family have any more than the minimum of one percent of their own money in the transaction. However, in cases where a lender is requiring a larger amount, the family may be held to the underwriting guidelines set by their lending institution.

MHRA will approve a family’s request to utilize its Family Self-Sufficiency escrow account after final disbursement for down payment and/or closing costs when purchasing a unit under the HCV homeownership option.

While not a policy change, HUD requires MHRA to have Homeownership financing policy information in the administration plan. This information had only provided on the Homeownership Option Explanation document and Application of Homeownership Voucher application

15-VII.J. Adding that the payment standard amount may not be lower than what the payment standard amount was at commencement of homeownership assistance. This is not a new policy, but was recommended it be included here for clarification.

Changes for the HOTMA Voucher Final Rule regarding manufactured home space rentals, eligible housing expenses, distribution of HAP, and single HAP to family.

Minor clarifications regarding homeownership counseling and homeownership assistance payments.

Chapter 16

16-II.B. PAYMENT STANDARDS MHRA required to and update Administrative Plan with this information within one year after the effective date (June 6, 2025) -

HUD has traditionally published non-metropolitan county Fair Market Rents (FMRs) only • Now HUD will begin publishing ZIP code level SAFMRs for non-metropolitan counties too • PHAs may use these non-metropolitan county SAFMRs, but are not required to do so

Under prior regulations, HUD had options for PHAs to request exception payment standards above the basic range • In recent years, HUD has published a streamlined waiver notice simplifying the process to request those exception payment standards up to 120 percent of the FMR/SAFMR • In this final rule, HUD makes permanent a simplified process to request exception payment standards up to 120 percent of the FMR/SAFMR

MHRA Policy-(MHRA is not a mandatory SAFMR PHA and will not voluntarily adopt the use of SAFMRs)

16-II.C. UTILITY ALLOWANCES [24 CFR 982.517(c)(3) and Notice PIH 2023-24]

MHRA must state its policy for utility allowance payments in the administrative plan and apply it consistently to all households.

Energy Efficient Utility Allowance [24 CFR 982.517(b)(2)(ii)] - MHRA will not maintain an energy efficient utility allowance schedule.

Air Conditioning [24 CFR 982.517(b)(1)(iii)] - MHRA has included an allowance for air-conditioning in its schedule. Central air-conditioning or portable air conditioner must be present in a unit before MHRA will apply this allowance to a family's rent and subsidy calculations.

All Exhibits at end of chapter have been updated to HUDS most current forms.

Chapter 17

Replaced "NSPIRE" with Housing Quality Standards where needed throughout chapter.

17-I.D Exceptions to the Project Cap [24 CFR 983.54(c)]

Under the Housing Opportunity Through Modernization Act of 2016 (HOTMA), the definition of *excepted unit* differs depending on when the HAP contract was executed. Contracts executed prior to April 18, 2017, follow the "old" statutory PBV requirements for excepted units.

- Under the "old" statutory regulations, the project cap does not apply to units for:
 - **Elderly and/or disabled families**
 - **Families receiving supportive services. The family must have at least one member receiving at least one qualifying supportive service.**

If a PHA has an "old" HAP contract (one that was executed prior to April 18, 2017) and units are available for disabled families - now required to include what PBV projects that have units for elderly and/or disabled and for which offer services. Explanation and length services that are available must also be included in administration plan.

17-V.C. TERMINATION OF THE HAP CONTRACT Offer of Public Housing [24 CFR 983.208(d)(6)(ii)]

If MHRA has had to terminate the HAP contract as a result of the owner failing to make required repairs with the landlord and the family is unable to lease a new unit within the term of the voucher, and MHRA owns or operates public housing, MHRA must offer, and, if accepted, provide the family a selection preference for an appropriate-size public housing unit that first becomes available for occupancy after the time period expires.

MHRA Policy-MHRA does operate a public housing program and will provide a preference for PBV families whose units are being removed from the HAP contract or whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame, and who were unable to lease a new unit within the term of the voucher.

Relocation Assistance [24 CFR 983.208(d)(6)(iii)]

MHRA may assist families relocating due to the HAP contract being terminated as a result of the owner failing to make required repairs within the required time frame in finding a new unit, including using up to two months of the withheld and abated assistance payments for costs directly associated with relocating to a new unit, including security deposits, temporary housing costs, or other reasonable moving costs as determined by MHRA based on their locality.

If MHRA uses withheld and abated payments to assist with relocation costs, MHRA must provide security deposit assistance to the family as necessary. MHRA must assist families with disabilities with locating available accessible units in accordance with 24 CFR 8.28 (a)(3). If the family receives security deposit assistance from MHRA for the new unit, MHRA may require the family to remit the security deposit returned by the owner of the new unit as such time that the lease is terminated, up to the amount of security deposit provided by MHRA for that unit.

MHRA Policy

MHRA will assist families with disabilities with locating available accessible units in accordance with program requirements.

17-VI.C. ORGANIZATION OF THE WAITING LIST

If MHRA chooses to offer a separate waiting list for PBV assistance, MHRA must specify the name of the PBV projects in its administrative plan.

MHRA Policy

MHRA will use separate, site-based waiting lists for the following PBV projects;

- Upland Heights

MHRA Waiting List Preferences

If MHRA provides a selection preference when required by the regulation (e.g., eligible in-place families, elderly families or units with supportive services, or mobility impaired persons for accessible units). MHRA will not offer any additional preferences for the PBV program or for particular PBV projects or units. It must be included in the administration plan.

MHRA Policy

MHRA will offer waiting list preferences for MHRA-maintained waiting lists.

- Applicants of the South Main Street will be referred for occupancy by MHCGM
- Applicants of the Brown School must be elderly (62 years of age or older) or persons with disabilities, subject to the limitations of the elderly housing designation (below), and must be eligible for participation in the Brown School Supportive Services Program.
- Applicants of the Gale Home must be elderly (62 years of age or older) or persons with disabilities, subject to the limitations of the elderly housing designation (below), and at least 20% of all residents must be eligible for participation in the South Porter Street Supportive Services Program.
- Applicants of the South Porter Street (Phase 1) must be elderly (62 years of age or older) or persons with disabilities, subject to the limitations of the elderly housing designation (below), and must be eligible for participation in the South Porter Street Supportive Services Program
- Applicants of the South Porter Street (Phase 2) must be elderly (62 years of age or older) or persons with disabilities, subject to the limitations of the elderly housing designation (below), and at least 20% of all residents must be eligible for participation in the South Porter Street Supportive Services Program.

See tenant selection plans for each particular PBV development at the end of this chapter. (Exhibits 17-1 through 17-4)

17-VI.D. OWNER-MAINTAINED WAITING LISTS [24 CFR 983.251(c)(7)]

MHRA may establish policy in the administrative plan that owners will maintain the waiting lists for projects that have separate waiting lists.

MHRA Policy

MHRA will not establish owner-maintained waiting lists.

(Exhibits 17-1 through 17-4) At the last HUD audit, it was requested we add the tenant selection plans for MHRA managed PBV properties. All are included in Exhibits 17-17-4 at the end of the chapter

The chapter formally known as 18- Chapter 18 PROJECT BASED VOUCHERS (PBV) UNDER THE RENTAL ASSISTANCE DEMONSTRATION (RAD) PROGRAM

Has been eliminated. During the 2025 annual audit, the HUD auditor questioned why MHRA had a RAD chapter as MHRA has no RAD properties. She recommended this chapter be eliminated and re-introduced at a time that a RAD potential RAD conversion was imminent.

New Chapter 18 (formally 19)

FYI -18-I.G. LEASE UP

Per Notice PIH 2025-08, FYI voucher extension must be for a minimum of 90 days, MHRA must approve the first extension request, regardless of how the request is made (written or verbal) or when it is made, as long as the request is made on or before the term expiration date and is consistent with applicable requirements; and on at least one occasion after voucher issuance, notify the applicant prior to the initial term expiration, to remind them of about the term expiration date and the process for requesting an extension of the initial term, and to inquire if the applicant is in need of assistance with their housing search.

Turnover If another eligible youth is not available for FYI voucher awarded under Notice PIH 2023-04, , MHRA must notify HUD before the end of the calendar year, and HUD will reduce MHRA’s HCV assistance to account for the removal of the FYI assistance from MHRA’s HCV No policy change.

Replace “FR Notice 9/27/21” with “FR Notice 8/13/24” as needed

(VASH) 18-II.C. HCV PROGRAM ELIGIBILITY Income Eligibility

Policy Change

- **18-II.C. Social Security Numbers** Changes requirement for VASH from requiring federal or state document to verify social security number to must accept self-certification of SSNs and at least one third-party document, such as a bank statement, utility or cell phone bill, or benefit letter that contains the name of the individual in the absence of other documentation.
- **Income Eligibility -VASH families may go up to the** “Low-income (80 percent of AMI)” income limit. (was “Very low” limit prior to change)
- MHRA must exclude VA service-connected disability benefits for purposes of determining income eligibility but include for purposes of calculating the family’s total tenant payment (TTP), housing assistance payment (HAP), and family share.
- When a veteran family reports that they have zero income, MHRA must accept a self-certification
- Regardless of MHRA policy, at admission, MHRA must accept a self-certification by the VASH family that the family’s total assets are equal to or less than the HUD-asset limit and that the family does not have ownership interest in real property, without taking additional steps to verify the accuracy of the declaration.
- MHRA must not enforce the asset limitation for VASH families at reexamination. (No policy Change)
- Because there needs to be a monthly housing assistance payment (HAP) in order to enter into a HAP contract, the family must select a unit with a gross rent that is above the family’s TTP in order to lease a unit with the tenant-based VASH voucher. (No policy change, just clarification)
- MHRA must permit VASH clients to use the following special housing types for tenant-based VASH assistance, regardless of whether these types are permitted in their administrative plan for other families:

- Single room occupancy (SRO);
- Congregate housing;
- Group home;
- Shared housing; and
- Cooperative housing

18-II.E. LEASING Exception payment standards may be implemented by MHRA in determining rents for PBV projects only when the project is comprised solely of units exclusively to VASH families. No Policy change- MHRA has no VASH PBV projects.

Prior to terminating VASH participants for serious violation of the lease, HUD strongly encourages PHAs to exercise their discretion and consider all relevant circumstances of the specific case, as well as including the role of the case manager and the impact that ongoing case management services can have on mitigating the conditions that led to the potential termination, prior to determining whether to terminate assistance. – No policy change.

18-III.H. PROJECT-BASING VASH VOUCHERS

General Requirements [Notice PIH 2017-21 and FR Notice 8/13/24]- All VASH PBV regulations had to be included per **FR Notice 8/13/24**. **No policy changes. MHRA has no VASH PBV projects.**

Part III Mainstream vouchers

HUD allows MHRA the discretion to operate a Mainstream voucher waiting list that is separate from the general HCV waiting list. (No policy change)

The Consolidated Appropriations Act, 2024 (Public Law 118-42) authorized HUD to establish waivers and alternative requirements for Mainstream Vouchers

HCV regulations do not permit PHAs to establish separate preferences for Mainstream voucher applicants. No policy changes.

Mainstream Voucher Search term and Extension [Notice PIH 2024-30] allows Initial voucher search term may be 120 days (no policy change) and extensions no less than 90 days (policy change)

Policy changes

MHRA Policy

At least 30 days prior to the expiration of the initial term of the voucher, MHRA will contact the family to remind them of the expiration date of their voucher, the process for requesting an extension, and to inquire if the family needs assistance with their housing search. Depending on the family’s preferred method of communication, MHRA may

contact the family via telephone, text message, email, or other accessible communication method. MHRA will ensure effective communication with persons with disabilities, including those with vision, hearing, speech, intellectual or other developmental disabilities, or any other communication-related disabilities.

M E M O

TO: Shannon Wright, Executive Director
FROM: Marie Papineau, Housing Operations Director
RE: Write-off of Public Housing Unpaid Tenant Rent and Other Charges
DATE: June 11, 2025

Manchester Housing and Redevelopment Authority periodically writes off certain expenses related to its tenants which have been determined to be uncollectable such as unpaid rent, the cost to repair tenant damages to an apartment and legal fees engaged in an eviction process. These write-offs are necessary to avoid a negative impact on our PHAS score determined by HUD, as HUD recognizes that in certain circumstances a housing authority will be unable to collect monies owed. However, writing off these expenses does not preclude further attempts to recover such expenses from the tenant that incurred them.

As stated in the April Board report, the public housing staff has been dealing with the ramifications of the COVID Eviction Moratorium rule put into effect during COVID. The rule expired on December 31, 2024. During that time many residents did not pay rent as they knew we could not evict them. Once the rule expired, notices for payment went out and subsequently many residents either abandoned their units or have gone through the eviction process. The write off amount reflects this unusual and extreme situation the federal government put us in. The moratorium has also increased our vacancies to an unusually high number as well and the public housing staff has done an incredible job filling those vacancies.

Therefore, for July 31st 2024, to April 14th, 2025, a total of \$90,885.58 in such write-offs needs to be approved.

The attached resolution, once approved, authorizes this write-off of these expenses.

MEMO

TO: Board of Commissioners

FROM: Shannon Wright, Executive Director

SUBJECT: Write-off of Public Housing Unpaid Tenant Rent and Other Charges

DATE: June 11, 2025

=====

I have reviewed the attached and recommend approval.

Thank you.



Shannon Wright

RESOLUTION NO. _____

**APPROVING AND AUTHORIZING THE WRITE-OFF OF CERTAIN UNPAID
PUBLIC HOUSING TENANT-RELATED EXPENSES**

WHEREAS, Manchester Housing and Redevelopment Authority (MHRA) periodically writes-off certain Public Housing tenant-related expenses; and

WHEREAS, from July 31, 2024 to April 14, 2025 a total of \$90,885.58 in such tenant-related expenses have been written off:

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Manchester Housing and Redevelopment Authority that the write-off of the above noted expenses is hereby authorized.

WRITE OFFS – June 11, 2025:

This is for the July 31, 2024 through April 14, 2025

1) Rent: \$47,447.08

- a. Deceased/Nursing Home: \$388.36
- b. Voluntary/Abandoned Unit: \$1,659.77
- c. Evictions: \$45,398.95

2) Legal Fees: \$7,650

3) Damages: \$35,788.50

- a. Deceased/Nursing Home: \$5,930.37
- b. Voluntary/Abandoned Unit: \$12,700.82
- c. Evicted: \$17,157.31

Total Write Offs: \$90,885.58

MINUTES OF THE REGULAR MEETING

OF THE COMMISSIONERS OF THE

MANCHESTER HOUSING AND REDEVELOPMENT AUTHORITY

The Commissioners of the Manchester Housing and Redevelopment Authority met for the Regular Meeting at 198 Hanover Street, in the City of Manchester, New Hampshire on Tuesday, **May 20, 2025**.

The Chair called the meeting to order, and upon roll call, those present were as follows:

PRESENT

David Quinn	Chair
Stephen Duffley	Vice Chair
Mike Lopez	Commissioner
Thomas Hickman	Commissioner
Andrew Papanicolau	Commissioner
Catherine Naczas	Executive Director

STAFF PRESENT

Catherine Brown	Leased Housing Director
Mary Ellen Jutras	Development Director
Shannon Wright	Human Resources Director
Marie Papineau	Senior Asset Manager
Mike DiSabato	Operations Director
Kris Hall	Resident Services Director
Regine Pelletier-Tracy	Finance Director

The Chair declared a quorum present.

The Chair introduced Item 2, Consent Agenda;

a. Approving Fraud Prevention Policy. The Executive Director gave a brief summary of the policy. Commissioner Lopez asked what would happen if an employee refused to sign the Employee Handbook in which MHRA policies are stated. The HR Director said that the employee is still held to all policies regardless of whether they sign the handbook. The Executive Director stated that the employee's signature is not provided as consent to policies but simply as recognition of receiving the handbook and policies therein. The Chair asked if any employee had refused to sign the handbook and the HR Director said no. There being no further discussion, Vice Chair Duffley motioned to approve the Fraud Prevention Policy. Commissioner Papanicolau seconded the motion.

Upon roll call the "Ayes" and "Nays" were as follows:

AYES

David Quinn
Stephen Duffley
Mike Lopez

NAYS

Andrew Papanicolau
Thomas Hickman

b. Confirming Shannon Romer (Wright) as secretary of the Board of Commissioners effective May 21, 2025. Commissioner Lopez motioned to confirm Shannon Romer (Wright) as secretary of the MHRA Board of Commissioners effective May 21, 2025. Commissioner Papanicolau seconded the motion.

Upon roll call the “Ayes’ and “Nays” were as follows:

AYES

David Quinn
Stephen Duffley
Mike Lopez
Andrew Papanicolau
Thomas Hickman

NAYS

The Chair introduced item 3; Minutes of **April 15, 2025**. The chair stated that if there were no omissions or corrections, he would entertain a motion to accept the minutes of **April 15, 2025**. Upon motion by Vice Chair Duffley and seconded by Commissioner Lopez, it was voted to approve the minutes of **April 15, 2025**.

Upon roll call the “Ayes’ and “Nays” were as follows:

AYES

David Quinn
Stephen Duffley
Mike Lopez
Andrew Papanicolau
Thomas Hickman

NAYS

The Chair introduced Item 4; Financial Report. The Finance Director stated that for the month of April, Public Housing ended at \$29,075 for the month, which is (\$106,260) below plan. She explained that the loss is all in the income section and due to the Operating Subsidy income and dwelling rent being less than budgeted. The director noted that the Section-8 Administrative program ended the month at \$148,079 which is \$119,579 above plan. She also noted that the final audit was received, and still, without findings.

The Chair then introduced Item 5; Public Housing Operations. The Senior Asset Manager stated that maintenance was working hard to flip units and tend to grounds as well as current occupancy rate of 98%. Commissioner Lopez noted that the numbers on the occupancy report did not add up correctly. The Senior Asset Manager recognized the error and committed to having the report correct moving forward.

Following the Public Housing and Tax Credit Properties Occupancy Report and Maintenance Update, the Senior Asset Manager turned it over to the Managing Director of Real Estate Development and

Special Projects for the Capital Fund Update. She proceeded update the Commissioners on the following:

- Central Office Parking Lot – includes:
 - Roof – Prep in process. To be stripped this weekend. Anticipate two weekends and one weekday.
 - Fence work pending concrete finish work. Expected to start fence install within 2 weeks.
 - Painting of trim, doors, railings.
 - Remaining: Membrane on decking is to be done before the switchgear project can start.
 - Updating of current sign at the corner of Hanover and Pine Streets. Shared a drawing of proposed sign noting that a light will be added for sign illumination.
- Emergency Lighting:
 - Kelley Falls contract executed last week.
 - Kalivas and O'Malley - Waiting on replacement light post within 1-2 weeks.
- Elmwood Gardens - Seven roofs to be replaced along with some trim work. Starting Wednesday (at 52 O'Malley) with a 3- to 4-week timeline.
- Laundry Upgrade at Burns – Waiting on machines.

Commissioner Lopez asked about the parking at 75 West Baker Street. It was noted that we need to get an update on this and will report back to him.

The Chair introduced Item 6; S-8/HCV Program. The S-8/HCV Director stated that as of as of April 30, 2025 there were 1987 families under lease. This includes 176 veteran families.

There were 13 families that left the program as of the end of April.

23 families have vouchers looking for units to rent.

As of April 30, 2025, approximately \$2,266.00 of rollover funds from Housing Applicant/Landlord Partnership Program is available. We are hoping to hear back soon from City's Community Improvement Program (CIP) concerning our request for additional funding.

Total claims paid out are as follows:

262 security deposits,

275 landlord incentive fees

59 application fees

45 HQS Unit Repair Fees.

As of May 6, 2025 the total amount spent to date of the Additional Administrative (AF) Fees for the HUD-VASH program allotted by HUD is \$6974.00 out of the total \$47,250.00 allotted.

Total claims paid out are as follows:

1 utility deposit

5 utility arrears payments

3 landlord incentive fees

1 application fee

2 security deposit

The Chair introduced Item 7; Human Resources and Administrative Service. The Human Resources and Administrative Services Director stated that she is working on the Annual Plan and will have it ready for the public comment hearing and the Commissioners for the June meeting. In addition, the Director noted that the annual Employee Appreciation event is scheduled for October 17th at the Puritan. MHRA has welcomed a cybersecurity intern from Rivier college for the summer term. Commissioner Papanicolau asked if the internship is being paid. The Human Resources Director said no. Commissioner Papanicolau noted that it could be helpful if the internship were paid as to encourage the intern to fulfill the internship. The Executive Director stated that she is recommending that the Authority watch budget very closely and whereas the internship is a requirement for the intern to fulfill for their program, we do not plan to pay the intern. The Director of Human Resources also mentioned that she is no longer pursuing filling an HR Director position as she feels that she already has the high level of HR experience so a director level is not needed. Not backfilling the role is also a budget savings. Commissioner Duffley asked if there are any staff in-house, on the current HR team that could move up. The Director of HR stated that the staff in HR have been incredibly helpful and over all she needs to consider the best way to move forward.

The Chair introduced Item 8; Resident Services. The Resident Services Director informed the Board that Resident Services started working with the NH Food Bank to offer a mobile food pantry alternating weekly between Elmwood Gardens and Kelley Falls. The pantry started on Friday, May 16th and the first one went off at Elmwood without any glitches. The residents received fresh produce that included onions, carrots, potatoes and oranges. This coming Friday, May 23rd will be at Kelly Falls.

The Chair introduced Item 9., Development and Capital Fund Report. The Managing Director of Real Estate Development and Special Projects proceeded to update the Commissioners the Kelley Falls Exterior Improvements project. The first steps of removing the false mansard roof and secure any open windows has been completed for both Buildings 11 and 17. Windows are expected mid-June. Other items that will be addressed in the meantime are abatement, masonry repairs, railing install, start of the doors, and prep for the panels and awnings. A late August completion is expected, although extending into September has been discussed.

Commissioner Papanicolau asked about the new third floor windows if we are able to utilize the third-floor units. Managing Director Jutras noted that the windows going into the third floor will be operable. This worked out due to the pricing – fixed windows with grills/grids were more expensive than active windows.

The Chair introduced Item 10; Executive Director's Report and turned the floor over to the Executive Director. The Executive Director stated that she was watching the federal budget very closely. Speaker Johnson believes he will get the budget out of committee and on the House floor by Thursday. This is the first time the Executive Director is totally unsure about what will happen. She is mostly concerned with how changes will be implemented. She has advised the new Executive Director and department directors to watch their spending until the funding levels are known. Commissioner Lopez asked if the federal government is interested in making public housing independent and self-sufficient. The Executive Director answered yes, that is very possible. This would not necessarily be a bad thing depending on how they let PHAs set rents and how rental assistance is provided. There is opportunity for PHAs but the federal funding will certainly be cut. She will continue to watch the budget process.

The Chair introduced Item 11; Other Business. It was announced that this was Mike DiSabato's last meeting. The chair recognized Mr. DiSabato and thanked him for his service to the MHRA and community.

The Chair introduced Item 12; Adjournment. There being no further business, Commissioner Lopez made a motion to adjourn, Vice Chair Duffley seconded the motion. All were in favor.

Respectfully submitted,
Shannon Wright, Secretary/Executive Director

**MHRA - Financial
Income & Expense
Public Housing
May 2025**

Program	Account Description	2025	May 2025	May 2025	YTD	2024	May 2024	May 2024	YTD
		Annual Budget	Y-T-D Budget	Y-T-D Actual	Variance	Annual Budget	Y-T-D Budget	Y-T-D Actual	Difference
Total AMPS	Dwelling Rent	6,112,119	4,074,746	3,970,928	(103,818)	5,917,476	3,944,984	4,061,725	116,741
	Subsidy	5,280,805	3,520,537	3,158,460	(362,077)	5,379,074	3,586,049	3,411,454	(174,595)
	Other Grant (KF)			-	-		-		
	All Other Income	1,002,340	668,226	792,002	123,775	910,471	606,981	712,251	105,270
	Total Income	12,395,263	8,263,509	7,921,390	(342,119)	12,207,021	8,138,014	8,185,430	47,416
	Admin & Maint & Benefits	4,905,722	3,270,481	2,982,596	(287,885)	4,703,860	3,135,907	3,050,843	(85,064)
	Tenant Services	170,350	113,567	76,518	(37,048)	182,350	121,567	72,041	(49,526)
	Utilities	2,157,400	1,438,267	1,768,565	330,299	2,110,200	1,406,800	1,539,183	132,383
	Maintenance	1,918,025	1,278,683	1,206,678	(72,005)	1,982,812	1,321,875	1,053,655	(268,220)
	All Other Expenses	3,006,763	2,004,509	1,843,438	(161,070)	2,669,028	1,779,352	1,801,706	22,354
	Extraordinary Maint.	5,000	3,333	1,668	(1,665)	18,000	12,000	4,299	(7,701)
	Total Expenses	12,163,260	8,108,840	7,879,464	(229,376)	11,666,250	7,777,500	7,521,727	(255,773)
	Net Income/(Loss)	232,004	154,669	41,926	(112,743)	540,771	360,514	663,703	303,189

*Operating Subsidy is below plan. We never know how much we will be receiving until mid year the following year after budget season.
* Salaries & Benefits are under budget due to the change in Health Insurance plan.

MHRA - Financial Reporting
Income & Expense Report
S-8 Administrative Income & Expense
May-25

<u>Account Description</u>	<u>2025</u>		<u>May-25</u>		<u>Y-T-D Difference</u>	<u>2024</u>		<u>May-24</u>		<u>Y-T-D Difference</u>
	<u>Annual Budget</u>	<u>Y-T-D Budget</u>	<u>Y-T-D Actual</u>	<u>Y-T-D Actual</u>		<u>Annual Budget</u>	<u>Y-T-D Budget</u>	<u>Y-T-D Actual</u>		
Fees Earned	2,255,000	1,503,333	1,463,454	(39,879)	2,250,000	1,500,000	1,320,918	(179,082)		
Other Income	18,500	12,333	66,579	54,246	15,261	10,174	72,078	61,904		
Total Income	2,273,500	1,515,667	1,530,033	14,367	2,265,261	1,510,174	1,392,996	(117,178)		
Salaries & Benefits	1,393,578	929,052	891,105	(37,947)	1,330,673	887,115	712,761	(174,354)		
All Other Expenses	751,065	500,710	437,823	(62,887)	709,943	473,295	425,076	(48,219)		
Fees Paid to other housing	80,000	53,333	61,454	8,121	57,212	38,141	45,477	7,336		
Total Expenses	2,224,643	1,483,095	1,390,382	(92,714)	2,097,828	1,398,552	1,183,314	(215,238)		
Net Income/(Loss)	48,857	32,571	139,651	107,080	167,433	111,622	209,682	98,060		

* The Fees earned is estimated at the time of budget preparation and is based on vouchers administered. This amount could differ monthly depending on how many vouchers are leased and the proration we will receive from HUD.

Monthly Property Occupancy Report

<u>Public Housing Property</u>	<u>Total No. Units</u>	<u>Occupied</u>	<u>Vacant</u>	<u>% Occupied</u>
Kelley Falls	132	131	1	99.00%
Gallen Apartments	95	90	5	95.00%
O'Malley Apartments	100	99	1	99.00%
Kalivas Apartments	100	99	1	99.00%
Pariseau Apartments	100	99	1	99.00%
Burns Apartments	121	120	1	99.00%
Elmwood Gardens	200	196	4	98.00%
Scattered Sites	321	314	7	98.00%
<u>TOTAL PUBLIC HOUSING UNITS</u>	1169	1148	21	98.00%
<u>Assisted Market Rate Property</u>				
Tarrytown Road Apts	102	100	2	98.00%
West Baker St	2	2	0	100.00%
Cedar/Chestnut	3	3	0	100.00%
<u>TOTAL ASSISTED MKT RATE UNITS</u>	107	105	2	98.00%
<u>Tax Credit Properties</u>				
Marygale Apartments	37	36	1	97.00%
Browns School Apts	34	34	0	100.00%
Laurette Sweeney Apts	61	61	0	100.00%
South Main/Log St. Apts	20	20	0	100.00%
Upland Heights	48	48	0	100.00%
<u>TOTAL TAX CREDIT UNITS</u>	200	199	1	99.50%
<u>Total Number of People Served</u>	2,463			
<u>Total Number of Veterans Housed</u>	84			

As of May 31, 2025 there were 1985 families under lease. This includes 181 veteran families.

There were 16 families that left the program as of the end of May.

25 families have vouchers looking for units to rent.

As of May 31, 2025, approximately \$1638.00 of rollover funds from Housing Applicant/Landlord Partnership Program is available. We continue to wait to find out if further funding will become available from the City's Community Improvement Program (CIP).

Total claims paid out are as follows:

262 security deposits,

275 landlord incentive fees

59 application fees

45 HQS Unit Repair Fees.

As of May 6, 2025 the total amount spent to date of the Additional Administrative (AF) Fees for the HUD-VASH program allotted by HUD is \$6974.00 out of the total \$47,250.00 allotted.

Total claims paid out are as follows:

1 utility deposit

5 utility arrears payments

3 landlord incentive fees

1 application fee

2 security deposit

Apr-25

Month to Month Comparison

1987

3989

TOTAL VOUCHERS UTILIZED
TOTAL HCV HOUSEHOLD MEMBERS

VOUCHERS ISSUED
13

VOUCHERS EXPIRED
1

VOUCHERS LEASED
14

END OF PARTICIPATION
13

PORT OUTS/CITY LEASED UP

VOUCHERS ISSUED
TO VETERANS
4

VOUCHERS EXPIRED
FOR VETERANS
0

VOUCHERS LEASED
TO VETERANS
1

TOTAL NUMBER OF
VETERANS HOUSED
176

ADDRESS OF NEW UNITS UNDER LEASE	PORT OUTS/CITY LEASED UP
49 Manchester Street # 12	MANCHESTER, NH 03104
330 Lowell Street # 1R	MANCHESTER, NH 03104
122 Market Street # 4A	MANCHESTER, NH 03101
600 Maple Street # 304	MANCHESTER, NH 03104
11 Log Street # 217	MANCHESTER NH 03102
289 Bartlett Street # 1	MANCHESTER NH 03102
394 Second Street # 302	MANCHESTER NH 03102
303 Sheep Davis Road	CONCORD NH 03301
600 Maple Street # 003	MANCHESTER NH 03104
23 Main Street # 4	GOFFSTOWN NH 03045
260 Central Street # 3	MANCHESTER NH 03103
42 Welch Ave # 2	MANCHESTER NH 03104
625 Chestnut Street # 25	MANCHESTER NH 03104
430 Wilson Street	MANCHESTER NH 03103

May-25

Month to Month Comparison

1985

3978

TOTAL VOUCHERS UTILIZED
TOTAL HCV HOUSEHOLD MEMBERS

VOUCHERS ISSUED
12

VOUCHERS EXPIRED
1

VOUCHERS LEASED
8

END OF PARTICIPATION
16

PORT OUTS/CITY LEASED UP

VOUCHERS ISSUED
TO VETERANS
5

VOUCHERS EXPIRED
FOR VETERANS
1

VOUCHERS LEASED
TO VETERANS
5

TOTAL NUMBER OF
VETERANS HOUSED
181

ADDRESS OF NEW UNITS UNDER LEASE	PORT OUTS/CITY LEASED UP
49 Manchester Street # 19	MANCHESTER, NH 03104
931 Hayward Street # 1	MANCHESTER, NH 03103
225 Tarrytown Road # 10	MANCHESTER, NH 03103
223 Tarrytown Road # 21	MANCHESTER, NH 03103
15 Village Circle way # 24	MANCHESTER NH 03102
122 Market Street # 3E	MANCHESTER NH 03101
25 Oak Street # A	FRANKLIN NH 03235
577 Central Ave	DOVER NH 03820

HOUSING APPLICANT/LANDLORD PARTNERSHIP PROGRAM			
May-25			
SECURITY DEPOSIT CLAIMS	NUMBER OF LANDLORDS RECEIVING PAYMENTS (This month only)	Y-T-D CLAIMS PAID OUT	PROGRAM TOTAL NUMBER OF TIMES FEES HAVE BEEN PAID
\$ -	0	\$ 230,522.45	262
From Roll Over Funding	\$ -	\$ 230,522.45	
From New Funding (300K)	\$ -	\$ 230,522.45	
LANDLORD INCENTIVE FEES	NUMBER OF LANDLORDS RECEIVING PAYMENTS (This month only)	Y-T-D CLAIMS PAID OUT	PROGRAM TOTAL NUMBER OF TIMES FEES HAVE BEEN PAID
\$ -	0	\$ 165,000.00	275
From Roll Over Funding	\$ -	\$ 165,000.00	
From New Funding (300K)	\$ -	\$ 165,000.00	
APPLICATION FEES	NUMBER OF LANDLORDS RECEIVING PAYMENTS (This month only)	Y-T-D CLAIMS PAID OUT	PROGRAM TOTAL NUMBER OF TIMES APPLICATION FEES
\$ -	0	\$ 2,173.20	59
From Roll Over Funding	\$ -	\$ 2,173.20	
From New Funding (300K)	\$ -	\$ 2,173.20	
HQS UNIT REPAIR FEES	NUMBER OF LANDLORDS RECEIVING PAYMENTS (This month only)	Y-T-D CLAIMS PAID OUT	PROGRAM TOTAL NUMBER OF TIMES HQS UNIT REPAIR FEES HAVE
\$ -	0	\$ 75,216.86	45
From Roll Over Funding	\$ -	\$ 75,216.86	
From New Funding (300K)	\$ -	\$ 75,216.86	
CIP #811222 Funds Paid out YTD (500K)		\$ 449,988.00	
CIP# 811222 Roll Over Funding Paid Out to Project		\$ 28,889.55	
CIP# 811222 Admin Fees Collected YTD		\$ 50,012.00	
CIP#811222 Total Project Expenditure YTD		\$ 500,000.00	
CIP#811222 Total Project Expenditure YTD (not including roll over, including admin fees)		\$ 478,877.55	Funds paid out directly to LL's
CIP#811222 Roll Over Funding Available		\$ 3,182.71	
CIP#611224 New Funding Paid Out (300K)			
CIP# 611224 Roll Over Funding Paid Out to Project		\$ -	
CIP# 611224 Admin Fees Collected From Grant		\$ 15,583.42	
CIP# 611224 Admin Fees Collected From Rollover Funding		\$ 5,666.58	
CIP#611224 Total Project Expenditure YTD		\$ 300,000.00	
CIP#611224 Total Project Expenditure YTD (not including roll over, including admin fees)		\$ 284,416.58	Funds paid out directly to LL's
CIP#611224 Roll Over Funding Available		\$ (1,544.26)	
Total of Funding Paid w/o Roll Over YTD (not including Admin Fees collected)			
		\$ 734,404.58	Funds paid out directly to LL's
Total Funding Paid with Roll Over YTD (not including Admin Fees collected)			
		\$ 763,294.13	Funds paid out directly to LL's
Total Funding Available (Including Available Roll Over)			
		\$ 1,638.45	

VASH Incentive Program 2024-2025		
Program Data as of		6/3/2025
Type of Fee	NUMBER OF PARTICIPANTS RECEIVING PAYMENTS	Y-T-D CLAIMS PAID OUT
Holding Fees	0	\$0.00
Utility Deposit Assistance	1	\$203.28
Utility Arrears	5	\$1,806.09
Owner Incentive Payments	3	\$2,000.00
Owner Retention Payments	0	\$0.00
Application fees	1	\$70.00
Broker fees	0	\$0.00
Refundable Application Deposit Assistance	0	\$0.00
Security Deposit (Exceptions Only)	2	\$2,895.00
Total Project Expenditure		\$6,974.37
Funding Available		\$40,275.63
Total Number of Participants Served (HoH)		8
Total Pending		0