

Annual PHA Plan (Standard PHAs and Troubled PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 9/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-ST is to be completed annually by **STANDARD PHAs or TROUBLED PHAs**. PHAs that meet the definition of a High Performer PHA, Small PHA, HCV-Only PHA or Qualified PHA do **not** need to submit this form. Note: PHAs with zero public housing units must continue to comply with the PHA Plan requirements until they closeout their Section 9 programs (ACC termination).

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	PHA Name: _____ PHA Code: _____ PHA Type: ☐ Standard PHA ☐ Troubled PHA PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____ PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Public Housing (PH) Units _____ Number of Housing Choice Vouchers (HCVs) _____ Total Combined Units/Vouchers _____ PHA Plan Submission Type: ☐ Annual Submission ☐ Revised Annual Submission Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.

	☐ PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below)					
	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program	
					PH	HCV
	Lead PHA:					
B.	Plan Elements					
B.1	Revision of Existing PHA Plan Elements. (a) Have the following PHA Plan elements been revised by the PHA? Y N ☐ ☐ Statement of Housing Needs and Strategy for Addressing Housing Needs. ☐ ☐ Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions. ☐ ☐ Financial Resources. ☐ ☐ Rent Determination. ☐ ☐ Operation and Management. ☐ ☐ Grievance Procedures. ☐ ☐ Homeownership Programs. ☐ ☐ Community Service and Self-Sufficiency Programs. ☐ ☐ Safety and Crime Prevention. ☐ ☐ Pet Policy. ☐ ☐ Asset Management. ☐ ☐ Substantial Deviation. ☐ ☐ Significant Amendment/Modification. (b) If the PHA answered yes for any element, describe the revisions for each revised element(s):					

(c) The PHA must submit its Deconcentration Policy for Field Office review.

B.2 New Activities.

(a) Does the PHA intend to undertake any new activities related to the following in the PHA's applicable Fiscal Year?

Y N

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|--------------------------|--------------------------|--|
| ☐ | ☐ | Choice Neighborhoods Grants. |
| ☐ | ☐ | Modernization or Development. |
| ☐ | ☐ | Demolition and/or Disposition. |
| ☐ | ☐ | Designated Housing for Elderly and/or Disabled Families. |
| ☐ | ☐ | Conversion of Public Housing to Tenant-Based Assistance. |
| ☐ | ☐ | Conversion of Public Housing to Project-Based Rental Assistance or Project-Based Vouchers under RAD. |
| ☐ | ☐ | Homeownership Program under Section 32, 9 or 8(Y) |
| ☐ | ☐ | Occupancy by Over-Income Families. |
| ☐ | ☐ | Occupancy by Police Officers. |
| ☐ | ☐ | Non-Smoking Policies. |
| ☐ | ☐ | Project-Based Vouchers. |
| ☐ | ☐ | Units with Approved Vacancies for Modernization. |
| ☐ | ☐ | Other Capital Grant Programs (i.e., Capital Fund Community Facilities Grants or Emergency Safety and Security Grants). |

(b) If any of these activities are planned for the applicable Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

B.3

Progress Report.

Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.

B.4	Capital Improvements. Include a reference here to the most recent HUD-approved 5-Year Action Plan in EPIC and the date that it was approved.
B.5	Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit? Y N ☐ ☐ (b) If yes, please describe:
C.	Other Document and/or Certification Requirements.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y N ☐ ☐ (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.

C.2	Certification by State or Local Officials. Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y N ☐ ☐ (b) If yes, include Challenged Elements.

C.5

Troubled PHA.

(a) Does the PHA have any current Memorandum of Agreement, Performance Improvement Plan, or Recovery Plan in place?

Y N N/A

☐ ☐ ☐

(b) If yes, please describe:



To: VHRA Board of Commissioners

From: Gigi Grahek, Assistant Executive Director

Item: ACOP Updates

HRA Appeoved 12-11-24

Request Type: ☒ Approval ☒ Motion ☐ No Action Needed ☐ Discussion/Information

8-I.F. PAYMENTS UNDER THE LEASE	PHA Policy If the family fails to pay their rent by the fifth day of the month, and the PHA has not agreed to accept payment at a later date, a delinquency letter will be issued to the resident for failure to pay rent, demanding payment in full. If the family has not paid by the following month and the account is over 30 days delinquent, a notice of lease termination will be sent to the tenant demanding payment in full or surrender of the premises in accordance with local, state and federal law.
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Housing & Redevelopment Authority
of Virginia, Minnesota

To: VHRA Board of Commissioners
From: Gigi Grahek, Assistant Executive Director
Item: ACOP Updates

Request Type: ☒ Approval ☒ Motion

☐ No Action Needed ☐ Discussion/Information **HRA Approved 3/12/2025**

Chapter 13.II.J Language Removal	13-II.J. OVER_INCOME FAMILIES [24 CFR 960.507; FR Notice 7/26/18; Notice PIH 2019-11; FR Notice 2/14/23] In the public housing program, an <i>over-income family</i> is defined as a family whose income exceeds the over-income limit for 24 consecutive months. When this occurs, the PHA must either: • Terminate the family's tenancy within six months of the PHA's final notification of the end of the 24-month grace period; or • Within 60 days of the PHA's final notification of the end of the 24-month grace period or the next lease renewal (whichever is sooner), have the family execute a new lease that is consistent with 24 CFR 960.509 and charge the family a monthly rent that is the higher of the applicable fair market rent (FMR) or the amount of monthly subsidy for the unit, including amounts from the operating and capital funds. The PHA must establish a continued occupancy policy for over-income families in the ACOP indicating which of the above will occur. <u>PHA Policy</u> For families whose income exceeds the over-income limit for 24 consecutive months, the PHA will not terminate the family's tenancy. and will charge the family the alternative non-public housing rent, as well as require the family to sign a new non-public housing lease in accordance with the continued occupancy policies below. Second Notice of Over-Income Status [24 CFR 960.507(c)(2)] <u>PHA Policy</u> The notice will provide an estimate of the alternative non-public housing rent applicable to the family at the close of the 24 consecutive month period. The notice will also state that the family may request a hearing if the family disputes the PHA's determination in accordance with PHA policies in Chapter 14.
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Final Notice of Over-Income Status [24 CFR 960.507(c)(3) and 960.509]

PHA Policy

The notice will state that the family will be charged the alternative non-public housing rent in accordance with PHA continued occupancy policies and HUD regulations and provide the family's new rent amount.

The notice will also include a new non-public housing lease and inform the family that the lease must be executed by the family and the PHA no later than 60 days from the date of the notice or at the next lease renewal, whichever is sooner. The family will continue to be a public housing program participant until the family executes the new non-public housing lease. The notice will also state that failure to execute the lease within this time period stated in the notice will result in termination of tenancy no more than six months after the date of the notice. The PHA will permit an over income family to execute a lease beyond this time period, but before termination of tenancy, if the over income family pays the PHA the total difference between the alternative non-public housing rent and their public housing rent dating back to the point in time that the over income family was required to execute the new lease.

Once the family signs the new non-public housing lease, the family will no longer be a public housing participant family. The family will no longer be subject to income examinations, are precluded from participating in the resident council, and cannot participate in any programs that are only for public housing or low income families. The non-public housing over income lease will contain all required provisions listed at 24 CFR 960.509. The initial term of the lease will be for one year. Upon expiration of the initial lease term, the lease will not renew automatically, and subsequent leases will state renewal terms. At any time, the PHA may terminate tenancy in accordance with 24 CFR 960.509(b)(11) and in accordance with state and local law.

Upon execution of the lease, the tenant will be required pay the amount of monthly tenant rent (known as the alternative non-public housing rent) determined by the PHA in accordance with HUD regulations. The PHA will comply with state and local law in giving the tenant written notice stating any changes in the amount of tenant rent. Charges assessed under the lease will be due in accordance with state and local law.



**Housing & Redevelopment Authority
of Virginia, Minnesota**

To: VHRA Board of Commissioners
From: Greg Lee, Rental Assistance Manager
Item: Admin Plan Updates Chapter 17 PBV
Request type: ☒ Approval ☒ Motion ☐ No Action Needed ☐ Discussion/Information

HRA Approved 6-11-25

Chapter 17 PBV Vouchers	The chapter has been completely rewritten and reorganized to reflect updates in regulations and some policy changes.
NUMBER OF PBV UNITS IN EACH PROJECT [24 CFR 983.54] Project Cap [24 CFR 983.54(a)] Page 17-11 Addition	If, due to circumstances beyond the control of the family, the unit is no longer qualified as an excepted unit or unit under the increased program cap, the unit will continue to count as long as the family resides in the unit. However, requirements for wrong-sized units will apply.
17-I.E. UNITS NOT SUBJECT TO THE PBV PROGRAM CAP OR PROJECT CAP [FR Notice 1/18/17 and 24 CFR 983.59] Page 17-13 Addition	Units in the following projects are not subject to the program cap or project cap because they are excluded units: VHRA does not have excluded units at this time
17-II.D. PROJECT OR PROPOSAL SELECTION [24 CFR 983.51(f) and 24 CFR 983.153(c)(3)] PHA Written Notice of Proposal or Project Selection [24 CFR 983.51(f) and (h) and 24 CFR 983.153(c)(3)] Page 17-25 Verbiage addition	Further, for any project to which labor standards apply, the PHA's written notice will state that any construction contracts must incorporate a Davis-Bacon contract clause and the current applicable prevailing wage determination.



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Page 17-25	In addition, when an environmental review is required, if the review has not been conducted prior to the project selection date, the PHA's written notice of project selection will state that the selection is subject to completion of a favorable environmental review and that the project may be rejected based on the results of the environmental review. Further, for any project to which labor standards apply, the PHA's written notice will state that any construction contracts must incorporate a Davis-Bacon contract clause and the current applicable prevailing wage determination.
17-III.B. HOUSING QUALITY STANDARDS [24 CFR 983.101] Housing Quality and Design Requirements [24 CFR 983.101(e) and 983.208(a)] Page 17-37 Addition	The PHA will identify the need for any special features on a case-by-case basis depending on the intended occupancy of the PBV project. The PHA will specify any special design standards or additional requirements in the invitation for PBV proposals (if applicable), the AHAP, and the HAP contract.
17-III.D. INSPECTING UNITS [24 CFR 983.103] Initial Inspection: Existing Housing [24 CFR 983.103(c)] page 17-39 addition	The PHA will not rely on alternative inspections for initial inspections. The HAP contract for existing housing must be executed within 45 calendar days of the initial inspection.
Alternative Inspections for Periodic Inspections [24 CFR 983.103(g); Notice PIH 2016- 05] Page 17-40 addition	The PHA will not rely on alternative inspection standards.
Interim Inspections [24 CFR 983.103(f)]	During an interim inspection, the PHA generally will inspect only those deficiencies that were reported. However, the inspector will record any additional deficiencies that are observed and will require



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Page 17-40 addition	the responsible party to make the necessary repairs. If the periodic inspection has been scheduled or is due within 90 days of the date the special inspection is scheduled the PHA may elect to conduct a full inspection.
17-IV.B. AGREEMENT TO ENTER INTO HAP CONTRACT (AHAP) [24 CFR 983.154] Page 17-41 PHA Discretion Not to Use an AHAP [24 CFR 983.154(f)] addition	The PHA will not exercise its discretion to not use an AHAP or to execute an AHAP after construction or rehabilitation.
17-IV.D. COMPLETION OF WORK [24 CFR 983.155] Evidence of Completion [24 CFR 983.155] Page 17-45 rewritten	At a minimum, the owner must submit the following evidence of completion to the PHA or independent entity, as applicable: - Owner certification that the work has been completed in accordance with housing quality standards and all requirements of the AHAP; and - Owner certification that the owner has complied with labor standards and equal opportunity requirements in development of the housing. At the discretion of the PHA, the AHAP may specify additional documentation that must be submitted by the owner as evidence of housing completion. For example, such documentation may include: - A certificate of occupancy or other evidence that the units comply with local requirements (such as code and zoning requirements); and - An architect's certification that the housing complies with: - HUD housing quality standards; - State, local, or other building codes; - Zoning; - The rehabilitation work write-up (for rehabilitated housing) or the work description (for newly constructed housing); or



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	Any additional design or quality requirements pursuant to the AHAP. The PHA will determine the need for the owner to submit additional documentation as evidence of housing completion on a case-by-case basis depending on the nature of the PBV project. The PHA will specify any additional documentation requirements in the AHAP.
17-V.C. TERMINATION OF THE HAP CONTRACT Remedies for Housing Quality Standards Deficiencies [24 CFR 983.208] Enforcement of Housing Quality Standards [24 CFR 983.208(b)] Tenant caused Page 17-54 addition	The PHA will waive the owner's 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, to the extent the tenant can be held responsible for ensuring that the deficiencies are corrected: the tenant must take all necessary steps permissible under the lease and state and local law to remedy the deficiency. This may include paying the owner for the cost of the necessary repairs in accordance with the lease.
PHA Remedies [24 CFR 983.208(d)] Page 17-55 rewritten	The owner and the family will be notified in writing of the results of all inspections. <i>The family will be notified in writing when the deficiencies are caused by the family.</i> When an inspection identifies housing quality standards failures, the PHA will determine (1) whether or not the failure is a life-threatening condition and (2) whether the family or owner is responsible. The PHA will not withhold assistance payments upon notification to the owner of the deficiencies. When life-threatening conditions are identified, the PHA will immediately notify both parties by telephone or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of the PHA's notice. When failures that are not life-threatening are identified, the PHA will send the owner or the family a written notification of the inspection results within five business days of the inspection. The written notice will specify who is responsible for correcting the violation, and the time frame within which the failure must be



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	corrected. Generally, not more than 30 days will be allowed for the correction. If the owner is responsible for correcting the deficiency, the notice of inspection results will inform the owner that if life-threatening conditions are not corrected within 24 hours, and non-life-threatening conditions are not corrected within the specified time frame (or any PHA-approved extension), the owner's HAP will be abated. Likewise, if the family is responsible for correcting the deficiency, the notice will inform the family that if corrections are not made within the specified time frame (or any PHA-approved extension, if applicable) the family's assistance will be terminated in accordance with PHA policy (see Chapter 12).
HAP Withholding [24 CFR 983.208(d)(1) Page 17-56 addition	The PHA will not withhold assistance payments upon notification to the owner of the deficiencies.
HAP Abatement [24 CFR 983.208(d)(2)] Page 17-56 reworded	The PHA will make all HAP abatements effective the first of the month following the expiration of the PHA-specified correction period (including any extension). The PHA will abate payments only for those contract units that do not meet housing quality standards. The PHA will inspect abated units within five business days of the owner's notification that the work has been completed. Payment will resume effective on the day the unit passes inspection.
Failure to Make Repairs Page 17-57 addition	The PHA will issue a family whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame a voucher no later than 30 days prior to the termination of the HAP contract. The initial term of the voucher will be 120 calendar days. No briefing is required for these families. In order to receive tenant-based assistance under the HCV program, the family must submit a Request for Tenancy Approval and proposed lease within the 120-day period, unless the PHA grants an extension. The PHA will follow the policies set forth in Chapter 5 on voucher extension and expiration.
Offer of Public Housing [24 CFR 983.208(d)(6)(ii)] Page 17-57	The PHA 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

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Phone 218-741-2610

Fax 218-748-7067

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addition	an owner failing to make required repairs within the required time frame, and who were unable to lease a new unit within the term of the voucher. Thirty days prior to the expiration date of the voucher, the PHA will provide written notice to the family stating that the PHA does provide such a preference and providing an estimation of availability for the appropriately-size public housing unit.
Relocation Assistance [24 CFR 983.208(d)(6)(iii)] Page 17-58 addition	The PHA will assist families with disabilities with locating available accessible units in accordance with program requirements. The PHA will use up to two months of withheld and abated payment to assist with any required security deposit at the new unit. Funds will not be used for any other relocation assistance. If the family receives a refund of a security deposit for the new unit, the PHA will not require any amount to be remitted to the PHA.
17-VLD. OWNER-MAINTAINED WAITING LISTS [24 CFR 983.251(c)(7)] Page 17-67 addition	The PHA will establish owner-maintained waiting lists at the following PBV projects: Ivy Manor, the Virginia Youth Foyer and the Androy The PHA will disclose information to all applicants about all the PBV projects, including the projects' contact information and other basic information such as the location, number of accessible units, types of excepted units (if any), amenities, and anticipated waiting time. <i>Links to the listed owner properties will be available on the PHA's website. Owner waiting lists for existing project will be established by 12/31/2025.</i>
Owner Waiting List Policy [24 CFR 983.251(c)(7)(i)] Page 17-68 addition	Prior to any owner initially managing a waiting list, the owner must develop and submit a written owner waiting list policy to the PHA. Owners may not operate a waiting list without prior PHA approval. The PHA will review the owner's policy to ensure that, at a minimum, it includes policies and procedures concerning waiting list management and selection of applicants from the project's waiting list, including any admission preferences; procedures for removing applicant names from the waiting list; and procedures for closing and reopening the waiting list. Further, if the owner will maintain waiting list preferences, the owner must also receive written approval from the PHA for any preferences that will be applicable to the project (see Preferences below). The PHA will not approve any owner waiting list policies that do

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	not meet minimum requirements as described in the regulations and PHA policy. Owner policies must be submitted electronically to the PHA. If, upon review, the PHA is unable to approve the policy, the PHA will send the owner written notice via email specifying the reasons the policy is being disapproved. The owner will have 10 business days to amend and resubmit the policy to the PHA, subject to extensions for good cause, which the owner must request prior to the end of the 10-business day period. The owner must receive final written approval from the PHA prior to maintaining a waiting list. Once an owner's policy is approved, the PHA will email the owner a copy of the approval and will maintain a copy of the approval in the project records. The PHA will also amend its administrative plan to include the name of the project and the owner's waiting list policy. All owner waiting list policies are included at the end of this chapter as Exhibit 17-3. The owner must submit any changes to the waiting list policy to the PHA in writing electronically 30 days prior to implementing the changes. The PHA will review the proposed changes and will provide the owner with a written approval or denial letter via email. The owner may not implement any changes to the waiting list policy without prior PHA approval. Changes to the owner's policy will be included in the PHA's administrative plan.
Preliminary Eligibility Determinations [24 CFR 983.251(c)(7)(vi)] Page 17-69 addition	The PHA will allow the owner to make preliminary eligibility determinations for purposes of placing the family on the waiting list. The owner must review each completed application received and make a preliminary assessment of the family's eligibility. Applicants for whom the waiting list is open must be placed on the waiting list unless the owner determines the family to be ineligible. If the owner determines from the information provided that a family is ineligible, the family will not be placed on the waiting list. The owner is responsible for notifying the family and the PHA of the owner's determination not to place the applicant on the waiting list. In such a case, the owner is responsible for providing notice in accordance with 24 CFR 982.554(a). The owner must give the applicant prompt notice of a decision denying assistance to the applicant. The notice must contain a brief statement of the reasons for the owner decision and must also state that the applicant may request an informal review by the PHA.
PHA Oversight [24 CFR 983.251(c)(7)(x)]	The PHA will review owner waiting list and waiting list procedures <i>at least</i> annually. The owner must maintain an electronic waiting



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of Virginia, Minnesota**

Page 17-70 addition	list and provide the PHA electronic records upon request. The PHA will review the owner's waiting list policy to ensure the following: - No changes were made to the owner's waiting list policy without prior PHA approval; - Applicants were selected from the waiting list in the proper order, recognizing applicable preferences; - If applicable, when preferences were applied, they were properly documented; - If the owner opens the waiting list, the owner complied with requirements of 24 CFR 982.206; - The owner's waiting list complies with all equal opportunity requirements listed under 24 CFR 5.105(a); and - Families in need of vacant accessible units were identified on the waiting list (as applicable). The PHA will communicate any deficiencies found during the waiting list review to the owner in writing via email within 10 business days after the PHA completes its review. The owner must provide the PHA with a written response detailing how deficiencies were remedied within 30 calendar days of the PHA's email notification. By signing the HAP contract, the owner certifies that at all times during the term of the HAP contract, each contract unit for which the owner is receiving housing assistance payments is leased to an eligible family selected from the owner-maintained waiting list. Serious noncompliance identified by the PHA may result in the owner losing the ability to maintain the waiting list. If the PHA determines that the owner has breached the HAP contract, the PHA may exercise any of its rights or remedies under the HAP contract, including but not limited to contract termination.
17-VI.F. OFFER OF PBV ASSISTANCE OR OWNER'S REJECTION Refusal of Offer [24 CFR 983.251(e)] Page 17-72	• The PHA must define <i>good cause</i> in its administrative plan. The PHA's definition of <i>good cause</i> must include, at minimum, that: - The family determines the unit is not accessible to a household member with a disability or otherwise does not meet the member's disability-related needs; - The unit has housing quality standards deficiencies; - The family is unable to accept the offer due to circumstances beyond the family's control (such as hospitalization, temporary economic hardship, or natural disaster); and



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	- The family determines the unit presents a health or safety risk to a household member who is or has been a victim of domestic violence, dating violence, sexual assault, or stalking. <u>PHA Policy</u> The PHA will define <i>good cause</i> for rejection of a unit offer as any of the factors listed above.
17-VII.C. MOVES Family Right to Move [24 CFR 983.261] Page 17-84 rewritten	If the family terminates the assisted lease before one year of PBV assistance, the family relinquishes the opportunity for continued tenant-based assistance. <u>PHA Policy</u> Except for families seeking protection under VAWA as described below, prior to providing notice to the owner to terminate the lease, any eligible family may submit a written request to the PHA for a voucher at any time after completing the 12-month occupancy requirement. The PHA will process the request within 10 business days of receiving the family's request. The PHA will verify that the family has met the 12-month occupancy requirement. No additional screening will be performed. If the request is approved by the PHA, the family will receive the next available tenant-based voucher. If a tenant-based voucher is not immediately available, the PHA will maintain a combined, agency-wide waiting list for all standard PBV and RAD PBV families wishing to move after one year of PBV assistance. A RAD resident does not have priority for tenant-based assistance over a non-RAD PBV resident and vice versa. The list will be maintained separately from the tenant-based HCV list. Families on this list will be given priority over families on the tenant-based waiting list. The list will be organized by date and time of the family's written request. The list will also identify whether families live in standard or RAD PBV units. Once a family is placed on the list, the PHA will send the family an acknowledgement of receipt of their request and successful placement on the list. If a family requests a tenant-based voucher and then is unable or unwilling to move once the PHA offers the family a tenant-based voucher, the family's name will be removed from the list. The family may resubmit a new request to move at any time. While the family will not be required to attend a standard HCV briefing in order to receive a voucher, the PHA will promptly



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	schedule a meeting with each family at the time of voucher issuance. Families exercising their right to move are not required to vacate their units before a lease has been entered into using their tenant-based voucher so long as the resident has not yet provided notice to vacate to the owner. At the time the PHA issues the tenant-based voucher, the PHA will notify the family of their right to remain in their unit if they are unable find a rental unit using the tenant-based voucher. If family's search term (and any extensions) expires, the PHA must issue the voucher to the next eligible family. The family's name will be removed from the priority list, and the family will be able to resubmit a request at a later time.
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**Housing & Redevelopment Authority
of Virginia, Minnesota**

To: VHRA Board of Commissioners

From: Gigi Grahek, Assistant Executive Director

Item: ACOP & Admin Plan HOTMA Required Revisions

Request Type: ☒ Approval ☒ Motion

☐ No Action Needed ☐ Discussion/Information

HRA Approved 6-11-25

Definition Updates	Definition of Family : The 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)); Definition of Foster Child is defined as a member of the household who meets the definition of a foster child under state law. In general, a foster child is placed with the family by an authorized placement agency (e.g., public child welfare agency) or by judgment, decree, or other order of any court of competent jurisdiction. 2-A. Definition of Foster Adult is a member of the household who is 18 years of age or older and meets the definition of a foster adult under state law. In general, a foster adult is a person who is 18 years of age or older, is unable to live independently due to a debilitating physical or mental condition and is placed with the family by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. Definition of a Minor 24 CFR 5.603 A minor is a member of the family, other than the head of family or spouse, who is under 18 years of age. Definition of Earned Income: <i>Earned income</i> means income or earnings from wages, tips, salaries, other employee compensation, and net income from self-employment. Earned income does not include any pension or annuity, transfer payments (meaning payments made or income received in which no goods or services are being paid for, such as welfare, social security, and governmental subsidies for certain benefits), or any cash or in-kind benefits [24 CFR 5.100 as updated for HOTMA]. Definition of Unearned Income: means any annual income, as calculated under 24 CFR § 5.609, that is not earned income. 24 CFR 5.100. Definition of Day Laborer is defined as an individual hired and paid one day at a time without an agreement that the individual will be hired or work again in the future. Income earned as a day laborer is not considered nonrecurring income under 24 CFR § 5.609(b)(24) (see Attachment G (paragraph G.1) (Nonrecurring Income) of PIH Notice 2023-27) and must be included, unless specifically excluded in 24 CFR § 5.609(b) (e.g., earnings of fulltime students in excess of the dependent deduction (24 CFR 5.609(b)(3), (b)(14), etc.).
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Definition of Family : The 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));

Definition of Seasonal Worker A *seasonal worker* is defined as an individual who is hired into a short-term position (e.g., for which the customary employment period for the position is six months or fewer) and the employment begins about the same time each year (such as summer or winter). Typically, the individual is hired to address seasonal demands that arise for the particular employer or industry [24 CFR 5.603(b) as updated for HOTMA]. Some examples of seasonal work include employment limited to holidays or agricultural seasons. Seasonal work may include but is not limited to employment as a lifeguard, ballpark vendor, or snowplow driver [Notice PIH 2023-27]. Income earned as a seasonal worker is not considered nonrecurring income.

Definition of An independent contractor is defined as an individual who qualifies as an independent contractor instead of an employee in accordance with the Internal Revenue Code federal income tax requirements and whose earnings are consequently subject to the self-employment tax. In general, an individual is an independent contractor if the payer has the right to control or direct only the result of the work and not what will be done and how it will be done [24 CFR 5.603(b) as updated for HOTMA]. This may include individuals such as third-party delivery and transportation service providers and “gig workers” like babysitters, landscapers, rideshare drivers, and house cleaners. Income earned as an independent contractor is not considered nonrecurring income. Income received as an independent contractor is included in annual income, even if the source, date, or amount of the income varies [24 CFR 2.609 (b)(24) as updated for HOTMA].

Definition of Dependent is defined as any family member other than the head, spouse, or cohead who is under the age of 18 or who is 18 or older and is a person with disabilities or a full-time student. Foster children, foster adults, and live-in aides are never considered dependents [24 CFR 5.603(b)]

Definition of Medical Expenses HUD regulations define health and medical care expenses at 24 CFR 5.603(b) to mean “any costs incurred in the diagnosis, cure, mitigation, treatment, or prevention of disease or payments for treatments affecting any structure or function of the body. Health and medical care expenses include medical insurance premiums and long-term care premiums that are paid or anticipated during the period for which annual income is computed.” Medical insurance premiums continue to be eligible health and medical care expenses. Health and medical care expenses may be deducted from annual income only if they are eligible and not otherwise reimbursed and may only be deducted for elderly or disabled families.

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Update	FAMILY CONSENT TO RELEASE OF INFORMATION is amended to comply with [24 CFR 982.516; 982.551; CFR 5.230; and Notice PIH 2023-27], Revocation of Consent [24 CFR 5.232]
Addition	De Minimis Errors [24 CFR 5.609(c)(4)] The BHA 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 the PHA 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
Annual Income Exclusions (as updated for HOTMA per Notice PIH 2024-38) (Exhibit 6-2)	• Payments received for the care of foster children or foster adults or state or tribal kinship or guardianship care payments [24 CFR 5.609(b)(4) as updated for HOTMA]. • Earned income of children under the 18 years of age. • Insurance payments and settlements for personal or property losses, including but not limited to payments through health insurance, motor vehicle insurance, and workers' compensation [24 CFR 5.609(b)(5) as updated for HOTMA]. However, periodic payments paid at regular intervals (such as weekly, monthly, or yearly) for a period of greater than one year that are received in lieu of wages are included in annual income [Notice PIH 2023-27]. • Amounts received by the family that are specifically for, or in reimbursement of, the cost of health and medical care expenses for any family member [24 CFR 5.609(b)(6) as updated for HOTMA]. • Any amounts recovered in any civil action or settlement based on a claim of malpractice, negligence, or other breach of duty owed to a family member arising out of law, that resulted in a member of the family becoming disabled [24 CFR 5.609(b)(7) as updated for HOTMA]. • Income and distributions from any Coverdell education savings account under Section 530 of the Internal Revenue Code of 1986 or any qualified tuition program under Section 529 of such Code [24 CFR 5.609(b)(10) as updated for HOTMA]. • Income earned by government contributions to, and distributions from, "baby bond" accounts created, authorized, or funded by federal, state, or local government [24 CFR 5.609(b)(10) as updated for HOTMA]. • The special pay to a family member serving in the Armed Forces who is exposed to hostile fire [24 CFR 5.609(b)(11) as updated for HOTMA].



**Housing & Redevelopment Authority
of Virginia, Minnesota**

- Payments related to aid and attendance under 38 U.S.C. 1521 to veterans in need of regular aid and attendance [24 CFR 5.609(b)(17) as updated for HOTMA]. This income exclusion applies only to veterans in need of regular aid and attendance and not to other beneficiaries of the payments, such as a surviving spouse [Notice PIH 2023-27].
- Loan proceeds (the net amount disbursed by a lender to or on behalf of a borrower, under the terms of a loan agreement) received by the family or a third party (e.g., proceeds received by the family from a private loan to enable attendance at an educational institution or to finance the purchase of a car) [24 CFR 5.609(b)(20) as updated for HOTMA]. The loan borrower or co-borrower must be a member of the family for this income exclusion to be applicable [Notice PIH 2023-27].
- Payments received by tribal members as a result of claims relating to the mismanagement of assets held in trust by the United States, to the extent such payments are also excluded from gross income under the Internal Revenue Code or other federal law [24 CFR 5.609(b)(21) as updated for HOTMA]. Generally, payments received by tribal members in excess of the first \$2,000 of per capita shares are included in a family's annual income for purposes of determining eligibility. However, as explained in Notice PIH 2023-27, payments made under the Cobell Settlement, and certain per capita payments under the recent Tribal Trust Settlements, must be excluded from annual income.
- Replacement housing "gap" payments made in accordance with 49 CFR Part 24 that offset increased out of pocket costs of displaced persons that move from one federally subsidized housing unit to another federally subsidized housing unit. Such replacement housing "gap" payments are not excluded from annual income if the increased cost of rent and utilities is subsequently reduced or eliminated, and the displaced person retains or continues to receive the replacement housing "gap" payments [24 CFR 5.609(b)(23) as updated for HOTMA].
- Income earned on amounts placed in a family's Family Self-Sufficiency account [24 CFR 5.609(b)(27) as updated for HOTMA].
- Amounts received by participants in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (e.g., special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program [24 CFR 5.609(c)(12)(ii) as updated for HOTMA].
- Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS) [(24 CFR 5.609(b)(12)(i) as updated for HOTMA].

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Phone 218-741-2610

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**Housing & Redevelopment Authority
of Virginia, Minnesota**

- Amounts received under a resident service stipend not to exceed \$200 per month. A resident service stipend is a modest amount received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development [24 CFR 5.600(b)(12)(iii) as updated for HOTMA].
- Amounts that HUD is required by federal statute to exclude from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(b) as updated for HOTMA apply. HUD will publish a notice in the *Federal Register* to identify the benefits that qualify for this exclusion. Updates will be published when necessary [24 CFR 5.609(b)(22) as updated for HOTMA]. HUD publishes an updated list of these exclusions periodically. The most recent list of exclusions was published in the *Federal Register* on January 31, 2024. It includes:
 - (a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017 (b)). This exclusion also applies to assets.
 - (b) Benefits under Section 1780 of the Richard B. Russell School Lunch Act and Child Nutrition Act of 1966, including WIC and reduced-price lunches.
 - (c) Payments, including 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.
 - Except, 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)).
 - (d) Certain payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626(c)).
 - (e) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 5506).
 - (f) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624(f)(1)).



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of Virginia, Minnesota**

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| | <ul style="list-style-type: none">(g) Allowances, earnings, and payments to individuals participating in programs under the Workforce Investment Act of 1998 which was reauthorized as the Workforce Innovation and Opportunity Act of 2014 (29 U.S.C. 3241(a)(2)).(h) Deferred disability benefits from the Department of Veterans Affairs, whether received as a lump sum or in monthly prospective amounts.(i) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Section 6).(j) Payments, funds, or distributions authorized, established, or directed by the Seneca Nation Settlement Act of 1990 (25 U.S.C. 1774f(b)).(k) A lump sum or periodic payment received by an individual Indian pursuant to the Class Action Settlement Agreement in the United States District Court case entitled <i>Elouise Cobell et al. v. Ken Salazar et al.</i>, for a period of one year from the time of receipt of that payment as provided in the Claims Resolution Act of 2010.(l) The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U. S. Claims Court, the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands (25 U.S.C. 1407-1408). This exclusion does not include proceeds of gaming operations regulated by the Commission (25 U.S.C. 1407–1408).(m) Payments received from programs funded under Title V of the Older Americans Act of 1965 (42 U.S.C. 3056(f)).(n) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in <i>In Re Agent Orange</i> product liability litigation, M.D.L. No. 381 (E.D.N.Y.). This exclusion also applies to assets.(o) Payments received under 38 U.S.C. 1833(c) to children of Vietnam veterans born with spinal bifida, children of women Vietnam veterans born with certain birth defects, and children of certain Korean and Thailand service veterans born with spinal bifida (42 U.S.C. 12637(d)).(p) Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721). This exclusion also applies to assets.(q) The value of any childcare provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Childcare and Development Block Grant Act of 1990 (42 U.S.C. 9858q).(r) Earned income tax credit (EITC) refund payments received on or after January 1, 1991 (26 U.S.C. 32(j)). This exclusion also applies to assets.(s) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95-433). This exclusion also applies to assets. |
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of Virginia, Minnesota**

	(t) Amounts of student financial assistance funded under Title IV of the Higher Education Act of 1965j, including awards under federal work-study programs or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu). For Section 8 programs only, any financial assistance in excess of amounts received by an individual for tuition and any other required fees and 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 (Pub. L. 109–115, section 327 (as amended)). (u) Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637(d)). (v) Any amount of crime victim compensation that provides medical or other assistance (or payment or reimbursement of the cost of such assistance) under the Victims of Crime Act of 1984 received through a crime victim assistance program, unless the total amount of assistance that the applicant receives from all such programs is sufficient to fully compensate the applicant for losses suffered as a result of the crime (34 U.S.C. 20102(c)). (w) Any amounts in an “individual development account” are excluded from assets and any assistance, benefit, or amounts earned by or provided to the individual development account are excluded from income, as provided by the Assets for Independence Act, as amended (42 U.S.C. 604(h)(4)). (x) Major disaster and emergency assistance received under the Robert T. Stafford Disaster Relief and Emergency Assistance Act and comparable disaster assistance provided by states, local governments, and disaster assistance organizations. This exclusion also applies to assets. (y) Distributions from an ABL account, distributions from and certain contributions to an ABL account established under the ABL Act of 2014 (Pub. L. 113–295.), as described in Notice PIH 2019–09 or subsequent or superseding notice is excluded from income and assets. (z) The amount of any refund (or advance payment with respect to a refundable credit) issued under the Internal Revenue Code is excluded from income and assets for a period of 12 months from receipt (26 U.S.C. 6409). (aa) Assistance received by a household under the Emergency Rental Assistance Program pursuant to the Consolidated Appropriations Act, 2021 (Pub. L. 116–260, section 501(j)), and the American Rescue Plan Act of 2021. (ab) Per capita payments made from the proceeds of Indian Tribal Trust Settlements listed in IRS Notice 2013-1 and 2013-55 must be excluded
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**Housing & Redevelopment Authority
of Virginia, Minnesota**

from annual income unless the per capita payments exceed the amount of the original Tribal Trust Settlement proceeds and are made from a Tribe's private bank account in which the Tribe has deposited the settlement proceeds. Such amounts received in excess of the Tribal Trust Settlement are included in the gross income of the members of the Tribe receiving the per capita payments as described in IRS Notice 2013-1. The first \$2,000 of per capita payments are also excluded from assets unless the per capita payments exceed the amount of the original Tribal Trust Settlement proceeds and are made from a Tribe's private bank account in which the Tribe has deposited the settlement proceeds (25 U.S.C. 117b(a), 25 U.S.C. 1407).

(ac) Any amounts (i) not actually received by the family, (ii) that would be eligible for exclusion under 42 U.S.C. 1382b(a)(7), and (iii) received for service-connected disability under 38 U.S.C. Chapter 11 or dependency and indemnity compensation under 38 U.S.C. Chapter 13 (25 U.S.C. 4103(9)(C)) as provided by an amendment by the Indian Veterans Housing Opportunity Act of 2010 (Pub. L. 111-269 section 2) to the definition of income applicable to programs under the Native American Housing Assistance and Self-Determination Act (NAHASDA) (25 U.S.C. 4101 et seq.).

- Any imputed return on an asset when net family assets are less than or equal to the HUD-published threshold amount (which amount HUD will adjust annually in accordance with the Consumer Price Index for Urban Wage Earners and Clerical Workers) and no actual income from the net family assets can be determined.
- The following types of trust distributions:

(i) For an irrevocable trust or a revocable trust outside the control of the family or household excluded from the definition of net family assets under § 5.603(b):

(A) Distributions of the principal or corpus of the trust; and

(B) Distributions of income from the trust when the distributions are used to pay the costs of health and medical care expenses for a minor.

(ii) For a revocable trust under the control of the family or household, any distributions from the trust; except that any actual income earned by the trust, regardless of whether it is distributed, shall be considered income to the family at the time it is received

Amounts received by the family that are specifically for, or in reimbursement of, the cost of health and medical care expenses for any family member.

- Any amounts recovered in any civil action or settlement based on a claim of malpractice, negligence, or other breach of duty owed to a family member arising out of law, that resulted in a member of the family becoming disabled.

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**Housing & Redevelopment Authority
of Virginia, Minnesota**

	• Income of a live-in aide, foster child, or foster adult as defined in §§ 5.403 and 5.603, respectively. • Any assistance that section 479B of the Higher Education Act of 1965, as amended (20 U.S.C. 1087uu), requires be excluded from a family's income; and (ii) Student financial assistance for tuition, books, and supplies (including supplies and equipment to support students with learning disabilities or other disabilities), room and board, and other fees required and charged to a student by an institution of higher education (as defined under Section 102 of the Higher Education Act of 1965 (20 U.S.C. 1002)) and, for a student who is not the head of household or spouse, the reasonable and actual costs of housing while attending the institution of higher education and not residing in an assisted unit. (A) Student financial assistance, for purposes of this paragraph (9)(ii), means a grant or scholarship received from— (1) The Federal government; (2) A State, Tribe, or local government; (3) A private foundation registered as a nonprofit under 26 U.S.C. 501(c)(3); (4) A business entity (such as corporation, general partnership, limited liability company, limited partnership, joint venture, business trust, public benefit corporation, or nonprofit entity); or (5) An institution of higher education. (B) Student financial assistance, for purposes of this paragraph (9)(ii), does not include— (1) Any assistance that is excluded pursuant to paragraph (b)(9)(i) of this section; (2) Financial support provided to the student in the form of a fee for services performed (e.g., a work study or teaching fellowship that is not excluded pursuant to paragraph (b)(9)(i) of this section); • Gifts, including gifts from family or friends; or • Any amount of the scholarship or grant that, either by itself or in combination with assistance excluded under this paragraph or paragraph (b)(9)(i), exceeds the actual covered costs of the student. The actual covered costs of the student are the actual costs of tuition, books and supplies (including supplies and equipment to support students with learning disabilities or other disabilities), room and board, or other fees required and charged to a student by the education institution, and, for a student who is not the head of household or spouse, the reasonable and actual costs of housing while attending the institution of higher education and not residing in an assisted unit. This calculation is described further in
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**Housing & Redevelopment Authority
of Virginia, Minnesota**

	paragraph (b)(9)(ii) of this section. Student financial assistance, for purposes of this paragraph (b)(9)(ii) must be: (1) Expressly for tuition, books, room and board, or other fees required and charged to a student by the education institution; (2) Expressly to assist a student with the costs of higher education; or (3) Expressly to assist a student who is not the head of household or spouse with the reasonable and actual costs of housing while attending the education institution and not residing in an assisted unit. • Student financial assistance, for purposes of this paragraph (b)(9)(ii), may be paid directly to the student or to the educational institution on the student's behalf. Student financial assistance paid to the student must be verified by the responsible entity as student financial assistance consistent with this paragraph (b)(9)(ii). • When the student is also receiving assistance excluded under paragraph (b)(9)(i) of this section, the amount of student financial assistance under this paragraph (b)(9)(ii) is determined as follows: (1) If the amount of assistance excluded under paragraph (b)(9)(i) of this section is equal to or exceeds the actual covered costs under paragraph (b)(9)(ii)(B)(4) of this section, none of the assistance described in this paragraph (b)(9)(ii) of this section is considered student financial assistance excluded from income under this paragraph (b)(9)(ii)(E). (2) If the amount of assistance excluded under paragraph (b)(9)(i) of this section is less than the actual covered costs under paragraph (b)(9)(ii)(B)(4) of this section, the amount of assistance described in paragraph (b)(9)(ii) of this section that is considered student financial assistance excluded under this paragraph is the lower of: (i) the total amount of student financial assistance received under this paragraph (b)(9)(ii) of this section, or (ii) the amount by which the actual covered costs under paragraph (b)(9)(ii)(B)(4) of this section exceeds the assistance excluded under paragraph (b)(9)(i) of this section. • Earned income of dependent fulltime students in excess of the amount of the deduction for a dependent in § 5.611. • Adoption assistance payments for a child in excess of the amount of the deduction for a dependent in § 5.611. • Deferred periodic amounts from Supplemental Security Income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts, or any deferred Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts.
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**Housing & Redevelopment Authority
of Virginia, Minnesota**

- Payments related to aid and attendance under 38 U.S.C. 1521 to veterans in need of regular aid and attendance.
- Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit.
- Payments made by or authorized by a State Medicaid agency (including through a managed care entity) or other State or Federal agency to a family to enable a family member who has a disability to reside in the family's assisted unit. Authorized payments may include payments to a member of the assisted family through the State Medicaid agency (including through a managed care entity) or other State or Federal agency for caregiving services the family member provides to enable a family member who has a disability to reside in the family's assisted unit.
- Loan proceeds (the net amount disbursed by a lender to or on behalf of a borrower, under the terms of a loan agreement) received by the family or a third party (e.g., proceeds received by the family from a private loan to enable attendance at an educational institution or to finance the purchase of a car).
- Payments received by Tribal members as a result of claims relating to the mismanagement of assets held in trust by the United States, to the extent such payments are also excluded from gross income under the Internal Revenue Code or other Federal law.
- Amounts that HUD is required by Federal statute to exclude from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in paragraph (b) of this section apply. HUD will publish a notice in the Federal Register to identify the benefits that qualify for this exclusion. Updates will be published when necessary.
- Replacement housing "gap" payments made in accordance with 49 CFR part 24 that offset increased out of pocket costs of displaced persons that move from one federally subsidized housing unit to another Federally subsidized housing unit. Such replacement housing "gap" payments are not excluded from annual income if the increased cost of rent and utilities is subsequently reduced or eliminated, and the displaced person retains or continues to receive the replacement housing "gap" payments.
- Nonrecurring income, which is income that will not be repeated in the coming year based on information provided by the family. Income received as an independent contractor, day laborer, or seasonal worker is not excluded from income under this paragraph, even if the source, date, or amount of the income varies. Nonrecurring income includes:

(i) Payments from the U.S. Census Bureau for employment (relating to decennial census or the American Community Survey) lasting no longer than 180 days and

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Fax 218-748-7067

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of Virginia, Minnesota**

	not culminating in permanent employment. (ii) Direct Federal or State payments intended for economic stimulus or recovery. (iii) Amounts directly received by the family as a result of State refundable tax credits or State tax refunds at the time they are received. (iv) Amounts directly received by the family as a result of Federal refundable tax credits and Federal tax refunds at the time they are received. (v) Gifts for holidays, birthdays, or other significant life events or milestones (e.g., wedding gifts, baby showers, anniversaries). (vi) Non-monetary, in-kind donations, such as food, clothing, or toiletries, received from a food bank or similar organization. (vii) Lump-sum additions to net family assets, including but not limited to lottery or other contest winnings. • Civil rights settlements or judgments, including settlements or judgments for back pay. • Income received from any account under a retirement plan recognized as such by the Internal Revenue Service, including individual retirement arrangements (IRAs), employer retirement plans, and retirement plans for self-employed individuals; except that any distribution of periodic payments from such accounts shall be income at the time they are received by the family. • Income earned on amounts placed in a family's Family Self Sufficiency Account. • Gross income a family member receives through self-employment or operation of a business; except that the following shall be considered income to a family member: (i) Net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations; and (ii) Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.
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Housing & Redevelopment Authority of Virginia, MN

Provide a description of the PHA's progress in meeting its Mission and Goals described in the PHA 5-Year and Annual Plan.

Goal #1: Tenants will be better connected to community support that increases social-emotional wellbeing and housing stability.

Action Items Completed during 5-year Agency Plan (4/1/2025 to 3/31/2030):

1. Distribute monthly newsletter to all tenants. The Resident Opportunity and Self-Sufficiency (ROSS) Program Coordinator is including targeted information about case management and available services.
2. Implemented inspection visits conducted by both the ROSS Coordinator and Property Manager to occur within first month of tenancy. This is to connect new tenants to services and help identify any issues that the HRA may be able to assist the new tenant with.
3. Held training session with maintenance staff to better identify possible risk signs that tenants are in need of assistance as early as possible.
4. Developed a process to debrief with the team after an eviction occurs to identify future opportunities for tenant retention.
5. Partnered with local credit union to offer two financial literacy workshops.
6. Partnered with AARP to offer tax preparation assistance for tenants.
7. Partnered with local community service providers to conduct learning sessions for HRA team members. This information assists team members in connecting tenants to needed services.
8. Held community events at HRA owned properties to help tenants connect with their neighbors and HRA team members (e.g. Halloween Party, Clean-Up Day, etc.).

Goal #2: Tenants will experience a higher quality of life through improvements to the condition, attractiveness, and image of existing HRA-owned housing and grounds.

Action Items Completed during 5-year Agency Plan (4/1/2025 to 3/31/2030):

Columbia/Rouchleau Apartments:

1. Updated seating in Columbia entryway.
2. Replaced five exterior doors.
3. Started substantial exterior brick and window replacement rehabilitation project with funding from Minnesota Housing Finance Agency, HUD Capital Fund Program, Sales Tax Rebates and HUD Emergency Capital Fund Program.
4. Tenants participated in the annual clean-up event.

Pine Mill Court/Scattered Site Apartments:

1. Pine Mill Court residents participated in the annual clean-up event.
2. Started rehabilitation on phase II in the administrative building for Early HeadStart Programming to operate.
3. Completed painting of exterior doors on administrative building.
4. Installed new doors on scattered site garages.
5. Installed one new boiler in scattered site apartment.

Goal #3: Prospective and current tenants and landlords will receive tailored and timely communication and education from the HRA team that facilitates greater mutual understanding.

Action Items Completed during 5-year Agency Plan (4/1/2025 to 3/31/2030):

1. Communication with tenants increased at Pine Mill Court and Scattered sites with newsletter being distributed on a monthly basis instead of a biannual basis.
2. Tenants participated in annual strategic plan by providing feedback through annual survey.
3. Eviction prevention information was added to the Section 8 Briefing.