

HOTMA: This sheet provides an overview of the changes in the BHA Admissions and Continued Occupancy Policy (ACOP)

Mandatory Deductions — 24 CFR 5.611 (a)(1)-(a)(2): Changes the mandatory deduction amounts to \$480 per dependent and \$525 per elderly and disabled family. These amounts are 2024 figures, adjusted annually for inflation and rounded to the next lowest multiple of \$25.

Health and Medical Expense Deduction — 24 CFR 5.611(a)(3): Increases the threshold for the deduction of unreimbursed health and medical care expenses plus unreimbursed reasonable attendant care and auxiliary apparatus expenses that enable employment to 10% of annual income.

Hardship Exemptions to the Health and Medical Expenses Deduction — 24 CFR 5.611(c)(1)-(c)(2): There is a hardship exemption to the new 10% threshold for unreimbursed health and medical expenses: a general hardship exemption that brings the threshold down to 5%.

Suitable House — 25 CFR 5.618(a): The new rule restricts families from receiving public housing or benefits if the family owns real property deemed suitable for the family to live in.

Exclusion from Assets — 24 CFR 5.603(b)(3): There are new exclusions from assets, including related to necessary items of personal property, non-necessary items of personal property when the total value does not exceed \$50,000 (as adjusted), and real property that the family does not have the legal authority to sell.

Income from Assets — 24 CFR 5.609(a): In general, income from assets is considered income. If it is possible to calculate actual returns from an asset, BHA will use that amount. If it is not possible to calculate an actual return on an asset, BHA will impute income from assets based on the current passbook savings rate as determined by HUD when the family has net assets over \$50,000 (adjusted annually by CPI-W).

Calculation of Income — 24 CFR 5.609(c): For initial occupancy/assistance and interim reexaminations, BHA will estimate the family income for the upcoming 12-month period using current income. For all annual reexaminations, BHA will determine the family income for the previous 12-months **unless** using a streamlined income determination, taking into account any redetermination from an interim reexamination and any unaccounted for income changes.

Recertification: Interim recertifications for an increase in income will only happen within the first nine months after the annual recertification.

Eliminates the Earned Income Disregard: Families are no longer eligible to receive the Earned Income Disregard (EID).

Pet Deposit: Families are no longer required to pay a Pet Deposit. Instead, a one-time nonrefundable \$100 fee is charged.

Applicants and Transfers: Only one unit offer will be made. Unless there is “good cause,” the family will be removed from the appropriate waitlist(s), and can reapply in 12 months.

Denials: If a household’s application is denied, they must wait 12 months to reapply.

Applicant Preference: There is no longer a working preference for new admissions.

Community Service: The process used by the SNAP Program suffices as proof of Community Service.

Over Income: [Reminder] If a household income goes over 120% of Area Median Income, they will have 24 months to get back under that threshold or move out.