

Hagerstown Housing Authority

HOTMA Checklist

Change	Decision/Action	Complete
Income		
De minimis errors in income determination	Must take corrective action - When undergoing audit, will not result in non-compliance, instead will be	Yes
Interims for decrease in income	No change if less than 10% unless result of family member moving out	Yes
Interims for increase in income	No change for income unless 10% or more. No change for earned income unless the family has previously had an interim reduction during the same reexamination cycle.	Yes
No interim for an increase in income 3 months prior to Annual	Allow	Yes
Interim reexaminations - reporting changes & effective date	No change in our policy	N/A
Non-recurring income excluded	No change in our policy	N/A
All income received by foster adults and payments for the care of foster children is excluded	Must	Yes
All insurance or settlements received for a personal or property loss are excluded	No change in our policy	N/A
All monetary relief from the court due to an action that caused them to become disabled is excluded	Must	Yes
Earned income of FT Student capped at \$480 is subject to annual adjustment in intervals of \$25.	Must	Yes
Income from adoption assistance payments are still capped at \$480 per child but will be adjusted annually to align with the FT Student cap.	Must	Yes
In-kind donations received from food bank or other similar organization excluded as well as non-recurring donations from family/friends	Must	Yes
Workers compensation excluded	Must	Yes
Veterans regular aid and attendance excluded	Must	Yes
Payments from state or federal agency that enable member with disability to live in unit excluded	No change in our policy	N/A
Loan proceeds excluded	No change in our policy	N/A
Payments received by Tribal members excluded or partially excluded	Must	Yes
Housing GAP payments excluded	Must	Yes
Civil rights settlements including back payments excluded	Must	Yes
Financial assistance in excess of expenses	Federal always excluded - Excess counted from other	Yes
Determination of income using other means tested public assistance, i.e., Safe Harbor	Do Not Allow	N/A

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Annual Income Projections	Annuals use prior year - Interim and Admission use anticipated	Yes
Calculate income at Annual Reexamination	1. No change, use previous 12-month (EIV or Income of most recent AR/IR or prior year's income) 2. If IR done and no change, use that (can use verification from that IR) 3. Changes not done since last AR use prior year's income (EIV+Self-Certification (wages, SSI, SSA, unemployment, or year-end statement, or paystub with year-to-date amount, or tax forms))	Not detailed
Social Security COLA (now prorated for all programs)	Must calculate COLA once announced for January 1 of following year	Yes
Zero Income	Self-verification accepted (no need to be notarized)	Yes
Non-Interim Reexamination Transaction (NIRT)	Used for: Adding/Updating or removing hardship, Adding/removing a non-family member, Ending EID, Adding/removing member if increase but no IR, Adding/Updating SSN, Updating citizenship status	Yes
Earned Income Disallowance EID	Sunset 1/1/2026	Yes
Interim processing	Reasonable time not to exceed 30 days	Yes
Over-income families in PH (clock began on 3/16/2023)	Done	Yes
Assets		
Net family assets over \$100,000 (including real property) - Admission	Must	Yes
Net family assets over \$100,000 (including real property) - Annual & Interim Reexaminations	Total Non-Enforcement (verify but no need to verify real property exemption)	Yes
Self-certification of assets equal to or less than \$50,000	Not accepted for Admission - Accepted for Reexams with assets fully verified every 3rd year	Yes
Assets over \$50,000 - impute assets with undeterminable income & add all together	Must	Yes
Imputed income .4%	Must	Not in ACOP
Self-verification form for real property	Allow	Yes
Value of retirement accounts (retirement income is counted as income)	Excluded	Yes
Revocable trusts (count distributions earned on the trust as income)	Only count if under member's control & exclude principal payments & reimbursement payments for health & medical care of minor	Yes
Deduct tax refund from assets	Must	Yes
Real Property suitable for occupancy	Count unless family receives assistance for property under 24 CFR 982.620 or 24CFR Part 982 or jointly owned & other owner lives there or owned by victim of domestic violence or up for sale	Yes

Change	Decision/Action	Complete
<i>Deductions</i>		
Hardship Exemption for Health/Medical	24 Month phase in (5%, 7.5%, 10%)	Yes
Hardship Exemption for Child Care	90 Days with 3rd party verification of expense being paid	Yes
Dependent deduction still \$480 but will change annually with inflation	Must	Yes
Elderly/Disabled deduction changed to \$525 and will change annually with inflation	Must	Yes
Medical expense deduction renamed Health & Medical Care Expense Deduction	Must	Yes
Health & Medical Care Expense Deduction now 10% for Admissions	Must	Yes
Health & Medical Care Expense Deduction 24 month phase in	At first reexamination 5%, 1 year later 7.5%, 1 year later 10%	Yes
Health & Medical & Disability Deduction Hardship	If elderly or disabled member has higher medical expenses or out of work due to injury (but does not qualify for an IR)	Yes
<i>Other</i>		
HUD 9886 consent form	Remains effective until revoked or termination of assistance	Yes
EIV	Must use EIV for Admission and Reexamination but not for Interim - Income Discrepancy Report not required until HUD notifies	Yes
Interim reporting changes & effective date	No change	N/A
Verification Hierarchy	Highest to Lowest: 6. EIV, 5. UIV/Work Number, 4. Tenant provided or EIV + Self-Certification, 3. Third Party, 2. Oral Third Party, 1. Self-Certification	Yes
EIV 90-120 days after admission	Must	Yes
Verification of social security numbers	Must attempt to obtain - if unable, accept self-certification and at least 1 third party document that contains name of individual (bank statement, utility bill, benefit letter, etc.) Document why. If verified in EIV-no further action needed, if not-assistance terminated	Yes
Foster Children & Foster Adults	Household members not family member - Income excluded for eligibility or rent determination - Included in determining unit size or subsidy standards - Appear on Certification	Yes
Update Application	Must	Info on website

Change	Decision/Action	Complete
Inform Waitlist of HOTMA (possible ineligibility)	PHA's discretion how to handle	Info on website