

HOTMA Adoption Pack

Riverbend Housing Authority · HUD participant code ZZ001 Prepared July 28, 2026 by QuorumFile

What is in this pack

This pack contains two kinds of document, and they do different jobs.

The policy itself. The chapter (or chapters) below are drafted to be inserted into the agency's own governing documents. They carry every discretionary election HOTMA sections 102 and 104 require this agency to make, with the paragraph of the Code of Federal Regulations each one rests on.

- Admissions and Continued Occupancy Policy (ACOP)

The procedural record. HUD, and the agency's own auditor, will ask how the policy was adopted — not only what it says. These are the documents that answer that: the public notice, the Resident Advisory Board consultation, the hearing, the resolution and the adoption memo. They are dated to each other, and the dates are the ones the rule requires.

DOCUMENT	WHAT IT IS FOR
Election record	One page showing every election made, its authority, and whether a written policy was required. The document an auditor asks for first.
Chapter(s)	The policy language to insert.
Public notice	Ready to publish. 24 CFR 903.17(b).
RAB agenda and consultation memo	24 CFR 903.13.
Public hearing script	24 CFR 903.17(a).
Board resolution	24 CFR 903.21(a)(1).
Adoption memo	The dated record that ties all of the above together.

The dates in this pack

DATE	STEP	AUTHORITY
August 27, 2026	Publish the notice and make the proposed policy available for inspection	24 CFR 903.17(b)
August 17, 2026	Resident Advisory Board consultation	24 CFR 903.13
October 11, 2026	Public hearing	24 CFR 903.17(a)
October 11, 2026	Board adoption at a meeting open to the public	24 CFR 903.21(a)(1)
January 1, 2027	HUD begins enforcing HOTMA sections 102 and 104	HUD Notice PIH 2026-15

The notice date is not a suggestion. 24 CFR 903.17(b) requires **both** that the proposed policy is available for inspection at the agency's principal office **and** that a notice has been published, not later than 45 days before the hearing. Doing one without the other does not satisfy the rule.

The date before the deadline

HUD Notice PIH 2026-15 says, in the notice itself:

PHAs who begin annual reexaminations 120 days prior to the effective date of the reexamination will need to begin using HOTMA policies to collect and verify family income beginning in September 2026.

An agency that begins annual reexaminations 120 days ahead of their effective date needs these policies in the hands of the staff doing the interviews well before the Board formally adopts them. That is the practical date, and it is earlier than the one everybody plans around.

Two things this pack does not decide for you

Whether the deadline applies to you. HUD Notice PIH 2026-15 exempts Moving to Work demonstration PHAs and PHAs filing Form HUD-50058 exclusively through HUD's Family Reporting Software. HUD publishes no list of the second group, and its published MTW layer has not been updated since 2018. Only the agency and its HUD field office can settle this.

Whether this is a significant amendment. The Riverbend Housing Authority has determined, under the significant amendment criteria it published pursuant to 24 CFR 903.7(s)(2)(ii), that this amendment is a significant amendment. The requirements of 24 CFR 903.13, 903.15 and 903.17 therefore apply, and the amendment is adopted at a meeting of the Board of Commissioners duly called and open to the public, as required by 24 CFR 903.21(a)(1).

QuorumFile is not affiliated with HUD, with any HUD field office, or with any Resident Advisory Board. This pack is compliance documentation, not legal advice.

HOTMA Election Record

Riverbend Housing Authority · HUD participant code ZZ001 Program type: Low-Rent · Documents amended: Admissions and Continued Occupancy Policy (ACOP) Prepared July 28, 2026

Sections 102 and 104 of HOTMA leave a public housing agency a defined set of discretionary choices. Several of them are only available to an agency that has written the choice down; a few require a written policy outright. This record states each election this agency has made, the paragraph of the rule it rests on, and where it now appears in the agency's own governing documents.

SAMPLE – RIVERBEND HOUSING AUTHORITY IS NOT A REAL AGENCY

#	ELECTION	ADOPTED	AUTHORITY	WRITTEN POLICY REQUIRED
1	Whether to enforce the \$100,000 net-asset limit	Enforce, with written exceptions	24 CFR 5.618(a)(1)(i), (c)	No
2	Real-property ownership restriction and its exceptions	Accept a family self-certification of no ownership interest	24 CFR 5.618(a)(1)(ii), (a)(2), (b)(2)	No
3	Delay before eviction or termination for asset noncompliance	Delay the full 6 months	24 CFR 5.618(d)	No
4	Self-certification of net family assets at or under \$50,000	Accept the declaration without further verification	24 CFR 5.618(b)(1); 24 CFR 982.516(a)(3)	No
5	Permissive additional deductions from annual income	Adopt no additional deductions	24 CFR 5.611(b)(1)	No
6	Definition of hardship and of inability to pay rent	Both — a threshold plus an enumerated list	24 CFR 5.611(e)(1)	Yes
7	Extending health/medical and attendant-care hardship relief	Extend, up to a stated maximum number of periods	24 CFR 5.611(c)(2)(ii)	No
8	Extending the child care expense deduction hardship exemption	Extend in additional 90-day periods	24 CFR 5.611(d)	No
9	Interim reexamination threshold for income decreases	Decline below a 10% decrease	24 CFR 960.257(b)(2); 24 CFR 982.516(c)(2)	No
10	Counting earned-income increases after an interim decrease	Never count earned-income increases between annuals	24 CFR 960.257(b)(3)(i); 24 CFR 982.516(c)(3)(i)	No
11	Interim reexaminations in the last three months of the certification period	Do not conduct interims in the last three months	24 CFR 960.257(b)(3)(ii); 24 CFR 982.516(c)(3)(ii)	No
12	When families must report changes in income or composition	Within 30 calendar days of the change	24 CFR 960.257(b)(5)	Yes
13	Retroactive application of rent decreases	Apply retroactively under stated conditions	24 CFR 960.257(b)(6)(ii), (iii); 24 CFR 982.516(c)(4)(ii)	No
14	Streamlined income determination for families on fixed income	Elect the streamlined determination	24 CFR 960.257(c); 24 CFR 982.516(b)	No
15	Using other means-tested programs' income determinations	Use them where available	24 CFR 5.609(c)(3)	No
16	Continued occupancy policy for over-income families	Charge the alternative non-public-housing rent	24 CFR 960.507(a), (b), (d)	Yes

Figures supplied by the agency

ELECTION	FIGURE	VALUE ADOPTED
Whether to enforce the \$100,000 net-asset limit	the eligibility criteria for your exceptions	a family in which every adult member is aged 62 or over, or is a person with a disability
Definition of hardship and of inability to pay rent	the rent-burden percentage	40
Definition of hardship and of inability to pay rent	the qualifying circumstances	the loss of eligibility for or a decrease in a Federal, State, Tribal or local assistance benefit; the loss of employment or a reduction in hours by an adult family member; the death of an adult family member; or a family circumstance the PHA determines on review to be comparable in effect
Extending health/medical and attendant-care hardship relief	the maximum number of additional 90-day periods	3
Retroactive application of rent decreases	the conditions for a retroactive decrease	the family reported the decrease within the reporting window set out in this chapter and supplied the verification the PHA requested within 30 days of the request

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Admissions and Continued Occupancy Policy (ACOP) — HOTMA Chapter

Riverbend Housing Authority · proposed amendment · prepared July 28, 2026

This chapter implements sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 and the final rule at 88 FR 9600 (14 February 2023). It is drafted to be inserted into the Admissions and Continued Occupancy Policy (ACOP) as a complete chapter, replacing any existing provisions on income determination, assets, deductions, hardship and interim reexaminations that conflict with it.

How to read the marking. Text in this chapter is new or replacement language. Where an existing provision of the Admissions and Continued Occupancy Policy (ACOP) covers the same subject, strike it and substitute the section below. Each section names the paragraph of the Code of Federal Regulations the discretion comes from, so a reviewer can check the election against the rule without leaving the page.

Adopted by resolution of the Board of Commissioners on October 11, 2026.

1. Whether to enforce the \$100,000 net-asset limit

Authority: 24 CFR 5.618(a)(1)(i), (c)

Election adopted: Enforce, with written exceptions

The Riverbend Housing Authority enforces the restriction at 24 CFR 5.618(a), subject to the exceptions set out below. Pursuant to 24 CFR 5.618(c)(2) these exceptions are established by this adopted policy, and pursuant to 24 CFR 5.618(c)(3) they are applied consistently with all applicable fair housing statutes and regulations. Exceptions: a family in which every adult member is aged 62 or over, or is a person with a disability.

2. Real-property ownership restriction and its exceptions

Authority: 24 CFR 5.618(a)(1)(ii), (a)(2), (b)(2)

Election adopted: Accept a family self-certification of no ownership interest

Pursuant to 24 CFR 5.618(b)(2), the Riverbend Housing Authority determines compliance with the real property restriction at 24 CFR 5.618(a)(1)(ii) on the basis of a certification by the family that no member has a present ownership interest in real property at the time of the income determination or review. The Riverbend Housing Authority does not require additional documentation of that certification.

In all cases the following apply. A property is considered suitable for occupancy unless the family demonstrates one of the grounds at 24 CFR 5.618(a)(2)(i) through (v). The restriction does not apply to property described at 24 CFR 5.618(a)(1)(ii)(A) through (D). Where a family asks for or about an exception because a family member is a victim of domestic violence, dating violence, sexual assault or stalking, the Riverbend Housing Authority complies with the confidentiality requirements of 24 CFR 5.2007, accepts the family member's self-certification, and does not request documentation beyond what 24 CFR 5.2007 permits.

3. Delay before eviction or termination for asset noncompliance

Authority: 24 CFR 5.618(d)

Election adopted: Delay the full 6 months

Pursuant to 24 CFR 5.618(d), the Riverbend Housing Authority delays the initiation of eviction or termination proceedings brought on the basis of noncompliance with 24 CFR 5.618(a) for a period of six (6) months from the date of the determination of noncompliance, unless a shorter period is required by other provisions of law.

4. Self-certification of net family assets at or under \$50,000

Authority: 24 CFR 5.618(b)(1); 24 CFR 982.516(a)(3)

Election adopted: Accept the declaration without further verification

Pursuant to 24 CFR 5.618(b)(1), the Riverbend Housing Authority determines net family assets on the basis of a family's declaration that its net family assets do not exceed the amount stated at 24 CFR 5.618(b)(1), as adjusted annually by HUD in accordance with the Consumer Price Index for Urban Wage Earners and Clerical Workers, without taking additional steps to verify the accuracy of that declaration. The declaration must state the amount of income the family expects to receive from those assets, and that amount is included in the family's annual income.

5. Permissive additional deductions from annual income

Authority: 24 CFR 5.611(b)(1)

Election adopted: Adopt no additional deductions

The Riverbend Housing Authority has considered the discretion at 24 CFR 5.611(b)(1) and adopts no deductions from annual income beyond the mandatory deductions at 24 CFR 5.611(a).

6. Definition of hardship and of inability to pay rent

Authority: 24 CFR 5.611(e)(1)

Election adopted: Both — a threshold plus an enumerated list

For the purposes of 24 CFR 5.611(c) and (d), and as required by 24 CFR 5.611(e)(1), the Riverbend Housing Authority determines that a family is unable to pay its rent, and therefore experiences a financial hardship, when the family's total tenant payment would exceed 40 percent of its monthly adjusted income. A family is also determined to experience a financial hardship where any of the following circumstances is documented: the loss of eligibility for or a decrease in a Federal, State, Tribal or local assistance benefit; the loss of employment or a reduction in hours by an adult family member; the death of an adult family member; or a family circumstance the PHA determines on review to be comparable in effect.

In every case the Riverbend Housing Authority promptly notifies the family in writing of the change in the determination of adjusted income and of the resulting rent, and of the dates on which the hardship exemption begins and expires, as required by 24 CFR 5.611(e)(2).

7. Extending health/medical and attendant-care hardship relief

Authority: 24 CFR 5.611(c)(2)(ii)

Election adopted: Extend, up to a stated maximum number of periods

Hardship relief under 24 CFR 5.611(c)(2) ends when the circumstances that made the family eligible are no longer applicable, or after ninety (90) days, whichever comes earlier. Pursuant to 24 CFR 5.611(c)(2)(ii)(B), the Riverbend Housing Authority extends that relief for

up to 3 additional ninety (90) day period(s) while the family's hardship condition continues. At each extension the family must provide documentation that the condition continues.

Separately, and not at the Riverbend Housing Authority's discretion, a family that received a deduction under 24 CFR 5.611(a)(3) because its expenses exceeded three percent of annual income as of 1 January 2024 receives the phased-in relief at 24 CFR 5.611(c)(1): a deduction for expenses exceeding five percent of annual income, rising to seven and one-half percent twelve months later and to ten percent twenty-four months later. A family may request relief under 24 CFR 5.611(c)(2) before the end of that twenty-four month transition, and on being found eligible its relief is thereafter administered under (c)(2) alone.

8. Extending the child care expense deduction hardship exemption

Authority: 24 CFR 5.611(d)

Election adopted: Extend in additional 90-day periods

A family whose eligibility for the child care expense deduction is ending may request a financial hardship exemption under 24 CFR 5.611(d). Where granted, the exemption and the resulting alternative adjusted income calculation remain in place for ninety (90) days, and the Riverbend Housing Authority extends it for additional ninety (90) day periods based on the family's circumstances. At each extension the family must again demonstrate both that it is unable to pay its rent because of the loss of the deduction and that the child care expense remains necessary.

In either case the Riverbend Housing Authority recalculates the family's adjusted income and continues the child care deduction only where the family demonstrates, to the Riverbend Housing Authority's satisfaction, both that it is unable to pay its rent because of the loss of the deduction and that the child care expense is still necessary even though the family member is no longer employed or furthering their education.

9. Interim reexamination threshold for income decreases

Authority: 24 CFR 960.257(b)(2)

Election adopted: Decline below a 10% decrease

The Riverbend Housing Authority declines to conduct an interim reexamination of family income where it estimates that the family's adjusted income will decrease by less than ten percent of its annual adjusted income. Where the estimated decrease is ten percent or more, the Riverbend Housing Authority conducts the interim reexamination.

A family may request an interim reexamination of family income or composition at any time because of any change since the last determination, and the Riverbend Housing Authority conducts any such reexamination within a reasonable period of the request, which will generally not exceed thirty (30) days after the change is reported.

10. Counting earned-income increases after an interim decrease

Authority: 24 CFR 960.257(b)(3)(i)

Election adopted: Never count earned-income increases between annuals

The Riverbend Housing Authority does not consider any increase in the earned income of the family when estimating or calculating whether the family's adjusted income has increased between annual reexaminations.

11. Interim reexaminations in the last three months of the certification period

Authority: 24 CFR 960.257(b)(3)(ii)

Election adopted: Do not conduct interims in the last three months

Pursuant to this established written policy, the Riverbend Housing Authority does not conduct an interim reexamination of family income in the last three months of a family's certification period. This does not affect a family's right to request an interim reexamination.

12. When families must report changes in income or composition

Authority: 24 CFR 960.257(b)(5)

Election adopted: Within 30 calendar days of the change

The family must report to the Riverbend Housing Authority, in writing and within thirty (30) calendar days of its occurrence, any change in family composition and any change in the source or amount of family income. The date of the change is the date the change took effect, not the date the family became aware of it.

A report made within this period is a timely report for the purposes of the effective-date rules below. A report made outside it is not.

13. Retroactive application of rent decreases

Authority: 24 CFR 960.257(b)(6)

Election adopted: Apply retroactively under stated conditions

Where a family has failed to report a change in a timely manner, the Riverbend Housing Authority implements the resulting rent decrease no later than the first rent period following completion of the reexamination. The Riverbend Housing Authority applies a rent decrease retroactively only in the following circumstances: the family reported the decrease within the reporting window set out in this chapter and supplied the verification the PHA requested within 30 days of the request.

Where a family has reported a change in a timely manner, the Riverbend Housing Authority gives thirty (30) days advance written notice of any rent increase, which takes effect on the first day of the month beginning after that notice period ends; a rent decrease takes effect on the first day of the first month after the date of the change. Where a family has failed to report in a timely manner, a resulting rent increase is implemented retroactively to the first of the month following the date of the change. In no case does a retroactive rent decrease reach earlier than the later of the first of the month following the date of the change, or the effective date of the family's most recent previous interim or annual reexamination.

14. Streamlined income determination for families on fixed income

Authority: 24 CFR 960.257(c)

Election adopted: Elect the streamlined determination

The Riverbend Housing Authority elects to apply a streamlined income determination to families receiving fixed income. Where ninety percent or more of a family's unadjusted income is fixed income, the Riverbend Housing Authority applies the applicable cost-of-living adjustment to each fixed-income source, provided the family certifies both that ninety percent or more of its unadjusted income is fixed income and that its sources of fixed income have not changed since the previous year; the Riverbend Housing Authority is not required to make separate adjustments for the family's non-fixed income. Where less than ninety percent of a family's unadjusted income is fixed income, the Riverbend Housing Authority applies the applicable cost-of-living adjustment to each fixed-income source individually and determines all other income in the ordinary way. The Riverbend Housing Authority obtains third-party verification of all income amounts determined in this way every three (3) years.

For this purpose fixed income means periodic payments at reasonably predictable levels from Social Security, Supplemental Security Income or Supplemental Disability Insurance; federal, state, local or private pension plans; annuities or other retirement benefit

programs, insurance policies, disability or death benefits or other similar periodic receipts; or any other source of income subject to adjustment by a verifiable cost-of-living adjustment or current rate of interest.

15. Using other means-tested programs' income determinations

Authority: 24 CFR 5.609(c)(3)

Election adopted: Use them where available

Pursuant to 24 CFR 5.609(c)(3), the Riverbend Housing Authority may determine a family's income, prior to the application of any deduction under 24 CFR 5.611, on the basis of an income determination made within the previous twelve months for one of the means-tested forms of federal public assistance listed at 24 CFR 5.609(c)(3)(i). The Riverbend Housing Authority obtains any such determination through the appropriate third-party verification. Where that verification is unavailable, or where the family disputes the determination made for the other program, the Riverbend Housing Authority calculates annual income under 24 CFR part 5, subpart F.

16. Continued occupancy policy for over-income families

Authority: 24 CFR 960.507(a), (b), (d)

Election adopted: Charge the alternative non-public-housing rent

Where a family has exceeded the over-income limit for twenty-four consecutive months, the Riverbend Housing Authority charges the family the alternative non-public housing rent in accordance with 24 CFR 960.507(d)(1) and (e)(1), rather than terminating the family's tenancy. The Riverbend Housing Authority presents the family with a new lease meeting the requirements of 24 CFR 960.509, which must be executed no later than sixty (60) days after the twenty-four month notice or at the next lease renewal, whichever is sooner. Where the family does not execute the lease within that period, the Riverbend Housing Authority terminates the tenancy no more than six months after that notice, in accordance with 24 CFR 960.507(d)(2).

The over-income limit is the applicable income limit for a very low-income family multiplied by a factor of 2.4. The Riverbend Housing Authority provides written notice to the family no later than thirty (30) days after each of the income examinations that establish the initial, twelve-month and twenty-four month over-income determinations. Each notice states that the family has exceeded the over-income limit, states the consequence of continuing to exceed it for twenty-four consecutive months, and affords the family the opportunity for a hearing under 24 CFR part 966, subpart B if it disputes the determination within a reasonable time. Where a family's income falls below the over-income limit at any point during the twenty-four month period, the family is entitled to a new twenty-four month period and to new notices. A non-public housing over-income family may not participate in a public housing resident council, may not participate in programs restricted to public housing or low-income families, and may not receive any federal assistance including a utility allowance. The Riverbend Housing Authority does not conduct an annual reexamination of income for a non-public housing over-income family.

Effective date

This chapter takes effect on October 11, 2026 and applies to every Form HUD-50058 transaction with an effective date on or after January 1, 2027. Where the Riverbend Housing Authority begins an annual reexamination before that date, and the reexamination takes effect on or after it, the policies in this chapter are used to collect and verify family income for that reexamination.

Public Notice

Ready to publish. Publish on or before August 27, 2026 — 24 CFR 903.17(b) requires the notice published, and the proposed policy available for inspection, not later than 45 days before the hearing.

Publish in „newspaper of general circulation in the jurisdiction,, and post at the agency's principal office and at each development office. Where the agency maintains a website, post it there as well: 24 CFR 903.17(c) requires reasonable outreach to encourage broad public participation, and a newspaper notice alone is a thin answer to that if the agency has a website it did not use.

NOTICE OF PUBLIC HEARING AND AVAILABILITY OF PROPOSED POLICY AMENDMENT

Riverbend Housing Authority

Notice is hereby given that the Riverbend Housing Authority has prepared a proposed amendment to the Admissions and Continued Occupancy Policy (ACOP) to implement sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 (HOTMA) and the implementing rule published at 88 FR 9600 on 14 February 2023.

The proposed amendment sets the agency's policies on the determination of family income and assets, deductions from annual income, financial hardship, and the circumstances in which the agency will conduct an interim reexamination of family income.

Availability for inspection. The proposed amendment, its attachments, and all information relevant to the public hearing are available for inspection by the public at the principal office of the Riverbend Housing Authority, 18 Mill Street, Riverbend, VT 05000, during 8:30 a.m. to 4:30 p.m., Monday through Friday, beginning August 27, 2026.

Public hearing. A public hearing on the proposed amendment will be held:

Date	October 11, 2026
Time	6:00 p.m.
Location	Community Room, 18 Mill Street, Riverbend, VT

The hearing will be conducted by the Board of Commissioners of the Riverbend Housing Authority. Members of the public are invited to attend and to comment on the proposed amendment.

Written comment. Written comments on the proposed amendment may be submitted to the Riverbend Housing Authority at 18 Mill Street, Riverbend, VT 05000 at any time up to and including October 11, 2026. All comments received will be considered before the Board acts on the amendment.

Accommodations. Any person requiring an accommodation to participate in the hearing, or requiring this notice or the proposed amendment in an alternative format or language, should contact the Riverbend Housing Authority at 18 Mill Street, Riverbend, VT 05000. Requests should be made as far in advance of the hearing as possible so that the agency can meet them.

Dana Whitfield Riverbend Housing Authority July 28, 2026

Notes for the agency — remove before publishing

- **Both halves are required.** 24 CFR 903.17(b) requires the agency to make the proposed policy available for inspection **and** to publish a notice saying so and giving the hearing's date, time and place. Publishing the notice while the document is still being finalised does not start the 45 days.
- **Count the 45 days to the hearing, not to the Board vote.** If the hearing and the adoption meeting are the same meeting, the 45 days runs to that meeting. If adoption follows the hearing at a later meeting, the 45 days still runs to the hearing.
- **Keep the proof.** Retain the publisher's affidavit or tear sheet, a dated photograph or copy of each posting, and a screenshot of the website posting. The proof of publication is what the file needs; the notice itself is not proof that it ran.
- **Fill the bracketed fields.** Anything still shown in italics is a field only the agency can complete.

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Resident Advisory Board — Agenda and Consultation Memo

Riverbend Housing Authority Meeting date: August 17, 2026 Prepared July 28, 2026

Why this consultation happens

24 CFR 903.13(a)(1) gives the Resident Advisory Board the role of assisting and making recommendations on the development of the PHA plan and on any significant amendment or modification to it. 24 CFR 903.13(c) requires the agency to **consider** those recommendations in preparing the final amendment, and to include, when the amendment goes to HUD, a copy of the recommendations and a description of how the agency addressed them.

Two practical consequences follow, and they are the reason this memo exists rather than a set of minutes:

1. The consultation has to happen **before** the amendment is finalised for public inspection. Consulting after the document is fixed is not consultation, and the record will show the dates.
2. The agency has to keep the recommendations themselves — not a summary — and write down what it did about each one. That written response is part of the submission.

24 CFR 903.13(a)(2) also requires the agency to allocate reasonable resources so the Board can function: means to become informed about the programs covered, to communicate with assisted families in writing and by telephone, to hold meetings with them, and to access information about covered programs online, taking into account the size and resources of the agency.

Agenda

1. **Call to order and attendance.** Record who attended and which programs they represent. Where 20% or more of assisted households are tenant-based or project-based, 24 CFR 903.13(b)(3) requires reasonable representation of those families on the Board.
1. **Purpose of the meeting.** The agency is amending the Admissions and Continued Occupancy Policy (ACOP) to implement sections 102 and 104 of HOTMA. HUD begins enforcing those sections on January 1, 2027.
1. **What HOTMA changes for residents.** Cover, in plain language: - How assets are counted, and the point at which a family can simply declare its assets rather than document them. - The limit on assistance to families with substantial net assets or an ownership interest in a home they could live in, and whether this agency will enforce it at recertification. - The changes to deductions from annual income, including the increase in the threshold for the health and medical expense deduction, and the hardship relief available to families affected by it. - When the agency will and will not conduct an interim reexamination when a family's income falls, and what a family must report and how quickly. - For public housing: what happens to a family whose income exceeds the over-income limit for 24 consecutive months.
1. **The agency's proposed elections.** Walk the Board through the election record document in this pack. Each election is a choice the rule leaves to the agency; the Board's view on them is the point of the meeting.
1. **Recommendations.** Take recommendations. Record them verbatim, in the Board's own words. Do not paraphrase into agreement.

SAMPLE – RIVERBEND HOUSING AUTHORITY IS NOT A REAL AGENCY

1. **What happens next.** The notice publishes on or before August 27, 2026. The public hearing is on October 11, 2026. The Board of Commissioners is asked to adopt the amendment on October 11, 2026.

1. **Adjournment.**

Recommendations received, and how the agency addressed them

Complete this table after the meeting. It is submitted with the amendment under 24 CFR 903.13(c)(1). One row per recommendation; do not merge two recommendations into one row to make the response shorter.

#	RECOMMENDATION, IN THE RESIDENT ADVISORY BOARD'S WORDS	HOW THE AGENCY ADDRESSED IT	CHANGE MADE TO THE AMENDMENT?
1			
2			
3			
4			

Certification

The Resident Advisory Board of the Riverbend Housing Authority was consulted on the proposed amendment to the Admissions and Continued Occupancy Policy (ACOP) on August 17, 2026. The recommendations recorded above were considered by the agency in preparing the final amendment, and the agency's response to each is recorded above.

Signature

Name Dana Whitfield

Title Executive Director, Riverbend Housing Authority

Date

Reasonable notice of this meeting must be given to the residents the Board represents. Where resident councils complying with 24 CFR part 964 do not exist for some developments, 24 CFR 903.13(b)(4) requires the agency to appoint Board members as needed to reflect those residents' interests, and to urge those residents to form councils.

Public Hearing Script

Riverbend Housing Authority · October 11, 2026 · 6:00 p.m. Community Room, 18 Mill Street, Riverbend, VT

Read by the Chair, or by the presiding Commissioner. Bracketed direction is for the Chair and is not read aloud. The point of a script is that the record shows the hearing was properly opened, that the public was actually invited to speak, and that comments were taken — those are the three things a challenge tests.

1. Call to order

The October 11, 2026 public hearing of the Board of Commissioners of the Riverbend Housing Authority is called to order at _____. This hearing is held under 24 CFR 903.17 to take public comment on a proposed amendment to the Admissions and Continued Occupancy Policy (ACOP).

[Record attendance of Commissioners. Record that a quorum is present, or that the hearing proceeds without one — a public hearing to take comment is not a vote, but the record should say which it was.]

2. Confirmation of notice

Notice of this hearing was published in _newspaper of general circulation in the jurisdiction_ on August 27, 2026. From that date the proposed amendment, its attachments and all information relevant to this hearing have been available for inspection by the public at the principal office of the Riverbend Housing Authority, 18 Mill Street, Riverbend, VT 05000, during 8:30 a.m. to 4:30 p.m., Monday through Friday. That is not less than 45 days before today, as 24 CFR 903.17(b) requires.

[Enter the publisher's affidavit or tear sheet into the record now. If it is not to hand, say so on the record and enter it at the next meeting — do not state that it exists if nobody has it in the room.]

3. Purpose

Sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 change how this agency determines family income and assets, what deductions it applies, when it conducts an interim reexamination of a family's income, and what happens to a family whose income exceeds the limits. The implementing rule was published at 88 FR 9600 on 14 February 2023. HUD begins enforcing these sections on January 1, 2027, and every Form HUD-50058 transaction effective on or after that date must comply.

The proposed amendment before you makes 16 discretionary policy elections that the rule leaves to this agency, and writes them into the Admissions and Continued Occupancy Policy (ACOP).

4. Resident Advisory Board

The Resident Advisory Board was consulted on this amendment on August 17, 2026. Its recommendations, and the agency's response to each of them, are part of the record of this amendment and are available with the proposed amendment.

[If the Board made recommendations that changed the amendment, say which. That sentence is worth more in the record than any assurance that consultation occurred.]

5. Summary of the proposed amendment

[Summarise the elections from the election record document. Keep to the ones a resident feels: whether assets are declared or documented, whether the asset limit is enforced at recertification, what a family must report and how quickly, when a rent decrease takes effect, hardship relief, and — for public housing — the over-income policy. Five minutes is enough.]

6. Public comment

The hearing is now open for public comment on the proposed amendment. Anyone wishing to speak is invited to do so. Please state your name for the record before you speak.

[Take every speaker. Do not answer substantive questions with a policy position on the spot — record the question and say the agency will respond. If nobody speaks, say so on the record:]

The record will show that no member of the public wished to speak.

7. Written comment

Written comments may be submitted to the Riverbend Housing Authority at 18 Mill Street, Riverbend, VT 05000 up to and including October 11, 2026. All written comments received will be considered before the Board acts on this amendment.

[State how many written comments have been received to date, if any.]

8. Close

Hearing no further comment, this public hearing is closed at _____. The Board of Commissioners will consider adoption of the proposed amendment at its meeting on October 11, 2026, which is open to the public.

After the hearing — for the file

Keep all of the following together. This is the record that answers "how was it adopted", and it is the part agencies are least likely to have when asked:

- The publisher's affidavit or tear sheet for the notice, showing the publication date.
- A dated copy or photograph of each physical posting, and a screenshot of any website posting.
- The minutes of this hearing, including attendance, the confirmation of notice, every speaker, and the close.
- Every written comment received, and the agency's response to each.
- The Resident Advisory Board's recommendations and the agency's written response to them.
- The adopted resolution and the minutes of the meeting at which it was adopted.

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Resolution of the Board of Commissioners

Riverbend Housing Authority

RESOLUTION NO. _____

A RESOLUTION ADOPTING AMENDMENTS TO THE ADMISSIONS AND CONTINUED OCCUPANCY POLICY (ACOP) TO IMPLEMENT SECTIONS 102 AND 104 OF THE HOUSING OPPORTUNITY THROUGH MODERNIZATION ACT OF 2016

WHEREAS, sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016 (Pub. L. 114-201) amend the United States Housing Act of 1937 with respect to the determination of family income and family assets, deductions from annual income, financial hardship, interim reexaminations of family income, and the continued occupancy of families whose income exceeds the applicable limit; and

WHEREAS, the United States Department of Housing and Urban Development published the implementing rule for those sections at 88 FR 9600 on 14 February 2023; and

WHEREAS, HUD Notice PIH 2026-15, issued 14 May 2026, provides that HUD will begin enforcing sections 102 and 104 on January 1, 2027, and that every Form HUD-50058 transaction with an effective date on or after that date must comply; and

WHEREAS, the rule leaves a number of policy determinations to the discretion of each public housing agency, several of which are available to an agency only where the agency has adopted a written policy making them, and the Riverbend Housing Authority has made 16 such determinations, each of which is recorded in the election record accompanying this resolution; and

WHEREAS, the Riverbend Housing Authority consulted its Resident Advisory Board on the proposed amendment on August 17, 2026, in accordance with 24 CFR 903.13, and considered the recommendations of that Board in preparing the final amendment; and

WHEREAS, the Riverbend Housing Authority made the proposed amendment, its attachments and all information relevant to the public hearing available for inspection by the public at its principal office, and published notice of that availability and of the public hearing, on August 27, 2026, being not later than 45 days before the public hearing, in accordance with 24 CFR 903.17(b); and

WHEREAS, the Board of Commissioners conducted a public hearing on the proposed amendment on October 11, 2026 at a location convenient to the residents served by the Riverbend Housing Authority, and invited and received public comment, in accordance with 24 CFR 903.17(a); and

WHEREAS, this meeting of the Board of Commissioners has been duly called and is open to the public, in accordance with 24 CFR 903.21(a)(1);

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Riverbend Housing Authority that:

1. The amendments to the Admissions and Continued Occupancy Policy (ACOP) implementing sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016, as presented to this Board and accompanying this resolution, are hereby **ADOPTED**.
1. The policy elections recorded in the accompanying election record are hereby **ADOPTED** as the written policies of the Riverbend Housing Authority for the purposes of the provisions of 24 CFR parts 5, 903, 960 and 982 cited in that record.
1. The amendments take effect on October 11, 2026 and apply to every Form HUD-50058 transaction with an effective date on or after January 1, 2027.

SAMPLE — RIVERBEND HOUSING AUTHORITY IS NOT A REAL AGENCY

1. The Executive Director is authorised and directed to take such steps as are necessary to implement these amendments, including notifying the Department of Housing and Urban Development of the amendment where such notification is required, making the adopted amendment available for public review and inspection at the principal office of the Riverbend Housing Authority, and training staff on the adopted policies.
1. The Executive Director is further directed to retain, as the record of this adoption, the proof of publication of the notice, the recommendations of the Resident Advisory Board and the agency's response to them, the minutes of the public hearing, all written comments received and the agency's response to them, and the minutes of this meeting.

Certification

Moved by

Seconded by

Vote — in favour

Vote — against

Vote — abstaining

Adopted

October 11, 2026

I, the undersigned, hereby certify that the foregoing is a true and correct copy of a resolution duly adopted by the Board of Commissioners of the Riverbend Housing Authority at a meeting duly called and held on October 11, 2026, at which a quorum was present and acting throughout, and that the meeting was open to the public.

Signature

Name Marcus Reed

Title Chair, Board of Commissioners

Date

Attest — signature

Name Dana Whitfield

Title Secretary / Executive Director

Date

Note for the agency, to be removed before the resolution is presented: the WHEREAS clauses above recite the process this agency actually followed. If any one of them is not true on the day — if the notice ran late, if the Resident Advisory Board was not consulted, if

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the hearing did not happen — strike that clause and fix the underlying step. A resolution reciting a step that did not occur is worse than no resolution, because it is signed.

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Adoption Memorandum

Riverbend Housing Authority · HUD participant code ZZ001 HOTMA sections 102 and 104 — amendment to the Admissions and Continued Occupancy Policy (ACOP) Prepared July 28, 2026

This memorandum is the dated record of how the Riverbend Housing Authority adopted its HOTMA policies. It exists because the question an auditor or a HUD field office asks is rarely "what does your policy say" — it is "when did you adopt it, and what process did you follow". This is the one page that answers that, with everything else in this pack as its attachments.

1. What was adopted

The Riverbend Housing Authority amended the Admissions and Continued Occupancy Policy (ACOP) to implement sections 102 and 104 of the Housing Opportunity Through Modernization Act of 2016, and the implementing rule at 88 FR 9600 (14 February 2023).

The amendment records **16 discretionary policy elections**. Each is set out in the election record accompanying this memorandum, with the paragraph of the Code of Federal Regulations that grants the discretion. Several of those elections are available to the agency **only** where it has adopted a written policy making them; those are marked in the election record.

2. The process followed

DATE	STEP	AUTHORITY	EVIDENCE TO RETAIN
August 17, 2026	Resident Advisory Board consulted; recommendations received and considered	24 CFR 903.13(a)(1), (c)	Recommendations in the Board's own words; the agency's written response to each
August 27, 2026	Proposed amendment made available for inspection at the principal office, and notice of availability and of the hearing published	24 CFR 903.17(b)	Publisher's affidavit or tear sheet; dated copy of each posting; website screenshot
October 11, 2026	Public hearing conducted by the Board of Commissioners, public comment invited and received	24 CFR 903.17(a), (c)	Minutes including attendance, confirmation of notice, every speaker
October 11, 2026	Written comment period closed	24 CFR 903.17	Every written comment received and the agency's response
October 11, 2026	Amendment adopted by resolution at a meeting duly called and open to the public	24 CFR 903.21(a)(1)	Signed resolution; minutes of the meeting

The interval between the notice and the hearing is August 27, 2026 to October 11, 2026 — not less than the 45 days 24 CFR 903.17(b) requires.

3. Significant amendment determination

The Riverbend Housing Authority has determined, under the significant amendment criteria it published pursuant to 24 CFR 903.7(s)(2) (ii), that this amendment is a significant amendment. The requirements of 24 CFR 903.13, 903.15 and 903.17 therefore apply, and the

amendment is adopted at a meeting of the Board of Commissioners duly called and open to the public, as required by 24 CFR 903.21(a)(1).

The criteria that govern this determination are the agency's own. 24 CFR 903.7(s)(2)(ii) requires each agency to identify the basic criteria it will use for determining a significant amendment or modification to its plan, and 24 CFR 903.21 applies the consultation, notice, hearing and open-meeting requirements to any amendment that meets them. HUD does not set those criteria, and neither does anybody outside the agency.

Where the amendment is a significant amendment, 24 CFR 903.21(a)(2) additionally provides that it may not be **implemented** until HUD has been notified and has approved it in accordance with 24 CFR 903.23. Under 24 CFR 903.23(c)(3) HUD is treated as having approved the amendment if it does not issue a written notice of disapproval within 75 days of submission, except in the case of a troubled PHA, whose amendment must be approved or disapproved in writing.

4. Effective date and operational date

The amendment takes effect on October 11, 2026 and applies to every Form HUD-50058 transaction with an effective date on or after January 1, 2027.

The **operational** date is earlier, and HUD says so in PIH 2026-15:

PHAs who begin annual reexaminations 120 days prior to the effective date of the reexamination will need to begin using HOTMA policies to collect and verify family income beginning in September 2026.

Staff conducting annual reexaminations that will take effect on or after January 1, 2027 need these policies in hand at the point they begin collecting and verifying income for those reexaminations — not at the point the Board votes.

5. Applicability

HUD Notice PIH 2026-15 exempts Moving to Work demonstration PHAs, and PHAs using HUD's Family Reporting Software exclusively, from these requirements. This pack was prepared on the basis that the Riverbend Housing Authority is in neither group. HUD publishes no list of PHAs using Family Reporting Software, and its published Moving to Work participant layer has not been updated since 2018, so this is not something that can be confirmed from any public file. If either exemption applies to this agency, confirm it with the HUD field office before relying on the dates in this memorandum.

6. Retention

Retain this memorandum with every document listed in the evidence column of section 2, and with the adopted chapter or chapters, for the period required by the agency's own records retention schedule and by 24 CFR 908.101 and the agency's Annual Contributions Contract. The policy alone does not evidence its adoption.

SAMPLE – RIVERBEND HOUSING AUTHORITY IS NOT A REAL AGENCY

Prepared for Riverbend Housing Authority, 18 Mill Street, Riverbend, VT 05000

Executive Director Dana Whitfield

Chair, Board of Commissioners Marcus Reed

Date of this memorandum July 28, 2026

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