

Exhibit B.1-3

Summary of Significant Changes to RRHA’s Administrative Plan for the Housing Choice Voucher Program (“Admin Plan”)

FY 2026

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
Chapter 2, Part II, Policies Related to Persons with Disabilities	2-8	<u>Reasonable Accommodation Policy and Procedure</u>	<u>The Policy and Procedures have been revised to incorporate HUD recommendations to better address the needs of persons with disabilities and TO ensure equal access and opportunity to participate in and benefit from RRHA’s housing programs.</u>	To comply with the Voluntary Compliance Agreement (VCA)
Chapter 2, Part II, Section 2.II.C	2-8	none	<u>At the initial point of contact with each applicant, and to participants at Annual ReExam or upon request, a Notice of Reasonable Accommodations and Availability of Auxiliary Aids and Services will be provided. RRHA shall inform all applicants of alternative forms of communication that can be used other than plain language paperwork.</u>	Added Notice to comply with VCA
Chapter 2, Exhibits	2-33 to 2-37	none	<u>Added the following documents: Request for Grievance Hearing of Reasonable Accommodation Decision and Effective Communication Policy</u>	Added to comply with VCA
Chapter 4, Part II, Section 4-II.E.	4-10	<u>RRHA Policy</u> While the family is on the waiting list, the family must immediately inform RRHA of changes in contact information, including current residence, email address, mailing address, and phone number. Any report of changes to a family’s circumstances (i.e., address or phone number) must be completed on the online portal within 15 business days of the change.	<u>RRHA Policy</u> While the family is on the waiting list, the family must immediately inform RRHA of changes in contact information, including current residence, email address, mailing address, and phone number. Any report of changes to a family’s circumstances (i.e., address or phone number) must be completed in writing via the online portal, email, or in person within 15 business days of the change.	Update policy to reflect current practice
Chapter 4, Part II, Section 4-II.F.	4-10	<u>RRHA Policy</u> The waiting list may be updated annually to ensure that all applicants and applicant information is current and accurate.	<u>RRHA Policy</u> The waiting list will be updated as needed to ensure that all applicants and applicant information is current and accurate.	Update policy to reflect current practice

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		<p>To update the waiting list, RRHA will send an update request via email to each family on the waiting list to determine whether the family continues to be interested in, the program. This update request will be sent to the last email address that RRHA has on record for the family. The update request will provide a deadline by which the family must respond and will state that failure to respond will result in the applicant's name being removed from the waiting list. Responses must be received in the manner described in the update request, but in any case, not later than 15 business days from the date of RRHA notification according to the instructions provided on the request. If the family fails to respond within 15 business days, the family will be removed from the waiting list without further notice.</p>	<p>To update the waiting list, RRHA will send an update request via email to each family on the waiting list to determine whether the family continues to be interested in, and to qualify for, the program. This update request will be sent to the last email address that RRHA has on record for the family. The update request will provide a deadline by which the family must respond and will state that failure to respond will result in the applicant's name being removed from the waiting list.</p> <p>The family's response must be in writing and may be delivered in person or by email, not later than 15 business days from the date of RRHA notification according to the instructions provided on the request. If the family fails to respond within 15 business days, the family will be removed from the waiting list without further notice.</p>	
Chapter 4, Part III, Section 4-III.D	4-16	<p><u>RRHA Policy</u> When Housing Choice Vouchers become available, RRHA will contact applicants at the top of the waiting list to determine if the family is still interested in the HCV program. Eligibility interviews may be held in a group setting, as one-on-one interview or via the online applicant portal. RRHA will notify the family by email when it is selected from the waiting list. The notice will inform the family of the following: Deadline date to submit required verifications who is required to sign required documents and provide supporting documentation. All documents that must be provided for eligibility including information about what constitutes acceptable documentation.</p>	<p><u>RRHA Policy</u> When Housing Choice Vouchers become available, RRHA will contact applicants at the top of the waiting list to determine if the family is still interested in the HCV program. Eligibility interviews may be held in a group setting, as one-on-one interview or via the online applicant portal. RRHA will notify the family by email when it is selected from the waiting list. The notice will inform the family of the following: Deadline date to submit required verifications who is required to sign required documents and provide supporting documentation. All documents that must be provided for eligibility including information about what constitutes acceptable documentation. How to log into the applicant portal and complete the pending intake certification.</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
Chapter 4, Part III, Section 4-III.E.(Verification Table)	4-22	Earned Income – Verification form or letter from employer – A minimum of two consecutive pay stubs	Earned Income – Verification form or letter from employer – A minimum of four consecutive pay stubs.	
Chapter 7, 7.I.A	7-2	none	Penalties for Failing to Consent [24 CFR 5.232] If any family member who is required to sign a consent form fails to do so, RRHA will deny admission to applicants and terminate assistance of participants. The family may request an informal review (applicants) or informal hearing (participants) in accordance with RRHA procedures. In order for a family to revoke their consent, the family must provide written notice to RRHA. Within 10 business days of the date the family provides written notice, RRHA will send the family a notice acknowledging receipt of the request and explaining that revocation of consent will result in denial or termination of assistance, as applicable. At the same time, the RRHA will notify their local HUD office. RRHA may not process interim or annual reexaminations of income without the family's executed consent forms.	HUD Regulation
Chapter 7, Part III, Section 7-III.A	7-23	Wages <u>RRHA Policy</u> For wages other than tips, the family must provide originals of the two most current, consecutive pay stubs.	Wages <u>RRHA Policy</u> For wages other than tips, the family must provide originals of the four most current, consecutive pay stubs.	
Chapter 8, Part II, Section 8-II.A	8-12	No previous language for this chapter	Remote Video Inspections (RVIs) [Notice PIH 2020-31] As an alternative to some or all on-site inspections, the PHA may, but is not required to, perform NSPIRE inspections from a remote location using video streaming technology and a proxy at the	

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Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
			<p>inspection site. Since there may be some circumstances in which the application of technology provides insufficient information or evidence to allow the PHA to make appropriate determinations about whether a condition violates NSPIRE standards, Notice PIH 2020-31 requires that if a PHA chooses to implement RVIs, the PHA should have policies and procedures in place to address such limitations.</p> <p><u>RRHA Policy</u></p> <p>RRHA may conduct any inspections using RVI.</p> <p>RRHA may accept a video submission from the owner as evidence of completed corrections in lieu of an in-person reinspection, provided the video meets RRHA's documentation requirements. The video must begin outside the unit, clearly showing the address, and must run consistently without edits or breaks, demonstrating that each identified deficiency has been corrected. If the submitted video is accepted and demonstrates that all deficiencies have been corrected, RRHA will approve the unit for compliance without requiring an on-site reinspection.</p>	
Chapter 12, Part II, Section 12-II.F	12-24	<p><u>RRHA Policy</u></p> <p>When termination is initiated by RRHA, the notice to terminate will be sent to the family and the owner at least 30 calendar days prior to the effective date of the termination. RRHA will also send a form HUD-50066 to the family with the termination notice. However, if a family vacates the unit without informing RRHA, 30 days' notice will not be given. In these cases, the notice to terminate will be sent at the time RRHA learns the family has vacated the unit.</p>	<p><u>RRHA Policy</u></p> <p>When termination is initiated by RRHA, the notice to terminate will be sent to the family and the owner at least 30 calendar days prior to the effective date of the termination. RRHA will also send forms HUD-5380 (VAWA Notice of Occupancy Rights) and HUD-5382 (VAWA Certification of Violence Form) to the family with the termination notice. Notices will be uploaded to the family's online portal using the most updated email address that has been</p>	Breakdown of RRHA policies for each special purpose voucher program

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Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
			provided. However, if a family vacates the unit without informing RRHA, 30 days' notice will not be given. In these cases, the notice to terminate will be sent at the time RRHA learns the family has vacated the unit.	
Chapter 14, Section 14.II.D	14-10	none	<p>De Minimis Errors [24 CFR 5.609(c)(4)] The PHA 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. PHAs must take corrective action to credit or repay a family if the family was overcharged rent, including when PHAs make de minimis errors in the income determination. Families will not be required to repay the PHA in instances where the PHA miscalculated income resulting in a family being undercharged for rent. PHAs state in their policies how they will repay or credit a family the amount they were overcharged as a result of the PHA's de minimis error in income determination. RRHA Policy RRHA will reimburse a family for any family overpayment of rent, regardless of whether the overpayment was the result of staff-caused error, staff program abuse, or a de minimis error.</p>	HUD Regulation
Chapter 14, Section 14-II.E	14-12	none	<p>CRIMINAL PROSECUTION RRHA Policy When RRHA determines that program abuse by an owner, family, or RRHA staff member has occurred and the amount of overpaid subsidy meets or exceeds the threshold for prosecution under local or state law, RRHA will refer the matter to the appropriate entity</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
			for prosecution. When the amount of overpaid assistance meets or exceeds the federal threshold, the case will also be referred to the HUD Office of Inspector General (OIG).	
Chapter 15, Part VII, Section 15-VII.B	15-16 & 15-17	*Family Eligibility requirements for homeownership assistance*	<p>*the following additional requirements were added to Family Eligibility for homeownership assistance.</p> <ul style="list-style-type: none"> • The family has had no family-caused violations of HUD’s NSIPRE Inspection requirements within the past year. • The family is not within the initial one-year period of a HAP Contract. • The family owes no money to the PHA. • The family has not committed any serious or repeated violations of a PHA-assisted lease within the past year. 	To incorporate updates to the Homeownership Program throughout this section
Chapter 15, Part VII, Section 15-VII.D	15-18	For a unit where the family will not own fee title to the real property (such as a manufactured home), the home must have a permanent foundation and the family must have the right to occupy the site for at least 40 years.	<p>For a unit where the family will not own fee title to the real property (such as a manufactured home and Land Trust), the home must have a permanent foundation and the family must have the right to occupy the site for at least 40 years.</p> <p>Families may enter into contracts of sale for units not yet under construction. However, the PHA will not commence homeownership assistance for the family for that unit until:</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
		<p>For PHA-owned units all of the following conditions must be satisfied: RRHA informs the family, both orally and in writing, that the family has the right to purchase any eligible unit and RRHA-owned unit is freely selected by the family without PHA pressure or steering; The unit is not ineligible housing; RRHA obtains the services of an independent agency to inspect the unit for compliance with NSPIRE, review the independent inspection report, review the contract of sale, determine the reasonableness of the sales price and any PHA provided financing. All of these actions must be completed in accordance with program requirements</p>	<p>• Either the responsible entity completes the environmental review as required by 24 CFR part 58 and HUD approved the environmental certification and request for release of funds prior to commencement of construction or HUD performed an environmental review under 24 CFR part 50 and notified the PHA in writing of environmental approval of the site prior to construction commencement; and</p> <p>• Construction of the unit has been completed and the unit has passed the required NSPIRE inspection and independent inspection as addressed elsewhere in this chapter.</p> <p>For PHA-owned units (as defined in 24 CFR 982.4) all of the following conditions must be satisfied:</p> <ul style="list-style-type: none"> - RRHA informs the family, both orally and in writing, that the family has the right to purchase any eligible unit and RRHA-owned unit is freely selected by the family without PHA pressure or steering; - The unit is not ineligible housing; - RRHA obtains the services of an independent entity (as defined in 24 CFR 982.4) to inspect the unit for compliance with NSPIRE, review the independent inspection report, review the contract of sale, determine the reasonableness of the sales price and any RRHA provided financing. All of these actions must be completed in accordance with program requirements. 	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
Chapter 15, Part VII, Section 15-VII.E	15-19	<p>It is the family's responsibility to find a home that meets the criteria for voucher homeownership assistance. RRHA may establish the maximum time that will be allowed for a family to locate and purchase a home and may require the family to report on their progress in finding and purchasing a home. If the family is unable to purchase a home within the maximum time established by RRHA, RRHA may issue the family a voucher to lease a unit or place the family's name on the waiting list for a voucher.</p>	<p>It is the family's responsibility to find a home that meets the criteria for voucher homeownership assistance. RRHA may establish the maximum time that will be allowed for a family to locate and purchase a home and may require the family to report on their progress in finding and purchasing a home. If the family is unable to purchase a home within the maximum time established by RRHA, RRHA may issue the family a voucher to lease a unit or place the family's name on the waiting list for a voucher.</p> <p>The family will be allowed 120 days to identify a unit and submit a sales contract to the RRHA for review. The family will be allowed an additional 120 days to close on the home. RRHA may grant extensions to either of these periods for good cause. The length of the extension(s) will be determined on a case-by-case, but in no case will an extension exceed a total of 125 days. The maximum amount of time a family will be given to locate and complete the purchase of a home under the homeownership option is 365 days.</p> <p>During these periods, the family will continue to receive HCV rental assistance in accordance with any active lease and HAP contract until the family vacates the rental unit for its purchased home.</p> <p>All requests for extensions must be submitted in writing to the PHA prior to the expiration of the period for which the extension is being requested. The RRHA will approve or disapprove the extension request within 10 business days. The family will be notified of the RRHA's decision in writing.</p> <p>The family will be required to report their progress on locating and purchasing a home</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
			<p>to the PHA every 30 days until the home is purchased.</p> <p>If the family cannot complete the purchase of a unit within the maximum required time frame, and is not receiving rental assistance under a HAP contract at the time the search and purchase time period expires, the family will be issued a voucher to lease a unit.</p>	
Chapter 15, Part VII, Section 15-VII.G	15-22	<p>RRHA may not commence monthly homeownership assistance payments for a family until RRHA has inspected the unit and has determined that the unit passes NSPIRE.</p> <p>An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.</p> <p>RRHA may not require the family to use an independent inspector selected by RRHA. The independent inspector may not be RRHA employee or contractor, or other person under control of RRHA. However, RRHA may establish standards for qualification of inspectors selected by families under the homeownership option.</p> <p>RRHA may disapprove a unit for assistance based on information in the independent inspector's report, even if the unit was found to comply with NSPIRE.</p>	<p>RRHA may not commence monthly homeownership assistance payments for a family until RRHA has inspected the unit and has determined that the unit passes NSPIRE.</p> <p>When the family locates a home they wish to purchase and submits a copy of their purchase offer/contract, the PHA will conduct an NSPIRE inspection within 10 business days. Any items found not to meet NSPIRE housing quality standards must be repaired before the unit can be determined eligible for the homeownership program.</p> <p>An independent professional inspector selected by and paid for by the family must also inspect the unit. The independent inspection must cover major building systems and components, including foundation and structure, housing interior and exterior, and the roofing, plumbing, electrical, and heating systems. The independent inspector must be qualified to report on property conditions, including major building systems and components.</p> <p>RRHA may not require the family to use an independent inspector selected by RRHA. The independent inspector may not be RRHA employee or contractor, or other person under control of RRHA. However, RRHA may establish standards for qualification of</p>	

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			<p>inspectors selected by families under the homeownership option.</p> <p>The family must hire an independent professional inspector, whose report must be submitted to the PHA for review. This inspector must be a member of the American Society of Home Inspectors (ASHI) or other recognized professional society, or a licensed engineer. The inspector cannot be a PHA employee or contractor.</p> <p>RRHA may disapprove a unit for assistance based on information in the independent inspector's report, even if the unit was found to comply with NSPIRE.</p> <p>RRHA will review the professional report in a timely fashion and, based on the presence of major physical problems, may disapprove the purchase of the home.</p> <p>If the RRHA disapproves the purchase of a home, the family will be notified in writing of the reasons for the disapproval.</p> <p>While the family is receiving homeownership assistance, RRHA will conduct an inspection every other year.</p>	
Chapter 15, Part VII, Section 15-VII.H	15-24	<p>RRHA may establish requirements for financing purchase of a home under the homeownership option. This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. RRHA must establish policies describing these requirements in the administrative plan.</p> <p>RRHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to secure favorable financing terms.</p>	<p>RRHA may establish requirements for financing purchase of a home under the homeownership option. This may include requirements concerning qualification of lenders, terms of financing, restrictions concerning debt secured by the home, lender qualifications, loan terms, and affordability of the debt. RRHA must establish policies describing these requirements in the administrative plan.</p> <p>RRHA may not require that families acquire financing from one or more specified lenders, thereby restricting the family's ability to</p>	

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			<p>secure favorable financing terms.</p> <p>As a check against predatory lending, RRHA will review the financing of each purchase transaction, including estimated closing costs. The PHA will review the loans for features, such as balloon payments, adjustable rate adjustable-rate mortgages, and unusually high interest rates, all of which are prohibited. RRHA also will not approve “seller financing” or “owner-held” mortgages. Beyond these basic criteria, RRHA will rely on the lenders to determine that the loan will be affordable to program participants.</p> <p>The mortgage the family applies for must require a minimum down payment of at least one percent of the sales price .The one percent of the down payment must come from the purchaser’s personal verified (source and seasoned)funds. RRHA will not require that the family have any more than the minimum of one percent of their own money in the transaction. However, in cases where a lender is requiring a larger amount, the family may be held to the underwriting guidelines set by their lending institution.</p> <p>The RRHA will approve a family’s request to utilize its Family Self-Sufficiency escrow account after final disbursement for down payment and/or closing costs when purchasing a unit under the HCV homeownership option.</p>	
Chapter 15, Part VII, Section 15-VII.I.	15-25	*Family Obligations under homeownership option*	<p>*the following additional requirement was added to Family Obligations for homeownership assistance.*</p> <p>Any inspection RRHA conducts after the initial inspection will be done on an</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
Chapter 15, Part VII, Section 15-VII.M	15-29	<p>A family receiving homeownership assistance may move with continued tenant-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued tenant-based assistance for a new unit cannot begin so long as any family member holds title to the prior home.</p> <p>RRHA may deny permission to move to a new unit with continued voucher assistance:</p> <p>If RRHA has insufficient funding to provide continued assistance.</p> <p>In accordance with 24 CFR 982.638, regarding denial or termination of assistance.</p> <p>In accordance with RRHA's policy regarding number of moves within a 12-month period.</p> <p>RRHA must deny the family permission to move to a new unit with continued voucher rental assistance if:</p> <p>The family defaulted on an FHA-insured mortgage; and</p> <p>The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD's designee; and the family has moved, or will move, from the home within the period established or approved by HUD.</p>	<p>A family receiving homeownership assistance may move with continued tenant-based assistance. The family may move with voucher rental assistance or with voucher homeownership assistance. Continued tenant-based assistance for a new unit cannot begin so long as any family member holds title to the prior home.</p> <p>RRHA may deny permission to move to a new unit with continued voucher assistance:</p> <p>If RRHA has insufficient funding to provide continued assistance.</p> <p>In accordance with 24 CFR 982.638, regarding denial or termination of assistance.</p> <p>In accordance with RRHA's policy regarding number of moves within a 12-month period.</p> <p>RRHA must deny the family permission to move to a new unit with continued voucher rental assistance if:</p> <p>The family defaulted on an FHA-insured mortgage; and</p> <p>The family fails to demonstrate that the family has conveyed, or will convey, title to the home, as required by HUD, to HUD or HUD's designee; and the family has moved, or will move, from the home within the period established or approved by HUD.</p> <p>For families participating in the homeownership option, requests to move will be approved and/or denied in accordance with RRHA policies in Chapter 10, RRHA will not require additional counseling of any families who move with continued assistance.</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
Chapter 15, Part VII, Section 15-VII.N.	15-30	<p>At any time, RRHA may deny or terminate homeownership assistance in accordance with HCV program requirements in 24 CFR 982.552 (Grounds for denial or termination of assistance) or 24 CFR 982.553 (Crime by family members).</p> <p>RRHA may also deny or terminate assistance for violation of participant obligations described in 24 CFR Parts 982.551 or 982.633 and in accordance with its own policy, with the exception of failure to meet obligations under the Family Self-Sufficiency program as prohibited under the alternative requirements set forth in FR Notice 12/29/14.</p> <p>RRHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.</p>	<p>At any time, RRHA may deny or terminate homeownership assistance in accordance with HCV program requirements in 24 CFR 982.552 (Grounds for denial or termination of assistance) or 24 CFR 982.553 (Crime by family members).</p> <p>RRHA may also deny or terminate assistance for violation of participant obligations described in 24 CFR Parts 982.551 or 982.633 and in accordance with its own policy, with the exception of failure to meet obligations under the Family Self-Sufficiency program as prohibited under the alternative requirements set forth in FR Notice 12/29/14.</p> <p>RRHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.</p> <p>In order for RRHA to consider granting relief from the requirement to automatically terminate homeownership assistance 180 days following the RRHA last housing assistance payment on behalf of the family, the family must submit a written request to RRHA at least 30 days prior to the date of automatic termination. The request must include an explanation of the circumstances that will cause an extreme hardship for the family (e.g., the imminent loss of income or employment) as well as documentation supporting the request. RRHA will determine on a case-by-case basis whether</p>	

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			<p>to grant relief from the requirement and for what period of time. In no case will the RRHA postpone termination beyond an additional 90 days.</p> <p>RRHA must terminate voucher homeownership assistance for any member of family receiving homeownership assistance that is dispossessed from the home pursuant to a judgment or order of foreclosure on any mortgage (whether FHA insured or non-FHA) securing debt incurred to purchase the home, or any refinancing of such debt.</p> <p>RRHA will terminate a family's homeownership assistance if the family violates any of the homeowner obligations listed in Section 1, as well as for any of the reasons listed in Section 2 of form HUD-52649, Statement of Homeowner Obligations Housing Choice Homeownership Voucher Program.</p> <p>In making its decision to terminate homeownership assistance, RRHA will consider alternatives as described in Section 12-II.C and other factors described in Section 12-II.D. Upon consideration of such alternatives and factors, the PHA may, on a case-by-case basis, choose not to terminate assistance.</p> <p>Termination notices will be sent in accordance with the requirements and policies set forth in Section 12-II.F.</p>	

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
Chapter 16, VAWA Exhibits	pp.16-50 to 16-70	Expired VAWA Notices	<p>HUD Form 5380 – Notice of Occupancy Rights</p> <p>HUD Form 5381 - Emergency Transfer Plan For Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking</p> <p>HUD Form 5382 - Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking and Alternate Documentation</p> <p>HUD Form 5383 - Emergency Transfer Request for Certain Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking</p>	Replaced expired versions of HUD forms
<u>Glossary</u>	Starting at GL-4	*Current definitions in glossary*	<p>The following terms were added and/or revised in the Glossary section and will be applicable with the PHA’s implementation of HOTMA 102/104:</p> <ul style="list-style-type: none"> • Annual income (revised) • Day laborer (new) • De minimis error (new) • Earned income (revised) • Family (revised) • Foster adult (new) • Foster child (new) • Independent contractor (new) • Inflationary index (new) • Net family assets (revised) 	To comply with Housing Opportunities through Modernization Act (HOTMA)

Chapter/Section	Page	Previous Language	Proposed Language	Reason/ Justification
			<ul style="list-style-type: none"> • Real property (new) • Seasonal worker (new) • Unearned income (new) <p>The following terms were added and/or revised to the Glossary section:</p> <p>Disability assistance expenses (revised)</p> <p>Health and medical care expenses (new)</p> <p>Human trafficking (new)</p> <p>Inside (new)</p> <p>Life threatening deficiency (new)</p> <p>Low deficiency (new)</p> <p>National Standards for the Physical Inspection of Real Estate (NSPIRE)(new)</p> <p>Outside (new)</p> <p>Overcrowded (revised)</p> <p>Severe deficiency (new)</p> <p>Unit (revised)</p>	<p>Certain terms needed to be updated due to NSPIRE inspections and other terms were added to provide better understanding in chapters where the terms are used</p>