

ACOP Summary of Changes

This ACOP represents a complete revision of the prior ACOP adopted in 2018. All sections have been revised and updated. Below is a summary of the most notable changes between the current and proposed changes.

Chapter 3 Eligibility

Policy Topic	Current Language	Proposed Language	Reason for Change
Definition of Family	Defines family but limited references to newer protected classes (pp. 3-2–3-3)	Explicitly includes sexual orientation, gender identity , foster youth, and modern family structures (3-I.B)	HUD Equal Access Rule updates and fair-housing compliance
Youth Aging Out of Foster Care	Not specifically identified as eligible family type	Explicitly recognizes youth 18–24 aging out of foster care as eligible (3-I.B)	HUD guidance and national best practices
Family Break-Up / Waiting List Placement	Discretionary handling; limited clarity (pp. 3-7–3-8)	Only one household retains original application date ; rule clearly stated (3-I.C)	Prevents inconsistent staff decisions; audit defensibility
Live-In Aide Approval	Approval required; no decision timeframe stated (pp. 3-5–3-6)	Decision required within 10 business days of complete request (3-I.M)	Due-process improvement and reasonable-accommodation standards
Consent for Information (HUD-9886-A)	Consent required, but consequences of revocation unclear (pp. 3-18–3-19)	Explicitly states revocation results in denial or termination (3-II.D)	HOTMA 102/104 requirement
Income Determination Authority	Relies on traditional anticipated income rules	Updated citations to Notice PIH 2023-27 and HOTMA income rules (3-II.A)	Federal statutory change (HOTMA)
Asset Limitation	No asset cap mentioned ; ownership not a bar to eligibility	New asset limitation and real-property ownership prohibition added (3-III.C) (pp 3-24)	HOTMA statutory requirement
Domestic Violence Exception to Asset Rule	Not applicable	DV/SA/stalking victims exempt from real-property bar (3-III.C)	HOTMA + VAWA 2022 protections

Policy Topic	Current Language	Proposed Language	Reason for Change
Criminal Screening – Arrest Records	Arrests discussed but scattered (pp. 3-15–3-17)	Explicitly states arrests alone cannot justify denial (3-III.A, 3-III.D)	HUD Office of General Counsel guidance
Criminal Look-Back Period	Generally 5 years for many offenses (pp. 3-15–3-16)	3-year look-back standardized for most discretionary denials (3-III.D–E)	Fair-housing and disparate-impact risk reduction
Opportunity to Remove Ineligible Member	Not clearly required	PHA must offer family option to remove offending household member (3-III.F)	HUD Notice PIH 2012-28
Mitigating Circumstances	Allowed but narrative and subjective (pp. 3-24–3-25)	Expanded, structured list of acceptable mitigating evidence (3-III.F)	Fair-housing consistency
Debts Owed to PHAs	Requires full payment before admission; limited dispute detail (pp. 3-12–3-13)	Formal dispute process and HUD-52675 reference added (3-II.E)	HUD EIV and due-process guidance
Notice & Dispute Timeframes	Informal hearing rights stated but timing unclear (pp. 3-25–3-26)	10-business-day dispute period clearly stated (3-III.H)	Due-process clarity
VAWA Protections	Based on VAWA 2013 language (pp. 3-18–3-21)	Updated to include sexual assault & human trafficking (3-III.G)	VAWA 2022 reauthorization

Chapter 4 *Applications*

Policy Topic	Current Language	Proposed Language	Reason for Change
Overall Organization	Long narrative with mixed policy & procedure (entire chapter)	Structured into Part I: Applications, Part II: Waiting List, Part III: Selection	Improves clarity, audit defensibility, and staff consistency

Policy Topic	Current Language	Proposed Language	Reason for Change
Application Submission Methods	In-person and mail emphasized (pp. 4-2–4-3)	Allows mail, email, fax, in-person, website (4-I.B)	Modernization and accessibility
Accessibility of Application Process	Reasonable accommodation mentioned generally (pp. 4-3–4-4)	Separate, detailed Accessibility & LEP section (4-I.C)	Fair Housing Act and LEP compliance clarity
Preliminary Eligibility Notice	No clear deadline for notice (implicit)	Written notice of eligibility or ineligibility within 10 business days (4-I.D)	Due-process standardization
Placement on Waiting List	Date/time established at receipt of application (pp. 4-4–4-5)	Retained, but clarifies placement does not equal final eligibility (4-I.D)	Prevents applicant confusion
Site-Based Waiting Lists	Not used, but discussed (pp. 4-1, 4-4)	Explicitly states PHA will not adopt site-based waiting lists (4-II.B)	Clear policy position; HUD allows but does not require
Merged PH/HCV Waiting Lists	Applicants placed on both lists unless otherwise requested (p. 4-10)	Explicitly states lists are not merged (4-II.B)	Prevents misinterpretation; clearer HUD compliance
Opening Waiting List – Notice	5-day notice prior to opening/closing (p. 4-3)	10 business-day notice , expanded media and online outreach (4-II.C)	Fair-housing outreach improvements
Reporting Changes While on Waiting List	Applicant responsibility noted; no deadline (pp. 4-4–4-5)	10 business-day reporting requirement added (4-II.E)	Administrative consistency
Waiting List Purge Process	Annual purge; 10 working days to respond (pp. 4-10–4-11)	15 business days , multiple contact methods, disability & VAWA protections (4-II.F)	Stronger due process and VAWA compliance
Removal from Waiting List	Removal for non-response; limited reinstatement language (pp. 4-10–4-11)	Expanded reinstatement reasons (disability, DV, PHA error) (4-II.F)	Fair-housing risk reduction
Selection Preferences	Preferences referenced; details in Chapter 2-C (pp. 4-5–4-7)	Point-based preference system clearly described (4-III.B)	Transparency and consistency

Policy Topic	Current Language	Proposed Language	Reason for Change
VAWA Emergency Transfer Preference	Not explicitly included	New VAWA emergency transfer preference added (4-III.B)	VAWA 2022 implementation
Interview Attendance	Head and adults required; rigid approach (pp. 4-11–4-12)	Head or spouse/co-head may attend; accommodations emphasized (4-III.D)	Reasonableness and accessibility
Failure to Attend Interviews	Missed appointments could lead to removal (p. 4-11)	Two no-shows → application made inactive, no hearing required (4-III.D)	Clear enforcement standard
Final Eligibility Determination	Timeline not clearly stated (pp. 4-12–4-13)	10 business-day written decision requirement (4-III.E)	Due-process clarity
VAWA Notices at Denial or Admission	Referenced indirectly	Explicit requirement to issue HUD-5380 & 5382 (4-III.E)	HUD statutory requirement

Chapter 5 *Occupancy Standards & Unit Offers*

Policy Topic	Current Language	Proposed Language	Reason for Change
Chapter Organization	Narrative structure; no part division	Organized into Part I: Occupancy Standards and Part II: Unit Offers	Improves clarity, usability, and HUD audit defensibility
Unborn Children	Not specifically addressed	Explicitly states unborn children not counted , with pregnancy exception guidance (5-I.B)	HUD fair-housing guidance clarity
Single-Person Households	Studio or 1-BR implied, not explicit (pp. 5-1–5-2)	Explicit zero- or one-bedroom standard (5-I.B)	Prevents inconsistent staff application

Policy Topic	Current Language	Proposed Language	Reason for Change
Children Living Part-Time	Not addressed	Children living in unit <50% of time not counted (5-I.B)	Prevents over-housing; HUD guidance
Foster Children	Counted only if present >6 months (p. 5-1)	Foster children counted, subject to overcrowding limits (5-I.B)	Fair-housing and child-welfare alignment
Children Away at School / Temporary Placement	College students counted; limited guidance (p. 5-1)	Expanded to include temporary placements and adoptions in progress (5-I.B)	Reflects modern household composition
Bedroom Size Chart	Maximum 5 BR / 10 persons (p. 5-2)	Expanded to 6 BR / 12 persons (5-I.B table)	Reflects larger family needs and HUD flexibility
Exception Request Format	Written request implied; no decision timeline	Written (or email) request required ; decision within 10 business days (5-I.C)	Due-process and customer-service standards
Reasonable Accommodation Requests	Allowed but procedurally limited (pp. 5-4–5-5)	Formal RA encouragement, verbal requests accepted (5-I.C)	HUD disability accommodation guidance
Smaller Unit by Family Choice	Allowed; 2-year no-transfer agreement required (p. 5-3)	Same rule retained, clarified in plain language (5-I.C)	Clarification, not substantive change
Over-Housing to Prevent Vacancies	Allowed with later transfer requirement (p. 5-4)	Same policy retained with clearer transfer obligation (5-I.C)	Asset management and vacancy control
Unit Offer Rules	Unit offers addressed primarily in Chapter 4	Detailed 2-to-3 offer plan added (5-II.B)	Transparency and consistency in assignment
Time to Accept Unit Offer	48 hours to accept and execute lease (p. 5-3)	3 business days to accept or refuse (5-II.C)	Reasonableness and operational efficiency
Tracking Unit Offers	No explicit tracking requirement	PHA must record all offers and refusals (5-II.A)	HUD monitoring and audit expectations
Accessible Units	Addressed briefly (p. 5-5)	Step-by-step accessible-unit offer sequence (5-II.E)	Section 504 / 24 CFR 8.27 compliance

Chapter 6 *Income & Rent Determinations (HOTMA 102/104)*

Policy Topic	Current Language	Proposed Language	Reason for Change
Governing Authority	Based on pre-HOTMA rules; anticipated income methodology (pp. 6-1–6-2)	Explicitly governed by HOTMA 102 & 104 and Notice PIH 2023-27 (Intro; 6-I)	Federal statutory requirement
Definition of Annual Income	Income includes all amounts unless excluded (pp. 6-3–6-4)	Income defined primarily by statutory exclusions list (6-I.A)	HOTMA redefined income methodology
Anticipated vs. Prior-Year Income	Uses anticipated income for most households (pp. 6-1–6-3)	Requires prior-year income with limited exceptions (6-I.C)	HOTMA mandate
Earned Income Disallowance (EID)	Fully available to eligible families; detailed tracking required (pp. 6-4–6-8)	Closed to new families; sunset language included (6-I.E)	HOTMA repealed EID
Zero / Extremely Low Income	Mandatory 90-day interims and credit checks (pp. 6-8–6-9)	Eliminated special 90-day reviews (6-I.I)	HUD discourages excessive burden
Interim Reexams – Income Increases	Dollar-based thresholds; frequent interims (pp. 6-9–6-11)	10% adjusted-income threshold; earned-income increases excluded (6-III.C)	HOTMA prohibits dollar thresholds
Non-Recurring Income	Narrow definition; some counted as income (pp. 6-9–6-11)	Expanded list of excluded non-recurring income (6-I.I)	HOTMA exclusions
Student Financial Assistance	Most aid counted as income unless excluded (pp. 6-3–6-4)	Cost-based calculation model adopted (6-I.G)	HOTMA statutory change
Assets – Threshold	Imputed income applies at \$5,000 (pp. 6-12–6-13)	HUD-published threshold (~\$50,000+) adopted (6-II.C–D)	HOTMA asset simplification
Self-Certification of Assets	Not permitted	Allowed below HUD asset threshold (6-II.D)	HOTMA burden reduction
Assets Disposed Below FMV	Two-year look-back; \$4,000 threshold (p. 6-12)	Retained but aligned with HOTMA asset rules (6-II.E)	Conforming change

Policy Topic	Current Language	Proposed Language	Reason for Change
Regular Contributions & Gifts	Counted if received every two months or more (p. 6-9)	Clarified; non-recurring assistance excluded (6-I.I)	HOTMA clarification
Lump-Sum Payments	Retroactive vs. prospective calculations detailed (pp. 6-10–6-11)	Simplified treatment consistent with HOTMA exclusions (6-I.I)	Streamlining
Medical Expense Deduction	Based largely on prior year expenses (pp. 6-14–6-15)	Emphasizes anticipated expenses (6-III.D)	HUD guidance update
Adjusted Income Deductions	Fixed dollar amounts listed (pp. 6-3–6-4)	References HUD-indexed amounts (6-III.A–C)	HOTMA inflation indexing
Flat Rent Choice	Addressed extensively in Ch. 6 (pp. 6-18–6-23)	Integrated with HOTMA rent methodology and over-income rules (6-IV)	HOTMA over-income requirements
Over-Income Families	Not addressed	12- and 24-month over-income review added (6-IV.B)	HOTMA statutory requirement

Chapter 7 *Verification*

Policy Topic	Current Language	Proposed Language	Reason for Change
Regulatory Citations	Multiple older PIH Notices listed in introduction (p. 7-1)	Updated citations referencing HOTMA, PIH 2023-27 , and current CFR sections (7-1)	HUD guidance updated since 2018
Consent to Release Information	HUD-9886 required; revocation consequences stated generally (pp. 7-1–7-2)	Explicit statement that failure to sign or revocation results in denial or termination (7-I.A)	HOTMA and HUD due-process clarification
Timeframes for Third-Party Requests	Highly specific timelines (5 days to send, 10 days to respond) (pp. 7-21–7-22)	General “reasonable timeframes” standard (7-I.D)	Allows operational flexibility; HUD no longer requires fixed timelines

Policy Topic	Current Language	Proposed Language	Reason for Change
Self-Certification	Allowed only as last resort; notarization emphasized (pp. 7-6, 7-23)	Expanded use of self-certification where permitted by HUD (7-I.E)	HOTMA expanded self-certification authority
Streamlined Verification – Income	Fixed-income streamlining allowed; detailed COLA instructions (pp. 7-3–7-4)	Streamlined income verification aligned with HOTMA prior-year income rules (7-II)	HOTMA income methodology change
Streamlined Verification – Assets	Asset self-certification allowed only ≤ \$5,000 (pp. 7-2–7-3)	Asset self-certification allowed below HUD-published threshold (7-II)	HOTMA raised asset thresholds
Zero / Extremely Low Income Reviews	Mandatory special reviews and questionnaires (pp. 7-9, 7-29)	Eliminated as a special category (7-II)	HUD discourages unnecessary burden
Retroactive Rent from Unreported Income	Detailed calculation examples and repayment rules (pp. 7-14–7-15)	Cross-referenced to Reexaminations & Repayment chapters (7-III)	Avoid duplication across ACOP chapters

Chapter 8 *Leasing & Inspections*

Policy Topic	Current Language	Proposed Language	Reason for Change
Lease Term & Renewal	12-month lease; annual signing tied to community service compliance (pp. 9-3–9-4)	Automatic 12-month renewal unless community service violated or over-income 24 months (8-I.A)	Reflects HUD clarification on automatic renewal
Lease Orientation Attendance	All adult members required ; failure may lead to termination (pp. 9-1–9-2)	Head or spouse required ; others encouraged (8-I.B)	Reasonableness and accessibility

Policy Topic	Current Language	Proposed Language	Reason for Change
Orientation Materials	General list; limited VAWA references (pp. 9-2–9-3)	Explicit inclusion of HUD-5380/5382 , EIV guide, smoke-free policy (8-I.B)	VAWA 2022 and HUD notice requirements
Lease Modifications	30-day notice; revisions handled via addendum (pp. 9-4, 9-10)	30-day notice for comment; 60-day notice before effective date (8-I.D)	HUD due-process best practice
Security Deposit Amount	Amount specified in lease; chapter cross-reference (pp. 9-8–9-9)	Deposit equals TTP at move-in , paid in full before occupancy (8-I.E)	Standardization and transparency
Refund of Security Deposit	Timelines less explicit (pp. 9-9–9-10)	Refund within 30 days ; itemized charges within 10 business days (8-I.E)	Due-process clarity
Rent Due Date	Due 1st; delinquent after 5th; late fee set annually (pp. 9-8–9-10)	Same due date; late fee \$25 clearly stated (8-I.F)	Transparency
Late Fees & Nonpayment	Eviction process described; variable fees (pp. 9-9–9-10)	Explicit 30-day Notice to Vacate and hardship waiver option (8-I.F)	HUD adverse-action clarity
Maintenance & Damage Charges	Charged per schedule; notice required (pp. 9-9–9-10)	Clear billing timelines and grievance protections (8-I.F)	Due-process improvements
Inspection Standards	UPCS standards used (pp. 9-11–9-12)	NSPIRE standards adopted (8-II.A)	HUD inspection system change
Inspection Notice	48-hour notice; annual notice ~1 week (pp. 9-12–9-13)	48-hour non-emergency, 2-week notice for annual self-inspection (8-II.B)	Consistency and resident preparation
Repair Timeframes	Repairs within 25 days (p. 9-11)	15 business days for non-emergency; 24 hours for life-threatening (8-II.B–C)	NSPIRE compliance
Housekeeping Enforcement	Citations and reinspection within 10 days (pp. 9-13–9-14)	Similar enforcement with clearer timelines and escalation (8-II.B)	Clarification
Smoke-Free Policy	Referenced generally (pp. 9-2, 9-11)	Full Smoke-Free Policy included as Exhibit 8-1 (Exh. 8-1)	HUD mandate finalized

Chapter 9.B – Reexaminations under HOTMA 102/104 Current

Policy Area	Current Language	Proposed Language	Reason for Change
Income Methodology	Anticipated income used for annual reexams (pp. 11-3, 11-5)	Prior-year income required , with streamlined & Safe Harbor options (9-I.D)	HOTMA statutory mandate
Scheduling of Annual Reexams	Notices sent 90 days in advance (p. 11-4)	Process begins ~120 days in advance (9-I.B)	Administrative efficiency; HUD best practice
Required Interview Attendance	Head and all adults required ; failure → termination (pp. 11-5–11-6)	Head, spouse, or co-head required ; discretion added (9-I.B)	Reasonableness, accessibility, fair-housing risk reduction
Failure to Attend Appointments	Missed second appointment = automatic termination (p. 11-5)	Missed two interviews = lease violation; termination discretionary (9-I.B)	Due-process improvement
Flat Rent Reexams	Full income reexam every 3 years ; limited clarity (pp. 11-1–11-2)	Three-year full reexam + annual updates clearly defined (9-II)	HOTMA clarification
Over-Income Families	Not addressed	12- and 24-month over-income reviews required (9-I.A; 9-II)	HOTMA requirement
Interim Thresholds	Dollar-based thresholds (e.g., \$200 increases) (pp. 11-9–11-11)	10% adjusted-income threshold ; dollar thresholds prohibited (9-III.C)	HOTMA prohibits dollar thresholds
Earned Income Increases	Interim processed if ≥ \$200 (pp. 11-9–11-11)	No interim for earned-income increases per HAKC policy (9-III.C)	HOTMA discretion
Unearned Income Increases	Often deferred to annual (pp. 11-9–11-11)	Interim required if ≥10% increase (9-III.C)	HOTMA mandate
Retroactive Rent – Timely Reports	Increases prospective; decreases limited (pp. 11-10–11-11)	Increases prospective; decreases retroactive when timely (9-III.D)	HOTMA due-process standards

Policy Area	Current Language	Proposed Language	Reason for Change
Non-Interim Transactions	Not defined	New Part V identifying HUD-required non-interim actions (Part V)	HOTMA reporting requirements
Criminal Background Checks	Annual checks allowed; limited dispute language (pp. 11-7–11-8)	Explicit notice and dispute rights added (9-I.E)	HUD due-process guidance
Effective Dates	General rules; less distinction (pp. 11-4, 11-10)	Detailed rules for increases vs. decreases and delays (9-I.F; 9-III.D)	HOTMA clarity

Chapter 10 *Pets*

Current Language vs. Proposed Language vs. Reason for Change

Policy Topic	Current Language	Proposed Language	Reason for Change
Assistance Animal Guidance	Relies on FHEO 2013-01 ; uses “companion animal” terminology; broader medical verification allowed (pp. 10-1–10-3)	Fully adopts HUD Notice FHEO 2020-01 ; clearly distinguishes service animals vs. support animals ; limits documentation requests (10-I.A–B)	HUD issued updated national guidance in 2020; reduces fair-housing risk
Definition of Assistance Animals	Assistance animals defined but terminology inconsistent (pp. 10-2–10-3)	Clear definitions aligned with FHA/ADA; assistance animals explicitly not pets (10-I.A)	Required to align with HUD and DOJ guidance
Documentation for Assistance Animals	Allows verification of disability and need with broad medical forms (pp. 10-3, Exhibits 1–3)	Requires only information that reasonably supports disability-related need ; emphasizes interactive process (10-I.B)	Prevents over-documentation and Fair Housing violations
Breed Restrictions (Pets)	Prohibits multiple breeds including German Shepherd, Doberman, Pit Bull, Rottweiler, Chow (pp. 10-8–10-9)	Prohibits Pit Bull, Rottweiler, Chow, Boxer only (10-II.C)	HUD discourages overly broad breed bans; policy narrowed

Policy Topic	Current Language	Proposed Language	Reason for Change
Weight Limits	Dogs up to 30 lbs ; cats up to 20 lbs (pp. 10-4–10-5)	All pets limited to 25 lbs adult weight (10-II.C)	Simplifies enforcement and standardizes rule
Number of Pets Allowed	One four-legged pet per household (pp. 10-1, 10-4)	Up to two pets , only one may be a dog (10-II.C)	Policy modernization and HUD flexibility
Rodents & Small Animals	Rodents (hamsters, guinea pigs, rabbits) allowed (pp. 10-4–10-6)	Rodents and reptiles not considered common household pets (10-II.C)	Aligns with HUD “common household pet” guidance
Pet Registration	Registration required; photograph required ; re-photograph annually (pp. 10-4–10-5)	Registration required; photo requirement removed ; renewal tied to annual reexam (10-II.B)	Streamlines administration; removes unnecessary burden
Noise & Nuisance Standard	Specific thresholds (10 minutes continuous / 30 intermittent) (p. 10-7)	General nuisance standard; no rigid time limits (10-II.D)	HUD discourages overly prescriptive rules
Violation Correction Period	5 calendar days to correct violation (p. 10-9)	10 business days to correct or request meeting (10-II.D)	Strengthens due process
Pet Removal Process	Multi-step process with short timelines (pp. 10-9–10-10)	Clear notice, meeting, and removal timelines (10-II.D)	Clarity and HUD grievance compliance
Emergency Removal of Pets	Allowed but less detailed (p. 10-10)	Explicit emergency removal protocol (10-II.D)	Health and safety clarity
Pet Deposits – Elderly/Disabled	Flat \$200 deposit ; installment option (pp. 10-10–10-11)	Deposit = higher of TTP or \$50; paid before pet allowed (10-III.B)	HUD regulatory allowance and equity
Monthly Pet Fee	Non-refundable fee referenced but inconsistent (p. 10-16)	\$10 monthly non-refundable pet fee clearly defined (10-IV.C)	HUD permits nominal ongoing fees
Pet Waste Charges	Charged per incident; amount not fixed (p. 10-10)	\$10 per occurrence clearly stated (10-III.C; 10-IV.D)	Transparency and consistency

Chapter 11 *Community Service*

Policy Topic	Current Language	Proposed Language	Reason for Change
Overall Organization	Long narrative with detailed exhibits and sampling tables (entire chapter)	Two-part structure: Part I Requirements / Part II Implementation (Intro; Parts I–II)	Improves clarity; separates policy from procedures
Work Activity Exemption	Exempt if working 20 hours/week (pp. 15-6–15-7)	Exempt if working 30 hours/week (HAKC policy) (11-I.B)	Local policy decision; aligns with employment standards
Annual Notice Timing	Review conducted 30 days before lease expiration (pp. 15-7–15-8)	Review conducted 60 days before lease renewal (11-I.C)	Strengthens due process
Documentation Submission Deadline	Not consistently defined (varies by section)	10 business days to submit documentation (11-I.C)	Consistency and enforceability
Change from Exempt to Non-Exempt	Requires reporting; effective date less clear (pp. 15-8–15-9)	Effective first of month following 30-day notice (11-I.C)	Prevents retroactive enforcement disputes
Noncompliance Notice Timing	Notice issued 30 days prior to lease end (pp. 15-10–15-11)	Notice issued 45 days prior to lease end (11-I.E)	Expanded due-process protections
Continued Noncompliance Enforcement	Two-cycle process; described narratively (pp. 15-10–15-11)	Step-by-step enforcement sequence clarified (11-I.E)	Improves clarity and defensibility
Grievance Rights	Mentioned in multiple sections (pp. 15-7, 15-10)	Clearly stated in Noncompliance section (11-I.E)	Due-process emphasis
PHA Implementation Guidance	Embedded throughout chapter	Dedicated Part II – Implementation (11-II)	Separation of policy vs. operations

Chapter 12 *Transfer Policy*

Policy Topic	Current Language	Proposed Language	Reason for Change
Overall Organization	Transfer types listed by Category 1–5 (pp. 8-1–8-4)	Transfers organized by Emergency, PHA-Required, Resident-Required, Processing	Improves clarity and audit defensibility
Emergency Transfers – Definition	Emergency transfers defined broadly; VAWA referenced separately (pp. 8-1–8-2)	Emergency transfers explicitly defined, incl. VAWA, hazardous conditions , and alternate accommodations (12-I.A–B)	HUD strengthened emergency and VAWA guidance
VAWA Emergency Transfers	Referenced; relies on separate VAWA Emergency Transfer Policy (pp. 8-1–8-2)	Fully integrated VAWA emergency transfer procedures , HUD-5383 form, and external transfers (12-I.B)	VAWA 2022 implementation and HUD Notice updates
Alternate Accommodations	Not clearly addressed	Explicit requirement to provide temporary lodging if unit not immediately available (12-I.C)	HUD Occupancy Guidebook guidance
Costs for Emergency Transfers	PHA pays for some emergency transfers; detail limited (pp. 8-7–8-8)	PHA pays packing, moving, unloading, and temporary lodging (12-I.D)	Clarifies PHA responsibility
PHA-Required Transfers – Types	Administrative transfers listed in categories (pp. 8-2–8-3)	Clearly lists accessible units, occupancy standards, demolition/RAD, emergencies (12-II.B)	Clarification and consolidation
Accessible Unit Transfers	Addressed but limited procedural detail (pp. 8-2–8-3)	Explicit obligation to transfer non-disabled households out of accessible units when needed (12-II.B)	24 CFR 8.27 compliance
Occupancy Standards Transfers	Category 3 transfers; complex thresholds (pp. 8-2–8-3)	Clear definitions of overcrowded vs. overhoused , tied to Chapter 5 standards (12-II.B)	Consistency with updated Occupancy chapter
Notice for PHA-Required Transfers	Timelines not always explicit (pp. 8-1–8-3)	15-day written notice required; adverse-action protections applied (12-II.B–C)	Due-process clarity

Policy Topic	Current Language	Proposed Language	Reason for Change
Cost Responsibility – PHA-Required Transfers	Mixed rules; residents often pay for occupancy transfers (pp. 8-7–8-8)	PHA pays for required transfers except occupancy-standards transfers (12-II.D)	Clarification and transparency
Resident-Requested Transfers – Scope	Broad list incl. incentive transfers and neighbor disputes (pp. 8-3–8-5)	Requests limited to medical, safety, reasonable accommodation, size, employment distance (12-III.B)	Reduces discretionary transfers
Good Standing Requirement	Extensive “good record” criteria; rigid enforcement (pp. 8-4–8-5)	Retained but exceptions explicitly allowed for safety and VAWA cases (12-III.C)	Fair-housing and VAWA compliance
Security Deposits on Transfer	Addressed generally (pp. 8-7–8-8)	Explicit policy to transfer existing security deposit and bill damages separately (12-III.D)	Administrative clarity
Cost of Resident-Requested Transfers	Residents generally pay (pp. 8-7–8-8)	Residents pay unless transfer is a reasonable accommodation (12-III.E)	HUD reasonable-accommodation rule
Transfer Request Response Time	No firm response deadline (pp. 8-5–8-6)	PHA must respond within 10 business days (12-III.F)	Due-process improvement
Centralized Transfer List	Managed through Tenant Selection; category-based (pp. 8-4–8-5)	Centralized transfer list with explicit priority order (12-IV.B)	Auditability and consistency
Priority Order of Transfers	Category-based hierarchy (pp. 8-4–8-5)	Explicit ranked list: emergency, high-priority, accessible, demolition, occupancy, others (12-IV.B)	Transparency
Number of Transfer Offers	One offer; refusal consequences vary (pp. 8-1, 8-6)	One offer retained; consequences clearly stated by transfer type (12-IV.C)	Clarification
Good Cause for Refusal	Narrow list (pp. 8-6)	Expanded list incl. VAWA, health, accessibility, lead-based paint (12-IV.D)	HUD and VAWA updates
Reexamination After Transfer	Reexam date unchanged (p. 8-7)	Reexam date resets to first of month of transfer (12-IV.F)	Aligns with Reexaminations chapter

Chapter 13 *Lease Terminations*

Current Language vs. Proposed Language vs. Reason for Change

Policy Topic	Current Language	Proposed Language	Reason for Change
Overall Scope & Detail	Broad policy statements with fewer distinctions between mandatory vs. discretionary terminations (entire chapter)	Clearly separates mandatory, authorized, and procedural terminations (Parts II–IV)	Improves clarity and audit defensibility
Mandatory Terminations – Consent Forms	Not explicitly addressed	Failure to provide required consent forms added as mandatory termination (13-II.B)	HOTMA 102/104 requirement
Citizenship / Immigration Failures	Termination required for noncompliance; less procedural detail (pp. 12-2, 12-9)	Detailed conditions and timelines clarified (13-II.C)	HUD clarification and consistency
Failure to Disclose SSNs	Required termination; limited hardship discussion (pp. 12-2–12-3)	Allows 90-day deferral for circumstances beyond family control (13-II.D)	HUD guidance flexibility
Lifetime Registered Sex Offenders	Addressed generally (pp. 12-3–12-4)	Explicit policy requiring removal or termination (13-II.G)	HUD Notice PIH 2012-28 clarity
Community Service Noncompliance	Nonrenewal addressed briefly (pp. 12-1–12-2)	Cross-referenced to Chapter 11 with defined notice steps (13-II.H)	Consistency across ACOP chapters
Over-Income Families	Limited discussion; termination emphasized (pp. 12-1, 12-9)	Comprehensive 24-month framework , notices, and NPHOI option (13-II.J)	HOTMA 103 statutory requirement
Drug-Related Criminal Activity	Broad authority; arrest evidence discussed (pp. 12-2–12-4)	Clarifies preponderance of evidence , alternatives, and discretion (13-III.B)	HUD due-process guidance
Alcohol Abuse	Addressed; less defined pattern standard (pp. 12-2–12-4)	Defines pattern = more than one incident in 3 months (13-III.B)	Consistency and enforceability

Policy Topic	Current Language	Proposed Language	Reason for Change
Threats to Health & Safety	Immediate termination allowed (pp. 12-3–12-4)	Retained with clarified definitions and evidence standards (13-III.B)	No substantive change; clarification
Other Good Cause	Broad list with limited structure (pp. 12-2–12-5)	Organized list with examples and limits (13-III.C)	Improves transparency
Family Absence from Unit	Not clearly defined	Defined: >180 consecutive days = termination (13-III.C)	HUD best practice
Alternatives to Termination	Mentioned briefly (pp. 12-4–12-5)	Dedicated section on exclusion, repayment, bifurcation (13-III.D)	Strengthens due-process protections
Criteria for Decision-Making	General reasonableness language (pp. 12-4–12-5)	Detailed factors list (severity, culpability, rehabilitation, impact) (13-III.E)	HUD guidance compliance
Rehabilitation Consideration	Allowed but less explicit (p. 12-4)	Requires documented completion of program (13-III.E)	Clarification
VAWA Protections	Based on VAWA 2013 ; limited scope (pp. 12-4–12-9)	Updated to VAWA 2022 , includes human trafficking , expanded protections (13-III.F)	Statutory update
Lease Bifurcation	Allowed; procedures less defined (pp. 12-6–12-8)	Detailed bifurcation process and timelines (13-III.F)	HUD guidance and litigation risk reduction
Notice of Termination – Timing	14 days for nonpayment , 30 days other cases (p. 12-3)	30 days for nonpayment , aligns with HUD updates (13-IV.D)	HUD regulatory updates
Notice Content & Accessibility	Basic notice elements (pp. 12-2–12-3)	Adds LEP access, disability access, remote hearings (13-IV.D)	Civil rights compliance
Criminal Records Disclosure	Required; limited dispute detail (pp. 12-3–12-4)	10 business days to dispute accuracy and relevance (13-IV.C)	HUD due-process requirements

Chapter 14 *Grievances and Appeals*

Current Language vs. Proposed Language vs. Reason for Change

Policy Topic	Current Language	Proposed Language	Reason for Change
Distinction Between Applicants & Residents	Limited separation; procedures largely combined (pp. 13-1–13-3)	Clear separation of informal hearings (applicants) and grievances (residents) (14-I, 14-III)	HUD clarification and due-process accuracy
Applicant Appeal Rights	Informal hearings allowed but less defined (pp. 13-2–13-3)	Informal hearings limited to admission denials only (14-I.B)	Prevents misuse of applicant hearing process
Notice of Denial Content	General notice requirements (pp. 13-3–13-4)	Explicit inclusion of remote hearing info and VAWA forms (HUD-5380/5382) (14-I.B)	VAWA 2022 and HUD notice requirements
Scheduling Informal Hearings	Timelines not clearly stated (pp. 13-4–13-5)	Written notice sent within 10 business days of request (14-I.B)	Due-process clarity
Remote Informal Hearings (Applicants)	Not addressed	Full remote-hearing framework added, incl. accessibility safeguards (14-I.B)	HUD PIH 2020-32 implementation
Discovery for Applicant Hearings	Limited discussion (p. 13-5)	Explicit right to examine and copy documents at no cost (14-I.B)	Due-process enhancement
Hearing Officer Independence	Required but minimally described (p. 13-5)	Detailed impartiality standards clarified (14-I.B)	HUD audit defensibility
Decision Issuance (Applicants)	“Reasonable time” standard (p. 13-6)	Written decision within 10 business days of hearing (14-I.B)	Consistency and predictability
Noncitizen Hearings	Addressed briefly; fewer timelines (pp. 13-6–13-8)	Dedicated Part II with USCIS appeal timelines and notice rules (14-II)	HUD immigration-status requirements
Resident Grievance Applicability	General applicability language (pp. 13-9–13-10)	Clarifies exclusions in HUD due-process states (14-III.C)	Regulatory precision
Informal Settlement of Grievances	Required; timelines vague (pp. 13-10–13-11)	Requests due within 10 business days ; meeting scheduled within 10 business days (14-III.D)	Due-process clarity

Policy Topic	Current Language	Proposed Language	Reason for Change
Remote Informal Settlements	Not addressed	Remote informal settlements explicitly allowed with safeguards (14-III.D)	Post-COVID HUD guidance
Scheduling Resident Hearings	No firm deadline (pp. 13-12–13-13)	Hearing scheduled and noticed within 10 business days (14-III.E)	Procedural clarity
Expedited Grievance Procedures	Permitted (pp. 13-13–13-14)	Explicitly not adopted by PHA (14-III.E)	Local policy decision
Selection of Hearing Officer	Allowed panel or officer (p. 13-14)	Single impartial hearing officer policy adopted (14-III.F)	Consistency and efficiency
Remote Grievance Hearings	Not addressed	Comprehensive remote-hearing policy with accessibility, LEP, and PII safeguards (14-III.G)	HUD PIH 2020-32 compliance
Failure to Appear	Considered waiver; limited flexibility (pp. 13-15–13-16)	30-minute grace period and good-cause rescheduling allowed (14-III.H)	Due-process improvement
Evidence Standards	Informal standard; limited guidance (pp. 13-16–13-17)	Defines oral, documentary, demonstrative, real, and hearsay evidence (14-III.H)	Hearing consistency
Decision Timeline (Residents)	“Reasonable time” standard (p. 13-18)	Written decision within 10 business days (14-III.I)	Predictability and audit compliance
Board Review of Hearing Decisions	Allowed; timing unclear (pp. 13-18–13-19)	Board review timelines clearly defined (14-III.I)	Governance clarity
Accessibility & LEP Protections	Referenced generally (pp. 13-19–13-20)	Detailed accessibility, auxiliary aids, and LEP standards for all hearing types (14-I, 14-III)	Civil-rights compliance

Chapter 15 *Program Integrity*

Policy Topic	Current Language	Proposed Language	Reason for Change
Overall Organization	Narrative format with mixed policy and procedure (pp. 16-1–16-8 approx.)	Two-part structure: Part I Prevention/Detection and Part II Corrective Measures (Intro; Parts I–II)	Improves clarity, readability, and HUD audit defensibility

Policy Topic	Current Language	Proposed Language	Reason for Change
Purpose Statement	General commitment to preventing fraud (Intro)	Expanded statement emphasizing prevention, detection, investigation, and resolution (Intro)	Clarifies full scope of program-integrity responsibilities
Definition of Error vs. Program Abuse	Definitions implied but not clearly separated	Explicit definitions distinguishing unintentional errors vs. intentional fraud (15-I.A)	Improves consistency in enforcement and remedies
Use of EIV	EIV required but described briefly (early sections)	Explicit EIV use requirements with updated CFR citation 24 CFR 5.233 (15-I.A)	Updated HUD regulatory citation and emphasis
HUD-52675 (Debts Owed) Disclosure	Required but less prominently stated	Explicit requirement to provide and acknowledge HUD-52675 (15-I.A)	HUD monitoring emphasis and EIV enforcement
Fraud Prevention Education	Orientation and counseling mentioned generally	Explicit requirement to provide HUD-1141-OIG “Is Fraud Worth It?” and EIV Guide with signed acknowledgment (15-I.A)	HUD OIG best practices
Staff & Resident Training	Addressed generally	Expanded requirements for staff ethics training and resident counseling at reexams (15-I.A)	Strengthens internal controls and compliance culture
Detection Methods	File reviews and audits referenced	Expanded list incl. EIV, Work Number, data comparisons, audits (15-I.B)	Reflects modern verification tools
Independent Audits & HUD Monitoring	Mentioned	Explicit reference to IPA audits and HUD monitoring use (15-I.B)	HUD audit alignment
Investigation Standard	Investigation authority implied	Explicit preponderance of the evidence standard defined (15-I.C)	Legal clarity and due-process consistency
Notice of Findings	Notice requirements less specific	Written notice required within 10 business days of investigation conclusion (15-I.C)	Due-process improvement
Underpayments & Overpayments	Addressed generally	Clear distinction between prospective corrections and reimbursement responsibility (15-II.A)	Improves consistency and fairness
Family-Caused Errors	Repayment and termination allowed	Same remedies retained, but cross-referenced clearly to Repayment & Termination chapters (15-II.B)	Policy consistency across ACOP

Policy Topic	Current Language	Proposed Language	Reason for Change
PHA-Caused Errors	Less detailed treatment	Explicit policy requiring reimbursement to family for overpayments (15-II.C)	HUD fairness and accountability emphasis
De Minimis Errors	Not addressed	New de minimis error rule (\$30/month threshold) added (15-II.C)	HOTMA 102/104 statutory requirement
Criminal Prosecution Referrals	Allowed; thresholds not clearly stated	Explicit referral thresholds and OIG coordination (15-II.D)	HUD OIG guidance clarity
Recovery of Fraud Funds	Mentioned generally	Explicit authority to retain 100% of recovered funds per PIH 2007-27 (15-II.E)	HUD financial-recovery guidance
Appeal Rights	Referenced generally	Explicit cross-reference to Grievance & Hearing procedures (15-I.C; 15-II.E)	Due-process clarity
Policy vs. Procedure	Operational detail embedded	Operational detail reduced; policy-level standards retained	Best practice; prevents outdated procedures in ACOP

Chapter 16 *Program Administration*

Policy Area	Current Language	Proposed Language	Reason for Change
Overall Organization	Narrative format; limited sub-parts	Seven-part structure: Utilities, Flat Rents, Debts, PHAS, Records, Lead, VAWA (16-I–VII)	Improves clarity and HUD audit usability
Utility Allowances	Addressed briefly and cross-referenced (limited discussion)	Full detailed policy on setting, revising, notice, surcharges, and accommodations (16-I)	HUD emphasis on transparent UA methodology

Policy Area	Current Language	Proposed Language	Reason for Change
Overall Organization	Narrative format; limited sub-parts	Seven-part structure: Utilities, Flat Rents, Debts, PHAS, Records, Lead, VAWA (16-I–VII)	Improves clarity and HUD audit usability
Utility Allowance Revisions	Annual review required; less detail (older citations)	Explicit 10% rate-change trigger , retroactivity rules, and notice requirements (16-I.B–D)	Updated HUD regulatory guidance
Reasonable Accommodation for Utilities	General accommodation language	Explicit requirement for higher allowances and appliance relief when disability-related (16-I.E)	Fair Housing and Section 504 compliance
Flat Rent Methodology	Discussed generally; older FMR references	Updated 80% FMR/SAFMR rules; exception flat rent process detailed (16-II.B)	PIH 2022-33 and statutory updates
Flat Rent Reductions	Discretionary; less clarity	Explicit policy to reduce flat rents when FMR decreases (16-II.B)	Transparency and consistency
Posting & Documentation of Flat Rents	Not clearly required	Mandatory public posting and documentation retention (16-II.B)	HUD audit findings nationally
Family Debts – General Policy	Repayment required; limited structure	Detailed repayment agreement standards , thresholds, and timelines (16-III)	PIH 2018-18 implementation
Repayment Agreement Thresholds	Case-by-case discretion	Clear 40% MAI affordability standard and \$25 minimum (16-III.B)	Consistency and fairness
Down Payment Requirement	Not specified	30% down payment , hardship waiver allowed (16-III.B)	Standardization
PHAS Description	Brief overview	Full explanation of PHAS indicators, scoring, and consequences (16-IV)	Staff training and transparency
Posting PHAS Scores	Not explicit	Mandatory public posting within 2 weeks (16-IV.C)	HUD regulatory requirement
Record Retention – General	Three-year retention referenced (Ch. 17)	Detailed list of required records and retention periods (16-V.B)	Prevents audit gaps

Policy Area	Current Language	Proposed Language	Reason for Change
Overall Organization	Narrative format; limited sub-parts	Seven-part structure: Utilities, Flat Rents, Debts, PHAS, Records, Lead, VAWA (16-I–VII)	Improves clarity and HUD audit usability
EIV Record Retention	Mentioned generally	Explicit EIV security and retention requirements (16-V.B–C)	HUD EIV security guidance
Criminal Records Handling	Confidentiality stated; limited detail	Detailed access, destruction, and retention rules (16-V.C)	HUD civil-rights compliance
Medical/Disability Records	Addressed generally	Explicit prohibition on retaining diagnosis details (16-V.C)	Fair Housing Act compliance
Lead-Based Paint Reporting	Mentioned briefly	Full reporting requirements for children with EBLL and timelines (16-VI)	HUD Notice PIH 2017-13
VAWA Coverage	Limited VAWA references	Full VAWA 2022 notification, documentation, confidentiality framework (16-VII)	Statutory update
Human Trafficking Protections	Not included	Explicitly included with VAWA protections (16-VII.A)	HUD policy expansion