

COLUMBIA COUNTY HOUSING AUTHORITY

160 W 6th St Suite 101, Bloomsburg, PA 17815

570-784-9373 | www.cchrpa.org

HOTMA RECERTIFICATION CHANGES

Section 8 Housing Choice Voucher Program | HOTMA Sections 102 and 104

HOTMA changes how CCHA reviews income, deductions, assets, and eligibility. This notice describes the changes for your recertification when applicable. CCHA applies current HUD requirements and its Administrative Plan. Check each box as the item is reviewed.

SECTION 102 | INCOME, DEDUCTIONS, AND REVIEWS

☐ **1. Annual income calculations**

Annual recertifications generally use income received during the previous 12 months, with adjustments for current changes and prior interim reviews. New admissions and interim reviews generally use anticipated income for the next 12 months. Report wages, benefits, support, self-employment, and other income as requested.

☐ **2. Income exclusions and student financial assistance**

HUD has revised which income is excluded, including certain nonrecurring payments, foster-care payments, and qualifying student financial assistance. Special rules apply to dependent full-time student earnings and adoption assistance. Seasonal, day-labor, and independent-contractor earnings are not excluded simply because they vary. New enrollment in the Earned Income Disallowance ended January 1, 2024. CCHA determines exclusions; disclose income even if you believe it is excluded.

☐ **3. Dependent and elderly / disabled family deductions**

The dependent deduction and the deduction for a qualifying elderly or disabled family are adjusted annually by HUD. The elderly / disabled family deduction is one deduction per qualifying family. CCHA will use the applicable amounts for your recertification year.

☐ **4. Health, medical, and disability assistance expenses**

The standard deduction threshold rises from 3% to 10% of annual income for qualifying unreimbursed expenses. Health and medical expenses apply to elderly or disabled families. Qualifying disability assistance expenses must enable a family member to work and are subject to HUD limits. Submit receipts and proof of unreimbursed costs.

☐ **5. Medical / disability expense hardship relief**

Eligible families may receive phased-in relief, generally using a 5% threshold for 12 months and 7.5% for the next 12 months before the 10% threshold applies. Separate financial hardship relief may be available.

☐ **6. Childcare deductions and hardship relief**

Reasonable, unreimbursed childcare costs for children under 13 may qualify when needed for work or education, subject to HUD limits. If eligibility for this deduction ends and you cannot pay rent, you may request hardship relief to continue the deduction temporarily. Provide documentation of the need and costs.

☐ **7. Interim recertifications and reporting changes**

Interim reviews generally use a 10% change in adjusted income. Earned-income increases generally are not used to trigger an interim increase, except as permitted after a prior interim reduction under CCHA policy. Other permitted exceptions may apply. Continue reporting changes within CCHA deadlines; CCHA decides whether a review is required.

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ASSET CHANGES AND DISCLOSURE

Section 8 Housing Choice Voucher Program | HOTMA Sections 102 and 104

SECTIONS 102 AND 104 | ASSET RULES AND ELIGIBILITY

☐ 8. New asset limitations

HOTMA establishes a net family asset eligibility limit of \$109,797, adjusted annually by HUD. CCHA applies the current limit and its adopted policy for existing participants. Exceeding the limit may affect continued assistance. This notice is not an eligibility decision or termination notice.

☐ 9. Ownership of real property

Disclose ownership interests in homes, land, and other real property. Ownership of a dwelling suitable for your household may affect eligibility when the family has the legal right to reside in it and authority to sell it. HUD exceptions and suitability rules apply, including disability needs, family size, condition, location, and certain VAWA protections. CCHA will review your circumstances.

☐ 10. Asset verification requirements

Provide requested account statements, balances, ownership records, and income information. HUD permits asset self-certification in certain circumstances, subject to CCHA policy; it is not automatic. Third-party verification is required when applicable, including periodic verification under HUD rules. Report assets transferred or given away for less than fair market value during the preceding two years.

☐ 11. Disclosure of non-necessary personal property

Disclose non-necessary personal property, including bank accounts and investments, even if it produces no income. If its combined value is at or below HUD's annually adjusted exclusion threshold, its value is excluded from net family assets. If it exceeds that threshold, the full countable value is included, not just the excess. CCHA determines exclusions and values based on the household's circumstances.

Examples to disclose: checking and savings accounts; cash; CDs, stocks, and bonds; recreational boats, campers, or vehicles not needed for daily transportation; investment jewelry; coin or stamp collections; precious metals, gemstones, investment artwork, and antique vehicles. Explain the use of equipment or other valuable property so CCHA can classify it correctly.

Necessary personal property generally excluded: daily transportation vehicles; household furniture, kitchenware, linens, and appliances; clothing; wedding / engagement rings and items of religious or cultural significance; medical equipment; musical instruments used by the family; and computers, phones, or tablets for personal use. An item's value alone does not determine whether it is necessary.

☐ 12. Changes to asset income calculations

Actual income from assets, such as interest or dividends, generally counts unless specifically excluded, even when the asset's value is excluded. If net family assets exceed HUD's annually adjusted threshold and actual income from an asset cannot be calculated, CCHA uses HUD's current passbook rate to calculate imputed income for that asset.

☐ 13. Retirement accounts and other asset exclusions

The value of IRS-recognized retirement accounts, including IRAs and 401(k) / 403(b) accounts, is excluded from net family assets. Regular retirement distributions generally count as income. Other exclusions may apply to ABLE accounts, qualifying education savings accounts, and certain trusts or payments. Disclose the accounts and distributions so CCHA can apply the correct rules.

Annual updates: Asset limits, personal-property exclusion thresholds, deductions, and the passbook rate change by calendar year. CCHA will apply the HUD schedule appropriate to the effective date of your review.

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TENANT ACKNOWLEDGMENT

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WHAT PARTICIPANTS MUST CONTINUE TO DO

- ☐ Complete all recertification forms and return requested documents by CCHA's deadline.
- ☐ Report household, income, and asset changes within CCHA's required reporting period.
- ☐ Disclose all requested assets, including non-necessary personal property, and asset income.
- ☐ Provide verification for deductions and contact CCHA if you need hardship relief.
- ☐ Sign required verification authorizations, including HUD-9886-A when required; contact CCHA before revoking consent because it may affect assistance.

CCHA will determine which income and assets count. Incorrect or incomplete reporting may affect assistance or result in repayment or other program action, subject to required notices and review rights. This notice does not waive my rights.

References: 24 CFR 5.603, 5.609, 5.611, 5.618, and 982.516; Notice PIH 2023-27 / H 2023-10 (Revision 3); HUD PIH HOTMA Implementation FAQs (September 29, 2026); HUD annual inflation adjustments. Resources: hud.gov/hud-partners/hotma and huduser.gov/portal/datasets/inflationary-adjustments-notifications.html.