

**East Greenwich Housing Authority Board of Commissioners
Regular Meeting
Tuesday, November 18, 2025, 5:30PM
EG Housing Authority Administrative Office
146 First Avenue, East Greenwich, RI 02818**

Agenda

- **Chair calls meeting to order and roll call is taken.**
- **Public Comment**
- **Approval of Minutes** **(For Vote)**
 - October 2025 (Regular Meeting)
- **Monthly Management Report** **(For Discussion)**
 - Update on Occupancy & Rental income for September
- **2026 Utility Allowance** **(For vote)**
- **EGHA Tenant Charges list** **(For Vote)**
 - All charges not associated with Rent
- **2026 Policy Changes** **(For Vote)**
 - ACOP (PH)
 - Maintenance Policy
- **2026 Calendar of Meeting Dates** **(For Vote)**
- **Nomination of Slate of Officers** **(For Vote)**
 - Chair
 - Vice Chair
- **Executive Director Report**
 - Information from the EG News Housing Forum
 - Donation letters mailed
 - \$2100 GC donation BH Foundation
 - The Oaks Toy Drive 12/13
 - Holiday Cards
- **Adjourn** **(For Vote)**

The next meeting date is scheduled for WEDNESDAY, December 10, 2025. This will be a joint meeting with Cove Homes, Inc. An invitation will also be sent to members of the EG Affordable Housing Commission.

If you require a reasonable accommodation, please contact the Executive Director, Tracy Johnson, at tjohnson@eghousing.com or call (401) 885-2610 ext. 13 in advance of the meeting.

Posted on November 13, 2025, at the EGHA Administrative Office, EG Town Hall, Shoreside Apts. & RI SOS website.

Minutes/MMR

**MINUTES
HOUSING AUTHORITY OF THE
TOWN OF EAST GREENWICH
146 FIRST AVENUE
EAST GREENWICH, RI 02818
REGULAR MEETING
MEETING HELD at EGHA Administrative Office**

**DATE: October 21, 2025
5:30PM**

MEMBERS' PRESENT: Elizabeth Grumbach, Chair
Ruth Feder, Vice Chair
Stanley Olszewski, Commissioner
Kevin Simon, Commissioner

MEMBERS ABSENT: None

OTHER ATTENDEES: Tracy Johnson, Executive Director
Louise Marcus, Attorney

CALL TO ORDER: Chair called the meeting to order at 5:30pm

PUBLIC COMMENT: No Public Comment

**APPROVAL OF THE MINUTES OF
THE SEPTEMBER 2025 REGULAR MEETING**

Commissioner Olszewski made a motion to approve the minutes of September 2025 regular meeting, seconded by Commissioner Feder and approved by Commissioners Feder, Olszewski, Simon & Grumbach.

No Discussion

**In Favor: Commissioners Olszewski, Simon, Grumbach & Feder
Opposed: None
Abstained: None**

MMR Tracy reported that lease ups are moving along slowly. Jenn is plugging along at shoreside, we are trying to reach out to other agencies to fill our family units, trying to do what we can to generate more revenue by filling the units. Because we cannot issue vouchers, we are looking for individuals from other communities who are searching for units of their bedroom size. There really are not a lot of individuals sixty-two and older looking for housing that currently have vouchers. We get calls all the time regarding family units, but people have been turning them down because they are not big enough or they just do not like the unit. Tracy stated to commissioner Simon that after the first of the year she will schedule a tour of all our units with our staff, so he can see the units we are discussing. Chair Grumbach would like to know more of why people are refusing the units, is it really because of the unit itself, or they are not near bus lines because East Greenwich is a desirable place to live. Most of our units are in the downtown area, which is located near shops, restaurants, and grocery stores. Vice chair Feder mentioned that her daughter grew up with somebody who lived in one of our developments.

Kristin held a back-to-school event for all our families. We helped over twenty kids but outreached to over seventy-five families. Our Lady of mercy church is always very generous to us with school supplies. A few items we purchased ourselves. Commissioner Simon asked if we would make a request in advance so that any specific items can be included. Tracy said no, just a general request. Tracy said she will mention that to Kristin for next year, because we did have a couple of necessary items like special calculators or pens and file folders that we would call back in the day trapper keepers. Pre-COVID, we used to have an annual back-to-school event with arts and crafts, games, food, and music.

Chair Grumbach feels we should have more activities like this to bring the housing kids together to get to know one another. This way the children who may feel lonely moving here from another community will get to know other kids their age. Tracy mentioned that she did reach out to Potowomut Golf Club Asking if they would host our Santa event. She even offered to contribute more funds to the event than we did in years past. According to the event coordinator, she stated she would ask the board, but we have not had a response back. Because it is so late in the season, many other places are already booked for their holiday events. Next year we will start early and

hopefully hold the event someplace. The commissioners suggested Saint Lukes, the EG Fireman's hall, or Swift Gym. Tracy mentioned that the EG Lions Club has offered to volunteer at the event, and with the donations, most cost would be covered. Commissioner Simon mentioned that St. Lukes has a nice rec room. Both commissioners Simon and all the Olszewski mentioned that they hold a monthly dinner there which is well attended.

2025 FMRs

Tracy reviewed the new 2025 fair market rents with the commissioners. EGHA qualifies for SAFMR, which means small area fair market rents. Small area FMR's are slightly higher because the community's overall rents are higher than normal. After last year's audit, it was noted that the auditors requested a resolution for board approval of the FMR's. This was something different, as HUD determines the FMR's for all the communities. The 2025 SAFMR's are slightly lower than the current year. We do not have to lower the rents on current participants for two years at recert; but any new lease ups will have to follow these new rents.

Commissioner Grumbach mentioned that this should be part of our affordable housing discussion. We should discuss what the rents currently are in this town, in comparison to the HUD rents being issued. We need the overall focus of the presentation to discuss what we really need, and the difference between affordable housing and low-income housing, and that it is important we are not serving more folks who need housing.

Commissioner Olszewski made a motion to approve the updated HUD SAFMRs, seconded by Commissioner Simon and approved by Commissioners Feder, Olszewski, Simon & Grumbach.

In Favor: Commissioners Olszewski, Simon, Grumbach & Feder
Opposed: None
Abstained: None

2025 PUBLIC HOUSING WRITE-OFFS

EGHA is requesting to write off two outstanding balances that are from evicted tenants and we may never receive payment from. Part of the scoring for public housing PHAS includes how much our balances are for unpaid rents or fees, so routinely we review the tenant account receivables for outstanding balances. These balances will only be written off in QuickBooks but remain in our housing software should the tenant decide to pay us in the future. Any tenant who leaves by non-compliance, eviction or leaves debt upon vacancy are reported into the HUD delinquent tenant system. This means should they apply for housing anywhere in the country, their application will be flagged, and they cannot receive housing assistance until they pay us back. While many past participants still have outstanding balances, we did have a public housing tenant who was evicted pay EGHA back almost \$3700 in back rent, damages in fees almost four years after she left public housing. These balances should have been written off about four years ago but were recently found when the manager is in bookkeepers were cross-referenced.

Commissioner Olszewski made a motion to approve writing off the delinquent monies owed for RP & KM, seconded by Commissioner Feder, and approved by Commissioners Feder, Olszewski, Simon & Grumbach.

In Favor: Commissioners Olszewski, Simon, Grumbach & Feder
Opposed: None
Abstained: None

REVISION OF SMOKE FREE POLICY

The smoke free policy was created in 2017 when HUD issued a regulation that all units must go "smoke free". EGHA has had three successful evictions under this policy. During a recent court hearing, the judge sided with the tenant because of a paragraph in the policy that management must give two verbal warnings before any legal action can be taken. EGHA is asking that since the tenant signs the policy every year at recert, that this paragraph be removed from the policy. In addition, any other spelling or grammatical errors will be corrected.

Commissioner Feder made a motion to approve the revision of the smoke free policy to remove providing verbal warnings before non-compliance and correcting some grammatical items, seconded by Commissioner Olszewski and approved by Commissioners Feder, Olszewski, Simon & Grumbach.

In Favor: Commissioners Olszewski, Simon, Grumbach & Feder
Opposed: None
Abstained: None

BUYBACK OF STAFF PTO

Annually, this item is reviewed by the board if they would consider staff with a large overage of paid time off have the option of selling back some PTO days. Several of the GHA staff have been here for twenty plus years, including the director, and accrue the Max number of days. Because sometimes schedules are busier than usual, staff end up losing their time at their anniversary. EGHA is asking if the board will once again approve staff selling back up to 10 days of their PTO. Because this is a challenging time with HUD, the board can also consider up to five days. Most of the staff will not utilize this benefit as they use all the time they have accrued. If approved, any staff member who chooses to participate must keep 5 days of sick time; one year a staff member sold back all the time they had and had no sick days left until their anniversary date.

Discussion: Chair Grumbach felt that this resolution should be approved as the staff is working during unprecedented times, and we are unsure if there will be jobs next year. Commissioner Simon stated that the staff should be acknowledged for staying loyal to getting the job done but should make sure they do take some of the time they have on the books. Chair Grumbach asked Tracy if we are financially able to support this request. Tracy stated that she spoke with Judy prior to this meeting, and yes, we are OK.

Commissioner Feder made a motion to approve the buyback of up to 10 days of PTO for EGHA staff, seconded by Commissioner Simon and approved by Commissioners Feder, Olszewski, Simon & Grumbach.

In Favor: Commissioners Olszewski, Simon, Grumbach & Feder

Opposed: None

Abstained: None

ANNUAL REPORTS OF THE AFFORDABLE HOUSING TASK FORCE AND EG PLANNING BOARD

Tracy reviewed the two reports that were sent to her by the affordable housing Commission. They speak of the current state of housing in East Greenwich as well as upcoming projects and challenges. EGHA is currently working on our annual plan which will also be submitted to the council. Vice president Feder inform the group that she reached out to the chair of the affordable housing Commission, Shana Defelice, on behalf of Elizabeth as chair of EGHA and herself as president of Cove Homes. She invited the Commission to attend one of our meetings, and hopefully we can develop a wonderful working relationship as we all have the same goal in common. As of the meeting, Ruth had not had a response yet.

EXECUTIVE DIRECTOR UPDATE

Emails from Zach Padula of HILB on 165 Duke

Tracy reviewed the response that Zach received from Vermont Mutual about what uses of space at 165 would they insure. Based on the list of uses they will not cover, there were almost no options for EGHA to utilize the space for.

FSS Announcement

The grant announcement for 2025 funding is out with a deadline of 10/29. The grant for EGHA has been submitted. During a recent online seminar on the shutdown, it was mentioned that due to the shutdown, if you had any questions or problems about the application, no one would answer and based on the possible length of time going beyond 10/29 deadline, PHAs may not get their questions answered.

Voucher Program

At the same webinar as discussed in the FSS Grant, it was noted that HUD will release the full HAP funds owed for November & December

PHADA Commissioners Conference

Tracy reviewed the flyer about a conference in January for the commissioners and asked if anyone was interested to let her know and she would book it.

RC Police Matter

A new tenant at Regal Court was assaulted by her ex-boyfriend within days of moving in. According to the report, he put her in a chokehold, she had scratches, and bruises. He was arrested and booked with an upcoming court date. Although a restraining order was put in place for the tenant, EGHA requested a no trespass on this man for the entire property. A note to all tenants was distributed to alert them to contact the police if he is seen on site.

AJOURN

Commissioner Olszewski made a motion to adjourn at 6:31p; seconded By Commissioner Feder

EG HOUSING AUTHORITY MONTHLY MANAGEMENT REPORT AS OF OCTOBER 31, 2025

Occupancy and TARS

Facility	Occupancy	Intent to Vacate	This month UTOs	YTD UTOs	Rent	Wait List	Work orders	Updated Rent Roll to Accounting
PH	25 / 28	0	1	0	95%	39	5	Happy
HP 1/EGHA	3 / 3	0	0	0	98%	19,003	0	Happy
Shoreside	97 / 106	0	0	2	91%	128	16	One-Site
Regal	31 / 35	0	1	2	88%	19,003	18	Happy/One-Site
CH	10 / 16	0	0	0	98%	19,003	2	Happy
EGHA (2880)	7 / 10	0	0	0	97%	19,003	0	Happy
EGHA (Marl)	4 / 5	0	0	0	98%	19,003	2	Happy

Rent collection: 95 % (households) Occupancy: 87 %

	Current Month	Previous Month
Total Allocation	292	292
# Leased	121	111
Utilization rate	47%	47%
Voucher Issuance	0	0
% of HUD HAP expended	100	100
# Porting in	0	0
# Porting out	0	0
# On wait list	19,003	18,391
# Homeowner	0	0

Resident Services

Total Served (Unduplicated)

Service	This Month	Previous Month
Service Units: Medical		0
Benefits & personal assistance		0
Quality of Life		0
FSS	18	18

Inspections: Scheduled Completed

Annual (Cove/HP/PH)	2	2
HCV	15	15
Shoreside		
Regal Court	0	0
Complaint		

CH		3
Appliances		
Countertop		
Disposal		
Doors		
Electrical		
Faucets		
Flooring		
Grab Bar/Handi-showerhead		
Hood Vent		
Lighting		
Plumbing/HVAC		
Sink/Tub/Toilet	1	
Smoke/CO		
Vanity/Cabinet		
Windows		
EGHA		52
Appliances		
Countertop		
Disposal		
Doors		
Electrical		
Faucets		
Flooring		
Grab Bar/Handi-showerhead	1	
Hood Vent		
Lighting	7	
Plumbing/HVAC		
Sink/Tub/Toilet		
Smoke/CO		
Vanity/Cabinet		
Windows/Blinds	13	
SS		119
Appliances		
Painting		
Countertop		
Disposal	1	
Doors		
Electrical		
Faucets	3	
Flooring		
Grab Bar/Handi-showerhead		
Hood Vent		
Lighting	7	
Plumbing/HVAC	3	
Sink/Tub/Toilet		
Smoke/CO		
Vanity/Cabinet		
Windows		
Zone Valve	1	
RC		10
Appliances	1	
Countertop		
Disposal		
Doors		
Electrical		
Faucets		
Flooring		
Grab Bar/Handi-showerhead	1	
Hood Vent		
Lighting		
Plumbing/HVAC	2	
Sink/Tub/Toilet	1	
Smoke		
Vanity/Cabinet		
Windows		
Filters	5	

Monthly Notes:

Monthly Legal Report

Program #'s Program Violation(s)

HCV: N/A

PH: Non-compliance sent for B&L

EG:

CH:

(Non-Waivers)

RC: (103) smoking to close to bldg
(213) smoking to close to bldg

SS: (509) Weed smell coming from apt.
(106) Removing property

FSS-

Utility Allowance

Utility Allowance Schedule

See Public Reporting and Instructions on back.

**U.S Department of Housing and
Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
exp. 04/30/2026

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality/PHA		Unit Type						Date (mm/dd/yyyy)
East Greenwich Housing Authority								
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	76	110	132	164	195	230	
	Bottled Gas	75	99	125	162	203	227	
	Electric	27	38	54	56	79	101	
	Electric – Heat Pump							
	Fuel Oil	20	35	41	47	68	76	
	Other							
	Cooking	Natural Gas	21	27	37	51	64	77
Bottled Gas		15	16	28	29	35	46	
Electric		9	12	17	18	26	27	
Other								
Other Electric		8	12	17	20	22	27	
Air Conditioning								
Water Heating	Natural Gas	37	64	73	99	118	139	
	Bottled Gas	35	44	57	60	101	106	
	Electric	17	20	29	40	50	86	
	Electric – Heat Pump							
	Fuel Oil	11	15	21	24	37	38	
Water		18	25	33	37	42	55	
Sewer								
Trash Collection								
Other – specify								
Range/Microwave		6	6	6	7	7	7	
Refrigerator		8	8	8	8	9	9	
Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance		Allowance	
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
					Water Heating			
Number of Bedrooms					Water			
					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			

Utility Allowance Schedule

See Public Reporting and Instructions on back.

**U.S Department of Housing and
Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0169
exp. 7/31/2022

The following allowances are used to determine the total cost of tenant-furnished utilities and appliances.

Locality/PHA		Unit Type					Date (mm/dd/yyyy)	
East Greenwich Housing Authority		All Types					1/1/2025	
Utility or Service	Fuel Type	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	
Heating	Natural Gas	68	99	119	148	176	207	
	Bottled Gas	66	88	111	143	180	201	
	Electric	33	46	65	67	95	122	
	Electric – Heat Pump							
	Fuel Oil	38	66	77	89	128	143	
	Other							
Cooking	Natural Gas	19	24	33	46	58	69	
	Bottled Gas	13	14	25	26	31	41	
	Electric	11	14	21	22	31	33	
	Other							
Other Electric		10	14	21	24	26	32	
Air Conditioning								
Water Heating	Natural Gas	33	58	66	89	106	125	
	Bottled Gas	31	39	50	53	89	94	
	Electric	21	24	35	48	60	103	
	Fuel Oil	20	28	39	46	69	72	
Water		19	26	34	38	43	57	
Sewer								
Trash Collection								
Other – specify								
Range/Microwave		6	6	6	6	7	7	
Refrigerator		8	8	8	8	8	8	
Actual Family Allowances – May be used by the family to compute allowance while searching for a unit.					Utility/Service/Appliance	Allowance		
Head of Household Name					Heating			
					Cooking			
Unit Address					Other Electric			
					Air Conditioning			
					Water Heating			
					Water			
Number of Bedrooms					Sewer			
					Trash Collection			
					Other			
					Range/Microwave			
					Refrigerator			
					Total			

Tenant Charge List

EGHA Owned/Managed Properties
TENANT CHARGE LIST
Revision in BLUE FONT: Oct 30, 2025



This charge list is for damages to the apartment that are beyond normal wear and tear. Tenant will be charged for the repair and replacement if it is due to misuse. Normal wear and tear are the owner's expense. Maintenance staff is only permitted to respond to emergency work items that are assigned by the administrative staff. If damage occurs in the unit, whether by occupant or visitors, the tenant is responsible for the costs incurred.

Item	Charge
KEYS/LOCKS	
Apartment Entry Door Lock	Actual Cost & Labor 50.00
Mailbox Cylinder Change	39.00
Mailbox Key	10.00
Apartment Key	10.00
Lock out during working hours 730am – 4 pm (M-F)	FREE
Lock out after working hours (after 4pm, weekends, Holidays)	35.00

Doors

Hollow Core Bedroom/Bathroom Door	\$ 35.00 Cost & Labor \$50.00
Bi-Folds \$49.00 Cost & Labor \$25.00	\$49.00 Cost & Labor \$50.00
Door Handle Replacement (lock shop)	Actual Cost \$ Labor

WINDOWS/SCREENS/GLASS

Window Screens	50.00 Cost
Window Glass	Actual cost
Window Locks and/or Hardware	Actual Cost
Blinds (Small)	\$10.00 Cost & \$25.00 Labor
Blinds (Large)	\$16.00 Cost & \$25.00 Labor
Curtain Rods (Tenant Request)	Labor 25.00

KITCHEN & APPLIANCES

Cabinet Doors	50.00
Cabinet Door Hinges	10.00
Counter	Actual Cost and Labor
Faucet Set Assembly	40.00
Sink Strainer	6.00
Stove	900.00
Hood	Actual Cost and Labor
Hood Filter	20.00
Refrigerator	\$400.00-500.00
Crisper Drawer	59.00
Door Bar	29.00
Door Bracket	29.00
Door Seal	99.00 & Labor 25/hr.
Shelf	59.00

BATHROOM FIXTURES/ACCESSORIES

Faucet Set Assembly	40.00
Sink Strainer	6.00
Toilet (Tenant Damage)	\$218.00 Cost & Labor \$50.00
Sink	75.00
Soap Holder	10.00
Towel Bar	15.00
Toilet Tank Cover	50.00
Toilet Seat	\$21.00 Cost & .5 \$12.50
Medicine Cabinet	\$29.00 Cost & 1 Hr. Labor \$25.00
Hand Help Shower Installation	Cost \$39.00 & \$12.50

ELECTRICAL / LIGHT BULB REPLACEMENT

Switch Plate Cover	
1 hole	.15
2 hole	.30
3 hole	.90
Receptacles	1.50
Receptacles plates	1.00
Receptacles GFCI	23.00
Fluorescent Tubes	Free
Regular Incandescent	Free
Appliances	Free
Light Globes	\$19.95 Cost & .5 Labor \$12.50
Excess Utility Consumption (KWH in excess of AVG) AC	25.00/m

FIRE ALARM/ INTERCOM

Smoke Detector / CO Detector	\$49.00
------------------------------	---------

MICELLANEOUS

Paint and Wall Repairs (Tenant Damages)	Actual Cost & Labor (\$25.00 per hr. and Materials)
Carpet/Vinyl Repair/Replacement (Tenant Caused Damages)	Actual Cost
Resident Request for personal work	Labor charges will be added, when necessary, at the rate of \$25.00 per hour per worker.
Air Conditioner	\$25 installation/inspection fee
Excess Utilities/Water Usage/washers/dryers/dishwashers	\$35.00

RENT RELATED

Bad Check ("Bounced") or Insufficient ACH Funds	1st - \$35.00 2nd - \$35.00 After second offense must pay by money order
Late Charge (After 5 th of month)	\$15.00

Vacating / Disposal Fee / Dumpster Fee	Dispose trash/furniture left in apartment	Cost of Disposal taken from Security Deposit. If additional costs occur a bill will be sent to the tenant.
Vacating	Appliance not Cleaned	Cost of Labor \$25.00 per hour will be deducted from the tenant security deposit. If not, enough a bill is sent to the tenant.

Charges are based on the Following Factors:

- All costs to repair tenant damages will be charged to the tenant's account and must be paid on the first day of the next calendar month. A notice will be sent to the tenant itemizing the damages and the applicable charges.
- All damages to the exteriors of EGHA property caused by the tenant, family member, or guest will be the responsibility of tenant. The tenant will receive an itemized list of damages and be charged accordingly.
- There are no charges for what is considered normal wear and tear.
- All leaks (bathroom/kitchen) must be reported to the EGHA office as soon as possible to avoid further damage, or the tenant will be charged for the damages.
- Toilets are for Human Waste Only. Tenants will be charged for toilets and sinks that back-up due to tenant carelessness.
- Units will be inspected upon Move-In and Annually. Conditions will be noted. Upon Move-Out, costs will be allocated to repair damages caused by the tenant, family or guest. These damage charges will be assessed against the tenant's security deposit. If damages amount to more than the held security deposit, the additional cost will be billed.
- Apartments, stoves and refrigerators that are not cleaned before Move-Out will be charged to the tenant's account.
- If there is an unpaid balance on the tenant's account upon Move-Out, the security deposit will be forfeited to cover those charges.
- The tenant will not be charged for any damages caused by negligence or fault of the NPHA.
- In the event that a tenant willfully causes extreme damage to EGHA property, a complaint will be filed with the local police department. The EGHA will also file a civil claim to recover all costs for repair or replacement. Further, the tenant will be placed on eviction.

2026 Policy Changes

ACOP Changes (update)

Verifications

1. Bank Statements (12 months' worth)
2. Use Open Banking Fintech Solutions Finicity
3. Cash app
4. Venmo
5. Pay Pal

Interim Decreases/Increases (HOTMA)

Only required if a family's adjusted income decreases by 10% or more or when a family's adjusted income increases by 10% or more

Increased Asset Threshold

50,000 to \$51,600 (2025)

Over-Income Limits (HOTMA)

New limitations on program participation for families residing in Public Housing that remain over-income for 24 consecutive months

1. Allow families to continue to live in a PH unit paying alternative rent.
2. Terminate tenancy of the family within six months after the final (third) over-income notification



EAST GREENWICH HOUSING AUTHORITY

146 First Avenue

East Greenwich, RI 02818

(401) 885-2610 Fax (401) 885-4166

E-Mail eghousing@msn.com Web www.eghousing.com

Maintenance Entry Policy

Purpose:

To establish clear guidelines for authorized personnel entering tenant-occupied units for maintenance, repairs, inspections, or emergency services, ensuring respect for tenant privacy and compliance with applicable laws.

1. Notice Requirements

- **Non-Emergency Entry:**

Maintenance staff must provide **at least 24 hours' notice** before entering a unit for scheduled repairs or inspections.

- **Emergency Entry:**

In cases of emergency (e.g., fire, flooding, gas leak), staff may enter without prior notice to protect life or property.

2. Authorized Personnel

Only designated maintenance staff, contractors, or management personnel are permitted to enter units. All personnel must:

- Carry proper identification.
 - Be informed of the nature of the work to be performed.
 - Respect tenant property and privacy.
-

3. Entry Hours

- Entry is permitted **between 8:00 AM and 4:00 PM**, Monday through Friday.
 - Entry outside these hours requires tenant consent unless it is an emergency.
-

4. Tenant Presence

- Tenants are encouraged but not required to be present during maintenance visits.
 - If a tenant requests to be present, scheduling will be coordinated accordingly, within reasonable limits.
-

"Equal Housing Opportunity"

Chair: Elizabeth Grumbach

Vice Chair: Ruth Feder

Commissioners: Stanley Olszewski - Kevin Simon

Executive Director: Tracy Johnson



Page 2

5. Documentation

- All entries must be logged, including:
 - Date and time of entry
 - Reason for entry
 - Names of personnel who entered
 - Any findings or actions taken
-

6. Conduct During Entry

Personnel must:

- Minimize disruption to the tenant.
 - Avoid touching or moving personal belongings unless necessary.
 - Leave the unit in the same condition as found.
-

7. Refusal of Entry

- Tenants may not unreasonably refuse entry for necessary maintenance or inspections.
 - Repeated refusal may result in lease violations or legal action, depending on local laws.
-

8. Confidentiality

All personnel must maintain confidentiality regarding any personal or sensitive information observed during entry.

2026 Calendar of Meetings

East Greenwich Housing Authority Board of Commissioners
2026 Annual Calendar of Meetings

January 20, 2026

February 17, 2026

March 17, 2026

April 21, 2026

May 19, 2026

June 16, 2026

July 21, 2026

August 2026 **

September 15, 2026

October 20, 2026

November 17, 2026

December 15, 2026

All regular meetings are scheduled for 5:30pm on the third Tuesday of each month.

**** There is no meeting in August. If there are items that require timely action, a special meeting will be scheduled.**

Nomination of Officers

ED Report

“AFFORDABLE” HOUSING

WHAT IT IS & WHO IT IMPACTS

WHY ARE THERE QUOTATION MARKS AROUND “AFFORDABLE” ?



Sometimes quotation marks are used because “affordable” can mean different things to different people. Programs use a specific income-based definition, but families experience affordability in their own ways. That’s why Rhode Island is investing in more housing options across incomes—so more residents can find a home that truly fits their budget.



KEY TERMS

“AFFORDABLE” HOUSING

“Affordable housing” is a generic term that applies to households, regardless of income, that spend no more than 30% of their gross income on housing costs including rent or mortgage payments and utilities.

COST BURDENED

When a household spends more than 30% of its income on housing related expenses, households are considered cost-burdened, leaving less money for other necessities.

AREA MEDIAN INCOME (AMI)

AMI is the middle income for a region — half the households earn more than that amount, and half earn less. AMI is often used to determine eligibility for affordable housing programs.

THE HOUSING AFFORDABILITY CONTINUUM

Affordability is a measure that exists along the full range of household income, to meet the diverse needs of individuals and families.

Providing affordable housing means creating housing opportunities across the income continuum to ensure everyone has access to safe, stable, and suitable housing.

By addressing needs across this continuum, communities can reduce homelessness, promote stability, and create opportunities for long-term economic & social well-being.

WHY DOES “AFFORDABLE” HOUSING MATTER?

When housing costs exceed what people can afford, Rhode Islanders struggle to make ends meet — possibly leading to:

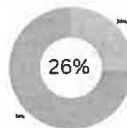
- Housing instability or homelessness
- Strain on local economies and services
- Health and educational challenges
- Reduced community engagement

A housing stock that provides for affordability across the full range of household incomes supports strong, stable, and inclusive communities where Rhode Islanders of all incomes can live and thrive.

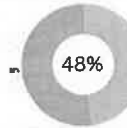
DID YOU KNOW 142,920 households in Rhode Island are cost burdened?



There are 436,092 households in RI... that means 32% are paying more than 30% of their income on housing related costs.*



26% of Rhode Island homeowners are cost-burdened.*



48% of Rhode Island renters are cost-burdened.*

*Source: HousingWorks RI 2025 Fact Book

WHO BENEFITS FROM “AFFORDABLE” HOUSING?



Police Officers
\$66,300
Avg. Income*



Nursing Assistants
\$36,400
Avg. Income*



Construction Workers
\$45,811
Avg. Income*



Teachers
\$55,929
Avg. Income*



Hotel Employees
\$29,193
Avg. Income*



News Reporters
\$64,491
Avg. Income*



Childcare Workers
\$33,983
Avg. Income*



Paralegals
\$71,410
Avg. Income*

These are a few examples of cost burdened Rhode Islanders who would benefit from “affordable” housing. *Source: Salary.com

This is just a snapshot of real Rhode Islanders who benefit from “affordable” housing, but it helps everyone in our communities by keeping homes, neighborhoods, and opportunities within reach!



Rhode Island
Executive Office of Housing

housing.ri.gov

October 2025

UNDERSTANDING AMI IN RHODE ISLAND

Area Median Income (AMI) represents the midpoint of household incomes in Rhode Island, as calculated by HUD. It's used to determine eligibility for various housing programs and assistance.

There are four main income categories:



INCOME CATEGORIES

Source: U.S. Department of Housing and Urban Development (HUD)

Extremely Low Income (ELI)	Very Low Income (VLI)	Low Income (LI)	Moderate Income (MI)
0-30%	31-50%	51-80%	81-120%

DID YOU KNOW out of 436,902 households in Rhode Island, 178,050 (or about 4 in 10 households) earn below 80% of the Area Median Income?*

That means nearly 41% of Rhode Islanders meet the federal definition of low-income and could qualify for affordable housing assistance under HUD guidelines.

*Source: HousingWorks RI 2025 Fact Book

This table displays the statewide maximum annual income for 1-3 person households in each AMI category, along with recommended monthly housing costs based on the guideline that housing should not exceed 30% of income. It helps households understand what they can afford and identify their income category.

Household Size	ELI Yearly Income/ Recommended Monthly Rent	VLI Yearly Income/ Recommended Monthly Rent	LI Yearly Income/ Recommended Monthly Rent	MI Yearly Income/ Recommended Monthly Rent
1 Person	\$25,000 \$625	\$41,650 \$1,041	\$66,650 \$1,665	\$99,960 \$2,499
2 Persons	\$28,600 \$715	\$47,600 \$1,190	\$76,200 \$1,905	\$114,240 \$2,856
3 Persons	\$32,150 \$804	\$53,550 \$1,339	\$85,700 \$2,143	\$128,520 \$3,213

Source: RIHousing, U.S. Department of Housing and Urban Development (HUD).
For a more detailed chart, please visit <https://www.rihousing.com/wp-content/uploads/FY-25-HUD-Income-Limits.pdf>

WHAT CATEGORY DO RHODE ISLANDERS FALL IN?

ELI	VLI	LI	MI
Bartenders Light Truck Drivers Office Clerks Dishwashers	Nursing Assistants Childcare Worker Retail Clerk Janitors	Police Officers Teachers Journalists Restaurant Chefs	Registered Nurse Paralegal Graphic Designer Construction Foremen

*Source: Salary.com, Housing 2030



Rhode Island
Executive Office of Housing

housing.ri.gov

October 2025

RHODE ISLAND

POPULATION 1,095,371	HOUSEHOLDS 436,902	MEDIAN HOUSEHOLD INCOME \$86,372	63% OWN	37% RENT
--------------------------------	------------------------------	--	----------------	-----------------



HOUSING COSTS

▶ MEDIAN SINGLE FAMILY

Home price	\$475,000	5 YEAR COMPARISON	
Monthly housing payment	\$3,957	2019 \$288,792	2024 64% INCREASE

\$158,263 Income needed to afford this

▶ AVERAGE 2-BEDROOM RENT

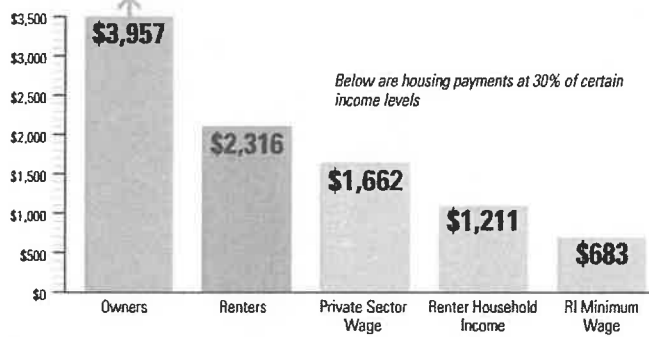
Rental payment	\$2,316	5 YEAR COMPARISON	
		2019 \$1,988	2024 16% INCREASE

\$92,640 Income needed to afford this



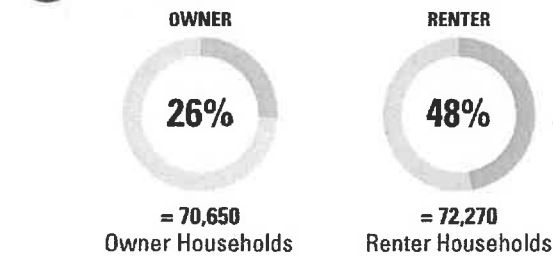
AFFORDABILITY GAP

▶ MONTHLY COSTS: OWNERS & RENTERS



▶ COST BURDENED HOUSEHOLDS

142,920 HOUSEHOLDS ARE COST BURDENED



A household is considered burdened if it spends 30% or more of its income on housing costs.



CURRENT HOUSING & DEVELOPMENT

▶ HOUSING STOCK



▶ INFRASTRUCTURE

REGION: N/A

Public Water
 Nearly Full Partial None

Public Sewer
 Nearly Full Partial None

▶ MULTIFAMILY BY RIGHT

Permitted right in one or more zones

Yes No

Governed by Municipalities' Zoning Codes

▶ RESIDENTIAL DEVELOPMENT ORDINANCES



▶ **2024 BUILDING PERMITS:** Total **2,818** Single family **964** Two or more **1,691** ADU **163**
As reported to Rhode Island Executive Office of Housing. See Methods & Sources.

▶ LOW AND MODERATE INCOME HOUSING RI General Law: 45-53-3(9)

Number of households below HUD 80% area median income: **178,050**

CURRENT 9.55% % of year-round housing stock **44,478*** # of long-term affordable homes
*6,680 vouchers



ADDED UNITS

Ownership **54** Rental **491**

PRESERVED RENTALS

93

State-Funded Homes

BUILDING HOMES RHODE ISLAND (I - IV): 4,007

HOUSING MYTHS VS FACTS

Many Rhode Islanders worry that new housing—especially affordable housing—will change our cities & towns, but without it, we risk losing the people who keep our communities thriving. Challenging these myths & supporting thoughtful housing development helps Rhode Island build strong neighborhoods, keep families & workers in our towns, & create a foundation for lasting success. Here are nine common myths about housing—and the facts that set them straight:

Myth: Affordable housing is for people who don't want to work.

Fact: Many hardworking Rhode Islanders qualify for affordable housing. For example, a family of four earning \$95K is eligible for rental assistance—showing that common jobs often fall below the area median income (AMI).

Myth: Affordable housing means unattractive buildings.

Fact: Housing comes in all shapes & sizes! Affordable housing is often designed to match the look & character of surrounding homes, blending into & enhancing neighborhoods.

Myth: Building more housing in my neighborhood lowers my property value.

Fact: Building new housing is unlikely to lower property values. However, adding more homes may slow the rate of value increase, making communities more affordable & helping more families contribute to neighborhood vibrancy.

Myth: Increasing housing production brings in out-of-state renters & buyers, pushing out locals.

Fact: Building new homes is essential to keeping Rhode Island affordable for locals. Without enough housing to meet growing demand, current & new residents compete for too few homes—driving up rents & pricing out long-term Rhode Islanders.

Myth: Increasing housing production negatively impacts municipal school costs.

Fact: New housing benefits local finances, not just costs. While it may add students to schools, it also brings property tax revenue, boosts local economic activity, & generates state sales & income taxes—creating more prosperous, vibrant communities.

Myth: Increasing housing production takes away parking & green space.

Fact: Building dense, walkable communities helps preserve green space & reduce parking demand. By updating zoning & allowing more homes on less land, we can prevent sprawl & protect open spaces for future generations of Rhode Islanders.

Myth: More housing means more of a strain on local resources.

Fact: Most new developments are planned with local infrastructure in mind. Well-planned housing can even support local economies & help fund improvements to streets, transit, & public amenities.

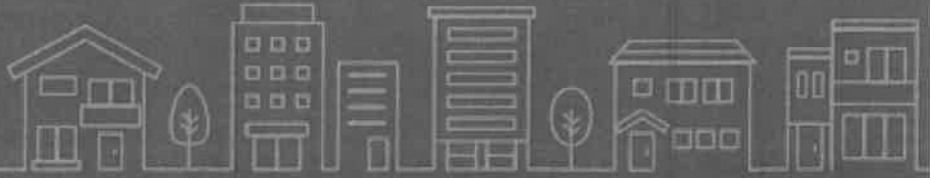
Myth: Rent control solves housing affordability.

Fact: While rent control may temporarily limit rent increases, it does not create new homes & can discourage future construction. The root cause of high housing costs is a lack of supply, & addressing affordability requires building more homes—not just capping prices.

Myth: We spend too much money on affordable housing & see too few results.

Fact: Federal spending on affordable housing programs is far smaller than the tax breaks homeowners receive. The mortgage interest deduction alone costs \$34B annually—more than double the amount of the Low-Income Housing Tax Credit—yet affordable housing investments create new homes, stabilize communities, & deliver measurable long-term opportunities.





HOUSING 2030

BUILDING RHODE ISLAND'S FUTURE

What is it? *Housing 2030* is RI's housing plan for 2026-2030. Grounded in existing & projected housing needs of Rhode Islanders, the plan sets concrete & measurable housing production goals for all 39 municipalities.

What will it do? Help guide the production & preservation of housing to meet & respond to the needs of all Rhode Islanders to create strong communities with a diversity of housing options that are affordable & accessible.

Overall Goal:

Permit 15,000 new units by the end of 2030.

By the Numbers:

- 1,000 Homeownership units < \$400K
- 525 ADUs – tripling recent production
- Double permitting of middle-market homes
- 2,250 affordable rental units
 - 375 permanent supportive housing units
 - 500 extremely low-income units
- Preserve affordable homes with expiring restrictions

KEY STRATEGIES TO ACHIEVE HOUSING PRODUCTION & PRESERVATION GOALS



ESTABLISH MUNICIPAL HOUSING PRODUCTION GOALS & STRENGTHEN INCENTIVES FOR MUNICIPALITIES.

ADDRESS ZONING & REGULATORY BARRIERS

STRATEGICALLY INVEST IN INFRASTRUCTURE, HOUSING PRODUCTION, & PRESERVATION

BUILD & SUSTAIN KEY PARTNERSHIPS

SUPPORT HOMEOWNERSHIP & HOUSING STABILITY



Municipal Growth Categories

Continued Growth: These municipalities don't have a high concentration of jobs or transit. Over 5 years, they will be expected to permit, on average, housing units equal to at least 0.4% of their existing housing stock annually.

Job-rich: These are municipalities with above average job concentration. Over 5 years, they will be expected to permit, on average, housing units equal to at least 0.6% of their existing housing stock annually.

Strategic Growth: These are municipalities with both above-average job concentration & robust public transit infrastructure. Over 5 years, they will be expected to permit, on average, housing units equal to at least 0.8% of their existing housing stock annually.

Goal Setting Methodology

Production Goal

Calculated by multiplying the # of existing housing units by the % assigned to the community's growth category.

Affordable Production Goal

Based on whether a municipality has met its 10% Low- and Moderate-Income Housing goal.

Met: Affordable goal = 10% of production goal
Not met: Affordable goal = 15% of production goal



Are you curious about your municipality's growth category? Flip this flyer to find out where your city/town stands!

Municipal Production Goals

Municipality	Growth Category	Current Housing Units	5 Year Production Goal	5 Year Affordable Goal
Barrington	Continued Growth	6,380	128	19
Burrillville	Continued Growth	6,701	134	13
Charlestown	Continued Growth	5,381	108	16
East Greenwich	Continued Growth	5,539	111	17
Exeter	Continued Growth	2,647	53	8
Foster	Continued Growth	1,836	37	6
Glocester	Continued Growth	4,213	84	13
Hopkinton	Continued Growth	3,613	72	11
Jamestown	Continued Growth	3,122	62	9
Little Compton	Continued Growth	2,414	48	7
Middletown	Continued Growth	8,029	161	24
Narragansett	Continued Growth	9,857	197	30
New Shoreham	Continued Growth	1,818	36	5
North Smithfield	Continued Growth	5,358	107	16
Portsmouth	Continued Growth	8,610	172	26
Richmond	Continued Growth	3,173	63	10
Scituate	Continued Growth	4,263	85	13
Tiverton	Continued Growth	7,781	156	23
Warren	Continued Growth	5,495	110	16
West Greenwich	Continued Growth	2,575	52	8
Bristol	Modest Growth	9,629	289	43
Coventry	Modest Growth	14,931	448	67
Cumberland	Modest Growth	15,017	451	68
Johnston	Modest Growth	12,501	375	56
Lincoln	Modest Growth	9,525	286	43
North Providence	Modest Growth	15,932	478	72
Smithfield	Modest Growth	8,012	240	36
South Kingstown	Modest Growth	13,771	413	62
West Warwick	Modest Growth	14,414	432	43
Westerly	Modest Growth	13,245	397	60
Woonsocket	Modest Growth	19,754	593	59
Central Falls	Strategic Growth	8,191	328	33
Cranston	Strategic Growth	34,182	1367	205
East Providence	Strategic Growth	22,196	888	89
Newport	Strategic Growth	13,466	539	54
North Kingstown	Strategic Growth	12,189	488	73
Pawtucket	Strategic Growth	33,832	1353	135
Providence	Strategic Growth	75,257	3010	301
Warwick	Strategic Growth	38,625	1545	232

FY 26 Appropriations

THE ADMINISTRATION HAS PROPOSED its FY 26 HUD budget, and the House of Representatives and the Senate have both released their FY 26 bills and passed them through their respective Appropriations Committees.

There is considerable disagreement across the three budgets:

- The Administration has proposed combining most HUD rental assistance programs into a State Rental Assistance Program block grant and cutting funding to those programs by 42%.
- The House bill, while not proposing any block granting, includes dramatic cuts to public housing operating and capital funding, as well as to voucher administrative fees.
- The Senate, while also proposing significant cuts to public

housing operating funding, has included modest increases for both voucher renewals and administrative fees.

Despite a challenging appropriations environment, Congress must ensure maximum funding for HUD programs that provide safe, sanitary, and decent housing for low-income families. Rising insurance rates; increasing regulatory burdens like Build America, Buy America (BABA); and higher rental costs require greater funding for HAs so that they may continue to provide safe and decent housing to low-income families.

FY 26 Proposed Budgets for Selected HUD Accounts (IN \$MILLIONS)

	FY 25 ENACTED	FY 26 PHADA RECOMMENDED	FY 26 WHITE HOUSE PROPOSED	FY 26 HOUSE PROPOSED	FY 26 SENATE PROPOSED	% CHANGE FY 25 ENACTED TO SENATE PROPOSED
Public Housing Operating Fund	\$5,476	\$5,720	\$36,200 for these programs and others under a State Rental Assistance Program (SRAP)	\$4,975	\$4,873	-11.0%
Public Housing Capital Fund	\$3,200	\$5,000		\$2,286	\$3,200	—
Public Housing Shortfall	\$25	\$580		\$25	\$214	+756%
Voucher Contract Renewals	\$32,141	\$35,639		\$32,145	\$33,974	+5.7%
Voucher Administrative Fees*	\$2,741	\$3,445		\$1,945	\$2,876	+4.9%
Tenant Protection Vouchers	\$337	\$500		\$375	\$430	+27.6%
Project Based Rental Assistance	\$16,490	\$17,950		\$16,727	\$17,800	+7.9%
Incremental Vouchers	\$45	\$241	\$25	\$30	\$45	—
Choice Neighborhoods	\$75	\$300	\$0	\$0	\$40	-46.7%
HOME	\$1,250	\$2,000	\$0	\$0	\$1,250	—
CDBG	\$3,300	\$4,200	\$0	\$3,300	\$3,100	-6.1%
FSS	\$141	\$200	\$0	\$125	\$156	+10.6%
ROSS	\$40	\$40	\$0	\$35	\$45	+12.5%
Jobs-Plus	\$15	\$15	\$0	\$15	\$10	-33.3%

*Less fees for special purposes.

The FY 26 Budget requests funding for a new State Rental Assistance program, which would provide HUD funding directly to states (FY 26 WH Proposed).

April 23, 2025 (<https://bit.ly/48Fehfu>).

- BABA Resources for Housing Authorities (<https://bit.ly/400Xw2R>).

- Optional BABA Applicability and Compliance Checklists (<https://bit.ly/40zvzaR>).
- HUD PIH Notice 2025-06 (<https://bit.ly/4nZfOBw>). ■

Public Charge Rule Unchanged

Housing Assistance Not Considered in Test

On September 5, the U.S. Customs and Immigration Service (USCIS) issued a policy memo to its officers providing guidance for reviewing public charge considerations on applications by immigrants for legal permanent resident status (green card). The memo reinforces that the final rule completed under the Biden Administration in 2022 remains in effect.

Background

For over 140 years, US immigration law has included provisions designed to deny admission or permanent resident status to any foreign national who is likely to become a “public charge”—dependent on government as their main source of support. While some details of that law and implementing regulations have changed over time, current regulations define a public charge as someone “primarily dependent on the government for subsistence, as demonstrated by either the receipt of public cash assistance for income maintenance or long-term institutionalization at government expense.”

Currently, only direct cash assistance programs are considered—Supplemental Security Income (SSI), Temporary Assistance to Needy Families (TANF) cash assistance and General Assistance. Special purpose payments for supports like childcare and energy assistance are not considered, nor are food and nutrition programs like SNAP and WIC, or housing programs like public housing or Housing Choice Vouchers. Health benefits such as Medicaid are also not considered unless they are paying for long-term institutionalization.

In 2018, the Trump administration proposed a rule that would have expanded the list of benefits considered in evaluating if an immigrant or resident alien was or was likely to become a public charge to include public housing, section 8 assistance, SNAP benefits, and Medicaid health insurance. PHADA submitted comments opposing the new rule as unnecessary and likely to be ineffective (<https://bit.ly/475lcoi>). It also could cause significant harm to communities, families and housing authorities while not contributing to the Department of Homeland Security’s mission. The main points of PHADA’s comments were:

- The rule would be ineffective and is unnecessary as almost all noncitizens are statutorily ineligible for housing assistance programs.
- Receipt of a housing subsidy does not on its own accurately measure self-sufficiency or reliance on public assistance for subsistence.
- Housing programs are not an incentive for immigration, as evidenced in part by the long wait lists for housing assistance.
- The proposed rule could increase costs for housing authorities and the federal government, while reducing the number of families serviced

In the February 19, 2020 *Advocate* (<https://bit.ly/3Wk428U>), an

Article Summary

- USCIS Policy Memo Reinforces 2022 Public Charge Final Rule reversing 2019 rule.
- Housing assistance is not considered when assessing if an applicant for permanent legal residence (Green Card) is or may become a public charge.
- PHADA submitted comments opposing the 2019 rule as unnecessary and ineffective.
- Policy memo will have no direct impact on housing authorities or assisted households.

update on the issue stated:

In October 2019, after receiving over 266,000 public comments in response to its proposed rule including PHADA’s comments, DHS published a final public charge rule. Immigrant rights groups and state and local governments sued the Department to prevent implementation and succeeded getting several federal district courts to grant temporary injunctions preventing implementation of the rule. Some federal appeals courts stayed some of those injunctions, while others did not. In January, SCOTUS stayed almost all of these injunctions, permitting DHS to proceed to implement its new public charge rule everywhere but Illinois.

The Biden administration stopped implementation of the new rule in 2021 and replaced it with a final rule similar to the prior rule in 2022. However, advocates and researchers recorded an ongoing “chilling effect” of the policy roller coaster, with many immigrant households withdrawing from or not registering for benefits for which they are eligible such as SNAP, WIC, school meal programs and Medicaid.

No Direct Impact on Housing Authorities or Assisted Households, Affirms 2022 Rule

The September 5 memo on implementation of the public charge test in the processing of immigration status change requests will have no impact on housing authorities or assisted households, including mixed-status households. Public housing and Section 8 assistance are not considered when assessing the potential of an individual to become a public charge. Only direct cash assistance for income maintenance and long-term institutionalization at government expense are to be considered among government assistance programs. Further, no single factor can trigger denial under the public charge test, as all of a person’s circumstance must be considered. Factors identified in the memo and the law include age, health, family status, assets, resources, financial status, education, and skills. Overall, the memo reaffirms the 2022 final rule and suggests that no further regulatory action on the public charge rule is likely. ■

October 17, 2025

2025 Updates to HUD's Section 8 Program: Key Considerations for Developers and PHAs

David Leon, Vivianette Velazquez

Nelson Mullins Riley & Scarborough LLP

+ Follow Contact



In 2025, the U.S. Department of Housing and Urban Development (HUD) implemented several administrative, financial, and operational updates to the Section 8 Housing Choice Voucher (HCV) Program. While many of these changes are directed at Public Housing Agencies (PHAs), they have important implications for developers, owners, and investors involved in project-based voucher (PBV), RAD conversions, and mixed-finance housing projects. These updates reflect HUD's ongoing efforts to enhance oversight, improve program administration, and ensure accountability in the use of federal funding.

(See HUD Notices PIH 2025-13, PIH 2025-18; Federal Register Vol. 90, No. 107, June 3, 2025).

Enhanced PHA Oversight and Reporting

HUD's Notice PIH 2025-13 revises funding allocations, reporting requirements, and voucher management protocols, particularly for incremental and special-purpose vouchers. Developers should expect closer monitoring of PBV allocations, HAP commitments, and project-level reporting, as HUD seeks to ensure federal funds are properly tracked and deployed.

Notice PIH 2025-18 introduces mandatory digital submission and certification systems for Annual and Five-Year Plans, enabling HUD to monitor PHA compliance more effectively. Developers should plan for potential adjustments in project timelines when plan amendments or certifications are required.

Updated voucher tracking systems also limit flexibility in reallocating PBV units, reinforcing HUD's oversight of project-level funding and administration.

Financial Accountability and Compliance Measures

HUD emphasizes accurate documentation, fund management, and adherence to federal financial standards, particularly in projects combining Section 8 funding with other financing sources. Guidance under PIH 2025-20 reinforces stricter reporting and cash management, making PHA administrative capacity a key factor in project planning and risk assessment.

The reaffirmation of HOTMA provisions (effective July 1, 2025) strengthens tenant income and asset verification requirements. Developers and property managers should anticipate potential delays in lease-

and recertifications due to these compliance measures.

FY 2025 income limits (published April 1, 2025) establish rent ceilings and affordability thresholds critical for PBV underwriting, tax-credit compliance, and project pro formas.

NSPIRE Extension and Inspection Oversight

HUD's NSPIRE inspection standards, including revised Housing Quality Standards (HQS), have been extended to February 1, 2027.

Developers and owners should:

- Include NSPIRE compliance costs in project budgets.
- Understand how inspection results may affect HAP renewals, PBV conversions, or RAD repositioning.
- Coordinate early with PHAs to ensure a smooth transition and compliance with the new inspection standards.

Key Takeaways for Developers and PHAs

- Expect closer oversight of voucher allocation and funding flows, which may influence project timelines.
- Incorporate NSPIRE compliance into rehab and construction planning.
- Verify income limits and rent reasonableness assumptions under FY 2025 thresholds.
- Assess PHA administrative capacity—delays or reporting errors may impact HAP issuance.
- Coordinate early with PHAs for plan amendments, certifications, and RAD or Section 18 conversions.

We will continue to monitor developments closely and provide timely guidance on any additional changes that may impact Section 8 programs, PHA operations, or project-based voucher initiatives.

 Send

 Print

 Report

LATEST POSTS

- **HUD Alert: Implications of the FY 2026 Appropriations Lapse for HUD-Financed Projects**
- **California SB 53 — Expanded Compliance Guide for Frontier AI Developers**
- **Different Roads to “Reasonable”: How States Are Redefining Warranty-Labor Time**
- **Florida Housing Board Approves Temporary MMRB Round Opening for November 2025**
- **Hold Onto Your Hats, DIB—The CMMC Contract Clauses Are Finally Live**

See more »



Your PIH Alert for November 4, 2025

From PIH Alerts <pihalerts@nanmckay.com>

Date Tue 11/04/2025 2:31 PM

To Tracy Johnson <tjohnson@eghousing.com>



November 4, 2025

GENERAL NEWS

HUD Confirms December PH Operating Fund and HCV Payments

In an [article](#) published last Friday, the Council of Large Public Housing Authorities ([CLPHA](#)) announced that the Department of Housing and Urban Development ([HUD](#)) has provided updated information on the Public Housing Operating Fund and the Housing Choice Voucher ([HCV](#)) program funding.

Specifically, HUD has confirmed that December Public Housing Operating Fund payments will be obligated, and PHAs can expect to see these funds available in eLOCCS by December 1. For the HCV program, HUD has obligated Tenant-Based Rental Assistance (TBRA) funding—which includes HAP and administrative fees for HCV, EHV, and Mainstream vouchers—covering both November and December. The Department has also processed all projected November HCV shortfalls and is working to ensure that December shortfall payments are completed in a timely manner, based on updated VMS data.

For questions or concerns regarding November or December funding, PHAs are encouraged to contact CLPHA for assistance. If PHAs experience any issues with VMS submissions, they should reach out to their VMS support contact at HUD.

Your PIH Alert for November 5, 2025

From PIH Alerts <pihalerts@nanmckay.com>
Date Wed 11/05/2025 2:33 PM
To Tracy Johnson <tjohnson@eghousing.com>



November 5, 2025

GENERAL NEWS

Government Shutdown Becomes Longest in U.S. History

The federal government shutdown has entered its 36th day, officially making it the longest in U.S. history. Yesterday, the Senate failed for the 14th time to advance a House-passed continuing resolution (CR) that would reopen the government. The previous record, a 35-day shutdown, occurred from December 2018 to January 2019, during President Trump's first term.

Amid the ongoing shutdown, the Department of Housing and Urban Development (HUD) has confirmed that it will obligate December Public Housing Operating Fund payments and has already obligated Tenant-Based Rental Assistance (TBRA) funding for November and December. HUD has also processed all projected November Housing Choice Voucher (HCV) shortfalls and is working to ensure December shortfall payments are completed promptly. However, the longer the shutdown continues, the greater the risk that future payments, renewals, or commitments could face delays or interruptions.

The Senate is not currently scheduled to vote on the House-passed measure to reopen the government.



For help with your PIH Alert subscription, email [Lizbeth Perez](mailto:Lizbeth.Perez). For questions and comments on content, email [Olga Vélez](mailto:Olga.Velez). To view or post job announcements at our website, click [here](#). To view our seminar calendar, click [here](#). To read the NMA blog, click [here](#).



Nan McKay & Associates, 1810 Gillespie Way, Suite 202, El Cajon, CA 92020, USA, 1-800-783-3100

[Unsubscribe](#) [Manage preferences](#)

CAUTION: This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Your PIH Alert for November 3, 2025

From PIH Alerts <pihalerts@nanmckay.com>

Date Mon 11/03/2025 2:35 PM

To Tracy Johnson <tjohnson@eghousing.com>



November 3, 2025

GENERAL NEWS

HUD Secretary Provides Update on Shutdown Impacts to Housing Programs

As the federal government shutdown reaches one month, the Department of Housing and Urban Development (HUD) Secretary Scott Turner provided an [update](#) on the status of critical HUD programs that support seniors, healthcare access, and housing supply—including billions of dollars in community development projects now on hold.

Turner warned that continued delays could limit HUD's ability to serve vulnerable Americans. "HUD is keeping critical services online for the more than four million American families that depend on HUD assistance to keep a roof over their heads," he said. "Each day the shutdown drags on, the department's challenges grow, threatening our ability to serve our nation's most vulnerable neighbors."

Turner also cautioned that if the shutdown continues, public housing authorities will eventually run out of resources to house and support the residents they serve, resulting in service reductions for families in need—including delayed building maintenance during winter months and reduced safety measures leading to increased crime.

Watch Secretary Turner's full remarks [here](#). Read the highlights [here](#).

WASHINGTON – U.S. Department of Housing and Urban Development (HUD) Secretary Scott Turner delivered an update to the American people on the status of vital HUD programs during the Left’s shutdown:

“For nearly one month, the Left has held our government hostage. Rather than ending this shutdown and putting our government back to work for the American people, they continue to shamelessly exploit Americans’ pain for political gain,” **said HUD Secretary Scott Turner.**

“HUD is keeping critical services online for the more than four million American families that depend on HUD assistance to keep a roof over their heads. Each day the shutdown drags on, the department’s challenges grow, threatening our ability to serve our nation’s most vulnerable neighbors.”



(<https://www.youtube.com/watch?v=1SGtlTZ3NHU>)

*Read the highlights below or watch the video **HERE***
(<https://www.youtube.com/watch?v=1SGtlTZ3NHU>).

Background:

- **Healthcare Financing:** New HUD-backed loans for healthcare projects are on hold, limiting healthcare access. HUD’s Federal Housing Administration (FHA) can no longer work on new insurance applications for healthcare projects totaling almost \$2 billion in mortgages to support more than 12,800 beds and care units for needy Americans in care facilities across more than 30 states.
- **Seniors:** All endorsements of FHA-supported reverse mortgage loans are suspended, creating a backlog that grows by approximately 60 more transactions each business day. This delay has the most immediate impact on seniors, who cannot access funds against their mortgage for healthcare, daily living, or to age in place.

- **Health and Safety:** The repair of over 10,000 homes that could be made safe and healthy through HUD's Lead Hazard Reduction Grant Program is stalled, directly exposing young children and residents to health hazards.
- **Tribal Communities:** HUD's Section 184 Housing Program, which helps Native American communities access affordable housing, is halted. HUD can no longer guarantee new loans for tribal communities, which play a crucial role in promoting Native American homeownership.
- **Public Housing:** Public Housing Authorities (PHAs) will eventually run out of resources to house and support vulnerable Americans, resulting in reduced services for families in need, including delayed maintenance on buildings during winter months and reduced safety measures leading to increased crime.

*Follow @SecretaryTurner on X (<https://x.com/SecretaryTurner>), **FB** (<https://www.facebook.com/secretaryturner>), and **Instagram** (<https://www.instagram.com/secretaryturner>).*

*Follow @HUDgov on X (<https://x.com/HUDgov>), **FB** (<https://www.facebook.com/HUD/>), and **Instagram** (<https://www.instagram.com/hudgov/>).*

HUD.gov (<https://www.hud.gov/>)

[Helping Americans \(/helping-americans\)](#)

[HUD Partners \(/hud-partners\)](#)

[Researchers \(/researchers\)](#)

[News \(/news\)](#)

[About \(/aboutus\)](#)

[Contact \(/contactus\)](#)

U.S. Department of Housing and Urban Development

451 7th Street, S.W., Washington, DC 20410

T: (202) 402-3815

Find a HUD office near you
[\(/contactus/local\)](#)





MEMO TO MEMBERS

Food Assistance Threatened and Federal Workers Miss First Paycheck as Government Shutdown Reaches Day 27, with No Funding Deal in Sight

Oct 27, 2025

SHARE

By **Kim Johnson**, NLIHC Senior Director of Policy

An estimated 1.4 million federal employees did not receive a paycheck last week because of the ongoing federal government shutdown. Today (October 27) marks the 27th day of the shutdown, the second longest in U.S. history.

Congress has not passed funding bills for fiscal year (FY) 2026, which began on October 1, or a continuing resolution (CR) to temporarily maintain funding for federal programs and services. Democrats are withholding their support of a CR to pressure Republicans into agreeing to an extension of Affordable Care Act (ACA) tax credits slated to expire at the end of the year. Without an extension, health insurance premiums will increase, and millions will be at risk of losing their healthcare coverage. Open enrollment for ACA coverage in 2026 begins on November 1; without an extension of the credits, annual premium payments are expected to increase by 114%, or \$1,016, on average for subsidized enrollees.

Senators Consider Bills to Pay Federal Workers

The Senate voted on October 23 on two different bills to pay federal workers during the shutdown. The first, introduced by Senator Ron Johnson (R-WI), would pay members of the armed services and federal employees who were working during the shutdown; the second, introduced by Senator Chris Van Hollen (D-MD), would also pay furloughed federal employees, and included language that would prohibit the administration from carrying out mass firings of federal employees during a government shutdown. Neither bill had the support needed to advance; still, Senators expressed optimism they could soon reach an agreement on a compromise to pay federal employees.

Republicans Submit Letter Supporting Continued Operation of CDFI

Senator Mike Crapo (R-ID) and Representative Young Kim (R-CA) led 103 of their Republican colleagues in an October 23 letter to Treasury Secretary Scott Bessent and Office of Management and Budget (OMB) Director Russell Vought. The lawmakers expressed their “continued support for the Community Development Financial Institution (CDFI) Fund,” and “strongly [urged] the Administration to continue carrying out the statutory obligations of the CDFI Fund.” OMB issued a Reduction in Force (RIF) notice to all CDFI staff on October 10, effectively eliminating the office. Lawmakers emphasized the important role CDFIs play in supporting economic development projects in rural and tribal communities, and noted “it is unclear how these programs will continue to operate if the CDFI Fund’s obligations cease to function.”

The U.S. Department of Agriculture (USDA), the federal department responsible for administering food assistance, rural affordable housing and community development funds, and other important programs, announced it would run out of funding for the Supplemental Nutrition Assistance Program (SNAP) on November 1. SNAP provides food assistance to about 42 million people with low incomes, about one in eight people in the U.S. As with housing assistance, the vast majority of those served by SNAP are families with children, people with disabilities, older adults, caregivers, students, and workers paid low wages.

Analysts at the Center on Budget and Policy Priorities (CBPP) point out the Trump administration has tools at its disposal to ensure SNAP benefits are paid for all households through November. CBPP notes “nearly two-thirds of the funds needed for a full month of benefits are available in SNAP’s contingency fund, and must be used when regular funding for SNAP runs short,” and that the Trump administration is legally required to release these funds in the event of a shortfall. The report also states that the administration can “use the discretionary authority it used to transfer funds into [the Supplemental Nutrition Program for Women, Infants, and Children, WIC] earlier this month, or any other available legal authority to augment the SNAP contingency funding, to fund the full amount of November SNAP benefits.”

USDA responded to calls from advocates and congressional Democrats to tap into SNAP’s contingency fund in an October 24 memo, asserting that “SNAP contingency funds are only available to supplement regular monthly benefits when amounts have been appropriated for, but are insufficient to cover, benefits. The contingency fund is not available to support FY 2026 regular benefits, because the appropriation for regular benefits no longer exists.” USDA’s shutdown contingency plan, since removed from the USDA website, notes that SNAP contingency funds “can be used for State Administrative Expenses to ensure that the State can also continue operations during a Federal Government shutdown.”

In addition to uncertain funding, new work reporting requirements for SNAP benefits will take effect on November 1. These requirements, enacted through the *One Big Beautiful Bill Act* (H.R. 1) passed in July, are expected to result in an estimated 2.4 million people losing their assistance each month until 2034. With less food assistance, as well as the potential for increased medical insurance premiums, families with low incomes will have even tighter budgets and less money every month for the cost of other necessities, like housing.

Shutdown Risks for HUD-Assisted Households

Households who receive HUD rental assistance — including Housing Choice Vouchers, Project-Based Rental Assistance, and public housing — should have their rent paid at least through November. However, the longer a shutdown continues, the greater the risk to assisted households, and the greater the disruption to essential federal services and programs. The National Housing Law Project (NHLP) published two updated shutdown resources, one for tenants outlining the legal rights of households receiving HUD assistance, and the other providing an overview of the impacts of a government shutdown for legal aid attorneys.

NLIHC will continue working with our partners to monitor the shutdown, its potential effects on HUD programs, and the people and communities they serve.

The Need for Additional Funding for Voucher Renewals in a Final FY26

The shutdown was triggered by the beginning of the new federal fiscal year (FY), which began on October 1. Once a CR is in place, members of Congress will still need to come together to reach a final agreement in FY26 spending bills, including the Transportation, Housing, and Urban Development (THUD) spending bill that funds HUD’s vital affordable housing, homelessness, and community development programs.

While both the House and Senate FY26 THUD spending bills reject the drastic spending cuts and programmatic overhauls proposed in President Trump’s FY26 budget request, neither spending bill provides sufficient funding to ensure renewal of all existing Housing Choice Vouchers (HCVs) or Emergency Housing Vouchers (EHVs). Without sufficient funding, vouchers will be lost through attrition — when a household no longer needs their voucher, the voucher cannot be reissued to a new family because it is no longer attached to funding. When renewal funding is insufficient enough — or when funding is cut — households that rely on a voucher to keep a roof over their heads actively lose their rental assistance, putting them at risk for housing instability, eviction, and in worst cases,

At current funding levels, over 2.4 million households receive rental assistance, accounting for just one in four households who qualify. Under the House's FY26 spending bill, an estimated 181,900 fewer households would be served; in the Senate, 107,800 fewer households would receive rental assistance. The loss of these vouchers would disproportionately affect older adults, people with disabilities, and families with children.

Bipartisan Support from Local Leaders for Voucher Funding

In a recent joint op-ed, democratic Mayor Todd Gloria of San Diego, California, and republican Mayor Mark Freeman of Mesa, Arizona, voiced their bipartisan support for continued funding for the EHV program, to ensure current recipients do not lose the assistance they rely on for a safe, stable home.

"In cities across America, we share a simple truth: offering a hand to those most in need isn't a red issue or a blue issue, it's a community issue," the mayors state. "Supporting programs like emergency housing vouchers is a practical way to strengthen our communities. Stable housing for seniors, veterans and families reflects a commonsense principle: when we give people security, they contribute back to the neighborhoods they call home. Washington should see this not as a partisan issue but as an opportunity to preserve the strength of families and honor those who have given so much."

Take Action

Use NLIHC's toolkits and resources to take action on FY26 funding, including by:

- Using NLIHC's advocacy toolkit, "**Opposing Cuts to Federal Investments in Affordable Housing,**" to call on Congress to protect and expand affordable housing and homelessness resources, including NLIHC's priorities:
 - Full funding to renew all existing tenant-based voucher contracts, to ensure the people and families who rely on an HCV or EHV to keep a roof over their heads do not lose their assistance. Check out the "EHV Funding Cliff Mobilization Toolkit" for more information, including talking points and resources.
 - \$4.922 billion for HUD's Homeless Assistance Grants (HAG) program, and for HUD to stick to its commitment to a two-year Notice of Funding Opportunity (NOFO) for the Continuum of Care Program.
 - \$5.7 billion for public housing operations, and at least \$5 billion to address public housing capital needs.
 - \$15 million for the Eviction Protection Grant Program (EPGP), as provided in the Senate's spending bill.
 - At least \$1.3 billion for HUD's Indian Housing Block Grant (IHBG) program and \$150 million for IHBG-Competitive funds, targeted to Tribes with the greatest needs.

The toolkit includes talking points, advocacy materials, engagement ideas, and more resources for advocates to weigh-in with their members of Congress on the importance of these vital resources!

- Emailing or calling members' offices to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use NLIHC's Take Action page to look up your member offices or call/send an email directly!
- Sharing stories of those directly impacted by homelessness and housing instability. Storytelling adds emotional weight to your message and can help lawmakers see how their policy decisions impact actual people. Learn about how to tell compelling stories with this resource.

National, state, local, Tribal, and territorial organizations can also join over 2,800 organizations on CHCDF's national letter calling on Congress to support the highest level of funding possible for affordable housing, homelessness, and community development resources in FY26.

Visit NLIHC's Advocacy Hub for more information and resources that can help you take action and help protect the affordable housing programs people rely on.

HUD Informs NAHRO that December Operating Fund Will Be Made Available to Agencies

From NAHRO Direct News <nahro@nahro.org>

Date Fri 10/31/2025 3:56 PM

To Tracy Johnson <tjohnson@eghousing.com>

PHAs experiencing issues accessing eLOCCS should reach out to their usual HUD contact for assistance



HUD Informs NAHRO that December Operating Fund Will Be Made Available to Agencies

NAHRO has just learned that HUD will be able to fund Operating Fund payments for the month of December, a new development confirmed today. HUD will begin working to load those funds into eLOCCS as soon as possible.

In addition, Housing Assistance Payments, administrative fees and shortfall funding for November are expected to be posted by Tuesday of next week.

PHAs experiencing issues accessing eLOCCS should reach out to their usual HUD contact for assistance. While response times may be delayed due to limited staffing, HUD staff are checking emails periodically.

[Membership](#) | [Professional Development](#) | [Certification](#) | [Conferences](#) | [Jobs](#)



October 17, 2025

2025 Updates to HUD's Section 8 Program: Key Considerations for Developers and PHAs

David Leon, Vivianette Velazquez

Nelson Mullins Riley & Scarborough LLP

+ Follow

Contact



NELSON MULLINS

In 2025, the U.S. Department of Housing and Urban Development (HUD) implemented several administrative, financial, and operational updates to the Section 8 Housing Choice Voucher (HCV) Program. While many of these changes are directed at Public Housing Agencies (PHAs), they have important implications for developers, owners, and investors involved in project-based voucher (PBV), RAD conversions, and mixed-finance housing projects. These updates reflect HUD's ongoing efforts to enhance oversight, improve program administration, and ensure accountability in the use of federal funding.

(See HUD Notices PIH 2025-13, PIH 2025-18; Federal Register Vol. 90, No. 107, June 3, 2025).

Enhanced PHA Oversight and Reporting

HUD's Notice PIH 2025-13 revises funding allocations, reporting requirements, and voucher management protocols, particularly for incremental and special-purpose vouchers. Developers should expect closer monitoring of PBV allocations, HAP commitments, and project-level reporting, as HUD seeks to ensure federal funds are properly tracked and deployed.

Notice PIH 2025-18 introduces mandatory digital submission and certification systems for Annual and Five-Year Plans, enabling HUD to monitor PHA compliance more effectively. Developers should plan for potential adjustments in project timelines when plan amendments or certifications are required.

Updated voucher tracking systems also limit flexibility in reallocating PBV units, reinforcing HUD's oversight of project-level funding and administration.

Financial Accountability and Compliance Measures

HUD emphasizes accurate documentation, fund management, and adherence to federal financial standards, particularly in projects combining Section 8 funding with other financing sources. Guidance under PIH 2025-20 reinforces stricter reporting and cash management, making PHA administrative capacity a key factor in project planning and risk assessment.

The reaffirmation of HOTMA provisions (effective July 1, 2025) strengthens tenant income and asset verification requirements. Developers and property managers should anticipate potential delays in lease-ups and recertifications due to these compliance measures.

FY 2025 income limits (published April 1, 2025) establish rent ceilings and affordability thresholds critical for PBV underwriting, tax-credit compliance, and project pro formas.

NSPIRE Extension and Inspection Oversight



**PUBLIC HOUSING
AUTHORITIES DIRECTORS
ASSOCIATION**

Q
X

Follow Us!

Cityscape Publishes National Evaluation of HUD’s FSS Program

Research Highlights Mixed Outcomes

The latest issue of *Cityscape: A Journal of Policy Development and Research* features a national evaluation of HUD’s Family Self-Sufficiency (FSS) program, a voluntary initiative that helps assisted households increase earnings and build savings through coaching and an escrow savings account.

Article Summary

- The current issue of *Cityscape: A Journal of Policy Development and Research* delivers a national assessment of HUD’s Family Self-Sufficiency (FSS) program.
- The FSS program is a voluntary HUD initiative that has assisted households in increasing earnings and building savings through personalized coaching, supportive services, and an escrow account.
- National evaluation findings show mixed results: while participants were more likely to engage in job training and financial services, impacts on employment, income, and other key economic outcomes were limited.
- Promising models, such as MyGoals for Employment Success and Compass Family Self-Sufficiency Program Model, show that well-structured program design can lead to stronger results.

ARTICLES IN THIS ISSUE

- > October 29 Advocate: PDF Version
- > Government Shutdown Continues; Reductions in Force Begin
- > President’s Forum: Meet PHADA’s Three New Trustees
- > Help Make BABA More Workable
- > Make Build America, Buy America (BABA) Workable for Housing Authorities
- > Updates on Litigation Actions Related to Funding Recipient Certification Language



- PHADA maintains that programs, including FSS, work best when HAs have local flexibility to tailor them.

Established in 1990 to help public housing and voucher families build long-term financial independence, FSS combines supportive services—such as education, job training, and financial coaching—with an escrow savings mechanism that allows participants to accumulate assets as their earnings grow. The program is administered primarily by HAs and, starting in 2015, by multifamily property owners with Section 8 Project-Based Rental Assistance (PBRA) contracts. Participants sign a five-year contract and work with coordinators, who are funded through HUD grants, to set individualized goals and demonstrate measurable progress toward self-sufficiency. In addition, participants must meet two mandatory graduation requirements: the head of household must be suitably employed, and no household member may have received cash welfare during the 12 months leading up to program completion.

Mixed Results from National Evaluations

A national evaluation by Nandita Verma and Joshua Vermette found that while the program increased participants' use of job training and financial services, it had more limited effects on employment, earnings, and other key economic outcomes. The study, *Supporting Economic Mobility Through HUD's Family Self-Sufficiency Program: Findings and Recommendations from the National Impact Evaluation*, provides insight into where FSS is making a difference and identifies areas where there is room for improvement.

One useful comparison that was highlighted was the MyGoals for Economic Mobility program, piloted by housing authorities in Baltimore and Houston. Like FSS, MyGoals is designed to help low-income individuals build toward self-sufficiency, but it takes a more intensive approach. Participants received structured one-on-one coaching and modest financial incentives to encourage follow-through on employment goals, supported in part by Moving to Work flexibility. Early findings (Castells, 2025) show that participants remained engaged over the full three-year period and reported improvements in setting and working toward goals, particularly around job searching. While impacts on earnings and employment were limited, the outcomes suggest that this kind of higher-touch, incentive-based model may help increase participation and engagement.

Compass Model May Offer Policy Insights

Compass Working Capital, a nonprofit with some private foundation support, has administered FSS for over 5,000 participants since 2010, provides another example of promising program administration. Evaluations by Abt Global showed that Compass enrollees accumulated over \$19 million in escrow savings, and other positive effects on earned income, credit outcomes, and financial stability (Abt Global, 2023; Cramer & McCarthy, 2025). Key strategies include aspirational marketing, client-centered coaching, achieving early financial wins, leveraging

> HUD Rescinds 2015 Notice on the Use of Arrest Records in Housing Decisions

> Senate Passes Defense Authorization Bill with ROAD to Housing Act Provisions

> PHADA Members In the News

> HUD's New Cash Management Policies Will Threaten Resident Health and Safety

> Join a PHADA Committee

> Recap of PHADA's Virtual Town Hall



escrow accounts for asset-building, ongoing staff training, and data-driven performance monitoring. These practices can also provide some insights into specific strategies to improve program outcomes at other sites.

Expanding FSS in the Multifamily Sector

Originally limited to public housing, FSS expanded in 2015 to include project-based rental assistance (PBRA) properties; HUD awarded the first coordinator grants to multifamily owners in 2023 (Cramer & McCarthy, 2025). Early adopters in the multifamily sector face distinct challenges, including differences in staffing structure, resident engagement, and program integration. Interviews with program staff suggest that best practices include structured staff training, clear participant outreach, and leveraging financial incentives to engage households. With adequate funding, FSS could serve as a way to integrate asset-building opportunities into multifamily housing programs.

Policy Considerations and Future Directions

FSS is a longstanding, bipartisan initiative that gives HUD-assisted households a structured path to build savings and work toward financial goals. The research points to a persistent challenge to the program: that many participants accumulate escrow savings but leave the program before graduating and accessing those funds. Targeted policy changes, streamlined administration, enhanced resources, and continued HUD guidance and technical assistance could help increase enrollment, improve graduation rates, and lead to stronger economic outcomes (CBPP, 2020; Verma & Vermette, 2025).

While the program's overall impact has been mixed, there is growing evidence that well-designed, locally tailored approaches can make a measurable difference. As PHADA has consistently argued, local flexibility remains critical so HAs can shape programs around the specific needs and resources of their communities.

About PHADA

PHADA's 1,900 member housing agencies represent over 1.9 million low-income housing units throughout the United States. Our members manage small, medium, large, rural, and urban housing authorities that run programs including public housing, housing choice vouchers, Rental Assistance Demonstration (RAD), and a variety of other innovative public-private partnerships.

[Read More](#)>

Follow Us!



Congress Passes Clean CR, Ending Longest Shutdown in History

From NAHRO Direct News <nahro@nahro.org>
Date Thu 11/13/2025 11:41 AM
To Tracy Johnson <tjohnson@eghousing.com>

Plus: pre-order your "What Home Means to Me" calendar today!



Congress Passes Clean CR, Ending Longest Shutdown in History

This week, Congress ended the longest government shutdown in history by passing a clean Continuing Resolution (CR) to reopen the government. HUD programs will continue to operate at existing funding levels while lawmakers work toward a longer-term budget agreement for FY 26. The temporary funding bill closely mirrors the clean CR that passed in the House, back in October.

- On Monday night, November 10, the Senate passed the CR 60-40 with seven Democrats and one Democratic-leaning Independent joining Republicans to reopen the government at FY 25 funding levels through January 30, 2026. The bill was then sent to the House.
- Last night, the CR passed the House 222-209, with six Democrats voting for the CR and two Republicans voting against it.
- President Trump signed the bill yesterday evening at the White House, shortly following the House vote.

The CR allows HUD to use unobligated funds from Tenant Protection Vouchers, Housing Choice Voucher administrative fees, and special purpose vouchers to cover shortfalls under the Housing Choice Voucher Program. The bill also prevents any Reduction in Force (RIF) through January 30, 2026, and reverses the RIFs issued by the Trump Administration during the shutdown.

Negotiations over full-year FY 26 Transportation, Housing, and Urban Development (THUD) funding are ongoing.

NAHRO extends its sincere thanks to everyone who contacted their Members of Congress to underscore the importance of stable funding for housing and community development programs during the shutdown. NAHRO also thanks HUD for its efforts to ensure that no public housing resident or Section 8 voucher holder lost access to their assistance during the shutdown.

Now that the government has reopened, Congress will turn its attention to Fiscal Year 2026 funding. The work isn't over – your advocacy remains critical. Act now! Tell Congress to provide robust, adequate funding for housing and community development programs in FY 2026. **Send your letter today!**

Support FY26 Funding for HCD Programs

Links

Send your letter: <https://nahro.quorum.us/campaign/supportfy26funding/>

Search



U.S. Department of Housing and Urban Development

[News \(/news\)](#) / [HUD Secretary Scott Turner on End of the Left's Government Shutdown](#)

HUD Secretary Scott Turner on End of the Left's Government Shutdown

WASHINGTON – U.S. Department of Housing and Urban Development (HUD) Secretary Scott Turner released the following statement after Democrats in both the U.S. House of Representatives and the U.S. Senate joined with Republicans to reopen the government. This marks the end of the Left's shutdown – the longest in U.S. history.

"I'm relieved the Left has finally stopped holding vital federal services hostage at the expense of the American people. This needless shutdown caused real harm – disrupting lives and livelihoods," **said HUD Secretary Scott Turner**. "Without delay, HUD will immediately restore stability and resume full operational capacity to support the communities we serve."

On Monday, November 10, 2025, the U.S. Senate passed legislation to fund the government with a bipartisan vote of 60-40. On Wednesday, November 12, 2025, the U.S. House of Representatives passed the legislation with a bipartisan vote of 222-209. The bill is on the way to President Trump's desk to be signed into law, which will end the lapse in funding and reopen the federal government.

As a result of the Democrats' shutdown, HUD programs across the country experienced widespread disruption affecting critical services that support seniors, healthcare access, and housing supply:

- **Healthcare Financing:** New insurance applications for healthcare projects totaling nearly \$2 billion in mortgages to support more than 12,800 beds and care units for Americans in care facilities across more than 30 states were

frozen.

Website Feedback

- **Seniors:** All endorsements of FHA-supported reverse mortgage loans were suspended, creating a backlog that increased by approximately 60 transactions per business day and had the most immediate impact on seniors, who could not access funds against their mortgage for healthcare, daily living, or to age in place.
- **Health and Safety:** The repair of over 10,000 homes that could be made safe and healthy through HUD's Lead Hazard Reduction Grant Program was stalled, directly exposing young children and residents to health hazards.
- **Tribal Communities:** HUD's Section 184 Housing Program, which helps Native American communities access affordable housing, was halted. As a result, HUD was unable to guarantee new loans for tribal communities.
- **Public Housing:** Public Housing Authorities (PHAs) risked running out of resources to house and support the four million American families that depend on the services provided by HUD to keep a roof over their heads.

Follow @SecretaryTurner on X (<https://x.com/SecretaryTurner>), FB (<https://www.facebook.com/secretaryturner>), and Instagram (<https://www.instagram.com/secretaryturner>).

Follow @HUDgov on X (<https://x.com/HUDgov>), FB (<https://www.facebook.com/HUD/>), and Instagram (<https://www.instagram.com/hudgov/>).

[HUD.gov](https://www.hud.gov/) (<https://www.hud.gov/>)

[Helping Americans \(/helping-americans\)](#)

[HUD Partners \(/hud-partners\)](#)

[Researchers \(/researchers\)](#)

[News \(/news\)](#)

[About \(/aboutus\)](#)

[Contact \(/contactus\)](#)

U.S. Department of Housing and Urban Development

451 7th Street, S.W., Washington, DC 20410

T: (202) 402-3815

[Find a HUD office near you \(/contactus/local\)](#)



[Office of Inspector General \(https://www.hudoig.gov/\)](https://www.hudoig.gov/) | [No Fear Act \(/no-fear-act\)](#) | [FOIA \(/foia\)](#) | [Privacy \(/aboutus/privacy-policy\)](#) | [Accessibility \(/accessibility\)](#) | [Web Policies \(/contactus/webmanagement\)](#) | [Sitemap \(/siteindex\)](#)

Website Feedback