

Summary of Changes FY 2026

SECTION	ACOP/Admin Plan	PAGE	CURRENT LANGUAGE	NEW LANGUAGE	REASON FOR CHANGE
Glossary	Admin Plan & ACOP	242 & 100	Asset Income: Income received from assets held by household members. If assets total more than \$5,000 , income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income.	Asset Income: Income received from assets held by household members. If assets total more than \$50,000 , income from the assets is "imputed" and the greater of actual asset income and imputed asset income is counted in annual income. This policy is subject to change under HOTMA guidelines.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	244 & 102	None	Day Laborer: An individual hired and paid one day at a time without an agreement that the individual will be hired or work again in the future.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	246 & 103	None	Earned Income: income or earnings from wages, tips, salaries, other employee compensation, and net income from self-employment.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	246 & 104	Employment: Employment for admission preference purposes is defined as: Employment must be current and have lasted a minimum of 365 calendar days prior to the time the preference is claimed. The employment must provide a minimum of 30 hours of work per week for the family member claiming the preference. A break in employment up to 30 days will be considered to have fulfilled the employment preference. The amount of earned income shall not be a factor in granting this preference. The employment part of this preference is also extended equally to, (1) a family if the head, spouse, or sole member is 62 years of age or older or who is receiving social security or Supplemental Security Income disability benefits or any other payments based on the individual's inability to work and, (2) any family whose head, spouse, co-head or unrelated partner of head of household is currently a full time student or enrolled in an employment training program.	Employment: Employment for admission preference purposes is defined as: Employment must be current and consecutive for the last 12 months. The employment part of this preference is also extended equally to, (1) a family if the head, spouse, or sole member is 62 years of age or older or who is receiving social security or Supplemental Security Income disability benefits or any other payments based on the individual's inability to work and, (2) any family whose head, spouse, co-head or unrelated partner of head of household is currently a full time student or enrolled in an employment training program.	GHA Discretionary

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Glossary	Admin Plan & ACOP	248 & 106	None	Foster adults: A member of the household who is 18 years of age or older and meets the definition of a foster adult under State law. In general, a foster adult is a person who is 18 years of age or older, is unable to live independently due to a debilitating physical or mental condition and is placed with the family by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	248 & 106	None	Foster child: A member of the household who meets the definition of a foster child under State law. In general, a foster child is placed with the family by an authorized placement agency (e.g., public child welfare agency) or by judgment, decree, or other order of any court of competent jurisdiction.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	249 & 106	None	Health and medical expenses: Health and medical care expenses are any costs incurred in the diagnosis, cure, mitigation, treatment, or prevention of disease or payments for treatments affecting any structure or function of the body. Health and medical care expenses include medical insurance premiums and long-term care premiums that are paid or anticipated during the period for which annual income is computed.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	251 & 109	None	Independent contractor: An individual who qualifies as an independent contractor instead of an employee in accordance with the Internal Revenue Code Federal income tax requirements and whose earnings are consequently subject to the Self-Employment Tax. In general, an individual is an independent contractor if the payer has the right to control or direct only the result of the work and not what will be done and how it will be done.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	254 & 109	None	Minor: A member of the family, other than the head of family or spouse, who is under 18 years of age.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	289 & 114	None	Seasonal worker: An individual who is hired into a short-term position and the employment begins about the same time each year (such as summer or winter). Typically, the individual is hired to address seasonal demands that arise for the particular employer or industry.	HUD Required under HOTMA
Glossary	Admin Plan & ACOP	261 & 117	None	Unearned Income: pension, annuity, transfer payments (payments of income received where no good or services were offered), welfare, social security, government subsidies for certain benefits, and/or any cash or in-kind benefits.	HUD Required under HOTMA

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4.2 Taking Applications & 7.1 Applying to Different Locations	Admin Plan & ACOP	25 &5	If the applicant chooses to have more than one contact person or organization, the applicant must make clear to the Housing Authority the reason each person or organization may be contacted. GHA will require the applicant to complete a form HUD-92006 for each contact and indicate the reason GHA may contact the individual or organization. For example, the applicant may choose to have a relative as a contact for emergency purposes and an advocacy organization for assistance for tenancy purposes. Those applicants who choose not to provide the contact information should check the box indicating that they “choose not to provide the contact information” and sign and date the form.	None	GHA Discretionary - removed the current language
9.1 Income, Exclusions, and Deductions from Income & 12.0 Income, Exclusions, and Deductions from Income	Admin Plan & ACOP	55 & 28	To determine annual income, the Greensboro Housing Authority counts the most recent annual income, as available in HUD’s Enterprise Income Verification (EIV) report, as per PIH Notice 2013-3, of all family members, excluding the types and sources of income that are specifically excluded.	The Greensboro Housing Authority will determine a family’s annual income in accordance with HUD regulations at 24 CFR 5.609 as amended by HOTMA Final Rule (88 FR 9600). Annual income includes all amounts, monetary or not, which go to or are received on behalf of the family head or spouse (even if temporarily absent), or to any other family member.	HUD Required under HOTMA PIH 2023-27/ 24 CFR 5.6.09
9.2 Income (A) & 12.1 Income (B)	Admin Plan & ACOP	55 & 29	GHA will annualize anticipated cyclical or seasonal income (i.e., \$2,000 per month x 8 months, \$400 per month x 4 months) from all known sources for families with seasonal or cyclical employment up and until the next annual recertification is due. Families with cyclical or season income will be advised that interim recertifications will not be conducted unless there has been an unexpected change in income during that period. The policy does not exempt participants from reporting income in excess of the cyclical income.	In accordance with HOTMA and 24 CFR § 5.609, GHA will determine annual income based on the expected average income over a 12-month period, considering the full cycle of employment and anticipated periods of non-employment. •❑ The PHA will not annualize current income alone if it does not reflect the normal income cycle. •❑ Families may be required to provide prior year earnings (e.g., W-2s, tax returns, or employer statements) to establish a typical annual pattern. •❑ If an individual is expected to be employed for only part of the year, the PHA will average the total income received during that employment period across 12 months.	HUD Required under HOTMA - replaced the language

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9.2 Income (B) (3) & 12.1 Income (C)	Admin Plan & ACOP	57 & 30-31	Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight- line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$50,000, annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD. As permitted by PIH Notice 2013-3 , GHA will accept a family’s self-declaration of the amount of assets of less than \$50,000, and the amount of income expected to be received from those assets. Income that could have been derived from assets worth more than \$1000 that were disposed of for less than fair market value within the past two years will be counted as income. Where the family net assets exceed \$50,000, GHA will require supporting documentation (e.g. bank statements) to confirm the authenticity of those assets. Retirement accounts and educational savings accounts will not be considered a net family asset. The threshold for imputing income from assets increased from \$5,000 to \$50,000, (any actual income from assets under \$50,000 is still included).	Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness are not used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight- line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from an investment is included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$50,000 or more (adjusted annually using the CPI-W) , annual income includes the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD. GHA will accept a family’s self-declaration of the amount of assets of less than \$50,000, and the amount of income expected to be received from those assets. Income that could have been derived from assets worth more than \$1000 that were disposed of for less than fair market value within the past two years will be counted as income. Where the family net assets exceed \$50,000, GHA will require supporting documentation (e.g. bank statements) to confirm the authenticity of those assets. Retirement accounts and educational savings accounts will not be considered a net family asset.	HUD Mandated - all we did was add the prospective policy change
9.2 Income (B) (5) & 12.1 Income (E)	Admin Plan & ACOP	56 & 32	Payments in lieu of earnings, such as unemployment and disability compensation, workers compensation and severance pay. (However, lump sum additions such as insurance payments from workers compendation are excluded.)	Payments in lieu of earnings, such as unemployment and disability compensation and severance pay. (However, lump sum additions are excluded.)	HUD Required under HOTMA
9.3 Exclusions from Income (B) & 12.2 Annual Income Exclusions (B)	Admin Plan & ACOP	61 & 35	None	Earned income of dependent full-time students in excess of the amount of the deduction for a dependent	HUD Required under HOTMA
9.3 Exclusions from Income (G) & 12.2 Annual Income Exclusions (J)	Admin Plan & ACOP	61 & 37	None	Income earned on amounts placed in a family’s FSS account	HUD Required under HOTMA
9.3 Exclusions from Income (J) (7) & 12.2 Annual Income Exclusions	Admin Plan & ACOP	63 & 37-38	Earnings in excess of \$480 for each full time student 18 years old or older (excluding the head of household and spouse)	None	HUD Required under HOTMA & duplication
9.3 Exclusions from Income (J) (8) & 12.2 Annual Income Exclusions (K) (9)	Admin Plan & ACOP	63 & 37	Adoption assistance payments in excess of \$480 per adopted child	All adoption assistance payments will be excluded	HUD Required under HOTMA & language clarification

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9.4 Deductions From Annual Income (C) & 12.4 Deductions From Annual Income (A)	Admin Plan & ACOP	66 & 41	\$480 for each dependent	\$480 for each dependent who is not the head, spouse, or co-head and is under 18 years of age, or a person with a disability, or a full-time student.	HUD Required under HOTMA/ 24 CFR 5.603
9.4 Deductions From Annual Income (C) & 12.4 Deductions From Annual Income (B)	Admin Plan & ACOP	66 & 42	Elderly and/or disabled family deduction increased to \$525 versus \$400-deduction will adjust based on Consumer Price Index (CPI) for urban wage earners and clerical worker rounded to the next lowest multiple \$25.	Elderly and/or disabled family deduction increased to \$525 versus \$400 per family, where the head, spouse, or co-head is 62 years or older or a person with a disability. The deduction will adjust annually based on the Consumer Price Index (CPI-W) for urban wage earners and clerical worker rounded to the next lowest multiple \$25.	HUD Required under HOTMA
9.4 Deductions From Annual Income (C) & 12.4 Deductions From Annual Income (C)	Admin Plan & ACOP	67 & 42	The sum of the following, to the extent the sum exceeds three percent of annual income, : •Unreimbursed medical expenses of any elderly family or disabled family; and including any fee paid by the participant for the Medicare Prescription Drug Program; and •Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with disabilities, to the extent necessary to enable any member of the family (including the member who is a person with disabilities) to be employed, but this allowance may not exceed the earned income received by family members who are 18 years of age or older who are able to work because of such attendant care or auxiliary apparatus.	The sum of the following, to the extent the sum exceeds three percent of annual income, adjusted to ten percent upon full implementation of HOTMA: •Unreimbursed medical expenses of any elderly family or disabled family; and including any fee paid by the participant for the Medicare Prescription Drug Program; and •Unreimbursed reasonable attendant care and auxiliary apparatus expenses for each member of the family who is a person with disabilities, to the extent necessary to enable any member of the family (including the member who is a person with disabilities) to be employed, but this allowance may not exceed the earned income received by family members who are 18 years of age or older who are able to work because of such attendant care or auxiliary apparatus.	HUD Required under HOTMA
10.1 Acceptable Methods of Verification (1) (A) & 13.1 Acceptable Methods of Verification (1) (A)	Admin Plan & ACOP	70 & 45	Use of the EIV system in its entirety is mandatory for all annual and interim re-examinations. The Greensboro Housing Authority will generate all mandatory EIV reports as required. Whether or not an admission is homeless will be noted in the 50058.	Use of the EIV system in its entirety is mandatory for all annual and optional for interim re-examinations. The Greensboro Housing Authority will generate all mandatory EIV reports as required. Whether or not an admission is homeless will be noted in the 50058	HUD Required under HOTMA

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10.1 Acceptable Methods of Verification (2) &13.1 Acceptable Methods of Verification (2)	Admin Plan & ACOP	72 & 46	An original or authentic document generated by a third-party source dated either within the 90-day period preceding the reexamination or GHA request date.	An original or authentic document generated by a third-party source dated either within the 120-day period preceding the reexamination or GHA request date.	HUD Required under HOTMA
10.1 Acceptable Methods of Verification (2) &13.1 Acceptable Methods of Verification (2)	Admin Plan & ACOP	72 & 47	Note: Documents older than 90 days (from GHA interview/determination or request date) is unacceptable for confirming effective dates of income.	Note: Documents older than 120 days (from GHA interview/determination or request date) is unacceptable for confirming effective dates of income.	HUD Required under HOTMA
10.1 Acceptable Methods of Verification (3) &13.1 Acceptable Methods of Verification (3)	Admin Plan & ACOP	74 & 47	The Greensboro Housing Authority will allow thirty (30) calendar days for the return of third-party written verifications prior to continuing on to the next type of verification.	The Greensboro Housing Authority will allow seven (7) calendar days for the return of third-party written verifications prior to continuing on to the next type of verification.	GHA Discretionary
10.1 Acceptable Methods of Verification (5) &13.1 Acceptable Methods of Verification (5)	Admin Plan & ACOP	73 & 48	When UIV, written and oral third-party verifications are not available within the thirty (30) calendar-day period allowed in paragraphs 3 and 4 above, the Housing Authority will use the information received by the family, provided that the documents provide complete information. Photocopies of the documents, excluding government checks, provided by the family will be maintained in the file. In cases in which documents are viewed and cannot be photocopied, staff reviewing the documents will complete a written statement as to the contents of the document(s).	When UIV, written and oral third-party verifications are not available within the seven (7) calendar-day period allowed in paragraphs 3 and 4 above, the Housing Authority will use the information received by the family, provided that the documents provide complete information. Photocopies of the documents, excluding government checks, provided by the family will be maintained in the file. In cases in which documents are viewed and cannot be photocopied, staff reviewing the documents will complete a written statement as to the contents of the document(s).	GHA Discretionary - this is for staff
10.1 Acceptable Methods of Verification (6) &13.1 Acceptable Methods of Verification (5)	Admin Plan & ACOP	73 & 48	When UIV, written and oral third-party verifications are not available within the thirty (30) calendar days period allowed in paragraphs 3 and 4 above, and hand- carried verification cannot be obtained, the Greensboro Housing Authority will accept a statement detailing information needed, signed by the head, spouse, co- head, or other adult family member.	When UIV, written and oral third-party verifications are not available within the seven (7) calendar days period allowed in paragraphs 3 and 4 above, and hand- carried verification cannot be obtained, the Greensboro Housing Authority will accept a statement detailing information needed, signed by the head, spouse, co- head, or other adult family member.	GHA Discretionary - this is for the applicant

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10.10 The EIV's Deceased Tenants Report & 13.12 The EIV's Deceased Tenants Report	Admin Plan & ACOP	79 & 55	GHA shall generate the EIV's Deceased Tenants Report monthly shortly before disbursing HAP payments to owners to see if the system flags deceased residents. GHA shall review the report and follow up with any listed families immediately and take any necessary corrective action as set forth in PIH Notice 2010-9 or successor publications.	GHA shall generate the EIV's Deceased Tenants Report at least quarterly before disbursing HAP payments to owners to see if the system flags deceased residents. GHA shall review the report and follow up with any listed families immediately and take any necessary corrective action as set forth in PIH Notice 2023-27 or successor publications.	HUD Required Under HOTMA; PIH 2023-27
9.3 Exclusions from Income (J) (12)	Admin Plan	63	None	Direct federal or state economic stimulus payments; or	HUD Required under HOTMA
9.4 Deductions From Annual Income (D)	Admin Plan	67-68	<ul style="list-style-type: none">Reasonable childcare expenses necessary for children 12 and younger to enable a member of the family to be employed or to further his or her education. This deduction shall not exceed the amount of employment income that is included in annual income.Persons with disabilities already participating in the program, the incremental earnings due to employment during a cumulative 12-month period following the date of initial hire shall be excluded. This exclusion is only available to the following families:<ul style="list-style-type: none">Families whose income increases as a result of employment of a disabled family member who was previously unemployed. Previously unemployed includes a person who has earned in the twelve months previous to employment, no more than would be received for 10 hours of work per week for 50 weeks at the established minimum wage;Families whose income increases during the participation of a disabled family member in any economic self-sufficiency or other job training program.Persons with disabilities who are or were, within 6 months, assisted under a State TANF or Welfare-to-Work program for at least \$500.During the second cumulative 12-month period after the date of initial hire, 50% of the increased income shall be excluded from income. The disallowance of increased income of an individual family member is limited to a lifetime 48-month period. It only applies for 12 months of the 100% exclusion and 12 months of the 50% exclusion. This is true if it is implemented prior to July 1, 2017. After that date, the lifetime Disregard will end 24 months after it began.	Reasonable childcare expenses necessary for children 12 and younger to enable a member of the family to be employed or to further his or her education. This deduction shall not exceed the amount of employment income that is included in annual income.	GHA Discretionary - Section is dealing with income disallowance which is tied to EID - it is no longer allowed. Removed the language in red because it no longer applies.
12.3 HUD Required Inspection (M) (1)	Admin Plan	101	<p>Except as provided in paragraph b below of this Section, each dwelling unit must have at least one battery-operated or hard-wired smoke detector, in proper operating condition, on each level of the dwelling unit, including basements but excepting crawl spaces and unfinished attics. Smoke detectors must be installed in accordance with and meet the requirements of the National Fire Protection Association Standard (NFPA) 74 (or its successor standards). If the dwelling unit is occupied by any hearing- impaired person, smoke detectors must have an alarm system, designed for hearing-impaired persons as specified in NFPA 74 (or successor standards).</p> <p>For units assisted prior to April 24, 1993, owners who installed battery- operated or hard-wired smoke detectors prior to April 24, 1993, in compliance with HUD's smoke detector requirements, including the regulations published on July 30, 1992, (57 FR 33846), will not be required subsequently to comply with any additional requirements mandated by NFPA 74 (i.e., the owner would not be required to install a smoke detector in a basement not used for living purposes, nor would the owner be required to change the location of the smoke detectors that have already been installed on the other floors of the unit)</p>	Each dwelling unit must have at least one hard-wired or 10-year sealed tamper-resistant battery smoke detector, in proper operating condition, on each level of the dwelling unit, including basements except crawl spaces and unfinished attics, within each bedroom, and within 21 feet of bedroom doors . Smoke detectors must be installed in accordance with and meet the, requirements of the National Fire Protection Association Standard (NFPA) 74 (or its successor standards). If the dwelling unit is occupied by any hearing- impaired person, smoke detectors must have an alarm system, designed for hearing-impaired persons as specified in NFPA 74 (or successor standards).	updated per NSPIRE Guidelines

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12.5 Time Frames and Corrections of HUD Required Inspection Fail Items (C)	Admin Plan	102 - 103	<div>Time Frames for Corrections</div> <div>1. Emergency repair items must be abated within 24 hours.</div> <div>2.Repair of refrigerators, range and oven, or a major plumbing fixture supplied by the owner must be abated within 72 hours.</div> <div>3.Non-emergency items must be completed within 10 calendar days of the initial inspection.</div> <div>4. For major repairs, the owner will have up to 30 calendar days to complete.</div> <div>An inspector may approve an extension beyond 30 days for good cause.</div>	<div>Time Frames for Corrections</div> <div>1. Life threatening emergencies must be abated within 24 hours</div> <div>2. Severe repair items must be abated within 24 hours.</div> <div>3. Non-emergency items must be completed within 30 calendar days of the initial inspection.</div>	GHA Dcretionary - updated the language match NSPIRE (to cover the categories rather that outlining a few specific emergencies.)
12.6 Emergency Fail Items	Admin Plan	103-104	None	<div>E. Tub or shower inoperable or drain fully clogged</div> <div>Entry doors missing or broken</div> <div>inoperable smoke and carbon monoxide detectors.</div> <div>operating properly</div> <div>P. Water intrusion, rust, or foreign substance over breakers or fuses</div> <div>Dryer vent damaged or improper material</div> <div>G. Missing or</div> <div>O. Fire rated doors not</div> <div>R.</div>	inserting additional categories. GHA Discretionary Per NSPIRE Guidelines
12.3 Earned Income Disaallowance	ACOP	39-41	<div>1. The incremental earnings due to employment during a cumulative 12- month period following date of initial hire shall be excluded. This exclusion is only available to the following families: a. Families whose income increases as a result of employment of a family; member who was previously unemployed for one or more years. Previously unemployed includes a person who has earned in the twelve months previous to employment, no more than would be received for 10 hours of work per week for 50 weeks at the established minimum wage; b. Families whose income increases as a result of increased earnings by a family member during participation in any economic self-sufficiency or other job training program; or c. Families who are or were, within 6 months, assisted under a State; TANF or Welfare –to-Work Program and received at least \$500 in benefits. During the second cumulative 12-month period after the date of initial hire, 50% of the increased income shall be excluded from income. The disallowance of increased income of an individual family member is limited to a lifetime 48-month period. It only applies for 12 months of the 100% exclusion and 12 months of the 50% exclusion. This is true if it is implemented prior to July 1, 2017. After July 1, 2017, the lifetime Disallowance will end 24 months after it began. (While HUD regulations allow for the housing authority to offer an escrow account in lieu of having a portion of their income excluded under this paragraph, it is the policy of this housing authority to provide the exclusions in all cases.)</div>	<div>The Earned Income Disregard (EID) will not apply to any family who is not eligible for and already participating in the disallowance as of December 31, 2023.</div> <div>The EID allowed eligible families to have a portion of their earned income excluded from annual income for a maximum period of 24 consecutive months.</div> <div>Although HOTMA eliminates the EID from HUD regulations, families who were receiving the EID benefit as of December 31, 2023, may continue to receive the full benefit until the remaining timeframe for an individual family’s EID expires. Because the EID lasts up to 24 consecutive months, no family will still be receiving the EID benefit after December 31, 2025.</div>	HUD Required under HOTMA/ PIH 2023-27/ 24 CFR 5.611

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cont	cont	39-41	2. The Greensboro Housing Authority will determine seasonally-employed residents' and applicants' rent using one of two HUD-approved rent calculation methods. Residents will be informed of both methods and will be given the opportunity to select which method they want used when their rent is calculated. The applicant or resident will be required to select one of the two calculations methods: Method 1 and Method 2. For Method 1 a residents' actual income is annualized and an interim reexamination is conducted. For Method 2 a resident's anticipated income from all known sources is used with the support from a history of previous years income – no interim reexamination is conducted.		
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