



## HOUSING AUTHORITY of the CITY of PASSAIC

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The Housing Authority of the City of Passaic announces the **45-day public review and comment period** relating to proposed changes to the Admissions and Continued Occupancy Policy (ACOP) for public housing.

The comment period runs from January 3, 2024 through February 17, 2025. If you wish to submit written comments to be considered by the Housing Authority Board, please mail them to:

The Housing Authority of the City of Passaic  
Attention: Lismarie Guerrero  
52 Aspen Place  
Passaic, NJ 07055

We also invite you to attend our scheduled Board meeting on February 19, 2025 which will be held at the 33 Aspen Place Community Center at 6:00 p.m. The public will be allowed to comment on the proposed ACOP revisions during the public comment period of this meeting.

The proposed changes to the Admissions and Continued Occupancy Policy for Public Housing are attached hereto and are available for review and inspection by the public in person during normal business hours at the Housing Authority's Main Office at 52 Aspen Place, Passaic, New Jersey. In person review will be scheduled by appointment only. Please contact our Main Office at (973) 365-6330 to schedule an appointment with Lismarie Guerrero.

A copy of the revised ACOP, as well as the list of proposed changes, will also be available for viewing on our website at [www.passaichousing.org](http://www.passaichousing.org).

Please note that the proposed list of changes to the ACOP will be implemented in two phases.

**The first phase of changes will take effect in March 2025 following Board approval and HUD approval. Phase one will include the following items from the list of changes:**

- 1. PAGE 30 - (2.III.A: OVERVIEW)**
- 2. PAGE 31 - (2.III.D: LANGUAGE ACCESS PLAN)**
- 3. PAGE 45 - (3.II.D: FAMILY CONSENT TO RELEASE OF INFORMATION)**
- 7. PAGE 85 - (6.I.E: EARNED INCOME DISALLOWANCE)**
- 14. PAGE 125 - (7.I.A FAMILY CONSENT TO RELEASE OF INFORMATION)**
- 15. PAGE 126/127 - (METHODS OF VERIFICATION AND TIME ALLOWED)**
- 16. PAGE 128/130 - (UPDATES IN UPFRONT INCOME VERIFICATION)**
- 17. PAGE 131 - (NEW CHART ABOUT MANDATORY AND DISCRETIONARY USE OF EIV)**

## **18. PAGE 132 to 136 - (UPDATES IN METHODS OF VERIFICATION)**

The second phase of changes will take effect upon HUD's final decision to implement these changes.

All other HOTMA changes which are listed on the attached change list and are however not listed above, will be incorporated at a later date.

All program participants will be notified of the date at which the remaining HOTMA changes will become effective.

**LIST OF MAJOR PASSAIC HOUSING AUTHORITY CHANGES TO THE ADMISSIONS AND OCCUPANCY POLICY DUE TO HOTMA AND GENERAL REGULATORY UPDATES**

1. **Page 30: (2.III.A: OVERVIEW)** Update to chapter introduction adding the inclusion of a Language Access Plan.
2. **Page 31: (2.III.D: LANGUAGE ACCESS PLAN)** New section.
3. **Page 45: (3.II.D.)** Family Consent to Release of Information – HUD 9886.
4. **Page 47: (3.III.B)** Inserted language on denial of admission to families with documented assets over 100,000 and/or owning real property.
5. **Page 78: (6.I.A: OVERVIEW)** Update to the new definition of income per HOTMA 24 CFR 5.609.
6. **Page 79:** Included a chart of revised HOTMA 24 CFR 5.609 exclusions.
7. **Page 85: (6-I.E. EARNED INCOME DISALLOWANCE [24 CFR 960.255])** Added an entry on the sun-setting of the EID program.
8. **Page 99: (6.II.A. INTRODUCTION):** Changes to adjusted income includes new increase based on inflation, Elderly/disabled family deduction to \$525, and Phased-In Relief for medical allowance etc.
9. **Page 100: (6.II.C and D. ELDERLY OR DISABLE FAMILY DEDUCTION and MEDICAL EXPENSE DEDUCTION)** Detailed policy on increased elderly/disable deduction and new policy on medical expense deduction.
10. **Page 104:** Included a graphic phase in chart for phase in of new medical/disability deduction policy.
11. **Page 108: (6.III.B. FINANCIAL HARDSHIPS AFFECTING MINIMUM RENT):** New section on allowable hardships exemptions regarding unanticipated medical, attendant care/medical apparatus, and child care. The extension may be granted up to 1 year, in consecutive 90 day intervals.
12. **Page 125: (7-I.A. FAMILY CONSENT TO RELEASE OF INFORMATION):** HOTMA changes to the Form HUD-9886 Authorization for the Release of Information requirement.
13. **page 126: (7.1.B OVERVIEW OF VERIFICATION REQUIREMENTS)** Updated section on types of program verification and its hierarchical priority order.
14. **Page: 126:** Updates to the Up-front Income Verification process using EIV
15. **Page 131:** New chart on mandatory and/or discretionary Use of EIV.
16. **Page 166: (9.I.E. OVER INCOME FAMILIES):** New policy definition and method of client communication through a 24-month period. Includes an over income chart as defined by HUD.
17. **Page 175: ASSET LIMITATION FOR INTERIM AND ANNIAL RE-EXAMINATIONS:** Non-enforcement language inserted on HOTMA asset limitation on Interim/Annual Reexamination. This policy will only be applicable to new admissions.
18. **Page 173: (9.III.C CHANGES EFFECTING INCOME AND EXPENSES): Processing of Interim Reexamination:** Updated language on reporting interim changes. As required by HOTMA, Interim Reexaminations will only be performed in cases where income decreases 5% of the family's adjusted income or increase of 10% of family's adjusted income. Participants still required to report all changes regardless of the amount of increase or decrease. Added additional HOTMA factors regarding this provision.
19. **Page 254: Corrective Measures and Penalties:** Inclusion of De Minimis Errors definition and the requirements to credit or pay families overcharged rent per HOTMA Amendments to the definition of Family Net Assets.
20. **Updates were also performed throughout the document to update compliance with the latest regulatory changes in addition to HOTMA requirements.**