

## Congress Clarifies Intent as EHV Funding Runs Out

### Continuing Resolution Sets Timeline, Leaves Implementation Guidance to HUD

Through the American Rescue Plan Act of 2021 (ARPA), HUD allocated approximately 70,000 Emergency Housing Vouchers (EHVs). The program was created in response to housing instability during the pandemic, providing assistance to households experiencing or at risk of homelessness, as well as survivors of domestic violence, dating violence, sexual assault, stalking, and human trafficking.

The September 2 Continuing Resolution (CR) (<https://bit.ly/4xNUdRH>), which funds the government through December 11, clarifies Congress's intent by establishing a timeline for transitioning EHV families to Tenant Protection Vouchers (TPVs). HUD must provide guidance by September 30, and agencies must issue TPVs to eligible families by December 31. Nationally, there are approximately 38,360 EHV families currently receiving EHV assistance (<https://bit.ly/4xiHTbe>).

### HUD Still Needs to Provide Guidance

The EHV program was expected to support families through 2030. Instead, rising rents and higher per-unit costs have depleted program funding. Notice PIH 2025-19 (<https://bit.ly/4hmEKCK>) acknowledged that the EHV funding was expected to support most families only through calendar year 2026 and encouraged housing authorities (HAs) to plan for the program's wind-down. While Congress has not allocated additional funds with the latest CR, it has provided more direction

### Article Summary

- A recent Continuing Resolution, which funds the government through December 11, does not include new funding, but does establish flexibilities for transitioning EHV families to Tenant Protection Vouchers (TPVs), with HUD guidance due by September 30 and HAs required to issue TPVs to eligible families by December 31.
- About 38,360 families are currently receiving EHV assistance nationwide.
- HUD has yet to provide the operational guidance needed to implement the transition, including how families will be identified, how TPVs will be allocated, and how existing HAP contracts, portability, pending moves, and other circumstances will be addressed.
- HAs can begin to identify EHV families, review projected funding exhaustion dates, determine which families have already moved to regular HCV assistance, and coordinate with local homelessness and victim-service partners.
- Payment standards could present challenges for families transitioning from EHV assistance, particularly those living in higher-cost areas.

on flexibilities for continued assistance to EHV families.

In February, Congress provided \$601 million in TPV funding

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# President's Forum: Many Questions Remain as HOTMA Approaches



PHADA President  
John T. Mahon.

If you've attended a PHADA conference over the last few years, you've probably heard the policy team talk about HOTMA more times than you can count. Since 2016, HUD has been working to implement the Housing Opportunity through Modernization Act, or HOTMA. A decade later, we're still working on implementation.

Some of the biggest changes with HOTMA relate to new income and asset policies. These changes will impact all of the households that our agencies serve. They include particularly significant changes for elderly and disabled households related to deductions. Given how important affordable housing is to these vulnerable populations, it is crucial that HUD, HAs, and software vendors get HOTMA implementation right.

## We Need Answers Now, Not More Delays

Over the past several years, HUD has had many false starts with rolling out the HOTMA rules, leading to chaos and confusion amongst residents and staff—not to mention lots of money spent on training—across the industry. Just two years ago, the Department was promoting a January 1, 2025, compliance date. This led to many HAs sending staff to training and informing residents of the new policies. However, in June 2024, the Department pulled back that compliance date to give itself more time to develop necessary IT systems.

Earlier this year, HUD announced a January 1, 2027, HOTMA compliance date. Right now, HAs across the country are either sending out, or are about to send, recertification packets that comply with HOTMA. This means that it is too late for HUD to delay the compliance date again without creating confusion, stress and uncertainty for residents as well as chaos and additional burdens for agencies.

What is needed, though, is for HUD to provide formal answers to outstanding policy questions and provide additional information to HAs. Just last month, the Department announced a policy change at a meeting with the industry groups, but it has not communicated that change in writing officially (<https://bit.ly/4xRnkUt>). HAs need FAQs and formal policy documents *now* to ensure smooth rollout.

For HAs operating Multifamily housing programs like Project-Based Rental Assistance (PBRA), HUD has provided even fewer answers. The HOTMA compliance date for those programs is also January 1, 2027. Even with that date fast approaching, HUD has yet to provide any details on TRACS updates and how it expects agencies and owners to comply with the new income and asset rules, ultimately creating confusion and chaos for these programs and the residents that they serve.

## Housing Industry and Software Vendors are Working Together

One benefit of the ten-year long rollout of HOTMA is that it has

See “President's Forum” continued on page 12

# House Passes Continuing Resolution Funding Government through December 11

On September 1, the House passed a Continuing Resolution (CR) funding the government through December 11, 2026 (<https://bit.ly/4iolndm>). The CR had previously passed the Senate on August 8. With the House's passage, the CR now heads to the President's desk, and he is expected to sign it in the coming days.

While the CR includes level funding for HUD programs, it does include several policy riders relevant to core HA programs:

- It allows HUD to repurpose FY 26 voucher funding that it has not yet obligated to HAs to address voucher shortfalls. In practice, most of this unobligated funding will come from the Tenant Protection Voucher (TPV) account.

- It clarifies Congressional intent that HUD should issue TPVs to households currently assisted through the Emergency Housing Voucher program. PHADA has consistently advocated for the Department to provide TPVs to this population (see the article on page 1 for more information).
- It prohibits the Office of Management and Budget (OMB) from implementing its proposed rule to overhaul federal grantmaking. PHADA has advocated strongly against this proposed rule (<https://bit.ly/3UQ6IxG>), including submitting a detailed comment letter (<https://bit.ly/46QfD4R>), and applauds Congress for including this provision. ■

## HUD Updates Demolition/Disposition Notice

### Provides Clarifications, Eases Some Requirements

HUD recently published Notice PIH 2026-23 (<https://bit.ly/4r5epMt>), "Demolition and/or Disposition of Public Housing Property, Eligibility for Tenant Protection Vouchers, and Associated Requirements." This notice amends Notice PIH 2024-40, and includes provisions related to all Section 18 Demolition or Disposition processes, including RAD/Section 18 Blends, demolition or disposition under a Choice Neighborhoods Initiative grant award, very small agencies closing out their public housing program, and other scenarios.

While underlying law and the implementing regulations at 24 CFR Part 970 (<https://bit.ly/3T3Fkvs>) have not changed, certain provisions of the guidance are modified to make it easier to utilize "the authority provided by Section 18 of the 1937 act to facilitate the project's repositioning and improvement."

PHAs can utilize Section 18 to replace public housing units and funding with Section 8 rental assistance through several mechanisms, including Tenant Protection Vouchers or the Rental Assistance Demonstration. The resulting rental assistance funding can then be utilized to leverage private capital, generally through a Low Income Housing Tax Credit, to finance redevelopment of the affordable housing property.

The notice makes the following changes:

- Increases the 'very small PHA' definition from 50 to 75 units, allowing more agencies to qualify for closing out their PHA program under Notice PIH 2019-13 (<https://bit.ly/4xnVCoZ>).
- Clarifies that, if a very small PHA voluntarily transfers its property to another PHA, the transferred units remain eligible for repositioning under the very small PHA justification.
- Increases the number of units qualifying as scattered sites to six or fewer total units in contiguous or non-contiguous buildings on one side of a block.
- Adds new guidance on applying Section 18 Demo/Dispo to mixed-finance developments.
- Clarifies that properties built after 1950 may still qualify as functionally obsolete or not in the best interests of tenants or the

### Article Summary

- Updated public housing demolition/disposition notice published.
- Eases requirements to qualify for approval for very small PHAs, scattered sites, functional obsolescence, and for mixed-finance properties and Choice Neighborhoods.
- HUD press release highlights challenges of public housing, minimizes successes, and overstates impact of the notice changes.

PHA based on other criteria established for those determinations.

- Allows units certified as distressed in an approved Choice Neighborhoods Planning Grant to qualify as meeting physical obsolescence requirements under Section 18.
- Provides clear discontinuation of review standards for incomplete applications. If a PHA cannot provide requested information to complete their application within 30 days of such a request, the Special Applications Center will discontinue its review of the application.

The notice also provides some clarifications on requirements for application documentation, resident and local government consultation, relocation, environmental reviews, and eligibility to apply for tenant protection vouchers. Aside from these changes and some formatting and organizational adjustments, the balance of the content remains essentially unchanged.

### HUD Press Release Highlights Challenges, Overstates Benefits

In an accompanying press release (<https://bit.ly/46QXdAX>), HUD notes that, "PHAs manage public housing properties with an estimated \$170 billion capital-needs backlog and physical deficiencies. Families living in these projects are three times more likely to live in

higher crime neighborhoods and four times more likely to live in higher concentrations of poverty.”

Unfortunately, HUD’s press release focuses on these challenges while overlooking a critical reality: despite decades of chronic underfunding, the vast majority of public housing continues to provide decent, safe, and sanitary homes and is subject to some of the most rigorous inspection standards of any federally assisted housing program. The release also fails to acknowledge the longstanding inadequacy of federal funding for public housing operations and capital needs, as well as federal laws and policies that have required housing authorities to concentrate poverty in these publicly owned housing developments.

Repositioning Section 9 public housing to the Section 8 platform does make it easier to leverage private capital investments in affordable housing as lenders see Section 8 funding as more reliable and the subsidy can be more easily layered with Low Income Housing Tax Credits. The clarifications relating to small PHAs, number of units in a scattered site, and expanded eligibility for functional obsolescence will all make more units potentially viable as conversion candidates. The changes and clarifications regarding older mixed-finance is also important for many of those properties.

In a mixed-finance development, public housing units are owned and operated by an entity that is not the PHA, usually at a property with Low Income Housing Tax Credit and market rate units in addition to the public housing units. These properties were developed in

an effort to deconcentrate poverty, and mixed-finance was a primary mechanism for redevelopment in many HOPE VI projects. The need for reinvestment in those properties, however, does raise questions about the long-term effectiveness of the mixed-financed program. It also should be noted that mixed-finance development remains a permissible development strategy under 24 CFR 905.604 (<https://bit.ly/46RppUo>).

The need for public housing redevelopment has been exacerbated by legal and regulatory obstacles preventing PHAs from establishing replacement reserves for their Section 9 public housing properties. HUD’s continued failure to publish regulations, as mandated by Congress in the Housing Opportunities Through Modernization Act of 2016 (HOTMA), to allow public housing authorities to establish such replacement reserves continues to delay this first step in addressing this longstanding challenge. It also must be noted that transitioning to the Section 8 platform does not reduce reliance on federal funds as HUD states in the press release. It merely moves the reliance to the ever-growing Section 8 portion of the HUD budget, which Congress remains challenged to fund adequately.

PHADA will continue to strongly advocate for maximum funding for both Section 8 and Section 9 housing assistance, and for policy shifts that will provide maximum flexibility and empower local public housing authorities to address the unique housing needs of their local communities. ■

## HUD Revises Moving to Work Operations Notice

On September 1, the Department published revisions to the Moving to Work (MTW) Operations Notice in the Federal Register (<https://bit.ly/4inFBuW>). In general, the changes update certain terminology, adjust the Operations Notice to reflect administration priorities, and respond to certain concerns raised by existing MTW agencies. The MTW Operations Notice applies only to MTW Expansion agencies.

While most of the changes are improvements, the notice does not incorporate changes necessitated by HOTMA implementation. MTW expansion agencies will still need to follow other HOTMA implementation guidance and consider those requirements when developing their MTW plans and policies. Additionally, by removing requirements for a disparate impact assessment of planned MTW innovations, MTW expansion agencies are left on their own to shoulder the risks of disparate impact claims. Although no longer required, agencies may want to complete an assessment of potential disparate impacts for their own information.

Key changes to the notice are:

- Changing references to the “MTW Supplement” to the “MTW Plan-Expansion.”
- Eliminating the 10% cap on the use of an agency’s Housing Assistance Payment (HAP) budget for Local Non-Traditional (LNT) activities. This change has long been sought by the MTW Collaborative, and PHADA supports this revision.
- Clarifying that administrative fee reserve funds used for non-HAP MTW purposes will not be included in the MTW HAP renewal calculation, and that Expansion MTW PHAs may not bring in outside sources of funds to cover administrative costs in order to increase their expenditure of HCV Administrative

Reserves to cover HAP costs (and thus increase HAP renewal amounts).

Key changes in the Appendices are:

- Removing the requirement that stepped rents be tied to unit size.
- Modifying Safe Harbors related to work requirement and time limit activities to conform with the Department’s proposed rule on those policies (<https://bit.ly/4A5xwdp>).
- Allowing application of Alternative Income Inclusions/Exclusions to elderly and/or disabled individuals when there is no detrimental effect. This change allows consistent application of modified calculations to all tenants, simplifying administration for agencies adopting this waiver.
- Removing requirements that HAs consider disparate impacts when implementing certain policies and when conducting required impact assessments.

Overall, PHADA welcomes these changes to the MTW Expansion Operations Notice. The notice continues to state that the MTW Plan – Expansion is still under development, and the Department has provided no timeline for completion. Additionally, the notice continues to reference planned development of an alternative PHAS and SEMAP for MTW expansion agencies. PHADA is not aware of any progress on this goal, and notes that revisions to existing PHAS and SEMAP for all agencies, needed to reflect changes in program rules, funding, and local housing markets, remain overdue. PHADA will keep members informed of any new information relating to PHAS and SEMAP as it becomes available. ■

# Out of Reach Documents State of Affordable Rental Housing

## An Ongoing, Deepening Crisis

The National Low Income Housing Coalition (NLIHC) has published an annual *Out of Reach* report for the past 35 years. Those reports have highlighted deficiencies in the ways that rental housing markets at the national, state, Fair Market Rent (FMR) area, and Zip Code Tabulation Area (ZCTA) levels meet the needs of renters with various income levels. This year's report, *Out of Reach: The High Cost of Housing 2026*, paints an increasingly bleak picture.

Nationally, no households with incomes at or below the 60th percentile have incomes sufficient to afford the one-bedroom Fair Market Rent in their community, and no households with incomes at or below the 70th percentile have incomes sufficient to afford the two-bedroom FMR.

The report highlights a “housing wage” which is the income required for a household to pay thirty percent of their income for their local FMR. Nationally, the hourly one-bedroom housing wage is \$29.19, and the hourly two-bedroom housing wage is \$34.73. The Bureau of Labor Statistics estimated that the national median hourly wage was \$24.51 in May 2025 and that the current average hourly wage is \$37.75.

## Contents of the Report

After introductory material, the report contains twelve sections detailing data supporting the following arguments:

- Rental housing is unaffordable for low-wage workers and particularly for minimum wage workers.
- Working full-time is no longer sufficient to afford rental housing.
- Housing costs do not leave enough disposable income for households to meet other basic needs, confronting many renters with impossible choices.
- People of color and women face disproportionately difficult housing circumstances.
- Rental housing inventory has not kept pace with demand, exacerbating upward pressures on rents, and aggravating the rental housing and affordable rental housing crisis.
- Unlike support for other basic needs, funding for federal housing policies must compete for federal discretionary funds.

The report then makes several specific recommendations:

- “Alleviating the affordable housing crisis for the lowest-income renters will, first and foremost, require substantially more funding from Congress,” including support for both housing production and rent subsidies.
- “... Governments at every level should focus on reducing regulatory barriers to housing production to make it easier and more cost effective to build both affordable and market-rate housing.”

The report also cites NLIHC's support for several federal bills intended to reform federal housing policy and programs including:

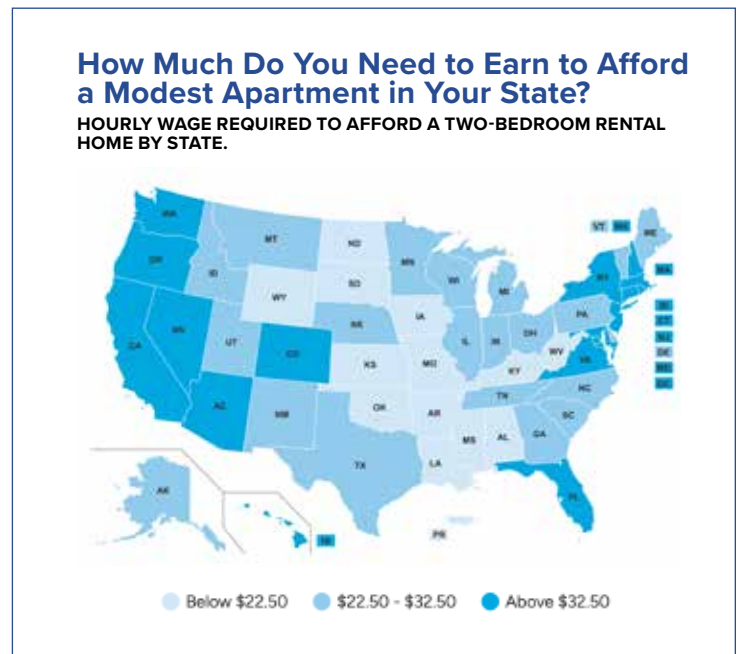
- The Affordable Housing Credit Improvement Act offering Low Income Housing Tax Credit developers additional tax credits to build deeply affordable units or units in rural or Tribal communities. PHADA has endorsed this bill.

- The Family Stability and Opportunity Vouchers Act that would authorize 250,000 Housing Choice Vouchers for families with young children. PHADA has also endorsed this bill.
- The Visitable Inclusive Tax Credits for Accessible Living Act encouraging LIHTC developers to build accessible units and units in rural or Tribal communities.
- The American Housing and Economic Mobility Act investing \$45 billion annually in the national Housing Trust Fund and encouraging local housing regulatory reform.

Finally, the report includes a profile of the housing circumstances affecting affordability in each state. These profiles provide the same data at the state level which the report presents and discusses at the national level.

## Tools in Addition to the Report

In addition to the report, its graphics, tables, and state profiles, NLIHC's website for the report includes links to pages that offer additional tools useful to housing advocates (<https://nlihc.org/oor>). There is an interactive map that provides each state's housing wage, the national rank of that wage, and the number of hours of work required to afford rent. Links on that map open a page with the state's detailed profile. Within metropolitan areas, a search by zip code provides the housing wage in each ZCTA that HUD uses in calculating FMRs.



## A Change in Tone

In the past, *Out of Reach* reports have included a preface prepared by nationally known housing policy advocates who have often been federal law makers. Their prefaces have properly emphasized the importance of rational national housing policies designed to achieve goals set in federal statutes effectively and efficiently. Recent prefaces have been prepared by Rep. Maxine Waters (D-CA) in 2022,

members of the Congressional Caucus on Homelessness in 2023, and Rep. Emanuel Cleaver (D-MO) in 2025.

In 2026, the preface to the report took a different approach to housing policy advocacy. It was prepared by Rev. Dr. William Barber, II, who began by citing Jeremiah's rebuke of an unjust ruler, reminding him that his predecessors had done, "what was right and just, so all went well with him. He defended the cause of the poor and needy, and so all went well." Barber argued for housing policy based on values and morality, stating that, "People do not deserve a home because of the work they do or the people they know. Every person has a right to a home because a home is part of what it means to be human."

He went on to write that, "To be left without a place to be in this world is to be told your life doesn't matter."

Barber's preface may reflect a modest change in approach to housing policy advocacy, supplementing earlier calls for rational national policy making to achieve goals set by Congress. To those valuable arguments, Barber has added a deeper demand that policies reflect the values on which those goals were based. His advocacy prioritized value-based housing policy as well as concerns for efficiency and economics. The addition and the change in tone his preface reflects may become helpful to advocacy for affordable housing policy in the future. ■

## PHADA Requests Clarity on EHV Transition Requirements

*PHADA has reached out to HUD seeking clarity on how the Department plans to implement the Emergency Housing Voucher (EHV) transition provisions included in the recently enacted Continuing Resolution. While Congress established a September 30 deadline for HUD guidance and a December 31 deadline for agencies to issue Tenant Protection Vouchers (TPVs) to eligible families, significant operational questions remain unanswered. In a correspondence to Assistant Secretary Ben Hobbs (excerpt below), PHADA outlined several areas where housing authorities need immediate guidance to successfully plan for and implement the transition.*

I wanted to follow up regarding the discussion on the August 6 HUD and industry call concerning EHV funding and the upcoming TPV Notice.

At that time, the HUD team indicated that the Department was proceeding with its original EHV implementation approach while awaiting potential congressional action. The HUD team noted that the Department was working within the constraints of current law and would address any changes if and when Congress acted.

Now that Congress has passed a continuing resolution that includes language addressing EHV and available flexibilities for continued assistance no later than September 30, I wanted to follow up and ask how HUD plans to proceed. Specifically, how does the CR language affect the Department's implementation approach,

and when should PHAs anticipate the forthcoming TPV Notice or related guidance?

Although Notice PIH 2025-19 remains relevant for agencies using its voluntary HCV transition option, PHAs will need TPV guidance on issues related to eligibility, funding, reporting, HAP contract treatment, and payment standards.

Our members have requested clear guidance on how the Department will:

- Identify eligible EHV families and allocate TPVs to PHAs;
- Treat families that PHAs have already transitioned to regular HCV assistance;
- Handle current HAP contracts, pending moves, portability, and families not under lease as of September 30; and
- Determine what payment-standard, rent-burden, and other subsidy protections will apply to families remaining in their current homes.

With agencies required to issue the TPVs by December 31, PHAs will have only a few months to identify affected households, receive HUD's guidance, modify systems and forms (if necessary), train staff, communicate with families and owners, and complete the transition. Our members would appreciate any insight you can share regarding HUD's plans and anticipated timing so that they can begin planning.

Thank you, and I look forward to hearing from you. ■

## Department Publishes 2027 Fair Market Rents

On September 1, HUD notified the public through the Federal Register that it had released FY 27 Fair Market Rents (FMRs) (<https://bit.ly/3T4JHGP>). Housing authorities (HAs) can access their FY 27 FMRs through HUD's website (<https://bit.ly/4dfEhQ3>). Agencies subject to mandatory Small Area Fair Market Rents (SAFMRs) can also access those through the HUD website.

In general, HUD has maintained the same methodology to calculate FMRs as in prior years. However, due to the Bureau of Labor Statistics discontinuing certain data series, HUD has developed a new methodol-

ogy to calculate housing fuels and utility inflation. Details on this change were previously covered in the *Advocate* (<https://bit.ly/3UMy8Vg>).

As in prior years, HAs can request a reevaluation of their FMRs, though agencies must fund any housing surveys through administrative fees or admin fee reserves. Interested agencies must submit a reevaluation request to HUD by October 1, 2026, and must provide housing survey data to HUD by January 8, 2027. The notice has additional details regarding data that should be collected for an FMR reevaluation. ■



# To Address Affordable Housing Crisis, HUD Must Reinstate the Restore-Rebuild Initiative

**A**cross the country, low-income families are struggling to find safe and decent affordable housing. The Restore-Rebuild Initiative—formerly known as Faircloth-to-RAD—provides public housing authorities (PHAs) with a predictable pipeline to develop and preserve affordable housing for very low-income families, seniors, veterans, and those with disabilities.

Inexplicably, however, HUD has recently stated its intent to wind down the program. Congress must intervene to ensure that this critical program remains available so that housing authorities can develop new, affordable units to house low-income seniors, veterans, individuals with disabilities, and working families.

## What is Restore-Rebuild?

The Faircloth Amendment, passed in 1998, capped the number of public housing units that a PHA could operate at the number of units its inventory contained on October 1, 1999. This number is known as an agency's "Faircloth Limit."

While intended to limit the expansion of the public housing stock, over half a million units have left the public housing stock since the enactment of the Faircloth Amendment. As a result, housing authorities collectively are more than 275,000 units *below* their Faircloth Limit. These units are known as a PHA's *Faircloth Authority* and represent affordable units that Congress has authorized that could be built.

Restore-Rebuild leverages a PHA's Faircloth Authority by providing a predictable, streamlined pipeline by which PHAs can develop units as public housing and then immediately convert them to the more stable Section 8 funding platform. Restore-Rebuild has been used in communities across the country to develop new affordable housing and to preserve existing affordable units.

## Communities Across the Country have Used Restore-Rebuild to Increase the Affordable Housing Supply

In **Keene, NH**, the housing authority used Restore-Rebuild to renovate a closed school to provide 60 units of affordable housing to the community. All of the units are accessible to the elderly and individuals with disabilities.

In **Dover, DE**, the housing authority added 26 units of affordable housing for seniors while carrying out a broader rehabilitation of two properties. Following renovation, the properties now provide 110 affordable units—without Restore-Rebuild, the agency would only have been able to provide 84 units.

## Restore-Rebuild by the Numbers

- If reinstated, housing authorities could develop **over 275,000 units** of deeply affordable housing for families with children, the elderly, veterans, those with disabilities, and other vulnerable populations.
- Housing authorities in **all 50 states** have the ability to develop affordable units.
- **Over 850** housing authorities have authority to develop over five affordable units, and **338 housing authorities** could develop over 100 affordable units.

In **Alameda, CA**, the housing authority used Restore-Rebuild to preserve 120 units of affordable housing for seniors that was facing the impending expiration of a city subsidy. Had Restore-Rebuild not been available, the units would have become unaffordable to the low-income seniors living in them.



Housing Authority of the City of Alameda (AHA) was able to preserve 120 units of affordable housing for seniors at Independence Plaza. This is the first-ever Restore-Rebuild transaction to solely rely on acquisition and preservation of existing housing instead of new construction.

## HUD's Actions Threaten this Valuable Program

In a May 12, 2026, memorandum, HUD announced that it is "winding down" the Restore-Rebuild Initiative—without reasonable justification. As part of this wind down, the Department



In Keene, NH, the housing authority used Restore-Rebuild to convert a former school into 30 affordable apartments for the elderly, homeless, and other vulnerable families. The agency is constructing an additional building behind the school that will provide more affordable housing.

will no longer accept applications for new Restore-Rebuild projects, and housing authorities with accepted applications have only 90 days to demonstrate that their project is feasible.

Separately, the Administration's FY 27 budget request proposed rebenchmarking agencies' Faircloth Limits to 2027 levels, thus eliminating affordable units that Congress has already authorized. Together, the Administration's actions severely hamstringing local efforts to build new affordable housing. Given the scale of our country's affordable housing crisis, HUD's actions are inexplicable and directly counteract Congressional intent in the 21st Century

**Given the scale of our country's affordable housing crisis, HUD's actions are inexplicable and directly counteract Congressional intent in the 21st Century ROAD to Housing Act.**

ROAD to Housing Act, as many provisions of that legislation would facilitate public housing authorities' use of Restore-Rebuild. For instance, increasing the Public Welfare Investment cap will increase demand for the Low-Income Housing Tax Credit (LIHTC), which is often used to finance Restore-Rebuild units.

This immediate wind down of the program negatively impacts PHAs across the country that anticipated using Restore-Rebuild to construct much-needed affordable housing. The **Princeton Housing Authority** in New Jersey was working to develop nearly 250 units of affordable housing through Restore-Rebuild and had spent over \$250,000 on predevelopment activities. With HUD suspending the program without notice, those units will not be built and the agency cannot recoup those costs.

Separately, the **Clermont Metropolitan Housing Authority** in Ohio recently demolished 30 units of aging public housing with the intention of later redeveloping those units through Restore-Rebuild. With the program ending, those 30 units cannot be rebuilt, thus limiting the amount of affordable housing in their rural community.

### **Congress Should Act to Increase Affordable Housing Supply**

PHADA and its members call on Congress to:

- **Reject** the administration's efforts to rebenchmark PHAs' Faircloth Limits, as proposed in the President's FY 27 Budget Request.
- **Press** HUD to rescind the May 12 memo, or at a minimum extend its 90-day deadline so viable projects can reach closing.
- **Conduct** oversight of the decision's effects on the affordable housing supply and consider legislation protecting Restore-Rebuild and Faircloth Authority from administrative rollback. ■

## **About PHADA**

PHADA (the Public Housing Authorities Directors Association) represents over 1,900 public housing agencies across the U.S. Our members work tirelessly every day to provide safe, decent, and sanitary housing to low-income families while maximizing the impact of federal funding and ensuring that such funds are spent in compliance with all relevant statutes and regulations. Learn more at: [www.phada.org](http://www.phada.org).



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*“EHV Funding” continued from page 1*

through FY 26 appropriations, and HUD subsequently indicated that the funding could help address EHV shortfalls. HUD, however, did not establish a process for using TPVs to continue assistance for families. Instead, its guidance focused on whether individual agencies could transition families into their existing Housing Choice Voucher (HCV) programs, an option that depends on available capacity.

HUD needs to establish clear guidance for agencies. At a minimum, the Department should explain how it will:

- Identify eligible EHV families and allocate TPVs to HAs.
- Treat families that HAs have already transitioned to regular HCV assistance.
- Handle current HAP contracts, pending moves, portability, and families not under lease as of September 30.
- Determine what payment standards, rent-burden, and other subsidy protections will apply to families remaining in their current homes.

With agencies required to issue the TPVs by December 31, there are only a few months to identify affected households, receive HUDs guidance, modify systems and forms (if necessary), train staff, communicate with families and owners, and complete the transition. Some steps HAs can begin are to identify EHV households, review expected EHV funding exhaustion dates, flag the families that already moved into regular HCV assistance, and review payment-standard and internal-process policies. Agencies should also remain in close contact with Continuums of Care (CoC), victim service providers, homeless-service organizations, and other partners that have supported EHV families.

### Payment Standards Could Be an Issue

Payment standards may be one of the more challenging implementation issues, especially for families who were able to lease in higher-cost markets because of the EHV program’s added flexibility.

HUD’s August 2026 Notice PIH 2026-20 (<https://bit.ly/4y-wqpZn>) ended the EHV-specific waiver that allowed HAs to establish separate EHV payment standards between 90 and 120 percent of the applicable Fair Market Rent (FMR) without HUD approval. HAs must now use the regular HCV payment-standard framework: generally, a basic range of 90 to 110 percent of FMR, with applicable procedures for payment standards above 110 percent. The withdrawal of this flexibility comes at the same time HAs are preparing to transition families whose existing tenancies may depend on it.

### HUD Implementation Is Now the Focus

The CR provides clarity on Congressional intent, that families receiving EHV on September 30 should receive TPVs, and HAs must issue them by the end of the year. Although Notice PIH 2025-19 remains relevant for agencies using its voluntary regular-HCV transition option, it is not a substitute for the TPV guidance HUD must now issue on eligibility, funding, reporting, HAP-contract treatment, and payment standards.

PHADA has requested the necessary and specific guidance for EHV related to use of TPVs; an excerpt of this request can be found on page 6. PHADA has consistently advocated for HUD to provide TPVs to these families and will continue to do so for adequate funding and flexibility for the voucher program, including the EHV program. ■

# One Moment You're Running a Housing Authority. The Next, You're Managing a Disaster Response

## September Is National Preparedness Month, Let's Prepare To Meet The Next Moment

By Dawn Dickerson, EM Disaster Solutions

### Where Would Your Residents Go If Disaster Left Them Displaced?

In 2017, Executive Directors at housing authorities across several U.S. communities saw their day-to-day responsibilities change almost overnight. One moment, they were leading teams focused on rent collection, maintenance requests, inspections, and the everyday needs of residents. The next, disaster demanded they manage response operations. Suddenly, they were thrust into accounting for every resident and all staff, helping families who could not safely remain in their homes evacuate or relocate, communicating during widespread power and telecommunications failures, coordinating emergency resources, and answering one of the most urgent questions an Executive Director can face: Where will our residents go if they cannot return home?

That reality began unfolding on August 25, when Hurricane Harvey struck Texas. Less than two weeks later, Hurricane Irma struck the U.S. Virgin Islands, impacted Puerto Rico and continued on to Florida. Puerto Rico and the Virgin Islands were still responding to Irma and only beginning to move beyond its immediate impacts when Hurricane Maria struck them both on September 19 and 20. Together, Harvey, Irma and Maria drove what became the costliest Atlantic hurricane season on record.<sup>1</sup>

In Florida alone, 23 PHAs reported 1,779 damaged public housing units after Irma, displacing 239 households.<sup>2</sup> In the U.S. Virgin Islands, 24 of 26 public housing communities were damaged by Irma and Maria, with at least four damaged beyond repair.<sup>3</sup> At Estate Tutu in the USVI, 119 of 304 units were damaged beyond repair, and 284 displaced households received Housing Choice Vouchers.<sup>4</sup> Behind every damaged unit was a person or family who needed to know what to do next, and a housing authority suddenly responsible for helping them figure it out.



### Everyone Has A Role In Preparedness

No amount of preparedness can guarantee that every home will remain habitable, every utility will stay online, or every resident will be spared displacement. Some disasters will simply exceed the capacity a community has available. But when day-to-day housing operations are suddenly overcome by a disaster, preparedness can help everyone understand their role and what they need to do.

Executive Directors and their teams must be ready to manage the disaster while ensuring continuity of operations, often making critical decisions with limited information, maintaining essential functions, coordinating resources and partners, accounting for residents and staff, and communicating as conditions change.

Residents have a different role. They are the first to know what is happening inside their household and what they need. A resident who depends on refrigerated medication, for example, knows that a prolonged power outage creates an immediate problem.

Preparedness means identifying needs like these before disaster strikes, having a plan for what can be managed, and knowing when and how to communicate a need that requires outside help. When a need exceeds capacity or capability, preparedness also means knowing where to turn next. Residents may need to turn to their PHA, and PHAs may need to turn to the larger community for support.

### This Month, Make Preparedness A Priority

Preparedness often gets pushed behind the daily demands of running a housing authority. This September, put time on the calendar with your team and answer one question together: How ready are we to manage a disaster? EM Disaster Solutions has developed no-cost resources to help guide that conversation. Start by pulling up the Community Readiness Assessment and completing it as a team (<https://bit.ly/4ioevg2>). The questions will help guide discussion around communications, resident awareness, resources and coordination, staff readiness and support for residents who may need additional assistance. Pay attention to where answers differ. Those differences can be just as important as the answers themselves because they reveal where your team may not share the same understanding of what is actually in place. Once submitted, EM Disaster Solutions reviews the assessment, determines your readiness score, provides you with a free findings report and offers recommended next steps to help you prepare.

Once you understand where your PHA stands, the next question is: Who will you turn to when a need exceeds your capacity or capability? Use the Disaster Management Network Planner to identify who outside your PHA may be part of the answer, and where relationships still need to be built (<https://bit.ly/4xfHfLt>). Finally, bring residents into preparedness this month by sharing the Emergency Planning Checklist (<https://bit.ly/4xTPWwg>). It gives households their own scenarios to walk through and helps them identify what they need, what they can manage, and where they may need help.

Preparedness isn't about being able to manage everything. It's knowing your limits, recognizing the gaps and knowing where to turn to fill them before a disaster. Let's prepare now for what we can and identify where to turn for what we can't. ■

<sup>1</sup> National Oceanic and Atmospheric Administration (NOAA), "Hurricane Season 2017."

<sup>2</sup> Florida Department of Economic Opportunity, State of Florida Action Plan for Disaster Recovery: Hurricane Irma, Tables 22-23

<sup>3</sup> Virgin Islands Housing Finance Authority, United States Virgin Islands CDBG-DR Action Plan, "Impact on Public Housing."

<sup>4</sup> Ibid.

# PHADA Members IN THE NEWS

Have a story you want to share? Send all submissions to Blake Stenning, Director of Communications, at: [bstenning@phada.org](mailto:bstenning@phada.org).

## Keene Housing (NH)

### SEN. SHAHEEN HIGHLIGHTS AFFORDABLE HOUSING EFFORTS DURING KEENE VISIT

U.S. Sen. Jeanne Shaheen visited Keene Housing's property, using the planned rehabilitation of the four-unit building as a local example of the challenges facing New Hampshire's housing market and the federal tools she says can help address them.



Sen. Shaheen toured the property with Keene Housing Executive Director Joshua Meehan and local officials as

work is planned to transform the vacant, two-story building into four permanently affordable apartments. The \$750,000 rehabilitation is supported by a \$500,000 Community Development Block Grant and \$250,000 in funding from Monadnock Affordable Housing Corporation, the nonprofit affiliate of Keene Housing. The project will include full lead-hazard remediation, replacement of aging building systems, renovations to kitchens and bathrooms, and energy-efficiency improvements.

Sen. Shaheen said the project illustrates why federal housing programs and the bipartisan 21st Century Renewing Opportunity in the American Dream, or ROAD to Housing Act, are important.

The Keene project itself is being made possible in part through the Community Development Block Grant program, which Sen. Shaheen has supported. She said projects such as the Marlboro Road rehabilitation demonstrate how federal funding can be translated into housing preservation at the local level.

Keene Housing has been one of the original Moving to Work agencies since 1999, giving it greater flexibility to tailor federal housing programs to local circumstances. Meehan said newer requirements associated with expanding the program could create significant reporting burdens, including requests for historical data that agencies were not previously required to collect. He said Keene Housing is working with HUD and congressional staff to address the issue.

— *My Keene Now*

## New Bedford Housing Authority (MA)

### THE NEW BEDFORD HOUSING AUTHORITY ANNOUNCES NEW LEADERSHIP

The New Bedford Housing Authority (NBHA) Board of Commissioners has appointed Wendy Mendoza-Rivera to the role of Executive Director, effective January 1, 2026.

Mendoza-Rivera is the first female director in the Authority's history. She began her career at NBHA as a college intern in 1991 while pursuing a bachelor's degree from UMass Dartmouth. Upon graduation, Mendoza-Rivera worked in the accounting office for 14 years before transferring to the role of Director of Human Resources, where she remained for 17 years. Mendoza-Rivera is also the President of the New Bedford Development Corporation, which just completed One Custom House Square in downtown New Bedford. ■

## Oklahoma City Housing Authority (OK)

### OKLAHOMA CITY HOUSING AUTHORITY AND CITY OF OKLAHOMA CITY AWARDED \$25 MILLION CHOICE NEIGHBORHOODS GRANT

The Oklahoma City Housing Authority (OCHA) and the City of Oklahoma City were awarded a \$25,115,577 grant from the Choice



Conceptual rendering of a Choice Neighborhood

Neighborhoods program from HUD. The grant will help revitalize the Will Rogers Courts housing development and the Westwood Exchange neighborhood.

"The residents are the true beneficiaries, because this grant gives them the power to build the Westwood Exchange neighborhood of their dreams," said OCHA Executive Director Mark Gillett.

In addition to the funding from HUD, financial and in-kind commitments to this project from organizations across Oklahoma City total more than \$227 million. These commitments include \$77 million in federal, state and local government resources, \$49 million in housing, \$35 million in neighborhood resources and \$66 million in people-focused programs are committed to the project.

"This award reflects the hard work by OCHA, our residents, the City and our community partners who came together around a bold, community-driven vision for the future," said Rocky Chavez, Chair of OCHA's Board of Commissioners.

Oklahoma City is one of four cities nationwide receiving a Choice Neighborhoods Implementation grant this year. ■

resulted in strong collaboration among the housing industry groups, individual HAs, and the software vendor community.

While the software vendors are extremely important to the success of our industry, they have often not been at the table for key discussions. With HOTMA rollout, PHADA has engaged with all of the major vendors, and we’re all united in the need for additional information from HUD.

Right now, all of the vendors are working to update their systems to be HOTMA-compliant. Earlier this year, HUD ended development of the Housing Information Portal (HIP), which was intended to be the successor to PIC. This meant that all of the vendors had to start over again with developing HOTMA-compliant systems. Even with that, all of the major vendors have indicated that they will be ready for HOTMA by January 1. Once a week, this group meets with relevant HUD staff to discuss progress toward updating PIC to be able to accept HOTMA-compliant 50058 forms. If your HA is interested in joining these meetings, please contact PHADA’s Michael Webb at: [mwebb@phada.org](mailto:mwebb@phada.org).

### **HOTMA Isn’t the Only Question Mark**

Of course, HOTMA is not the only area where housing authorities are struggling under uncertainty. As covered on page 1, HUD has yet to publish guidance on the future of the Emergency Housing Voucher (EHV) program, especially as funding for this program could run out as soon as the end of the year. This guidance is crucial for keeping these

vulnerable families stably housed.

Housing authorities also face uncertainty when it comes to the proposed overhaul of funding rules proposed by the Office of Management and Budget. While the just-passed Continuing Resolution prevents the Administration from implementing that rule until December (at the earliest), it’s important for PHADA members to continue advocating for its repeal. I encourage you to consult PHADA’s previous coverage of the rule and to use its advocacy materials in your work (<https://bit.ly/46dOgSb>).

Given so many unanswered questions, PHADA’s policy analysis and insight is crucial to keeping Executive Directors and HA staff informed. I encourage you to follow the Association on its social media channels, including LinkedIn and Twitter (X), to keep abreast of the latest industry developments.

### **A Welcome to PHADA’s Newest Team Member**

Before I close, I’d also like to take a moment to welcome Malcolm Guy to the PHADA policy team. Malcolm brings a strong background in affordable housing, community development, advocacy, and public policy, along with a genuine passion for the work housing authorities do every day. Throughout his career, he has worked with national organizations and government partners to advance policies that strengthen communities and expand opportunity. We’re excited to have Malcolm on board and look forward to the many ways he’ll support our members, contribute to our advocacy efforts, and help PHADA continue delivering the resources and representation our industry depends on. ■

## **PHADA Introduces New Policy Analyst Malcolm Guy**

PHADA is pleased to announce that Malcolm Guy has joined our policy team as the newest Policy Analyst. Malcolm brings 7 years of housing and community development experience to PHADA, including the last 4 years at another public housing trade association. Prior to that, he worked in policy and government affairs for a nationwide trade association of economic development agencies, based in Columbus, OH. He has supported local, state, and federal agencies by advancing policies around economic development finance tools like bonds, LIHTC, and more.

Malcolm holds degrees in Political Science from The Ohio State University and a Master of Public Policy from American



Malcolm Guy, Policy Analyst.

University. Growing up he worked on Habitat for Humanity and other community service projects in his hometown of Canton, OH. Those experiences contributed to his decision to pursue a career advocating for safe, decent housing as essential to improved quality of life.

“I’m thrilled to join the policy team at PHADA, and so excited to continue my career advocating on behalf of its member agencies and the residents they serve,” said Malcolm. “Thank you to Crystal Wojciechowski, Michael Webb, Julie Piccolo, David Weber, Jim Armstrong, and the rest of the PHADA team for welcoming me and for this opportunity. I am eager to continue this critical work. Onwards!” ■

## **PHADA Affiliate Members: Have your Company Featured in the Advocate**

PHADA is pleased to feature profiles of its Affiliate Members in the *Advocate*. Current affiliate members interested in having your organization profiled should contact Blake Stenning, Director of Communications, at: [bstenning@phada.org](mailto:bstenning@phada.org). Profiles are 300–500 words and can highlight your firm’s work and expertise.

Interested in becoming a PHADA Affiliate Member? Complete the online application (<https://bit.ly/4vTDECh>) or contact Norma Bellow at: [nbellow@phada.org](mailto:nbellow@phada.org). Affiliate Members enjoy many benefits, including discounted conference registration and exhibition rates, and member spotlights in the *Advocate*.

## Affiliate Member Spotlight: HAI Group

### HAI Group Named 2026 Public and Affordable Housing Insurance Service Company of the Year

The recognition reflects HAI Group's nearly 40-year commitment to serving public and affordable housing organizations



with specialized insurance, risk management, training, and research solutions.

HAI Group was formed in 1987, a time when public housing authorities faced significant challenges in obtaining affordable and reliable insurance coverage. Since then, the organization has grown into a family of companies dedicated exclusively to the public and affordable housing industry.

"What truly differentiates us is that we have evolved alongside the changing needs of the industry for the past 40 years and we continue to do so," said Troy LePage, executive vice president and chief operating officer of HAI Group. Today, HAI Group serves housing organizations across the country with insurance products and services designed around the unique risks they face. Its member-owned structure also gives housing organizations a direct voice in the organization's governance and helps HAI Group remain closely connected to the industry's needs.

That commitment extends well beyond insurance. HAI Group supports the public and affordable housing industry through risk control resources, in-house claims expertise, professional

development through the Housing Training Institute, and research from the Public and Affordable Housing Research Corporation—all aimed at strengthening housing organizations and supporting the long-term sustainability of affordable housing.

HAI Group also invests directly in loss prevention and community support. Its Loss Prevention Fund has provided more than \$15 million for property improvement projects, while its Resident Scholarship Program has awarded more than \$2 million to public housing residents pursuing higher education.

"Our priority isn't profitability or maximizing shareholder returns," LePage said. "It is to ensure that our clients have access to sustainable insurance solutions at reasonable rates and a partner that remains committed through every insurance cycle."

The 2026 Public and Affordable Housing Insurance Service Company of the Year recognition reinforces HAI Group's commitment to providing stable, specialized solutions and serving as a long-term partner to housing organizations nationwide. To learn more about the recognition, visit: <https://bit.ly/3SRMEua>.

HAI Group is the nation's leading property-casualty insurance organization founded by and dedicated to public and affordable housing providers. For nearly 40 years, the Cheshire, Connecticut-based company has delivered tailor-made insurance and risk management solutions designed to protect assets, improve efficiency, empower employees, and advance housing strategies. For a complete list of HAI Group companies and to learn more about HAI Group, visit: [www.haigroup.com](http://www.haigroup.com). ■

— Real Estate Business Review

## Policies

### Visit PHADA's Online PHA Sample Policies Library Help Grow this Important Resource – Submit Your Agency's Policies Today

Visit the PHA Sample Policies Library:  
[www.phada.org/PHA-Sample-Policies-Library](http://www.phada.org/PHA-Sample-Policies-Library)

PHADA's PHA Sample Policies Library is designed to serve as an important resource for agency directors particularly now that more HAs are converting their properties under RAD and are being confronted with major changes in HUD policies and regulations. In addition, having access to real-world policy documents is helpful to new EDs who may lack experience with our programs.

Members are encouraged to submit agency policy documents to

help grow this resource. Policies should be up-to-date and technically correct. We are interested in all types including, **admission and occupancy, capitalization, criminal records management, disposition, drug-free workplace, ethics, investment, personnel, procurement, RAD conversion, risk retention, telework, trespass and ban, and waitlist management.**

Please send PDFs (preferred) to: [policy@phada.org](mailto:policy@phada.org).



## Announcing Partnership with the National Public Housing Museum

### Free Museum Membership for PHADA Members

Join the Museum Today at [nphm.org/membership](https://nphm.org/membership)

Use discount code **PHADA26** to claim your FREE membership

PHADA is pleased to announce its support and partnership with the National Public Housing Museum (NPHM). We support the museum's mission to preserve, promote, and propel the right of all people to a place where they can live and prosper—a place to call home.

As a PHADA member, you now have access to the following NPHM core benefits:

- 10% discount in the Museum Shop.
- Free admission to guided tours of the museum's historic apartments (reservation required).
- Early notice of programs such as film screenings, concerts, and author readings.
- Invitations to members-only events, including curator-led tours, receptions, and holiday parties.
- Members-only digital newsletters with behind-the-scenes updates and special content.

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## PHADA Calendar 2027

JANUARY 4-7, 2027

**Commissioners' Conference**

Manchester Grand Hyatt San Diego  
San Diego, CA

*EDEP courses to be held January 3-4*

JUNE 2-5, 2027

**Annual Convention & Exhibition**

Westin Boston Seaport District  
Boston, MA

*EDEP courses to be held June 5-6*

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