

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 03/31/2024
---	---	---

Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-income, very low-income, and extremely low-income families.

Applicability. The Form HUD-50075-5Y is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.														
A.1	<p> PHA Name: Hudson Housing Authority PHA Code: MA091 PHA Plan for Fiscal Year Beginning: (MM/YYYY): 10/2025 The Five-Year Period of the Plan (i.e., 2019-2023): 2025-2029 Plan Submission Type <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission </p> <p> Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans. </p> <p> How the public can access this PHA Plan: This plan can be accessed at the Hudson Housing Authority office located at 8 Brigham Circle, Hudson, MA 01749. A copy of the plan can be requested by emailing Jaclyn Beaulieu, Executive Director, at jaclynp@hudsonhousing.org. It can also be accessed on the Hudson Housing Authority website at www.hudsonhousing.org. </p> <p> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) </p> <table border="1"> <thead> <tr> <th rowspan="2">Participating PHAs</th><th rowspan="2">PHA Code</th><th rowspan="2">Program(s) in the Consortia</th><th rowspan="2">Program(s) not in the Consortia</th><th colspan="2">No. of Units in Each Program</th></tr> <tr> <th>PH</th><th>HCV</th></tr> </thead> <tbody> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV						
Participating PHAs	PHA Code					Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program							
		PH	HCV												
B.	Plan Elements. Required for all PHAs completing this form.														
B.1	<p> Mission. State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. </p> <p> The Hudson Housing Authority (HHA) shares the HUD mission of creating strong, sustainable, inclusive communities and quality affordable housing for all. As a community member, the HHA strives to provide decent, safe, sanitary, and affordable housing for all members of our community, and to partner with other community leaders and members to provide same. </p>														
B.2	<p> Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low-income, and extremely low-income families for the next five years. </p> <p> The HHA will continue efforts to modernize public housing units, with a focus on updating accessible units, through a combination of operating and capital funds. The HHA continues to work with community partners, including community resources through the town of Hudson and the Hudson Health Department, to stabilize tenancies through participation in emergency rental assistance programs and by improving eviction prevention measures with area service providers. The HHA continues expansion of resources, including access to nutritional food for our residents, through our community partnerships. The HHA will continue building on our partnership with Springwell, Inc. through our Supportive Housing Program to provide assistance for our residents by connecting them to the resources they need to succeed in their homes and help them to age in place. The HHA staff will continue to maintain strong connection to our residents through open and often communication. HHA continues to expend available resources to improve and preserve our housing stock. HHA will strive to manage our leased housing program in a fiscally responsible manner while utilizing all resources available to us to maintain voucher utilization and program participation to the full extent possible. The HHA will regularly audit our Admissions and Continued Occupancy Policy, Section 8 Administrative Plan, and related policies, to reflect HUD updates, including HÖTMA and NSPIRE. The HHA will strive to maintain the status of a High Performing housing authority in a fiscally responsible manner while providing the program participants on all of our programs the opportunity to live their lives with dignity within the community. The HHA will continue to support expanding housing opportunities in our community for low-income families through partnerships with local town government and other local organizations through the creation and preservation of affordable housing units. </p>														
B.3	<p> Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. </p> <p> The HHA has worked closely and cooperatively with the town of Hudson, and in particular the Hudson Health Department, to expand housing </p>														

	opportunities and resources for low-income, very low-income, and extremely low-income families in our community. The HHA continues to partner with the Hudson Health Department and Open Table, Inc. of Maynard, MA to provide a mobile food pantry to our residents monthly, and supported the Hudson Health Department's successful effort to obtain a Housing Manager position within the Town to provide assistance to community members in locating, applying for, and maintaining affordable housing. The HHA expanded resources for our residents through obtaining and implementing a Supportive Housing Program through Springwell, Inc. to provide on-site and on-call support to our residents. The HHA has maintained our High Performer status with HUD consistently throughout the past 5 years.
B.4	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>The HHA maintains a current Violence Against Women Act (VAWA) Policy and Emergency Transfer Plan (ETP) for victims of domestic violence, dating violence, sexual assault, and stalking. The VAWA policy and ETP were most recently updated in 2023 and are incorporated into our ACOP and Administrative Plan. All HHA housing participants are informed of their rights under VAWA. Matters pertaining to VAWA are taken very seriously at HHA and are handled by HHA staff in a timely and professional manner.</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>"Significant Amendment and Substantial Deviation/Modification" is defined as: 1) Discretionary revisions of HHA plans and/or policies, which are supporting documents to the PHA Plan, that fundamentally change the HHA's mission, goals, objectives, or programs, and which require formal approval of the Board of Commissioners. 2) Any addition as non-emergency work items not included and already approved in our 5-Year Action Plan or any planned fungibility that involves new work items but not any substitution work items among any years in the latest approved 5-Year Action Plan per the CFP Final Rule. 3) Any changes in plans for demolition, disposition, conversion, mixed financing including use of the Capital Fund as a financing component, or home ownership programs. An exception of this definition will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements, federal statutory requirements, or presidential proclamation; such changes will not be considered significant amendments.</p>
C.2	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan? Y <input type="checkbox"/> N <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
C.3	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	<p>Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)</p> <p>Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.</p>

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: MA091-Hudson Housing Authority form HUD-50075-5Y (Form ID - 3381) printed by Jaclyn Beaulieu in HUD Secure Systems/Public Housing Portal at 05/22/2025 01:15PM EST

Hudson Housing Authority

Proposed Policy Changes

The Admissions and Continued Occupancy Policy (ACOP) and the Section 8 Administrative Plan are updated to incorporate policy changes in relation to the Housing Opportunity Through Modernization Act of 2016 (HOTMA) section 102 and 104, and other discretionary policy changes.

Housing Opportunity Through Modernization Act of 2016 (HOTMA) Policy Changes

Applicable to:

Admissions and Continued Occupancy Policy (ACOP) and Section 8 Administrative Plan

The Housing Opportunity Through Modernization Act of 2016 (“HOTMA”) has been implemented over the past number of years. A number of the income and assets provisions from Sections 102 and 104 of HOTMA will be effective for transactions on July 1, 2025.

Section 6.1 of Notice PIH 2023-27 previously established a compliance deadline of January 1, 2025, by which PHAs had to fully comply with the HOTMA final rule. In December 2024 HUD issued PIH 2024-38 indicating PHAs must now update only certain elements to comply at this time and the implementation date for those is no later than July 1, 2025.

- **Income Exclusions:** Guidance provided detailing what does not qualify as annual income such as earned income of children under 18 years of age, Medicaid, veterans’ aid, payments received for foster child care, etc.
- **Treatment of Trusts:** Three factors (trust is under family control, distributions are made from the trusts’ principal, and distribution purpose) directly impact whether the value of a trust counts as a net family asset or if it counts as annual income. Clarification has been made regarding the treatment of Irrevocable and Trusts not in control of the family as opposed to Revocable Trusts in control of the family.
- **Definitions Provided and Revised Pursuant to HOTMA:** All mandatory HOTMA definitions effective July 1, 2025 have been adopted (definitions provided).
- **De Minimis Errors:** Specification that de minimis errors are when the PHA’s determination of a family’s income deviates from the actual income determination by no more than \$30 per month in monthly adjusted income (or \$360 in annual adjusted income). Whether or not they are de minimis, all errors will be addressed by the PHA.
- **Form HUD-9886-A:** The PHA has transitioned to using the Form HUD-9886-A. This form only needs to be signed and submitted once. Yearly signatures are no longer required from each adult in the household.
- **Execution of HAP contracts within 60 days of lease term** after this timeframe a waiver must be requested of HUD.
- **Preference for Families Assisted Under the PHA’s HCV Program with Termination of Housing Assistance Payments Contract for HQS Violations:** The PHA will apply overall preference as required under HOTMA to PHA HCV Program assisted families where the HAP was terminated due to HQS breach. The families must still be otherwise eligible
- **Optional Selections regarding verification are addressed where selected by the PHA.**

- Will not use EIV Income Report at Interim Reexamination unless warranted under circumstances.
- Will not use Safe Harbor income determinations from means-tested federal assistance programs to verify income/assets
- Will use third-party verifications within 120 days of the date received by MHA
- Will accept a statement dated within benefit year for fixed income sources
- Will accept a self-certification of SSNs along with third-party document as a last resort.

Additional Important Changes Under HOTMA

Calculation of Income — 24 CFR 5.609(c): For initial occupancy/assistance and interim reexaminations, the PHA must estimate the family income for the upcoming 12-month period using current income. For all annual reexaminations, the PHA must determine the family income for the previous 12-months unless using a streamlined income determination, taking into account any redetermination from an interim reexamination and any unaccounted-for income changes. Mandatory deductions. (1) \$480 for each dependent, which amount will be adjusted by HUD annually in accordance with the Consumer Price Index for Urban Wage Earners and Clerical Workers, rounded to the next lowest multiple of \$25. (2) \$525 for any elderly family or disabled family, which amount will be adjusted by HUD annually in accordance with the Consumer Price Index for Urban Wage Earners and Clerical Workers, rounded to the next lowest multiple of \$25.

Over Income in Public Housing Rule

Families participating in the public housing program must not have incomes that exceed the over-income limit as defined in the public housing over income rule for more than 24 consecutive months. The definition and relevant procedures are set forth herein. For continued occupancy, after a family's annual income has exceeded the HUD established very low-income (VLI) level for the area multiplied by 2.4 for two consecutive years, the HHA will terminate the family's tenancy in accordance with its continued occupancy policy for over-income families. 24 CFR 960.507

This update applies to the ACOP.

Non-HOTMA Policy Updates

All updates will be incorporated herein to the applicable policies.

A. National Standards for the Physical Inspection of Real Estate (NSPIRE)

The new inspection standards that replace old public housing inspection protocol, called National Standards for the Physical Inspection of Real Estate (NSPIRE) becomes effective October 1, 2024 for the public housing program.

The new inspection standards that replace HQS inspection protocol, called National Standards for the Physical Inspection of Real Estate (NSPIRE) becomes effective October 1, 2025 for the Section 8 Housing Choice Voucher (HCV) Program.

B. Repeal of the Earned Income Disregard

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. 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. 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.

This update applies to both the ACOP and Section 8 Admin Plan.

C. Unit Transfer Policy

The Unit Transfer Policy is updated to more closely align with the unit transfer policy applicable to state public housing through EOHLC. The policy update includes the applicability and process of obtaining an administrative transfer and/or a good cause unit transfer.

This update applies to the ACOP.