Resident Advisory Board
(RAB)

October 21, 2026

House Keeping Rules

- Please silence or turn off your phones.
- If you are joining us online, please keep yourself muted until we open it up for questions. You may also use the chat to ask your question(s).
- Restrooms are located in the lobby by the front desk.
- Any case specific questions should be addressed to your Housing Specialist.
- We ask that everyone be respectful, let others finish speaking and keep side conversations to a minimum.



Meeting Agenda

- Welcome
- Call to Order
- RAB Overview
- Election of Chair and Co-Chair
- Updates: Housing Opportunity Through Modernization Act of 2016 (HOTMA)
- Meeting Adjournment

Call to Order

- RAB Members
  - Josh Davila
  - Karl Doron
  - Tyra Fleming
  - Diana McDaniel
  - Pamela McCormick
  - Annette Scott
  - Jacob Solis
- Alternates
  - Judith Malone
  - Abdul Salman



What is the Resident Advisory Board?

24 CFR 903.13

- The United States Department of Housing and Urban Development (HUD) mandates that Public Housing Authorities (PHAs) must establish a Resident Advisory Board (RAB)
  - Assist and make recommendations regarding the Agency Plan and any significant changes to it
  - RAB Recommendations and PHA response must be included in the final plan submitted to HUD

Who is the RAB?

A representative selection of:

- Public Housing residents and Housing Choice Voucher (HCV)/Project-Based Vouchers (PBV) participants who are:
  - Active and in good standing
  - Living within the Housing Authority of the County of San Diego's jurisdiction
  - Represent and reflect the residents assisted by the PHA

When does the RAB meet?

- RAB meets throughout the year to:
  - Review the Plan and Fiscal Year Budget
  - Review changes to the Plan and Fiscal Year Budget
  - Discuss PHA discretionary policies with board members and Agency staff
  - Provide feedback and make recommendations regarding changes
- RAB must meet:
  - When meeting for the Annual Plan, RAB meets prior to the public comment period.
  - When meeting for the Fiscal Year Budget, RAB meets prior to the Fiscal Year Budget Board Date.



Comment Process

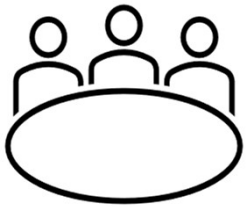
- The RAB provides resident focused recommendations to help develop the Agency Plan and identify how it will affect assisted households.
- Members discuss feedback and identify recommendations they want HACSD to consider.
- This should reflect the group's input, not just one person's opinion.
- Official comments are collected through the Chair and Co-Chair.
- HACSD must document how the recommendations are addressed in the Agency Plan process.

Who are the RAB Members

- Introduce yourself.
- What do you like to do for fun?
- What do you look forward to the most from this experience?

RAB Chair & Co-Chair Selection

- Chair and Co-Chair shall be elected by the RAB
- Elections for Chairpersons shall occur annually.
- Term is for one-year and may be re-elected for additional terms.



- Responsibilities of the Chair and Co-Chair:
  - Provide general supervisory guidance to the RAB, such as:
    - Taking roll call
    - Collecting input from the RAB

Housing Opportunity Through Modernization Act of 2016 (HOTMA)

What is HOTMA?

HOTMA stands for the Housing Opportunity through Modernization Act. HOTMA was enacted on July 29, 2016. It is a federal law that changes certain rules HUD uses to administer housing assistance programs. This will take effect for certifications starting January 1, 2027.

Changes in Income Impacting Participants

- What counts as income.
- Income Determination Options.
- When you need an interim review.
- Expenses and Deductions.

Changes in Assets Impacting Participants

- Families cannot have more than $109,797* in net family assets.
- Families cannot own a home that they could live in.

* as adjusted annually for inflation.

When will these changes take effect?

HUD has an implementation date of **January 1, 2027**.
Participants will begin seeing changes in their certifications effective **January 1, 2027**.
These changes apply to:

- Annual reexaminations effective **January 1, 2027**, and after
- Interim reexaminations effective **January 1, 2027** and after.
- New admissions effective **January 1, 2027** and after.



How will these changes affect me?



- Every household is different.
- Some families may notice little or no change. Other families may experience changes based on household income, assets or family circumstance.

How income is counted

Income reviews (reexaminations)

- Determines your rent from your monthly adjusted income.
- Using federal rules, HACSD decides which money counts as income and what does not.

Included income: Counts as part of your income.
Excluded income: Doesn't count in determining your income and rent. Must be specifically excluded.

Adjusted income: total of all included income for the family in a year, minus deductions. Rent is based on this number.



Income Determination

Income includes:

- **Earned income:** wages, self-employment, seasonal work or contract work for family members 18 years or older.
- **Unearned income:** federal, state or local benefits, pensions, child support and income from assets regardless of age.

Income **NOT** counted:
Tax refunds, holiday gifts, in-kind support (food and clothing), certain student financial aid, earnings of a minor, and foster care payments.

Income Determination Options:

- **Safe Harbor:** HACSD can use income information from a federally means tested program if it is verified within the last 12 months.
- **Streamlined Determinations:** For Elderly/Disabled households with 100% fixed income, HACSD will use the cost-of-living adjustment instead of having the family provide new documents.



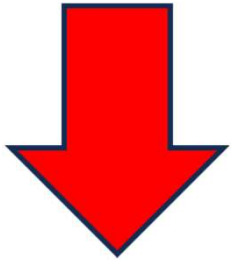
Interim Reviews

What is an Interim Review?

- Happens when there are changes in family income or who lives with you.
- Interim reviews happen between regular annual reviews.
- May happen less often under HOTMA.

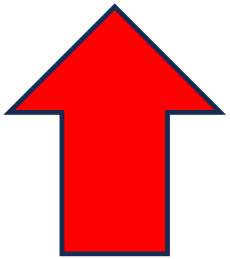
Income increases reported within the last three months of the annual review will not be counted right away but may lead to rent increases later if the change wasn't reported in time.

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If your income goes down:

- An interim review will always be done.



If your income goes up:

- A review will be done if your unearned income goes up by 10% or more.
- An increase in earned income will not change your rent unless you have had an income decrease earlier in the same review cycle.

Assets

Assets are things that you own with value such as jewelry, vehicles, stocks, artwork and real estate. “Net family assets” means the amount of money you would get if you sold those items after subtracting any debts or costs.



Asset Limit vs Asset Threshold

	Primary Purpose	2027 Value	What happens if you exceed it?
Asset Limit	Determines program eligibility (whether you can keep or receive assistance)	$109,797*	Risk of denial if you're an applicant, risk of termination if you do not cure as a participant.
Asset Threshold	Determines verification rules and how income from assets are counted	$54,898*	Requires third party verification and the application of HUD's passbook rate to calculate certain asset income.

*adjusted annually for inflation.

Asset and Real Property Limitation

Under HOTMA, a family may be ineligible for housing assistance if either of the following is true:

Their total net assets exceed the asset limitation (as adjusted annually)

The property is considered suitable to live in for the family.



The family's ownership of real property does not itself mean that the family is out of compliance.

Real Property Restriction

Real Property Restriction

You cannot receive assistance if you own a home your family lives in, unless:

- You receive voucher assistance for that specific home under the Manufactured Home or the Homeownership Program.
- You co-own the home with someone who lives there, and they are not part of your assisted family.
- You are actively selling the home.
- You or someone in your household is a victim of domestic violence.
- The home is not considered suitable for occupancy.

Suitable for Occupancy

What does “suitable for occupancy” mean?
Reasons a property may not be considered “suitable for occupancy” includes:

- It does not meet the disability related needs for the family.
- It does not meet he needs of the family due to size.
- It is in a location that causes a hardship.
- It’s physical condition cannot be easily fixed.
- It is ineligible for residence due to local or state laws, such as a commercial property.



Jason and Nina (Property Ownership)



Jason and Nina are currently being evaluated for admittance into the Housing Choice Voucher program. They own a fully paid-off vacation home in Arizona valued at $115,000. The property is zoned residential, habitable and they currently have legal right to reside or sell it.	
Do total assets exceed the asset limitation of $109,797?	Yes.
Do the property ownership conditions apply?	Yes.
Does an exemption apply?	No.
Is the household eligible for assistance?	No.

Excluded Assets

HOTMA does not count:

- **Necessary items**
  - Every day items needed for home, work, school or health.
- **Non-necessary items**
  - Such as recreational vehicle, coin collection, or antique jewelry worth up to $54,898 adjusted annually.
- **Retirement accounts** (IRA, 401(k), 403(b))
- **Property you cannot legally sell.**

What happens if you are out of compliance?

At income reexaminations, HACSD will allow up to six months for you to fix any issues and come back into compliance.

Options for coming into compliance include:

- Sell items for market value.
- Purchase a necessary item, such as a car for commuting to work or school.
- Move funds into a retirement account.
- Move funds into an irrevocable trust.

Talk to a financial professional before you move assets.

Deductions

HOTMA changed the dependent deduction from a fixed $480 to an amount that will be adjusted every year for inflation.

For 2027, the dependent deduction will be $525.

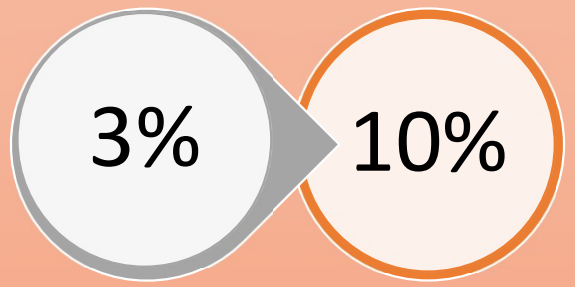
HOTMA changed the elderly/disabled deduction from a fixed $400 to an amount that will be adjusted every year for inflation.

For 2027, the elderly/disabled deduction will be $575.

Health & Medical Expense Deduction

New rule raises the medical deduction threshold from **3% to 10%** of your annual income for:

- Unreimbursed medical expenses for elderly or disabled families.
- Disability-related attendant care or equipment that helps someone work (up to the amount the person earns).



Hardship Exemptions (Two Types)

Phase-in relief (2 years) for families who used the old 3% rule:

- Year 1: Deduct expenses over 5%.
- Year 2: Deduct expenses over 7.5%.
- Year 3: Deduct over 10%

Phase-in relief starts at the next annual or interim reexamination on or after January 1, 2027.

General Hardship Exemption:
Families can deduct expenses that are more than 5% of their income if they experience a hardship, like a sudden drop in income, unexpected family changes or higher medical costs.

- Lasts up to 90 days and can be extended.
- Families can request it during the phase-in period.

Health & Medical Expense Deduction

Family Income: $20,000 gross annually

Medical Expenses: $2,500

Deduction Amount by Rule

Rule	**Threshold %**	**Threshold $**	**Deduction** (Expenses –Threshold)
Pre-HOTMA	3%	$600	**$1,900 ($2,500- $600)**
Phased-In Year 1	5%	$1,000	**$1,500 ($2500 -$1000)**
Phased-In Year 2	7.5%	$1,500	**$1,000 ($2500 – $1,500)**
Full HOTMA	10%	$2,000	**$500 ($2500 - $2000)**

Phased-In Relief

Ms. Smith



Income and Medical Expenses (2027 Reexam)	
Annual Income	$20,000
Unreimbursed Medical Expenses	$2,500
Percentage of Income	12.5%

Threshold Rules	
What is the new threshold requirement starting January 1, 2027?	10%
Does Ms. Smith qualify for the phase in relief?	Yes.
Why?	Ms. Smith qualifies for phase-in relief because her expenses were previously deductible under the old 3% rule.

Phased-In Relief

Ms. Smith



Phase-In Relief for First Year	
What is the threshold for the first year?	5%
What is 5% of her income?	$1,000
What is the deductible amount?	$2,500 - $1,000 = $1,500 (expenses – threshold)
How long is the duration for the first year?	12 months

Phase-In for Second Year	
What is the threshold for the second year?	7.5%
What is 7.5% of her income?	$1,500
What is the deductible amount?	$2,500 - $1,500 = $1,000 (expenses – threshold)
How long is the duration for the second year?	12 months

Phased-In Relief

Ms. Smith



After the Phase-in Relief	
What is the threshold after the phase-in relief?	10%
What is 10% of her income?	$2,000
What is the deductible amount?	$2,500 - $2,000 = $500 (expense – threshold)
Does she still qualify for a medical deduction?	Yes.

When the phase-in relief ends, Ms. Smith will be eligible to the 10% deduction.
At any time during the phase-in relief period, Ms. Smith can request an evaluation for general relief.

General Relief

Ms. Smith



General Relief	
What is the threshold for general relief?	5%
What is 5%of her income?	$1,000
What is the deductible amount?	$2,500 - $1,000 = $1,500 (expenses – threshold)
How long will the hardship period last?	90 days.

Ms. Smith can request an evaluation for general relief at any time. She does not need to wait for the conclusion of the phase-in period. She did not have to be previously be eligible to the phase in relief to request general relief.

HOTMA: Myths or Facts

MYTH: “If I have money in savings, I will automatically lose my voucher.”

FACT: Having savings does not automatically disqualify a family. Applicable asset limits, exclusions and other eligibility rules apply.

MYTH: “HOTMA means everyone’s rent will go up.”

FACT: Every household is different. Some families may notice little or no change. Other families may experience changes based on household income, assets or family circumstance.

HOTMA: Myths or Facts

MYTH: “If I own or inherit property, I will lose my voucher.”

FACT: Real property rules involve specific eligibility criteria, exceptions and determinations. Participants should contact their Housing Specialists with any questions.

MYTH: “I do not need to contact the County if I do not understand the notice.”

FACT: Please contact your Housing Specialist for clarification and follow instructions and deadlines on the notices.

HOTMA Summary

HOTMA updates federal rules for determining eligibility, calculating rent and reviewing household information.

- **Income:** Updates what counts and as income and how income is calculated and verified.
- **Assets & Property:** Changes how savings, assets and real property are considered.
- **Deductions:** Updates deductions for eligible medical and disability assistance.
- **Income reviews:** Provides streamlined review options for households with fixed incomes.
- **Hardship protections:** Provides relief for eligible families experiencing certain financial hardship.

What do I need to do?



- **Report changes as required.** Participants are responsible for responding to requests for information. Participants must report changes as required by program rules and HACSD policy.
- **Read your notices.** Participants are responsible for providing documents by the stated deadlines.
- **Contact your housing specialist.** Participants should contact their housing specialists with any questions regarding their case.

How to Report Changes

There are several ways to report any changes to your household or circumstance. Updates can be submitted through the following pathways:



- Contacting your assigned Housing Specialist for direct assistance.
- Submitting updates through the RentCafe Poral at any time from any device.
- Calling the office (858) 694-4801 by phone
- Visiting the office in person
  3989 Ruffin Road San Diego, CA 92123
  Hours: Monday – Friday 7:30 AM – 5:00 PM

Questions

Case Management Updates

Case Management Updates

HACSD launched RentCafe in October 2025.

As of October 19, 2026 the following have registered with RentCafe:

- 1, 597 landlords
- 13,065 Applicants
- 4,051 Residents

HACSD encourages all current residents to register on the RentCafe Portal.

Meeting Adjournment

Next meeting in January 2027

References/Resources

- HACSD website: www.sdhcd.org
  - News, Plans, Policies and Reports
  - Announcements
  - Rental Assistance
  - HOTMA Information and Implementation

- HACSD Board email box HACSDBOARDS.HHSA@SDCOUNTY.CA.GOV
  - For comments and Board business only

- For case specific questions, please email the RA Ombuds at:
  - HCDS_RA_Ombudsperson.HHSA@sdcounty.ca.gov.