



MTW

Local • Innovative • Solutions



Annual Report 2025

Submitted to HUD on September 25, 2025.

About RHA

The Housing Authority of the City of Reno (RHA) was established on October 6, 1943, as a municipal corporation under Nevada Revised Statute (NRS) 315. Following its creation, RHA was appointed as the Public Housing Authority (PHA) for both the City of Sparks and Washoe County.

Mission Statement

Provide fair, sustainable, quality housing in diverse neighborhoods throughout Reno, Sparks and Washoe County that offers a stable foundation for low-income families to pursue economic opportunities, become self-sufficient and improve their quality of life.



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CONTENTS

I. INTRODUCTION.....	6
A. Agency Overview.....	6
B. What is MTW?	6
C. Annual Narrative/Self-Reported Data (Optional)	9
D. Participant Impact Story (Optional)	10
II. GENERAL OPERATING INFORMATION	14
A. Housing Stock Information	17
B. Leasing Information	20
C. Waiting List Information.....	25
D. Information on Statutory Objectives and Requirements	28
III. PROPOSED ACTIVITIES.....	32
IV. APPROVED ACTIVITIES	34
A. Implemented Activities	34
2014-02: Mobility Demonstration.....	36
2014-05: Simplify rent calculations and increase the minimum rent.....	40
2014-06: Triennial recertifications for elderly/disabled participants on fixed incomes	43
2015-01: Elimination of all negative rents & simplification of HCV utility allowances....	45
2015-02: Allow RHA to inspect its own HCV units.....	47
2016-01: Simplification of medical deductions	49
2016-07: Implement a \$75 fee for each additional HQS inspection when more than two inspections are required	51
2017-01: Increase verified application data to 120 days for applicants	53
2018-01: Landlord Incentive Program	54
2019-01: Redetermination of rent reasonableness as a result of a change in contract rent	58
2019-02: Provide incentives to \$0 HAP households.....	61
2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation	64
2021-03: Partnership to Assist Homeless Youth.....	67
2022-01: Workforce Development Program.....	68
2024-02: Local Project Based Voucher Program.....	74
2025-01: Reduce Interim Recertifications	75
B. Not Yet Implemented Activities	77
2021-02: STAR Apprenticeship Program	77



2024-01: Time-Limited Workforce Development Vouchers	77
C. Activities on Hold	78
D. Closed Activities	79
2014-01: Assign PBVs to RHA owned/controlled units without competitive process.....	81
2014-03: Rent Reform Controlled Study	81
2014-04: Expand self-sufficiency activities	82
2014-07: Alternate HQS verification policy	83
2014-08: Partner with local nonprofits to provide housing to at risk families.....	83
2015-03: Eliminate caps on PBV allocations and allow for assignment of PBVs to 100% of RHA-owned, non-Public Housing properties	84
2015-04: Required Savings Plan for Earned Income Disallowance (EID) PH residents...	85
2016-02: Redefine near elderly person	85
2016-03: Time limited vouchers and redesign of traditional FSS Program.....	86
2016-04: Allow HCV participants to lease units that exceed the 40% rent burden.....	87
2016-05: Eliminate Earned Income Disallowance (EID)	88
2016-06: Disregard earned income of PH household members, age 18-20, who are not the head of household, co-head, or spouse	88
2016-08: Expand Project Based Voucher Program.....	90
2017-02: Asset threshold to determine eligibility for admission	91
V. SOURCES AND USES OF MTW FUNDS	94
A. Financial Reporting	94
B. Local Asset Management Plan	94
VI. ADMINISTRATIVE	96
VII. ATTACHMENTS.....	98
Attachment I: Mobility Demonstration Study.....	98



SECTION I INTRODUCTION



I. Introduction

A. Agency Overview

Fiscal Year (FY) 2025 was RHA's 12th year as a Moving to Work (MTW) agency. Throughout the year, housing choice remained selective in the Truckee Meadows and costs remained high for many low-income renters. After several years of economic growth resulting in a population influx that diversified the area's workforce and bolstered the local economy, the region's available housing inventory failed to keep pace, and a housing shortage followed. The high demand and low supply of affordable housing that began in FY 2017, continued in FY 2025 with similar issues noted in the single-family housing market. In June 2025, the median sales price for a single-family home in Reno was \$648,351, up slightly from this same period in 2024¹.

With the area's ongoing housing shortage, RHA's mission to provide sustainable and quality housing as a foundation for low-income families to pursue economic opportunities, become self-sufficient and improve their quality of life remains at the forefront for the agency. RHA's participation in MTW for over a decade has continued to provide the agency with innovative ways to support the local community while also staying true to the agency's mission.

B. What is MTW?

MTW is a federal demonstration program, established by Congress in 1996, that offers a limited number of "high performing" PHAs the opportunity to propose and test innovative, locally designed approaches to administering housing programs and self-sufficiency strategies. The program permits PHAs to combine federal funds from the Public Housing (PH) operating fund, Capital Fund Program (CFP) and Housing Choice Voucher (HCV) program into a single, agency-wide funding source known as a "block grant". This block grant approach does not provide MTW PHAs with additional funding from the U.S. Department of Housing and Urban Development (HUD) but allows PHAs to use their federal funding in a more flexible manner.

After receiving HUD's approval, PHAs participating in the MTW program can waive certain provisions in the United States Housing Act of 1937 along with some of HUD's requirements and regulations to explore different and creative ways to improve their housing programs. Implementing policy changes based on unique local circumstances allows each MTW PHA to more effectively address the challenges faced by low-income families in their community. However, each of the activities proposed and implemented by the PHA must address at least one of three MTW statutory objectives.

RHA's designation as an MTW agency

After a national competition was held in 2012, RHA was selected and designated as one of four new MTW agencies in 2013. The MTW agreement between RHA and HUD, executed on June 27,

MTW Statutory Objectives

- Increase housing choices for low-income families.
- Give incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.
- Reduce costs and achieve greater cost effectiveness in federal expenditures.

¹ <https://www.redfin.com/city/15627/NV/Reno/housing-market>



2013, was initially effective through RHA's FY 2018. On December 18, 2015, President Obama signed the FY 2016 Consolidated Appropriations Act into law. Pursuant to Section 239 of Title II, Division L of the Act, RHA's MTW agreement was extended through FY 2028. On March 8, 2024, Congress passed H.R. 4366, the Consolidated Appropriations Act of 2024. Passage of this legislation provided initial MTW agencies, including RHA, a 10-year extension to the MTW agreement, which has now been extended through FY 2038.

What is the purpose of the MTW Annual Report?

The MTW Annual Report highlights and details the MTW activities approved by HUD and implemented by RHA during the plan year. The report provides data outcomes and impact analyses, when appropriate, for each of the activities identified in the FY 2025 MTW Annual Plan. It also provides an update on each of the ongoing activities that were approved and implemented by the agency in previous plan years. Overall, the report describes RHA's accomplishments in the areas of housing choice, self-sufficiency, and cost effectiveness. It is presented in the required outline and format established in Attachment B of RHA's executed MTW agreement with HUD.

In FY 2025, RHA proposed and received approval from HUD for the following new MTW activities:

- *Reduce Interim Recertifications*
RHA began eliminating interim recertifications due to an increase in household income unless requested under certain circumstances.
- *Landlord Incentive Program*
RHA began allowing for a vacancy loss payment if the unit passes Housing Quality Standards (HQS) on the first inspection and extended the length of time that the initial inspection results are valid to 90 days.

In addition, RHA amended the following activity in FY 2025 which was previously approved by HUD:

- *Simplify rent calculations and increase the minimum rent*
RHA amended this activity to allow HCV participants and PH residents with less than \$50,000 in assets to submit a self-certification as to the value and the amount of expected income of those assets.

Overview of RHA's short and long term MTW goals and objectives

As one of the initial 39 MTW agencies designated by HUD, RHA has utilized the flexibilities offered to provide clients with streamlined processes, innovative programs, and new affordable housing units. RHA's MTW activities continue to be focused on the principals set forth in the agency's mission as well as the goals outlined by RHA's Board of Commissioners in its strategic plan. The following five goals were identified and have guided the agency's MTW program: (1) increase the amount of affordable housing to provide sustainable, quality housing in diverse neighborhoods; (2) offer a stable foundation for low-income families to pursue economic opportunities aimed at breaking the cycle of poverty amongst RHA's HCV participants and PH residents; (3) improve quality of life for RHA's families including health and wellness; (4) become an integral part of the community and create activities that assist local housing efforts; and (5) continue to make data driven decisions.



Progress toward goals and objectives

Expanding housing choice, streamlining agency operations, and developing creative solutions that meet the needs of low-income families in the community continues to be the overarching goal of RHA's MTW program. New initiatives that further both the MTW statutory objectives and the goals of RHA's strategic plan will always be explored and proposed if feasible.

Over the course of several years, RHA explored new construction opportunities and reviewed the capital needs of each of its PH properties to identify necessary capital improvement expenditures that could preserve, maintain, and enhance each of these complexes. Despite the lack of federal funding to address the necessary repairs needed at PH properties across the country, RHA has strived to maintain its portfolio to the highest standards possible to ensure their long-term viability. In FY 2024, based on information provided through a Capital Needs Assessment, RHA submitted applications to HUD to reposition Silverada Manor and Hawk View Apartments using HUD's Rental Assistance Demonstration (RAD) and Section 18 Demolition/Disposition (Section 18).

With an estimated budget of \$73 million, Silverada Manor is comprised of 150 units that are undergoing a substantial rehabilitation utilizing a variety of funding sources. In partnership with Brinshore Development, RHA is redeveloping this property and repositioning these units to PBVs using HUD's RAD/Section 18 blend. At the same time, RHA applied to HUD and received approval for Section 18 disposition of Hawk View Apartments. This PH complex, previously consisting of 100 units, has been demolished and 199 units will be redeveloped on the site. The project budget of \$87 million leverages various funding sources including 4% LIHTC, tax-exempt bonds, HOME funds, Home Means Nevada Initiative funds (American Rescue Plan Act SLFRF dollars), and MTW block grant funds.

In addition to the progress made on repositioning RHA's PH portfolio, the agency completed construction on Railyard Flats, a new 15-unit affordable housing development in Sparks, Nevada. RHA purchased the 1/3-acre parcel in 2023 utilizing American Rescue Plan Act (ARPA) funds from the State of Nevada. The property houses households at or below 60% AMI with four of the units being set aside for households at or below 30% AMI. The project is in an area of significant economic investment and redevelopment in downtown Sparks, and tenants are within easy walking distance of a major public transportation hub as well as retail and employment opportunities.

Non-MTW goals and objectives

In addition to the short-term and long-term goals and objectives previously identified, in FY 2025 staff worked to achieve the short-term strategic goals identified by RHA's Board of Commissioners. Throughout FY 2025, RHA:

- Reviewed and updated the HCV payment standards to ensure their viability with today's rental market to maintain adequate lease-up levels within the HCV program.
- Increased staff efficiencies by fully implementing an Electronic Document Management System (EDMS) to manage the use and storage of documents created throughout the organization.
- Fully implemented additional modules available in the new software system to further automate workflows and streamline agency operations.



C. Annual Narrative/Self-Reported Data (Optional)

The PHA may describe outcomes of MTW activities from the FY by providing a written narrative and/or any self-reported data that would highlight aggregate outcomes impacted by MTW activities.

In FY 2019, RHA implemented an activity for households within the HCV program whose income was such that they began to experience a loss of eligibility for certain public benefits, also known as reaching the “benefits cliff.” To help ease the fear often experienced by these households and increase their success rate for becoming economically self-sufficient, RHA extended the length of time these households can remain on the HCV program while receiving zero assistance. To provide an additional level of security and assist in bolstering their confidence towards self-sufficiency, a financial incentive is also being provided to HCV participants who successfully transition off the HCV program following this extended period².

RHA has had this activity in place for five years, during which time, the data has shown that the policy has had a positive impact. To gauge the true efficacy of the activity, RHA staff felt it was important to integrate real client experiences directly from HCV participants who are/were affected by the policy change. To accomplish this, RHA reached out to HCV participants who transitioned off assistance having received the incentive and to those who had reached zero assistance but experienced a change in circumstance that resulted in them remaining on RHA's HCV program.

Following various forms of outreach, informal interviews were conducted with six HCV participants; one current participant and five former participants to learn about their experience with the policy change. Of the six, three consider themselves to be self-sufficient and live in housing that is affordable for them. Since moving off the program, these three households have maintained their employment with the same employer, and one had received a promotion that allowed her to maintain her housing without assistance. All three households continue to live in the same unit and/or complex that they were residing in prior to exiting the program. Furthermore, all households who achieved self-sufficiency indicated that they understood the activity's off-boarding process and were therefore able to successfully receive the full financial incentive.

The remaining households expressed uncertainty within the composition of their families as a reason they did not feel that they had fully reached self-sufficiency with one person indicating the need to have multiple jobs to financially support the household. Many of these households expressed concerns over the rising cost of living in the area as a reason that their ongoing stability would be difficult to achieve. One common theme that emerged amongst many interviewees was an overall misunderstanding of the activity's intent and an unclear understanding of the ongoing program requirements while the household was receiving zero assistance. There was also confusion surrounding the intent of the policy with some expressing that they initially believed that this policy change was a jumpstart to homeownership and therefore would provide a larger monetary amount at completion.

All participants were asked during the interview to provide suggestions on ways the activity could be improved upon for future participants. Most suggested extending the length of time that a household can stay on the program while receiving zero assistance. Others suggested having different tracks or ways to move off the program. Some indicated that the program should provide

² For additional information please see *Activity 2019-02: Provide incentives to \$0 HAP households* on page 62.



more of a choice between allowing households the option to go back on the waitlist if self-sufficiency is not attainable long term or receiving the financial incentive to jumpstart their path to self-sufficiency.

Although many affected participants indicated that they understood the policy change and RHA's data shows the activity has been relatively successful for some, the outcomes of these informal interviews have begun to reshape the way RHA communicates with the clients impacted. Recently, RHA began to look internally at ways the agency can improve communication across all programs and ensure all households served by the agency have a clear understanding of the program and any continued obligations. Qualitative data findings from these interviews were shared with the department Director, resulting in a complete rewrite of all letters/correspondence relevant to this policy change. RHA is now reviewing the reading levels of all outgoing correspondence to address any comprehension issues that may be noted and/or corrected. It is anticipated that with these verbiage changes and the simplification of information, RHA can promptly address questions and avoid confusion on many of its policies going forward. Although not entirely an aggregate outcome across multiple MTW activities, RHA is using the lessons learned from this data collection to avoid ongoing confusion by adapting the agency's communication efforts to client needs. Without doing this outreach and inviting households to provide candid insight on their lived experience, RHA would not have been made aware of the difficulties some of the HCV participants were encountering with this and future policy changes.

D. Participant Impact Story (Optional)

The PHA may include one or more stories demonstrating the impact of MTW on program participants. The story could be focused on a participant through the lens of one or more statutory objectives and/or focused on a specific MTW activity or set of activities.

In FY 2022, RHA restructured its FSS program into a Workforce Development Program (WFD) and began focusing and addressing the needs of the entire family – from one individual member, to parents, and youth. In FY 2024, 6% of WFD participants were also the parent of an active Start Smart program participant³. At the end of FY 2025, 13% of WFD participants are also the parent of an active Start Smart participant. The addition of this multi-generational approach is steadily beginning to inspire parents to pursue their education or employment goals based on the success they have seen from their child(ren)'s involvement.

In FY 2025, RHA celebrated its third class of Start Smart graduates. The accomplishments of seven young adults who graduated from the program were spotlighted at the annual Start Smart Scholars' Night event. The event provided each graduate with the opportunity to share personal stories and, for the first time, featured two former graduates who detailed how the program impacted them and helped shape their academic goals. RHA is excited to share excerpts from the speeches that these two remarkable young ladies provided as its 2025 Participant Impact Story.

³ Additional information on the Start Smart program can be found within *Activity 2022-01: Workforce Development Program* on page 69.

Alondra Perez, 2024 Start Smart Graduate & Scholarship Recipient

Let me introduce myself—my name is Alondra Perez, and I'm currently a student at the University of Nevada, Reno. This fall, I'll be starting my second year as a pre-nursing major with a minor in public health. My goal is to become a trauma nurse one day, serving people in their most critical moments. Right now, I'm working hard to complete my prerequisites and preparing to apply for nursing school. I'm also in the process of getting certified as a patient care technician so I can start gaining hands-on experience in the field I love.

But none of this—none of it—would have been possible without the Start Smart program.

This program changed the trajectory of my life. From the very beginning, Start Smart poured into us—not just financially, but mentally, emotionally, and practically. Through the workshops, I learned real-world skills like how to manage credit, which, trust me, becomes crucial in adulthood. I also got to serve the community through volunteer work, which gave me a new sense of purpose and connection. Start Smart wasn't just preparing me for college – it was preparing me for life.

One of the most powerful things I gained from this program was the development of skills I use every day—time management, critical thinking, and the ability to communicate effectively. These skills have been essential in navigating college life and staying focused on my goals. Start Smart gave me more than just a scholarship—it gave me confidence, discipline, and a solid foundation to build on.

But what makes this program even more special is the people behind it—especially Rosa. Rosa doesn't just guide you through the process—she walks with you every step of the way, and even after you graduate, she's still there. Rosa is more than a mentor—she's family. And when you join Start Smart, that's what you get: a family. A community of people who believe in you, who root for you, and who push you to be the best version of yourself.



Pictured above: Alondra Perez, 2024 RHA Start Smart Graduate, Rosa Hall, RHA Youth WFD Coordinator, and Brenda Perez, 2023 RHA Start Smart Graduate, attend the FY 2025 Start Smart Scholars'



Brenda Perez, 2023 Start Smart Graduate

My name is Brenda Perez, and it's such an honor to be here today, standing before you all as a former participant of the Start Smart program and now as a soon-to-be senior at the University of Nevada, Reno.

I'm a biology major on the pre-med track, and being a first-generation college student, I've learned to really value programs and people that open doors for those of us figuring everything out for the first time. Right now, I'm working with the Boys and Girls Club, doing clinical rotations with Community Health Alliance, and serving as a Spanish interpreter for the Student Outreach Clinic at UNR Med—all experiences that are helping me gain hands-on knowledge and prepare for my future in medicine. My sights are set on medical school, and everything I do now is preparing me to get there.

But I want to rewind for a second to talk about a program that truly helped set the foundation for all of this: Start Smart. Even though I joined the program already as a freshman in college, I only spent one year with Start Smart, but that single year made a lasting impact. Through the workshops and resources offered, I built essential life skills—from professional development to financial literacy, goal-setting, and academic growth.

Start Smart didn't just support me with knowledge—it gave me tangible help. Upon graduating from the program, I received financial support that helped cover college expenses like books and other necessities, something that eased the burden as a full-time student. I had the privilege of meeting Rosa, who was not only the heart of the program but became like family to me. Rosa didn't just oversee my progress—she saw me. She believed in me, guided me, checked in on me, and celebrated every step I took toward my goals. When you're first-gen and navigating so many unknowns, having someone like Rosa who's genuinely invested in your future can mean the world. And for me, it did. And once you meet Rosa... there's no escaping her! She'll always find a way to check in, encourage you, and lift you up. So, thank you, Rosa, for believing in me and continuing to be such a powerful presence in my life.

To the graduates here today—congratulations. You've taken the initiative to invest in yourselves and your future, and that's something to be incredibly proud of. The lessons you've learned and the connections you've made in this program will carry you forward in more ways than you know.

And to those of you who might be watching or listening and haven't joined Start Smart yet—this is your sign. This program isn't just about gaining skills; it's about gaining confidence, direction, and community. No matter where you're starting from—whether you're in high school or already in college like I was—Start Smart meets you where you are and helps you rise. If you're looking for support, if you're trying to figure out your path, if you want a network of people who truly care about your success—Start Smart is for you.



SECTION II

GENERAL OPERATING INFORMATION



II. General Operating Information

About RHA

Currently, RHA manages 503 units of PH in six different locations within the cities of Reno and Sparks that are leased to eligible low-income families, the elderly, and persons with disabilities. Utilizing the Neighborhood Stabilization Program (NSP) and other identified funding sources, RHA acquired over 200 scattered site properties throughout the local area; 166 of these are still a part of the agency's community benefit housing portfolio. While some of these scattered site properties are leased to higher income families, most are specifically allocated to house very low-income households. In addition to these PH and scattered site units, RHA owns 14 multi-family housing properties that provide an additional 565 units. To provide more housing opportunities for those in need, RHA continues to ensure that these properties are leased at levels that are well below market rents and often less than HUD's Fair Market Rents (FMRs) for Washoe County.

RHA also operates several rental assistance programs created under Section 8 of the 1974 Federal Housing and Community Development Act which provides housing assistance to more than 2,500 low-income families and individuals residing in privately owned housing throughout Reno, Sparks and Washoe County. RHA also works closely with the local Department of Veterans Affairs (VA) office to assist 498 veterans through the HUD-VA Supportive Housing (VASH) Program. RHA initially received 137 Emergency Housing Vouchers (EHV)⁴ to assist unsheltered community members with housing and 15 vouchers through the Foster Youth to Independence (FYI) Program. Through these programs, RHA helps ensure nearly 6,000 people in the Truckee Meadows have a safe, secure place to call home.

Households Served

At the end of FY 2025, RHA was serving 3,133 households through its PH and HCV programs. These 3,133 households included 1,695 children, 1,801 people with disabilities and 1,803 elderly household members⁵. The average income for households living in RHA's PH complexes was \$19,722 and 78.65% of these households had annual incomes at or below 30% of the Area Median Income (AMI). Similarly, the average income for households assisted through RHA's HCV program on June 30, 2025, was \$17,779 and 80.73% of these households had annual incomes at or below 30% of the AMI.

⁴ As of June 30, 2025, RHA has 108 active EHV vouchers. With EHV funding set to expire by the end of CY 2026, RHA is exploring options the agency can take to ensure these families are able to maintain their housing stability.

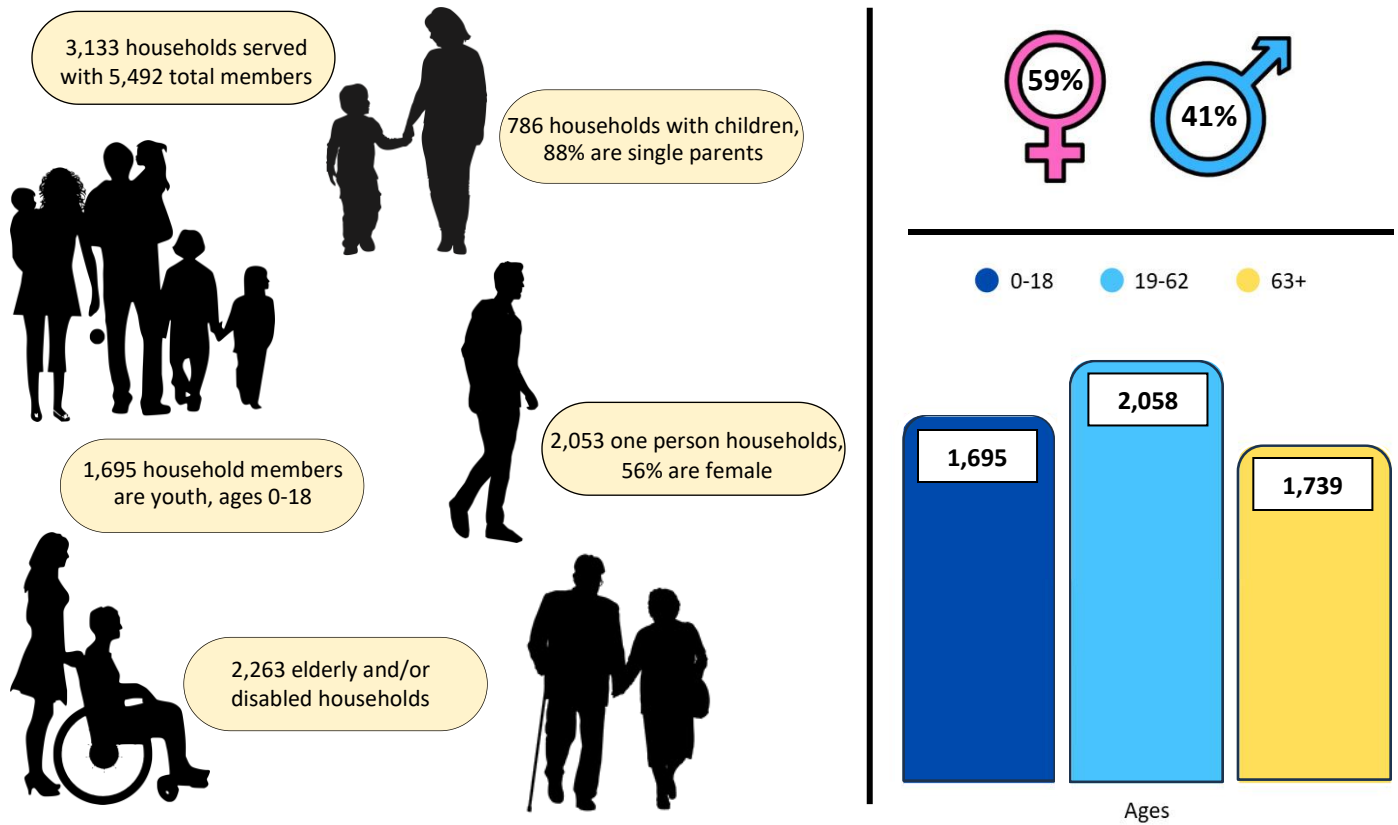
⁵ Some households are both elderly and disabled. On June 30, 2025, RHA had 1,026 HCV and PH households who were both elderly and disabled.



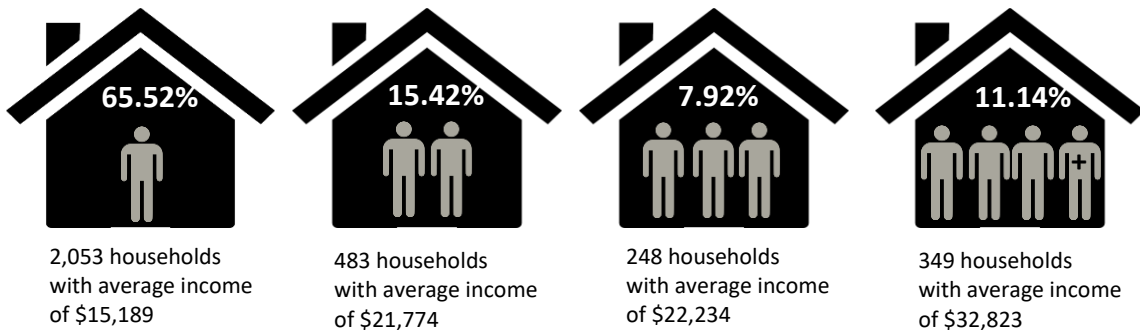
A PORTRAIT OF RHA'S FAMILIES

On June 30, 2025, RHA was assisting 3,133 active households through its PH and HCV programs.

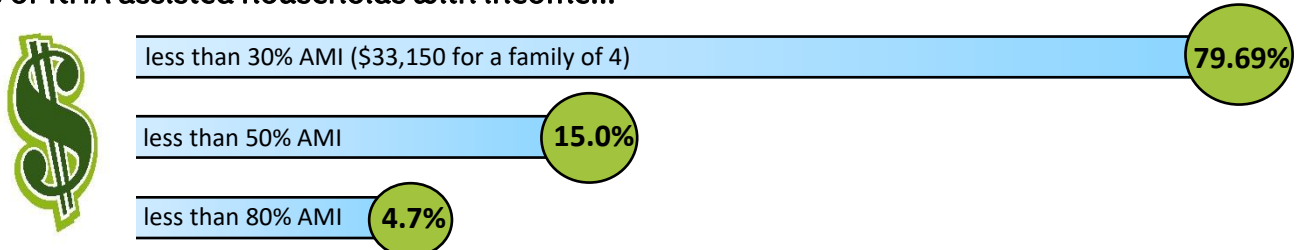
RHA's families come in many **shapes and sizes**.



Household Size & Income



% of RHA assisted households with income...





The following table shows demographic information for active PH residents and HCV participants who were housed on June 30, 2025. The table includes residents/participants who were leased up under RHA's programs including those assisted through the VASH, EHV, and FYI programs, but it excludes households who ported out of RHA's jurisdiction.

Assisted families housed on June 30, 2025				
	PH residents		HCV participants	
Total # households	445	100%	2,688	100%
Income Level				
Extremely Low Income	350	78.65%	2,170	80.73%
Very Low Income	64	14.38%	418	15.55%
Low Income	26	5.84%	95	3.53%
Above Low Income	5	1.12%	5	0.19%
Family Type				
Elderly Disabled	114	25.62%	910	33.85%
Elderly Non-Disabled	72	16.18%	609	22.66%
Non-Elderly Disabled	59	13.26%	498	18.53%
Non-Elderly Non-Disabled	200	44.94%	671	24.96%
Race of Head of Household				
White	338	75.96%	2,083	77.49%
Black/African American	57	12.81%	409	15.22%
American Indian or Alaska Native	9	2.02%	49	1.82%
Asian	24	5.39%	83	3.09%
Native Hawaiian/Other Pacific Islander	6	1.35%	20	0.74%
Ethnicity of Head of Household				
Hispanic or Latino	126	28.31%	407	15.14%
Not Hispanic or Latino	319	71.69%	2,281	84.86%

**A. Housing Stock Information****i. Actual New Project Based Vouchers**

The following table reflects tenant-based vouchers that RHA project-based for the first-time during FY 2025 and includes only those where at least an Agreement to enter a Housing Assistance Payment contract (AHAP) was in place by the end of FY 2025.

Property Name	Number of Vouchers Newly Project-Based		Status at End of Plan Year**	RAD?	Description of Project
	Planned*	Actual			
Hawk View Apartments	99	0	Committed	No	PH general occupancy site that is being repositioned through Section 18 Demolition/ Disposition. When able to do so, RHA plans to request Tenant Protection Vouchers (TPV) to replace 99 PH units. These TPVs will be project based.
Silverada Manor	149	149	Leased/Issued	Yes	PH general occupancy site that is being repositioned using RAD PBV/Section 18 blend. This includes 60 RAD PBVs and 89 TPV PBVs.
Privately Owned Properties	50	8	Committed and Leased/Issued	No	Privately owned properties will be assigned PBVs through a competitive process.
VASH PBV	137	42	Committed and Leased/Issued	No	Private and agency owned properties are assigned VASH PBVs.
Total: Planned or Actual Newly Project-Based	435	199			

* Figures in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Differences between the Planned and Actual Number of Vouchers Newly Project-Based:

Hawk View Apartments experienced a delay during the repositioning process, which accounts for the difference noted between planned and actual at this property.

A competitive award was solicited to assign VASH PBVs to properties throughout Washoe County. The difference noted between planned and actual is mostly due to one property where over 60 VASH PBVs were awarded. The property is now experiencing trouble securing financing needed to complete the project resulting in the PBVs continuing to be obligated to the site but not committed and leased/issued.



ii. Actual Existing Project-Based Vouchers

The following table reflects tenant-based vouchers that RHA is currently project-basing in FY 2025 and includes only those where an AHAP or HAP was in place by the beginning of FY 2025.

Property Name	Number of Project-Based Vouchers		Status at End of Plan Year**	RAD?	Description of Project
	Planned*	Actual			
Mobility Demonstration	19	28	Leased/ Issued	No	PH residents in good standing are allowed to move to RHA's scattered site properties with a PBV.
Single Family Home PBVs	12	13	Leased/ Issued	No	RHA has several single-family homes which are shifted to a PBV if/when the unit become vacant.
Yorkshire Terrace	11	12	Leased/ Issued	No	RHA has assigned units at Yorkshire Terrace, a 30-unit Low Income Housing Tax Credit (LIHTC) property.
Partnerships	5	5	Leased/ Issued	No	RHA has agreements with several nonprofit community partners and property owners to provide affordable housing.
Willie J. Wynn Apartments	12	12	Leased/ Issued	No	An affordable housing development designed specifically to support seniors aging in place.
Privately Owned Properties	38	49	Leased/ Issued	No	Privately owned properties are being assigned PBVs through a competitive process.
Pilgrims Rest	7	7	Leased/ Issued	No	Privately owned senior complex managed by RHA.
VASH PBV	31	73	Leased/ Issued	No	Privately owned properties have been assigned VASH PBVs.
Total:	135	169			

* Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

** Select "Status at the End of Plan Year" from: Committed, Leased/Issued

Differences between the Planned and Actual Existing Number of Vouchers Project-Based:

In October 2024, RHA's Board of Commissioners approved 13 additional PBVs for RHA's Mobility Demonstration. Once vacant, these properties are considered for a PBV if the property meets the criteria for the Mobility Study. Furthermore, following rehabilitation and construction, an additional 16 PBVs were assigned at Silver Sage Court along with four at Railyard Flats.

**iii. Actual Other Changes to MTW Housing Stock in the Plan Year**

Examples of the types of other changes include (but is not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, etc.

Actual Other Changes to MTW Housing Stock in the Plan Year

To ensure the longevity of RHA's PH properties for years to come, staff began pursuing viable repositioning strategies for each of the properties in its PH portfolio. RAD and Section 18 were both identified as strategies that RHA would utilize first to reposition Silverada Manor and Hawk View Apartments. RHA applied to reposition Silverada Manor utilizing a RAD/Section 18 blend that includes a substantial rehabilitation of this property.

RHA will soon consider applying for the repositioning of John McGraw Court and Stead Manor using RAD as well as a RAD/Section 18 blend at Essex Manor. Considerations are also being made for Myra Birch Manor, which could include a transfer of assistance to another affordable housing site.

In December 2024, RHA finished construction on Railyard Flats, an affordable housing complex consisting of 15 brand new units in the City of Sparks. This housing infill project is providing affordable housing for extremely low to low-income households.

There were no additional changes to the MTW housing stock, however, RHA continues to look for single family homes, duplexes, multifamily and condominiums to expand its affordable housing options. All properties acquired/developed will be used to provide additional housing choice for low-income families and individuals throughout the Truckee Meadows.

iv. General Description of All Actual Capital Expenditures During the Plan Year**General Description of All Actual Capital Expenditures during the Plan Year**

As of June 30, 2025, the following capital expenditures of MTW funds were carried out:

Property	Capital Expenditure	CFP2021	CFP2022	CFP2023	CFP2024
<i>Mineral Manor</i>					
	ADA Improvement		\$28,700.89		
	Total Mineral Manor	-	\$28,700.89	-	-
<i>Silverada Manor</i>					
	RAD CFP Loan		\$927,000	\$873,000	
	Relocation		\$7,000		
	RAD Predevelopment Activities		\$3,527.10		\$66,917
	Total Silverada Manor	-	\$937,527.10	\$873,000	\$66,917
<i>Stead Manor</i>					
	Concrete & Asphalt	\$598,000			
	Exterior Improvement	\$98,967.69		\$78,583.53	
	Relocation				\$151,826.31
	Total Stead Manor	\$696,967.69	-	\$78,583.53	\$151,826.31



<i>Hawk View Apartments</i>				
Relocation		\$74,737.33	\$52,081.20	
Predevelopment Activities		\$42,688.86		
Total Hawk View Apartments	-	\$117,426.19	\$52,081.20	-
<i>McGraw Court</i>				
Predevelopment Activities	\$48,600			
Exterior Improvements		\$50,000	\$98,837.43	\$91,335.56
Relocation				\$112,335.62
Total McGraw Court	\$48,600	\$50,000	\$98,837.43	\$203,671.18
FY 2025 Actual Expenditures	\$745,567.69	\$1,133,654.18	\$1,102,502.16	\$422,414.49

B. Leasing Information

i. Actual Number of Households Served

Snapshot and unit month information on the number of households RHA actually served on June 30, 2025.

Number of Households Served Through:	Number of Unit Months Occupied/Leased*		Number of Households Served**	
	Planned^^	Actual	Planned^^	Actual
MTW Public Housing Units Leased	8,676	5,340	723	445
MTW Housing Choice Vouchers (HCV) Utilized	27,936	32,256	2,328	2,688
Local, Non-Traditional: Tenant-Based	0	0	0	0
Local, Non-Traditional: Property-Based	516	564	43	47
Local, Non-Traditional: Homeownership	0	0	0	0
Planned and Actual Totals:	37,128	38,160	3,094	3,180

* "Planned Number of Unit Months Occupied/Leased" is the total number of months the MTW PHA planned to have leased/occupied in each category throughout the full Plan Year (as shown in the Annual MTW Plan).

** "Planned Number of Households to be Served" is calculated by dividing the "Planned Number of Unit Months Occupied/Leased" by the number of months in the Plan Year (as shown in the Annual MTW Plan).

^^ Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.

**Please describe any differences between the planned and actual households served:**

On June 30, 2025, RHA had its PH program leased at 83% of the MTW baseline. Although a decrease from the number of households the agency planned to serve, the decrease is directly related to RHA's PH repositioning efforts and the decision to hold units vacant rather than leasing the unit to another eligible household who would later have to relocate, as well as to have units available for relocated tenants from other sites.

The number of actual families served by RHA's HCV program on June 30, 2025, was 2,688. This number is higher than the planned number of households for the fiscal year and directly attributed to this year's inclusion of SPVs in the actual number of households served for the first time.

RHA's Local, Non-Traditional (LNT): Property-Based households are comprised of two MTW activities. The first provides shelter to at-risk youth through a partnership with Eddy House. Throughout FY 2025, Eddy House averaged 42 shelter bed nights, a portion of which are allocated specifically to homeless youth on a semi-permanent basis up to six months. The additional five households noted are residents who are currently residing at Railyard Flats. Railyard Flats is RHA's first newly constructed complex utilizing LNT flexibility allowed for under RHA's Affordable Housing Acquisition, Rehabilitation and Preservation activity. Although the complex consists of 15 units, four have been assigned a PBV and six are currently leased to voucher recipients. These 10 households are accounted for within the HCV Utilized number noted above.

Local, Non-Traditional Category	MTW Activity Name/Number	Number of Unit Months Occupied/Leased*		Number of Households to be Served*	
		Planned^^	Actual	Planned^^	Actual
Tenant-Based	N/A	N/A	N/A	N/A	N/A
Property-Based	2021-03: Partnership to Assist Homeless Youth	516	504	43	42
Property-Based	2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation	132	60	11	5
Homeownership	N/A	N/A	N/A	N/A	N/A
Planned/Actual Totals:		648	564	54	47

* The sum of the figures provided should match the totals provided for each Local, Non-Traditional category in the previous table. Figures should be given by individual activity. Multiple entries may be made for each category if applicable.

^^ Figures and text in the "Planned" column should match the corresponding Annual MTW Plan.



Households Receiving Local, Non-Traditional Services Only	Average Number of Households per Month	Total Number of Households in the Plan Year
Program Name/Services Provided	N/A	N/A

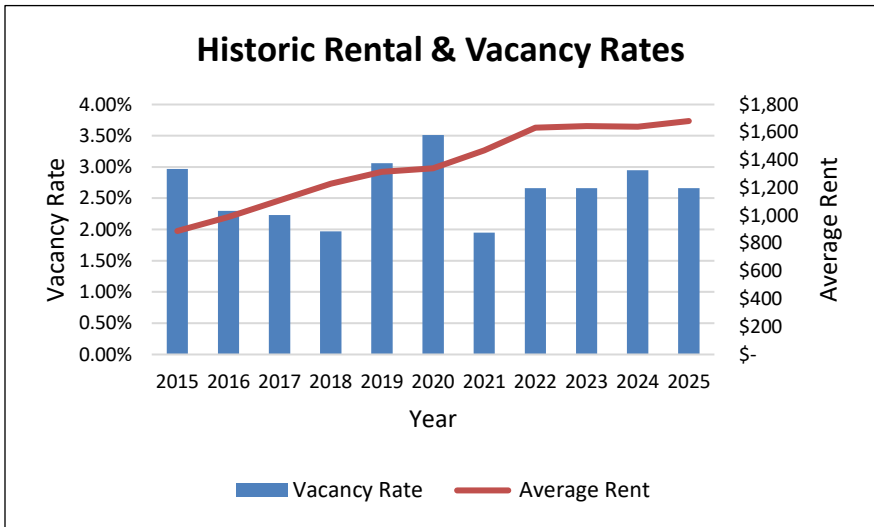
ii. Discussion of Any Actual Issues/Solutions Related to Leasing

Discussion of any actual issues and solutions utilized in the MTW housing programs listed.

Housing Program	Description of Actual Leasing Issues and Solutions
MTW Public Housing	At the end of FY 2025, RHA leased this program at 83.35% of the MTW baseline. Units were held at several locations to accommodate the relocation of residents at Stead Manor and Silverada Manor during the phased rehabilitation of the properties. For units that were not held, common leasing issues typically involve tenant preferences being requested, which if not provided, result in the tenant's refusal to lease a unit. These preferences often include the size of the unit being offered, the location of the property, or the lack of desired amenities. Compounding the longer leasing times are the normal vacancy issues that delay the turn of the unit including tenant damage and the disposal of personal property in accordance with Nevada Revised Statutes (NRS). RHA continues to select applicants off the waiting list based on preferences set forth in the Admissions and Continued Occupancy (ACOP) for Public Housing for referral to vacant PH units.
MTW Housing Choice Voucher	At the end of FY 2025, RHA's HCV program was leased at 88% of the MTW baseline. The recent announcement from HUD regarding the lack of funding for the EHV program led to discussions surrounding budget and future leasing. RHA has explored many options to ensure EHV participants maintain housing stability. Considerations for EHV participants coupled with RHA's repositioning efforts resulted in an intentional decrease in the number of vouchers issued to new clients off the wait list each month. RHA expects this number to increase, should EHV vouchers have to be absorbed by the HCV program. RHA recently began repositioning Hawk View Apartments. This former PH property is being repositioned using the demolition and disposition rules authorized by Section 18 of the U.S. Housing Act of 1937. To ensure the financial feasibility of the project, the financial closing included 99 PBVs. RHA intends to request TPVs when able, however, should TPV funding not be approved, RHA will have to project base its tenant vouchers to ensure that the project remains feasible.



To maintain current lease-up numbers within its HCV program, RHA monitored its payment standards to ensure they accurately reflected local market conditions. Based on Johnson, Perkins & Griffin's Quarterly Apartment Survey, average rents have continued to climb in Washoe County over the last 10 years, increasing 89% since 2015⁶. The following chart provides a snapshot of this trend based entirely on the first quarter of their apartment survey.



Based on these unstable market conditions, RHA allowed for Exception Payment Standards for specific zip codes throughout the Truckee Meadows where rents were unaffordable based on RHA's traditional payment standards. In addition to monitoring payment standards, RHA continued to promote its Landlord Incentive Program throughout FY 2025 with specific outreach to current landlords and applicants on the waiting list continue to receive a "lease in place" preference. Staff anticipates that the adoption of these small area payment standards will facilitate leasing in low-poverty neighborhoods and increase housing choice for RHA's voucher holders. To further assist the lease up of this program, RHA's Landlord Liaison continues to serve as the primary point of contact for landlords as the agency works to promote the HCV program throughout Washoe County.

⁶ More information on the Quarterly Apartment Survey conducted by Johnson Perkins Griffin, LLC can be found on their website: <https://jpgnv.com/>.



Local, Non-Traditional	Following approval of the FY 2021 MTW Annual Plan on July 28, 2020, RHA began providing LNT assistance to Eddy House on August 1, 2020. Throughout FY 2025, RHA assisted 42 additional households through this activity. Although RHA did not anticipate any leasing issues related to this assistance, the very transient nature of this at-risk population makes it difficult to anticipate any leasing issues that may be encountered.
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iii. Unique Households Served

The number of unique households served annually through local, non-traditional rental services program such as short-term rental assistance, rapid rehousing, emergency housing, etc.

Unique Households Served
RHA has partnered with Eddy House ⁷ to assist in funding 43 shelter beds within their 24-hour facility. Through this partnership, RHA assisted 334 unique homeless, runaway, foster and other at-risk youth ages 12-24. RHA's FY 2026 Annual MTW Plan proposes to increase the number of shelter beds that can be funded under this activity to 80.

⁷ Additional details on RHA's partnership with Eddy House can be found on page 65 (*Activity 2021-03: Partnership to Assist Homeless Youth*).

**C. Waiting List Information****i. Actual Waiting List Information**

Snapshot information on the actual status of MTW waiting lists at the end of FY 2025 including detail on the structure of the waiting list and the population(s) served. The information reflected below is current as of June 30, 2025.

Waiting List Name	Description	Number of Households on Waiting List	Waiting List Status (Open, Partially Open, or Closed)	Was the Waiting List Opened During the Plan Year
Essex2BR	Site-based 2 Bedroom Public Housing	2,464	Closed	Yes
Essex3BR	Site-based 3 Bedroom Public Housing	941	Closed	Yes
McGraw1B	Site-based 1 Bedroom Public Housing	3,844	Closed	Yes
Miner1BR	Site-based 1 Bedroom Public Housing	4,556	Closed	Yes
Miner2BR	Site-based 2 Bedroom Public Housing	2,488	Closed	Yes
Miner3BR	Site-based 3 Bedroom Public Housing	957	Closed	Yes
Miner4BR	Site-based 4 Bedroom Public Housing	329	Closed	Yes
Myra2BR	Site-based 2 Bedroom Public Housing	2,226	Closed	Yes
Stead2BR	Site-based 2 Bedroom Public Housing	2,377	Closed	Yes
Stead3BR	Site-based 3 Bedroom Public Housing	927	Closed	Yes
Tom0BR	Site-based 0 Bedroom Public Housing	3,203	Closed	Yes
Tom1BR	Site-based 1 Bedroom Public Housing	4,147	Closed	Yes
Tom2BR	Site-based 2 Bedroom Public Housing	1,597	Closed	Yes
HCV	Housing Choice Voucher	4,518	Closed	No
PB1BR	1 Bedroom Project Based Voucher	3,954	Closed	Yes



PB2BR	2 Bedroom Project Based Voucher	1,730	Closed	Yes
PB3	Homeless Partnership Project Based Voucher	2	Closed	Yes
PB3BR	3 Bedroom Project Based Voucher	721	Closed	Yes
PB4BR	4 Bedroom Project Based Voucher	289	Closed	Yes
PBPR	Pilgrim's Rest 1 Bedroom Project Based Voucher	928	Closed	Yes
PBSILV	Silverada Manor Project Based Voucher	3,982	Closed	Yes
PBWJWP	Willie J Wynn 1 Bedroom Project Based Voucher	1	Closed	No

Please describe any duplication of applicants across waiting lists:

At the time of application, clients may apply for all open wait lists. Therefore, the numbers above include households who have applied for more than one program and/or bedroom size. As of June 30, 2025, RHA had 10,312 individual applicants across each of its housing programs. Of these applicants, 82% were on more than one wait list.



ii. Actual Changes to Waiting List in the Plan Year

Actual changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list during FY 2025.

Waiting List Name	Description of Actual Changes to Waiting List
Public Housing (all bedroom sizes at Mineral Manor, Stead Manor, Myra Birch Manor, Tom Sawyer Village, John McGraw Court, and Essex Manor)	The site-based waiting lists for all Public Housing complexes, all bedroom sizes, were opened on March 3, 2025. They remained open until April 25, 2025. RHA is currently working with its software company to combine the waiting lists into one site-based waiting list for each Public Housing complex rather than having separate waiting lists for each PH site and each bedroom size.
Project Based Assistance (all bedroom sizes)	Waiting lists for Project Based assistance all bedroom sizes (with the exception of Willie J. Wynn Project Based assistance) were opened on March 3, 2025. They were closed on April 25, 2025.
Silverada Manor Project Based Assistance (all bedroom sizes)	Waiting lists for all bedroom sizes for Silverada Manor Project Based Assistance were opened on March 3, 2025. They remained open until April 25, 2025.
Housing Choice Voucher	The Housing Choice Voucher waitlist did not open in FY 2025.

**D. Information on Statutory Objectives and Requirements****i. 75% of Families Assisted Are Very Low Income**

The following table provides data for the actual families housed upon admission during RHA's FY 2025 Plan Year. Families receiving "Local, Non-Traditional Services Only" are not included.

Income Level	Number of Local, Non-Traditional Households Admitted in the Plan Year
80%-50% Area Median Income	1
49%-30% Area Median Income	3
Below 30% Area Median Income	43 ⁸

Total Local, Non-Traditional Households Admitted **47**

ii. Maintain Comparable Mix

Baseline Mix of Family Sizes Served (upon entry to MTW)					
Family Size	Occupied Public Housing Units	Utilized HCVs	Non-MTW Adjustments*	Baseline Mix Number	Baseline Mix Percentage
1 Person	284	1,307	0	1,591	50.88%
2 Person	207	433	0	640	20.47%
3 Person	115	290	0	405	12.95%
4 Person	76	192	0	268	8.57%
5 Person	40	107	0	147	4.70%
6+ Person	23	53	0	76	2.43%
TOTAL	745	2,382	0	3,127	100%

* "Non-MTW Adjustments" are defined as factors that are outside the control of the MTW PHA. An example of an acceptable "Non-MTW Adjustment" would include demographic changes in the community's overall population. If the MTW PHA includes "Non-MTW Adjustments," a thorough justification, including information substantiating the numbers given, should be included.

Please describe the justification for any "Non-MTW Adjustments" given:

No baseline adjustments given.

⁸ Eddy House provides RHA certification that their clients are under 30% AMI. Many (71.7%) are unemployed upon their initial contact with Eddy House services. Those who are employed (25.9%) fall well under 30% AMI when sharing their paystubs with case managers and the intake team at Eddy House.



Mix of Family Sizes Served (in Plan Year)				
Family Size	Baseline Mix Percentage**	Number of Households Served in Plan Year [^]	Percentage of Households Served in Plan Year ^{^^}	Percentage Change from Baseline Year to Current Plan Year
1 Person	50.88%	2,053	65.53%	14.65%
2 Person	20.47%	483	15.42%	-5.05%
3 Person	12.95%	248	7.92%	-5.03%
4 Person	8.57%	177	5.65%	-2.92%
5 Person	4.70%	100	3.19%	-1.51%
6+ Person	2.43%	72	2.30%	-0.13%
TOTAL	100%	3,133	100%	0.0%

** The "Baseline Mix Percentage" figures given in the "Mix of Family Sizes Served (in Plan Year)" table should match those in the column of the same name in the "Baseline Mix of Family Sizes Served (upon entry to MTW)" table.

[^] The "Total" in the "Number of Households Served in Plan Year" column should match the "Actual Total" box in the "Actual Number of Households Served in the Plan Year" table in Section II.B.i. of this Annual MTW Report.

^{^^} The percentages in this column should be calculated by dividing the number in the prior column for each family size by the "Total" number of households served in the Plan Year. These percentages will reflect adjustment to the mix of families served that are due to the decisions of the MTW PHA. Justification of percentages in the current Plan Year that vary by more than 5% from the Baseline Year must be provided below.

Please describe the justification for any variances of more than 5% between the Plan Year and Baseline Year:

As of June 30, 2025, 2,017 or 64.38% of RHA's one person households were elderly and/or disabled. Once housed, these families are far more likely to remain in the unit. The average length of stay for the 33 one person households who moved out of RHA's PH complexes throughout FY 2025 was 146.64 months. Similarly, the average length of stay for the 124 one person households who ended their participation in the HCV program was 105.27 months. When comparing the length of stay for all other one person households who moved out in FY 2025, the average length of stay is 104.67 months in the PH program and 66.00 months in the HCV program. This stability coupled with the fact that many of the homeless applicants served by RHA are also single person households account for RHA's continued variance between the plan year and the baseline year.



iii. Number of Households Transitioned to Self-Sufficiency in the Plan Year

Recently, RHA staff began reviewing the agency's definition of self-sufficiency to determine whether it accurately captured whether a household could sustain themselves without housing assistance. After deliberation, RHA staff decided that moving forward, the agency will consider households self-sufficient if/when the household's income is equal to or greater than 60% AMI as this figure is based on household size and established by HUD annually. To truly be considered self-sufficient, it is important that HCV participants and PH residents have an annual household income amount that provides security for their family and allows for them to voluntarily move off assistance. This voluntary or positive exit from RHA housing is the final phase of self-sufficiency and occurs automatically once the household is no longer receiving assistance or when the household voluntarily ends participation.

Throughout FY 2025, a total of 286 families moved off RHA's HCV and PH programs. Of these, 24 voluntarily left or were determined no longer eligible for the HCV program and 40 moved off the PH program voluntarily.

RHA acknowledges the challenges our clients face in successfully obtaining self-sufficiency. The cost of housing in the Truckee Meadows continues to climb while the obstacles to earn a living wage remain, making the objective of self-sufficiency difficult to attain for many.

The table below reflects only those households who (1) were affected by one of RHA's implemented MTW activities and (2) met RHA's definition of self-sufficiency.

MTW Activity (Name and Number)	# of Households Transitioned to Self-Sufficiency	RHA's Definition of Self-Sufficiency
Mobility Demonstration / 2014-02	2	Positive Exit from RHA Housing/Voluntarily Ended Participation
Simplify rent calculations and increase the minimum rent / 2014-05	21	
Disregard earned income of PH household members, age 18-20, who are not the head of household, co-head, or spouse / 2016-06	2	
Provide incentive to \$0 HAP households / 2019-02	14	
Workforce Development Program / 2022-01	1	Household income has reached 60% AMI
Workforce Development Program / 2022-01	2	Positive Exit from RHA Housing/Voluntarily Ended Participation
	8	<i>(Households Duplicated Across Activities)</i>
	54	Total Households Transitioned to Self-Sufficiency



SECTION III

PROPOSED ACTIVITIES



III. Proposed Activities

All proposed MTW activities that were granted approval by HUD are reported in Section IV as 'Approved Activities'.



SECTION IV

APPROVED ACTIVITIES



IV. Approved Activities

A. Implemented Activities

The activities discussed in this section have been previously approved by HUD and implemented by RHA. The following table provides an overview of all approved MTW activities including the year it was implemented and amended (if applicable), the primary statutory objective(s) the activity is intended to impact, and the authorization(s) cited.

Approved/Implemented MTW Activities				
Activity #	Activity Name	Fiscal Year Implemented/ Amended	Statutory Objective(s)	Authorization(s)
2014-02	Mobility Demonstration	2014	Increase housing choice for low-income families <u>and</u> create incentives for families to work, seek work or prepare for work.	Attachment C Sections D.1.b., D.4., D.7.a., and E.
2014-05	Simplify rent calculations and increase the minimum rent	2014 amended 2024 amended 2025	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.4., C.11., D.2.a., and D.3.b.
2014-06	Triennial recertifications for elderly/disabled participants on fixed incomes	2014 amended 2015 amended 2017 amended 2018 amended 2023	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.4. and D.1.c.
2015-01	Elimination of all negative rents and simplification of HCV utility allowances	2015	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.11. and D.2.a.
2015-02	Allow RHA to inspect its own HCV units	2015	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.9.a. and D.5.
2016-01	Simplification of medical deductions	2016 amended 2018	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.11. and D.2.a.
2016-07	Implement a \$75 fee for each additional HQS inspection when more than two inspections are required	2016	Reduce costs and achieve greater cost effectiveness.	Attachment C Section D.1.a.
2017-01	Increase verified application data for applicants	2017	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.4. and D.3.a.



Activity #	Activity Name	Fiscal Year Implemented/ Amended	Statutory Objective(s)	Authorization(s)
2018-01	Landlord Incentive Program	2018 amended 2020 amended 2024 amended 2025	Increase housing choice for low-income families.	Attachment C Section D.1.a., D.1.d., and D.5.
2019-01	Redetermination of rent reasonableness as a result of a change in contract rent	2019	Reduce costs and achieve greater cost effectiveness and increase housing choice for low-income families.	Attachment C Section D.2.c.
2019-02	Provide incentives to \$0 HAP households	2019	Create incentives for families to work, seek work or prepare for work and reduce costs and achieve greater cost effectiveness.	Attachment C Sections D.1.a., D.1.b., D.1.c., and Section E.
2021-01	Affordable Housing Acquisition, Rehabilitation and Preservation	2021	Increase housing choice for low-income families.	Attachment D and use of MTW block grant outlined in PIH Notice 2011-45 (HA)
2021-03	Partnership to Assist Homeless Youth	2021	Increase housing choice for low-income families.	Attachment D and use of MTW block grant outlined in PIH Notice 2011-45 (HA)
2022-01	Workforce Development Program	2022 amended 2023	Create incentives for families to work, seek work or prepare for work.	Attachment C Section E.
2024-02	Local Project Based Voucher Program	2024	Reduce costs and achieve greater cost effectiveness and increase housing choice for low-income families.	Attachment C Sections B.4., D.1.b., D.1.e., D.2.b., D.4., D.5., D.7.a., D.7.b., D.7.c., and D.7.d.
2025-01	Reduce Interim Recertifications	2025	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.4, C.11, D.1.c., and D.2.a.



2014-02: Mobility Demonstration

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2014.

MTW Statutory Objective(s):

Increase housing choice for low-income families and provide incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

Description:

RHA's Mobility Demonstration allows low-income PH families with children to move to deconcentrated neighborhoods of opportunity. To make this possible for these families, RHA is assigning PBVs to single family homes, duplexes, and condominiums within low-poverty census tracts throughout the cities of Reno and Sparks⁹. Following approval of a new PBV or the vacancy of an existing PBV unit identified for this activity, PH families who meet the established requirements to participate, are offered the opportunity to move into one of these PBV properties.

This demonstration was established by RHA to encourage employment and upward mobility amongst qualified PH residents. Should a household be unemployed at the time of lease up or become unemployed at any time during their participation in the Mobility Demonstration, they are given 120 days to obtain employment. If employment is not secured, they can be referred to the Workforce Development Program unless they are otherwise determined to be exempt.

SPV Population Types:

RHA is not applying this activity to any SPV population types.

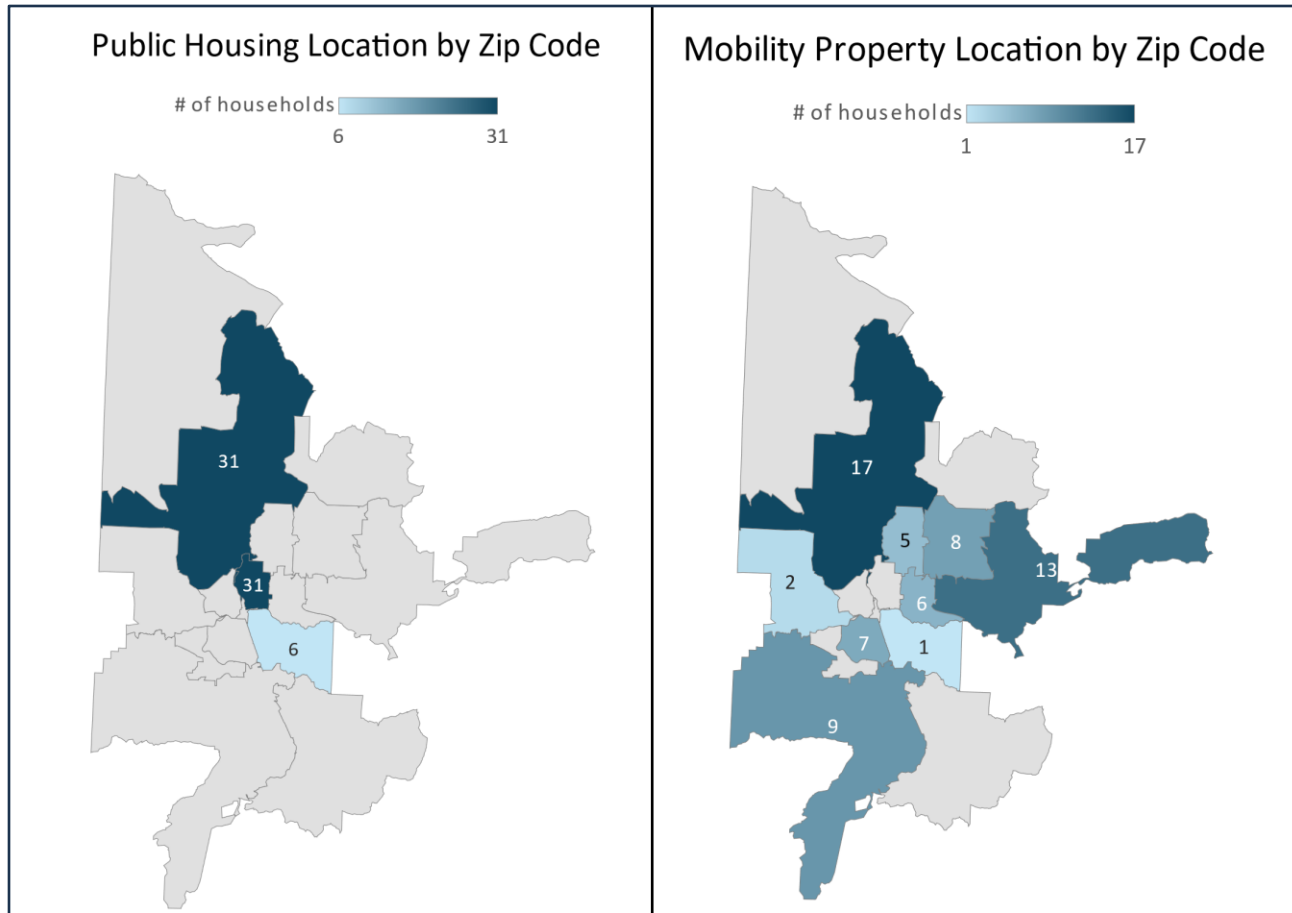
Impact:

At the end of FY 2025, a total of 68 former PH families with children have participated in the Mobility Demonstration. To date, 25 of these families have become completely self-sufficient and moved off housing assistance, while 20 families were removed or transferred from the program for various other reasons. There are currently 23 families participating in the Mobility Demonstration.

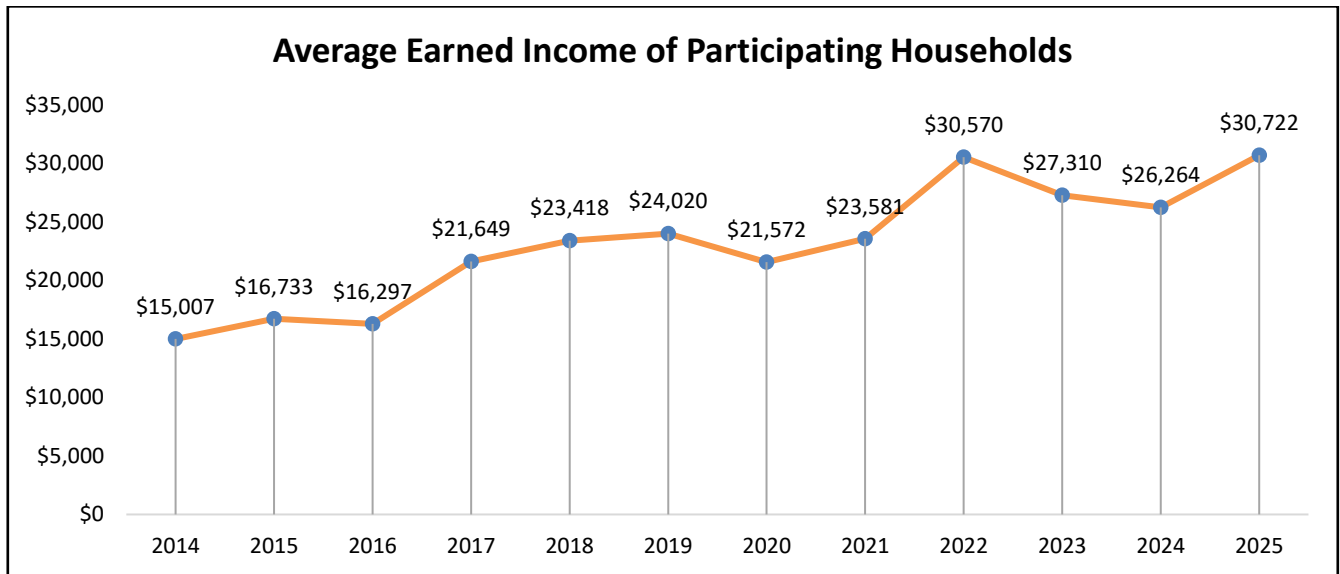
RHA continues to collect annual data on each family who agrees to participate in the Mobility Demonstration. This data is being analyzed by the University of Washington (UW) to evaluate the overall progress of these families following the first year of participation in the program. UW's most recent analysis of the program can be found at the end of this report (*see Attachment 1, page 98*).

⁹ For this study, RHA has defined low poverty as occurring when 20% or less of households within the identified census tract are below the poverty line.

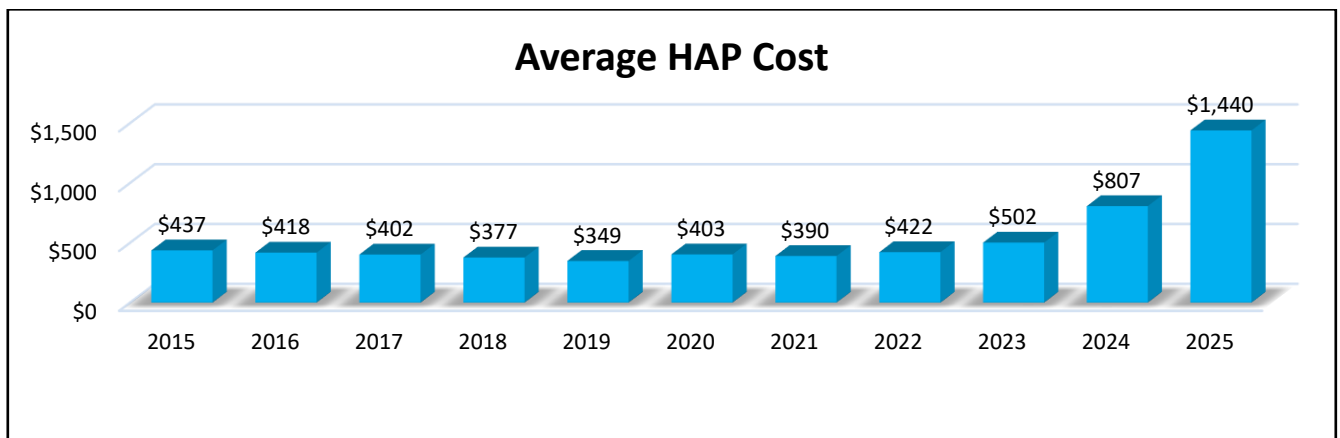
The following visual maps reflect the geographical spread of households participating in the Mobility Demonstration. The map on the left shows the zip code location of each of RHA's PH complexes along with the number of households who were impacted by this activity. The map on the right reflects the location of the low poverty neighborhoods by zip code where those PH families opted to relocate throughout the community.



Throughout most of FY 2025, a total of 27 households were leased up under the Mobility Demonstration program of which four have since moved off. As of June 30, 2025, 16 households had earned income with four households receiving income from other sources such as Social Security or child support. The following graph provides a snapshot view of the 12-month average earned income each year; baseline earned income prior to implementation was estimated at \$15,007 in FY 2014. In FY 2025, the average earned income of households rose to \$30,722 up from \$26,264 in FY 2024.



On average, RHA paid \$1,439.63/per family in HAP payments or \$35,990.85 per month for the 27 families who participated in the Mobility Demonstration throughout FY 2025. Four of these households have since moved out of the Mobility Demonstration having voluntarily given up assistance or transferring assistance to a regular tenant-based voucher. The following chart provides an overview of the average per unit cost per year.



In FY 2024, RHA began an internal review of its scattered site portfolio. During this review, rent amounts were assessed for each property in relation to ongoing maintenance, affordability requirements, and the property's long-term viability. Based on these findings, RHA's Board of Commissioners voted to raise rents over the course of four years to align them closer to HUD's FMRs for the Truckee Meadows. This rent increase is reflected in the preceding chart and is the direct cause of the increased per unit cost beginning in FY 2024.

As of June 30, 2025, 23 Mobility Demonstration properties are occupied and leased with a PBV. In addition, 25 families have met the final phase of self-sufficiency and moved off housing assistance of which 14 continue to occupy the property they originally leased under the Mobility Demonstration. On average these families spent 4.31 years on housing assistance prior to moving off the Mobility Demonstration while continuing to occupy the unit. Although this resulted in



rental revenue of \$159,888 in FY 2025 for these 14 households alone, it also limits the number of new families who can be given the opportunity to participate in the demonstration.

Self-Sufficiency:

In FY 2025, two families experienced a positive exit from the Mobility Demonstration after voluntarily giving up their housing assistance. There currently two additional households who have met the 60% AMI threshold and are moving toward self-sufficiency.

Hardship Requests:

There are currently eight households with unemployed heads of households. Of these eight households, one is elderly/disabled and three have a child under the age of six. The additional households who are currently unemployed will be referred to the Workforce Development Program should they fail to gain employment in the coming months.

To date, there have been no hardship requests related to this activity.

Update:

Due to the limited availability of properties within low poverty neighborhoods where a PBV can be assigned, RHA has had to increase participation in this program slowly. In FY 2025, RHA assigned PBVs to several new properties for this demonstration and began right sizing PBV units. These changes allowed the program to increase by 12 new households in FY 2025. Although this program remains small, it continues to be an exciting program for RHA to offer its qualified PH residents.

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2014-05: Simplify rent calculations and increase the minimum rent

Plan Year Approved, Implemented and Amended (if applicable):

This policy was identified, approved, and implemented in FY 2014. In FY 2020, this activity was temporarily expanded to provide financial relief to PH residents and HCV participants who experienced a financial loss due to COVID-19. This temporary expansion expired on December 31, 2020. The activity was amended in FY 2024 to increase the minimum rent amount to \$100.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

To reduce costs and achieve greater cost effectiveness, RHA began excluding all educational financial aid from income calculations and allowing self-certification of assets under \$10,000. Initial implementation of this activity also raised RHA's minimum rent from \$50 to \$75. In FY 2024, RHA's minimum rent policy was reviewed by staff resulting in an increase from \$75 to \$100.

In FY 2025, RHA began allowing households with assets less than \$50,000 to submit a self-certification as to the value of their household's assets. Applicants continue to be asked to provide a well-documented baseline as to the value of the asset at the time of application, but RHA staff only verifies and calculates income on assets if the value totals more than \$50,000.

SPV Population Types:

RHA is applying this activity to EHV, FYI, NED, and HUD-VASH population types, however, HUD-VASH participants are excluded from the minimum rent portion of this activity and subject to a minimum rent of \$0.

Impact:

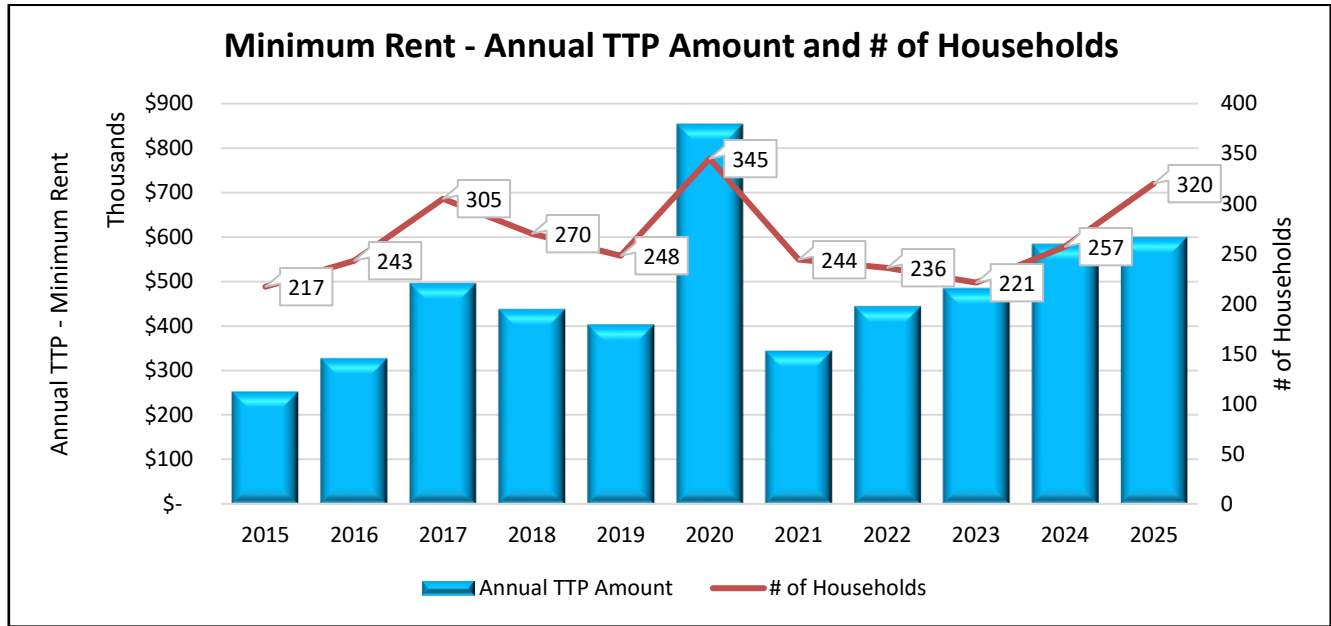
Throughout FY 2025, RHA sent student status verifications for 127 household members. RHA also verified assets of nine HCV participants and three PH residents whose assets had a cash value greater than \$50,000.

Over the course of FY 2025, a total of 119 PH residents and 331 HCV participants paid minimum rent. However, as of June 30, 2025, only 74 PH residents and 246 HCV participants were housed paying the minimum rent amount. The remaining 130 households who paid minimum rent during the year either moved off the program or are still housed paying more than RHA's established minimum rent. Of the 320 households who were paying minimum rent at the end of the FY, only 6.7% had earned income that averaged \$2,657 annually. Household income across all 320 PH residents and HCV participants who were paying minimum rent on June 30, 2025, was \$1,340 on average with 146 indicating an annual income of \$0.

Beginning in FY 2024, RHA experienced an increase in the number of PH residents and HCV participants paying the minimum rent amount. This was anticipated as RHA increased the minimum rent during this same time from \$75 to \$100. On average, households paying minimum rent have a monthly tenant contribution of \$3 in the PH program and \$41 in the HCV program. The following graph provides an overview of the Total Tenant Payment (TTP) amount for all HCV and PH households paying RHA's minimum rent at the end of each FY. The annual TTP amounts depict all households paying minimum rent as of June 30, 2025, regardless of when the household



initially started paying RHA's minimum rent amount. As a result, it is possible that some of the households within this annual calculation may have paid a higher TTP amount before the end of the year.



When looking at households who had previously paid minimum rent following implementation of this activity but are now paying more, the outcome is quite different. At the end of FY 2025, 311 HCV participants and 115 PH residents, who previously paid minimum rent, had either moved off assistance or were still housed paying more than the minimum rent. Of these 426 households, 53 PH residents and 158 HCV participants reported an average earned income of \$30,696. Household income across all 366 households who are still housed but paying more than the minimum rent was \$24,664. On average, these households have a monthly tenant contribution of \$530 in the PH program and \$587 in the HCV program.

Self-Sufficiency:

In FY 2025, 21 families who had previously paid minimum rent within RHA's PH or HCV programs transitioned from the programs voluntarily. There are currently 20 households who have met the 60% AMI threshold and are moving toward self-sufficiency.

Hardship Requests:

During FY 2025, 18 HCV participants were approved to pay less than the minimum rent due to a requested hardship. While each of these participants had an approved hardship, it is not known whether the hardship was directly related to RHA's implementation of this activity.

Update:

To better inform the outreach efforts of RHA's Workforce Development Program and identify specific barriers for targeted zip codes within Washoe County, RHA took a closer look at minimum rent households. Minimum rent households were categorized by zip code to determine whether a particular geographic area had more residents who were only paying the minimum rent amount. Of all residents across all RHA's programs, 26% of RHA's client population within zip code 89506 were paying minimum rent. By contrast, 89506 is home to only 7.6% of the total households that



RHA assists indicating a significant disproportion in the number of assisted households paying minimum rent in one specific area. Furthermore, zip code 89512 is home to a quarter of total RHA assisted households, but only 12.2% of these households pay minimum rent.

The activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2014-06: Triennial recertifications for elderly/disabled participants on fixed incomes

Plan Year Approved, Implemented and Amended (if applicable):

This policy was identified, approved, and implemented as a biennial activity in FY 2014. It was expanded into a triennial activity in FY 2015, amended in FY 2017 to allow for the use of local forms to accommodate the triennial schedule and amended in FY 2018 to disregard Cost of Living Adjustment (COLA) increases between recertifications. In FY 2023, RHA amended the activity to allow for changes in the HCV payment standard to be applied if/when a contract rent increase was implemented by the participant's landlord.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

Elderly and disabled PH residents and HCV participants with stable income sources now have recertifications on a triennial schedule as the amount of rent RHA receives from stable income households when the COLA is applied is completely negligible. Any COLA increases received between recertification dates are retained by the family and will not be counted towards rent until a "true" triennial recertification is processed.

Stable income sources include and are limited to: Social Security benefits, Supplemental Security Income (SSI), Social Security Disability (SSD), and pensions. There can be no earned income in the household.

If a participant meets both the elderly or disabled definition as defined by HUD and the stable income definition, RHA performs a triennial recertification rather than an annual recertification; if not, the participant remains under the annual recertification schedule. Any elderly/disabled household with additional income sources other than the above-defined stable income sources, are required to have annual recertifications.

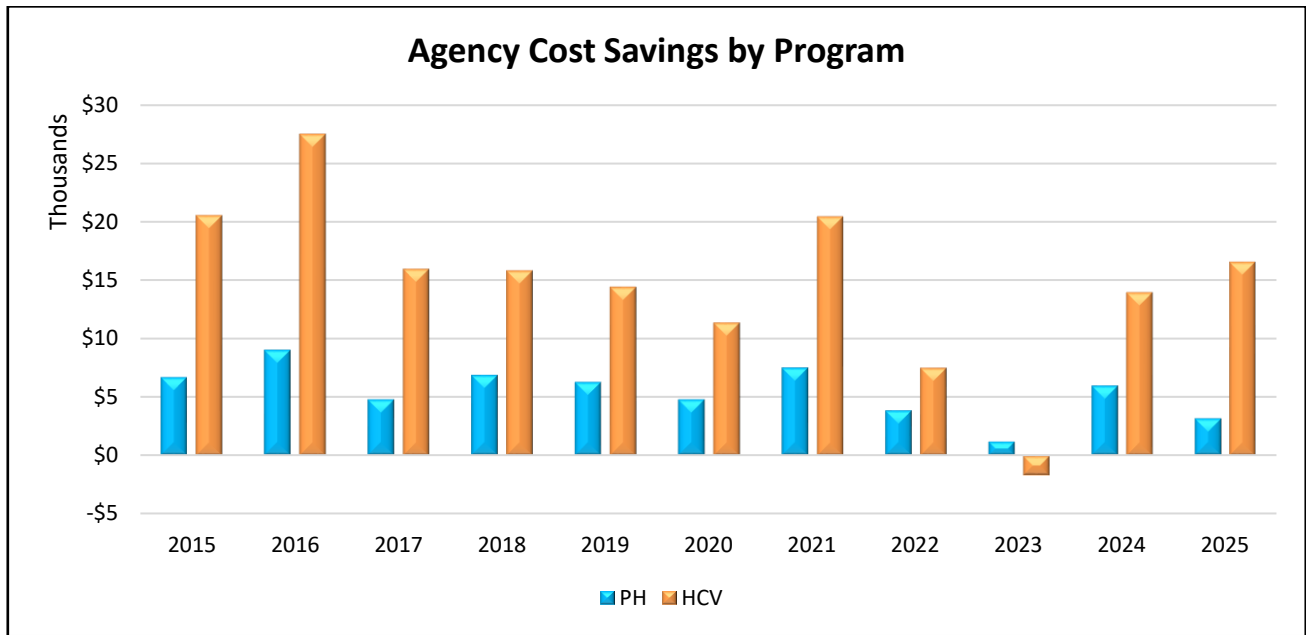
As the region's affordable housing shortage continues, RHA's goal is to ensure continued affordability for RHA's elderly and disabled HCV participants on this triennial recertification schedule. To accommodate this, updated payment standards are applied following a contract rent increase request rather than allowing them to only be applied during the family's annual reexamination.

SPV Population Types:

RHA is currently applying this activity to EHV, NED, and HUD-VASH population types.

Impact:

In FY 2025, RHA continued to experience both staff time savings and agency cost savings. This savings was based on 919 recertifications in the HCV program and 113 recertifications in the PH program that were skipped based on the established triennial recertification schedule. The following table provides an overview of agency cost savings over time based on staff processing time and the average loss of rent revenue due to COLA increases being retained by the family until the next annual recertification.



Update:

RHA will continue to apply increased payment standards at the time of the household's annual recertification or during the processing of a contract rent increase initiated by the landlord. When HCV participants on a triennial recertification schedule have no interim recertification or change in gross rent/family share, increases to the payment standard will be processed outside of the 12-month window required by HUD.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2015-01: Elimination of all negative rents & simplification of HCV utility allowances

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2015.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures by eliminating the amount spent each month on negative rents, reducing the amount of staff time needed to calculate utility allowances and encouraging participants to find a unit that matches their voucher size.

Description:

Due to HUD's rules regarding calculation of income, PHAs may pay a utility reimbursement to the participant if the utility allowance (for tenant-paid utilities) exceeds the amount of the TTP.

Following implementation of this activity, RHA's PH residents and HCV participants no longer receive negative rents due to utility allowances.

RHA also simplified the HCV utility allowances for all units by creating a flat utility allowance schedule based on structure type and authorized voucher bedroom size through this activity. This simplified schedule is reviewed annually based on current utility rates and usage to determine whether the schedule accurately reflects current market conditions.

SPV Population Types:

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types, however, HUD-VASH participants continue to receive utility reimbursement payments.

Impact:

RHA's simplified utility allowance schedule allows HCV participants to know exactly what amount they will receive and encourages them to seek out units based on their authorized voucher size and unit energy efficiencies. Implementation of the simplified schedule has also saved RHA a significant amount of staff time and reduce errors within rent calculations.

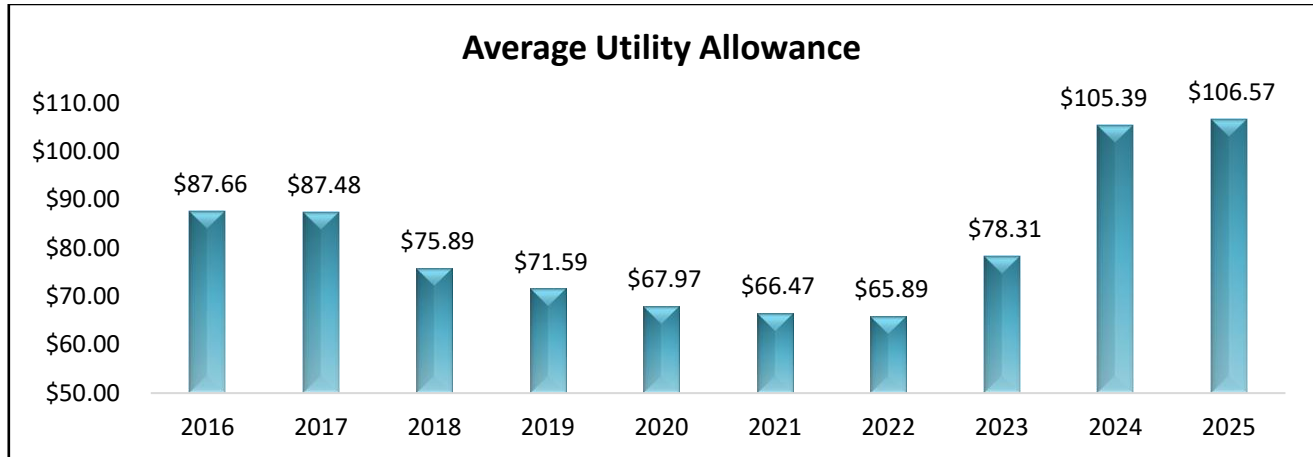
At the end of FY 2025, 2,054 HCV participants were receiving a simplified utility allowance with an average cost of \$99.80 per client, per month.

FY 2025 Utility Allowance Overview	
\$106.57	average utility allowance
\$99.80	average cost per client, per month
2,054	participants receiving Utility Allowance
\$204,989	monthly Utility Allowance cost

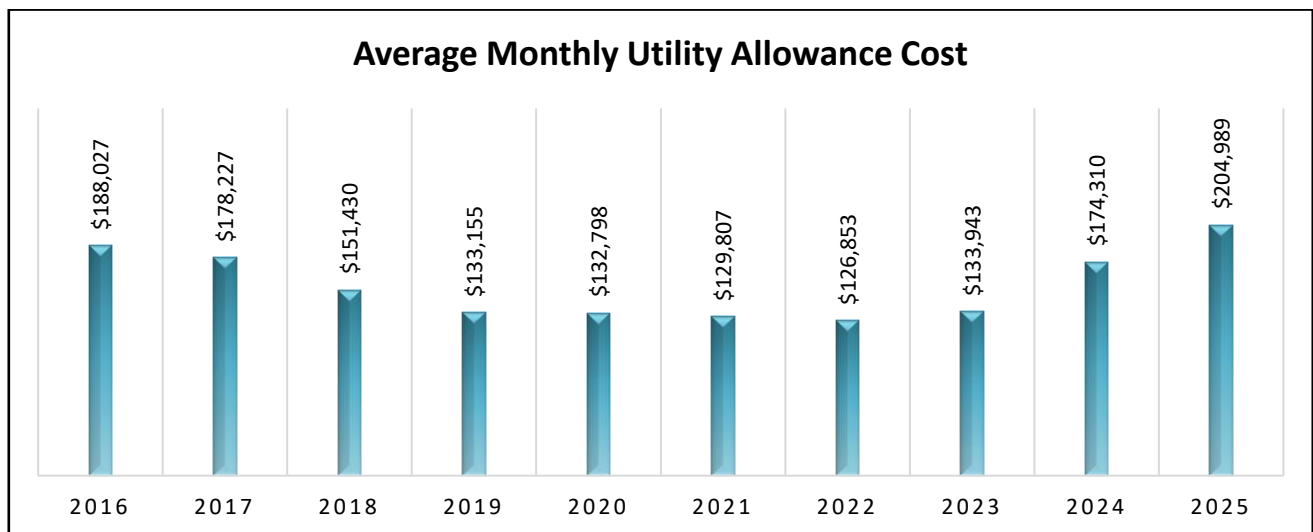
RHA's simplified utility allowance schedules have been set using current utility rates and reasonable expectations of use. Staff review the schedule annually and if it is determined that a utility rate has changed by 10 percent or more since the last revision, the schedule is revised to reflect the new utility rates.



The following chart shows the variability of RHA's average utility allowance over the past ten years.



In FY 2023, RHA noted that several landlords were no longer paying for utilities such as water, sewer, and trash, but rather passing this expense along to the tenant. To continue to assist tenants in finding units that are affordable, RHA established a second utility allowance schedule in October 2023. Tenants who pay for at least two of these additional utilities receive a higher utility allowance to cover this increased expense. This policy change is reflected in the agency's costs beginning in FY 2024. This increase can be seen reflected in the average utility allowance above and is also depicted in the chart below as an increase in the average monthly utility allowance cost.



Update:

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2015-02: Allow RHA to inspect its own HCV units

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2015.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures by allowing RHA staff to inspect agency owned units rather than paying a contractor.

Description:

Under HUD's rules, a unit that is owned by the PHA that administers the HCV program may not be inspected for HQS compliance by PHA staff. The PHA must obtain the services of a HUD approved independent entity to perform HQS inspections, which often resulted in longer lead times for a unit to become available for a tenant. In FY 2015, RHA staff began conducting inspections on all HCV and PBV units rather than using a third-party contractor, regardless of ownership or property management status, including properties that are owned or managed by RHA.

SPV Population Types:

SPV population types are not applicable to this activity.

Impact:

Prior to the implementation of this activity, RHA was required to hire outside inspectors to conduct all inspections on RHA owned units. Furthermore, RHA staff were required to accompany the inspector to each inspection to fill out any additional paperwork. Scheduling these inspections between RHA staff and the third-party contractors often slowed down occupancy, which, over time, cost the agency more money based on the length of the vacancy.

During FY 2025, RHA staff conducted 47 initial inspections, 26 reinspections, and 74 annual inspections on agency owned units rather than using a third-party contractor.

Due to the recent repositioning efforts made by RHA, exponentially more time was spent inspecting RHA owned units. A 158% increase (90 more inspections in FY 2025) in inspections by RHA staff of agency owned units was calculated. This is attributed to the number of LIPH units that have been transitioned to the voucher program within the agency's portfolio. This repositioning effort is also reflected in the increased number of initial inspections noted above. In FY 2024, RHA conducted only three initial inspections. With the increase in the number of RHA owned units needing inspections during this year, the flexibility to use RHA staff, as allowed for under this activity, clearly demonstrates the ongoing time and cost savings that directly benefit the agency.

The following table shows the estimated amount of time RHA staff spent at each annual/initial HQS inspection. The total amount of time spent at each inspection is based on the bedroom size of the unit. It is important to note that the times estimated are conservative and do not include travel to and from the property location.



Estimated FY 2025 staff time spent inspecting RHA owned units			
Bedroom Size	Estimated amount of staff time per inspection	# of inspections performed	Staff time (in minutes)
0	25 minutes	5	125
1	30 minutes	57	1,710
2	30 minutes	32	960
3	35 minutes	46	1,610
4	40 minutes	7	280
5	45 minutes	1	45
6	50 minutes	0	0
Total amount of staff time spent (in minutes):			4,730
Total amount of staff time spent (in hours):			78.83

Update:

The activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2016-01: Simplification of medical deductions

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016. The activity was amended in FY 2018 to restructure and further simplify the income tiers and associated deductions.

MTW Statutory Objective(s):

Reduce cost and achieve greater cost effectiveness in federal expenditures by reducing the amount of time staff spend verifying all medical deductions claimed during HCV and PH recertifications.

Description:

Under HUD regulations (24 CFR §5.611), if the head, co-head/spouse, or sole member of an applicant household is elderly or disabled, the entire household may claim, as a deduction, medical expenses that are more than three percent (3%) of their annual income if the expenses are not compensated for or covered by insurance. As all deductions from income must be verified, gathering the required documentation often results in a substantial amount of time spent by households wanting to claim the deduction and, in many cases, the required documentation may include private information that some would rather not share. Rather than use third party verifications and require residents to provide receipts showing out of pocket medical expenses, RHA established simplified medical deductions based entirely on the household's gross income.

SPV Population Types:

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

As of June 30, 2025, 235 PH residents and 1,674 HCV participants were directly impacted by this activity. Under RHA's revised income tiers, several households receive a medical deduction of \$0. Of the 1,909 eligible households, 35.25% were receiving a simplified medical deduction that was more than \$0. Broken down by program, this included 65 PH residents and 608 HCV participants.

Hardship Requests:

Throughout FY 2025, RHA had four active medical deduction hardship approvals. RHA received two hardship requests in FY 2025 from HCV participants based on the implementation of this activity. RHA also has one approved hardship that the committee approved indefinitely as long as the resident continues to be housed in PH and an additional PH resident with an approved hardship on a triennial recertification schedule.

Update:

The following simplified medical deductions remain effective for annuals and vouchers issued on or after January 1, 2025:

Simplified Medical Deductions	
Gross Annual Income Range	Annual Medical Deduction
\$1 - \$14,819	\$0
\$12,820 - \$19,919	\$1,700
\$19,920 +	\$2,915

The activity remains ongoing.



Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2016-07: Implement a \$75 fee for each additional HQS inspection when more than two inspections are required

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016.

MTW Statutory Objective(s):

Reduce cost and achieve greater cost effectiveness in federal expenditures by saving the staff time necessary to conduct more than two inspections on a single property due to the owner/manager's failure to complete the needed repairs.

Description:

RHA is required to conduct re-inspections on units that fail a Housing Quality Standards (HQS) inspection to ensure that the owner/manager or tenant has corrected the noted violations. If the unit fails HQS, the owner/manager is notified in writing of the deficiencies and repairs that need to be made within 30 days. If the owner/manager does not take the required corrective action, RHA can abate the HAP payment beginning 30 days from the date of the first inspection until the required work is complete. Frequently, a third inspection is required to verify the completion of the noted deficiencies.

To encourage owners/managers to correct the noted violations quickly and provide RHA's clients with safer living conditions, RHA began charging the owner/manager a \$75 fee for each additional HQS inspection when more than two inspections are required due to their failure to complete the necessary repairs. This fee does not remove the abatement of subsidy but covers the administrative costs of conducting inspections.

SPV Population Types:

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

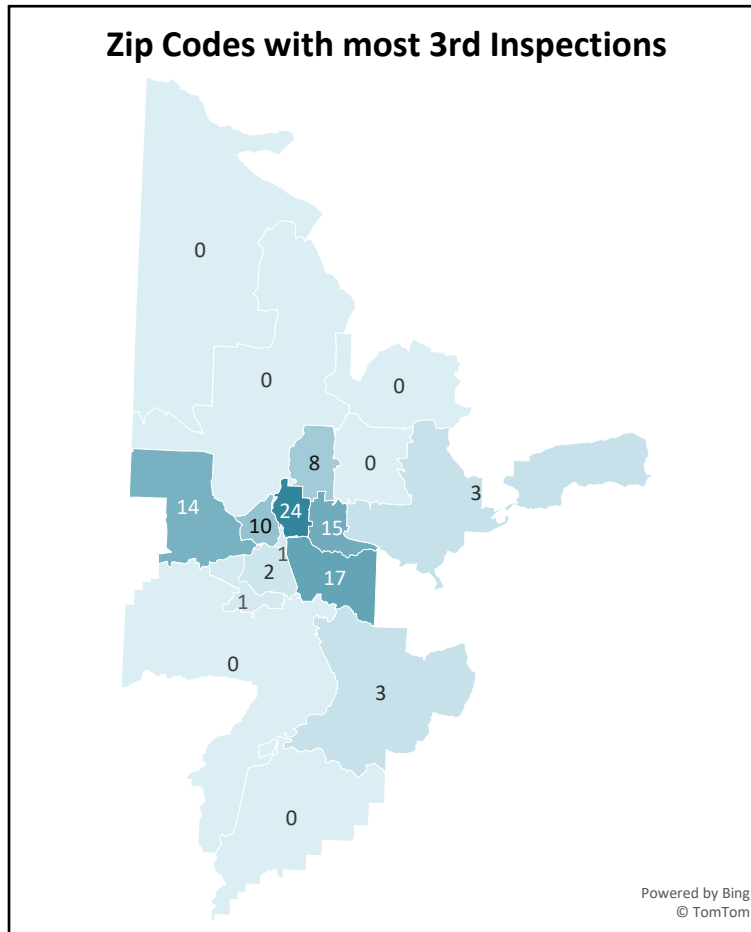
During FY 2025, RHA conducted 98 third inspections, 82 of which were due to the owner/manager's failure to correct the noted violations. Throughout FY 2025, RHA charged 82 HCV landlords the third inspection fee of \$75.

Following data review, RHA noted five properties/complexes where several third inspection fees had been incurred for different clients. Further analysis revealed that four of the five properties are managed by one company and all five are income restricted.

Third Inspection Fee Trends		
Property Name	# of third inspections	Income Restricted?
Altitude by Vintage	8	Yes
Zephyr Pointe	9	Yes
Park on Virginia	5	Yes
Vintage at Citi Vista	7	Yes
Boulder Creek Apartments	8	Yes

This trend will continue to be monitored and if it continues, RHA's Landlord Liaison will be notified that future counseling with these complexes will need to be explored.

The following heat map shows the zip codes throughout Washoe County where RHA conducted the most third inspections. Of the five zip codes with over ten third inspections, only one is a low poverty area.





2017-01: Increase verified application data to 120 days for applicants

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2017.

MTW Statutory Objective(s):

Reduce cost and achieve greater cost effectiveness in federal expenditures by reducing the amount of duplicative work needed to re-verify applicant information that was previously deemed true and complete.

Description:

Federal regulations require information submitted by each applicant to be verified for accuracy as this data is ultimately used to determine program eligibility, priority status, voucher size and the amount of HAP to be paid to the landlord. Per 24 CFR §982.201(e), RHA must receive information verifying that an applicant is eligible for the HCV program within the period of 60 days prior to the issuance of a voucher. Information that is subject to change, which was verified more than 60 days prior, must be re-verified prior to the certification of the applicant's file. If there is a delay after the file has been referred to the HCV program that causes the voucher to not be issued within 60 days, the voucher is suspended, and the information is re-verified. If changes are reported after the file has been referred, but the changes took place prior to the issuance of a voucher, the file is referred back to Admissions staff to obtain written verification and determination as to whether or not the changes have any effect on eligibility, rent or unit size.

To streamline the admissions process, reduce the amount of time required by staff, and decrease the time necessary to build a qualified applicant pool, RHA extended the length of time that all verified application data related to income is deemed valid for the HCV program to 120 days. Furthermore, stable income verifications, such as pensions and Social Security award letters, are now valid for all applicants for the duration of the current year.

SPV Population Types:

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

Prior to implementation of this activity, RHA staff sent out approximately 2,772 third party verifications for admission on an annual basis. Following implementation of this activity, the process has become more streamlined. The number of third-party verifications was reduced by 39% in FY 2025 to 1,688. Allowing stable income verifications to be valid for the current year rather than requiring applicants to obtain additional social security award letters or pension statements every 60 days has also helped to expedite applicants through the admissions process.

Update:

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2018-01: Landlord Incentive Program

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2018. It was expanded upon in FY 2020 to allow for an additional condition for payment based entirely on damages to the unit caused by the tenant beyond normal wear and tear. It was expanded upon in FY 2024 to provide landlords with a re-lease bonus and a \$1,000 referral bonus.

MTW Statutory Objective(s):

Increase housing choice for low-income families by providing an incentive for private landlord participation within the HCV program.

Description:

Reno, Sparks and Washoe County have experienced a strengthening housing market resulting in private landlords refusing to participate in the HCV program. While this is due in part to the myriad of regulations that must be adhered to prior to leasing to a family participating in the HCV program, it is made worse when some landlords would rather demand a higher rent than lease to an HCV participant. Complicating matters further is that, in some cases, proper notification of a family's intent to move is not always provided which, in the HCV program, can result in the landlord having to pay back a portion of the HAP that they may have already received.

Based on a survey of participating HCV landlords, RHA implemented a Landlord Incentive Program in FY 2018. The program allows landlords to receive their contracted HAP payment through the end of the month for units occupied by HCV participants who vacate under the following conditions: (1) deceased, (2) eviction, (3) skip, (4) family responsibility violation or (5) damages to the unit caused by the tenant, beyond normal wear and tear, that are proven to cost more than the tenant's security deposit. Furthermore, an additional HAP payment equal to one month may be received for these same units regardless of the actual move-out date of the participant, if the request is made in writing by the landlord.

Under RHA's Landlord Incentive Program, landlords will only be able to qualify for payment of one additional month utilizing one of the five conditions. At no time will they be allowed to claim more than one month by using a combination of more than one of five conditions identified.

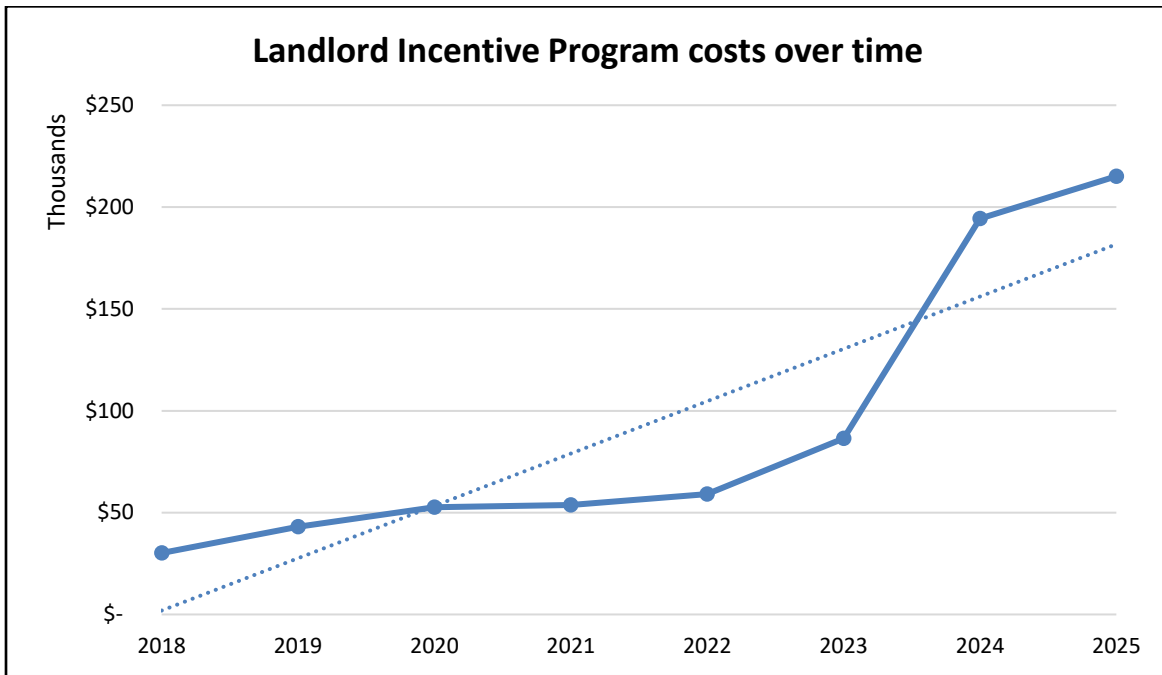
SPV Population Types:

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

The Landlord Incentive Program was designed to facilitate lease ups and increase landlord participation resulting in an increase in housing choice for RHA's low-income families. As private landlords are now provided with additional assurances should they rent to HCV participants that they otherwise would not have, RHA expects this activity to facilitate the retention of landlord participation within the HCV program.

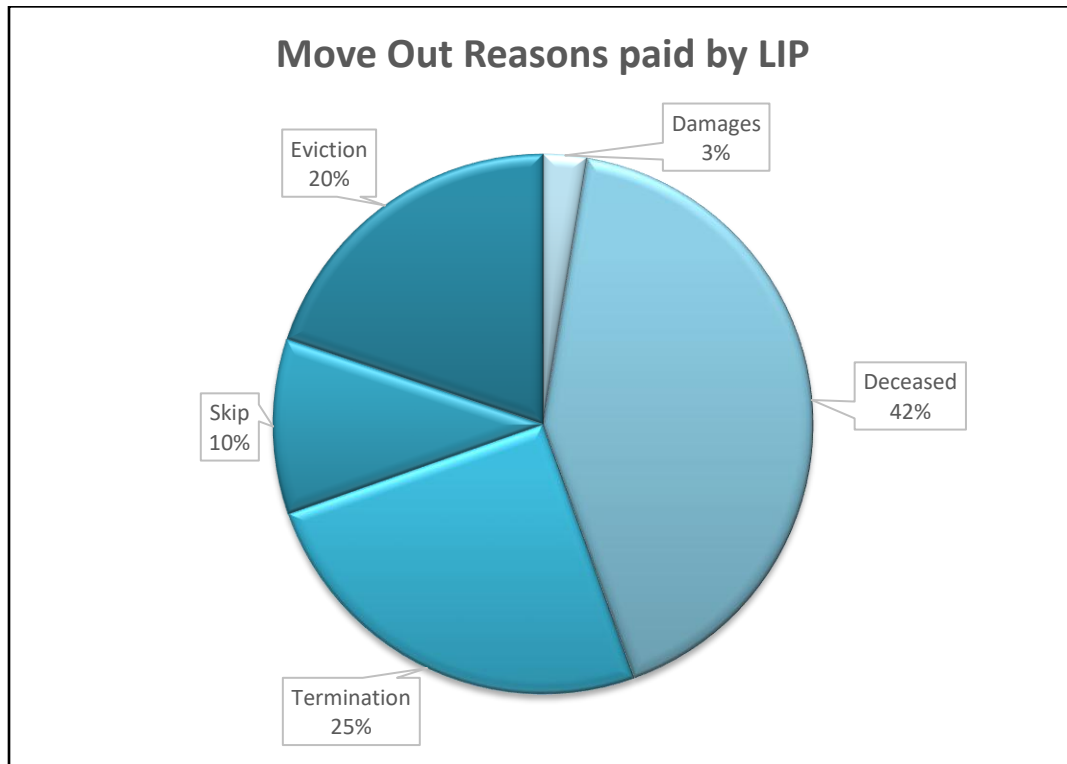
Since its implementation in FY 2018, RHA has paid a total of \$734,640 in incentive payments to Washoe County landlords through this activity. The following graph depicts this trending increase in cost over time.



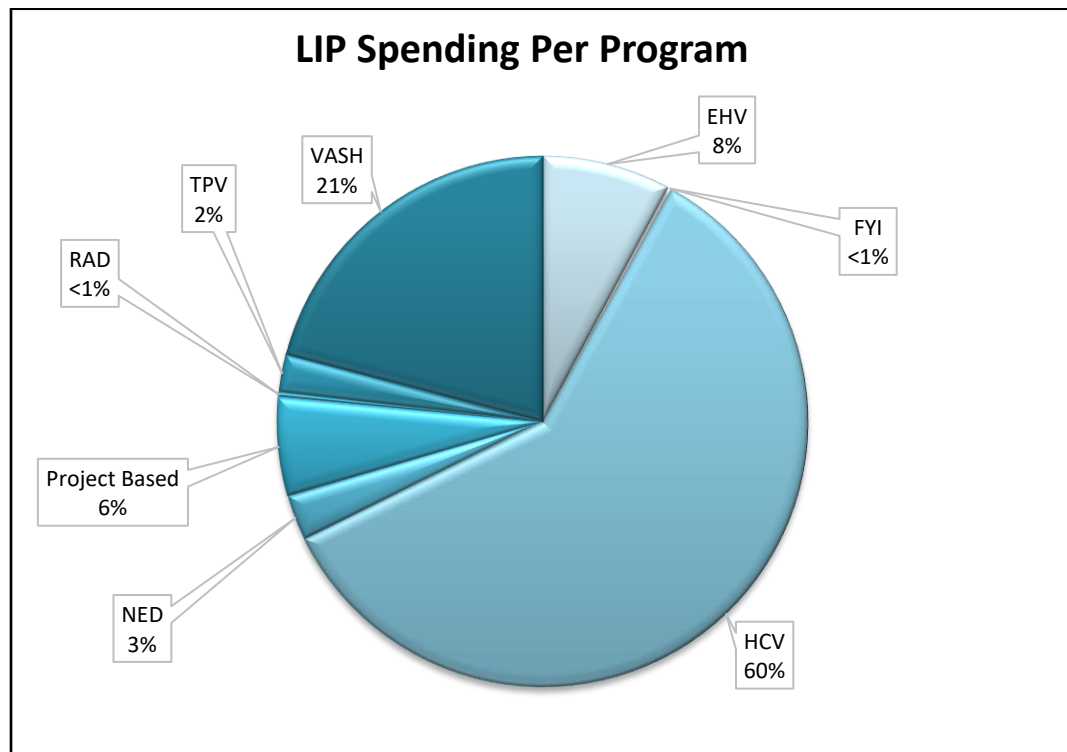
As of June 30, 2025, RHA experienced 181 move outs within its voucher program that were eligible for an additional HAP payment under the Landlord Incentive Program. In FY 2025, RHA made 190 payments (move out payments and damages) for a total of \$215,127. Below is a breakdown of move out reason and the associated amount paid.

Landlord Incentive Program (LIP)	
Move Out Reason	Amount Paid
End of Participation: Family Responsibility Violation	\$54,528
End of Participation: Deceased	\$81,668
End of Participation: Skipped	\$19,840
End of Participation: Eviction	\$52,678
Damages	\$6,413
Total Amount Paid:	\$215,127

The following graph provides an overview of the percentage of participants who moved out in relation to the qualifying reason for a LIP payment. All of the landlords represented below directly benefited from the LIP payment following the participants move out.



As shown in the following graph, most LIP payments were made on behalf of HCV participants, HUD-VASH voucher holders, and EHV households. The graph depicts the percentage of the total LIP expenditures made in FY 2025 based on RHA's various voucher programs.





Update:

Current market conditions within Reno, Sparks and Washoe County have resulted in some private and tax credit properties carrying wait lists to fill new vacancies. To ensure that landlords in our area can maintain equal housing opportunities and follow existing procedures, RHA does not require landlords to rent to another voucher holder to qualify for this incentive.

In FY 2024, RHA amended this activity to allow for an automatic payment of the second month to the landlord. Furthermore, the payment amount can be modified to ensure the landlord receives the actual contract rent amount for the unit rather than the monthly HAP amount. To provide more of an incentive to landlords who lease to RHA's HCV participants, RHA also received approval to implement a re-lease bonus and a landlord referral bonus program.

In November 2024, RHA conducted a Landlord Survey for feedback on the current Incentive Program. Current landlords who responded ranked damage payments and continued HAP payments (for evictions, deaths, skips) over receiving bonuses for re-leases and referrals of other landlords to the program. Based on this information, RHA has not yet implemented the re-lease bonus or landlord referral bonus.

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2019-01: Redetermination of rent reasonableness as a result of a change in contract rent

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2019.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures by reducing the amount of time it takes to process rent change requests of 10% or less. Providing some flexibility from regulation is expected to increase housing choice through the retention of landlords who are leasing to HCV program participants.

Description:

A strengthening housing market within Reno, Sparks and Washoe County has resulted in an overall shortage of affordable housing units. With limited inventory and an influx in population the need for additional housing stock has continued to grow resulting in an extremely tight rental market and increased rents throughout the area. This strengthening market resulted in private landlords becoming wary or simply refusing to rent to HCV participants. This is due in part to the desire of private landlords to make more of a profit but made worse by the abundance of regulations that must be adhered to when leasing to a family participating in the HCV program, including mandatory inspections and the requirement to determine whether a contract rent increase (CRI) request is reasonable.

Based on this information and the current rental market conditions, RHA began waiving the requirement for a rent reasonableness determination if the new requested rent amount represented a change of 10% or less but requests that are at or below the current HCV payment standard are automatically approved.

SPV Population Types

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

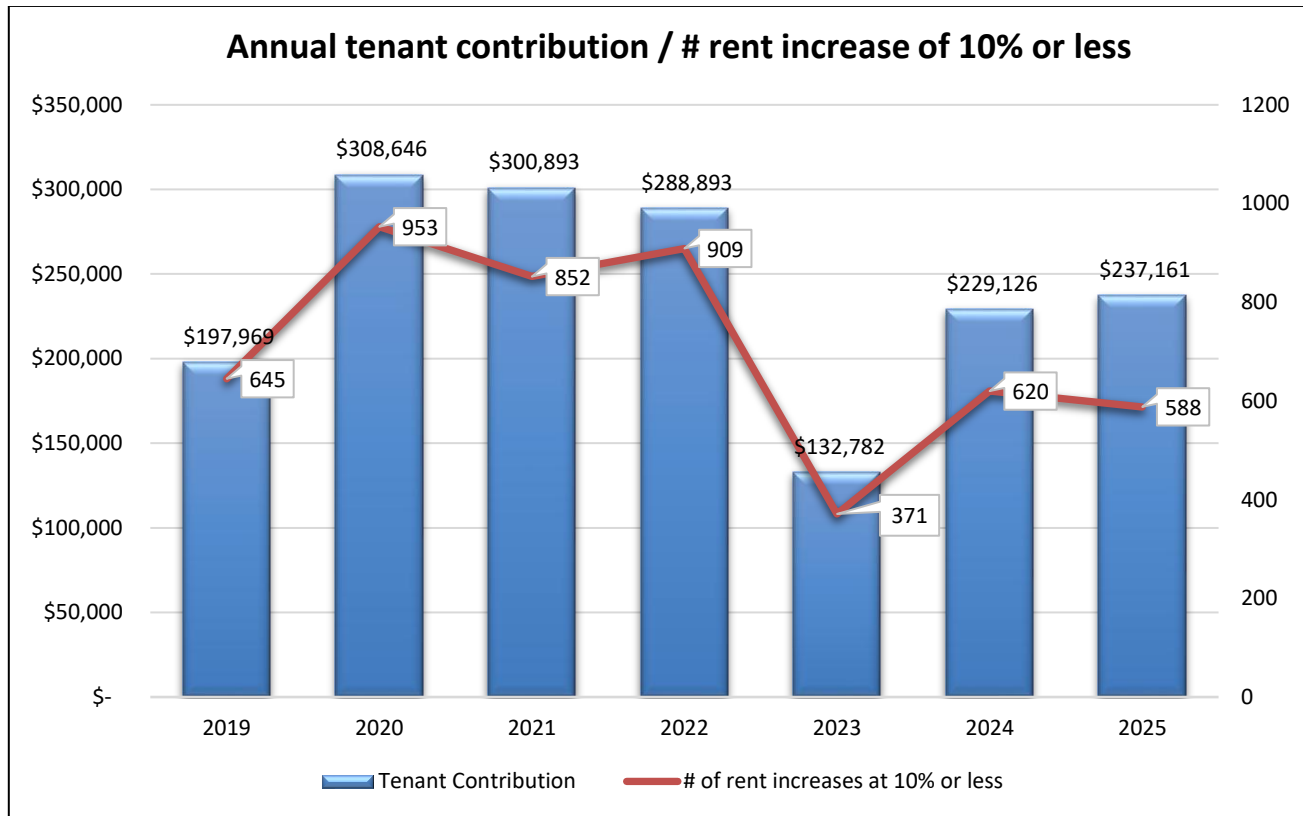
Impact:

During FY 2025, RHA processed 1,042 rent change requests of which 588 or 56% sought a change of 10% or less. This resulted in an average increase in tenant contribution to rent of \$12.75/month on average. As shown in the following table, implementation of this activity in FY 2019 resulted in RHA's HCV participants experiencing an increase to their tenant portion of rent by an average of \$14.66/month over six years.

Average Tenant Contribution to Rent			
Year	Prior to CRI	Following CRI	Difference
2019	\$289.98	\$305.51	\$15.53
2020	\$308.24	\$323.87	\$15.63
2021	\$289.50	\$315.73	\$26.26
2022	\$303.50	\$329.92	\$26.42
2023	\$358.22	\$357.90	\$(0.32)
2024	\$363.15	\$369.56	\$6.41
2025	\$390.58	\$403.34	\$12.75
Average Increase in Tenant Contribution to Rent:			\$14.66



The following graph shows the annual tenant contribution to rent in relation to the number of rent increases RHA processed that were a request of 10% or less.



In FY 2023, RHA experienced a significant increase in the number of rent increase requests that required a rent reasonableness determination. Of the 1,379 requests from landlords for contract rent increases made that year, 73% requested more than a 10% increase. Following the required rent reasonableness determination, 7.5% were ultimately denied by RHA. On average, those landlords requested an increase of \$443.64 which RHA approved at \$239.44. During this same period, RHA also implemented Exception Payment Standards for 12 specific zip codes throughout the Truckee Meadows where rents were unaffordable based on the traditional payment standards to allow for more upward mobility. For many HCV participants residing in these zip codes, rent calculations based on the Exception Payment Standards would have resulted in a decrease in the amount of tenant contribution to rent. These factors, coupled with the fact that nine landlords requested a rent decrease during FY 2023, explain the slight decrease in the average tenant contribution to rent of \$(0.32) and the steep decrease in the number of landlords who automatically received an increase in rent based on requests that were less than 10%.

Update:

To ensure this policy change remains a viable option for waiving the required rent reasonableness determination following a CRI request, RHA will conduct a general analysis of the local rental market once the market stabilizes. Based on this analysis, RHA may adjust this percentage to accommodate the current conditions.

This activity remains ongoing.



Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2019-02: Provide incentives to \$0 HAP households

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2019.

MTW Statutory Objective(s):

This activity provides incentives to families with children where the head of households is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

Allowing qualifying households to self-certify annual income also reduces cost and achieves greater cost effectiveness in federal expenditures.

Description:

Many of RHA's families who increase their household earnings and begin to pay full contract rent also experience the "benefits cliff". For several of these families, an increase in earned income results in a loss of eligibility for certain public benefits such as Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), childcare subsidy and housing. As a result, it is not uncommon for households approaching the end of their housing assistance within the HCV program to elect to reduce their income or lose employment to keep their housing assistance. Although these families have successfully increased their household earnings enough to pay the full contract rent, many remain fearful of no longer having the safety net offered through assistance eligibility.

To ease this fear and increase the success rate of RHA's HCV households in becoming economically self-sufficient, RHA adopted a new policy that extends the length of time a household can remain on the HCV program while receiving zero assistance. By lengthening the period from six months to 12 months, RHA expects to provide an additional level of security and confidence. Participants can continue to increase their earned income while at the same time eliminating the incentive to terminate employment or reduce working hours. The new policy aims to remove the choice many participants face between becoming more self-sufficient and maintaining housing assistance.

As an additional incentive to HCV participants on their way to self-sufficiency, RHA began to allow households at \$0 HAP to accrue a "program completion escrow" account for up to 12 months and alleviate the administrative burden placed on staff by self-certification of income for these households. Using single-fund flexibility, RHA began setting aside 15% of each household's contracted rent monthly in an escrow account while the household remains on the program receiving zero assistance. This escrow accrues beginning the first month that the family reaches \$0 HAP, accumulates monthly for up to 12 months and is provided to the family once the HAP contract has been terminated by RHA and the family has successfully transitioned off the HCV program.¹⁰

¹⁰ All escrow accruals are subject to funding availability and limited to one per lifetime for all adults living in the household at the time of move-off. Should the escrow accrual program cease due to funding restraints, HCV participants will receive any amounts accumulated prior. All households must be moved off of housing assistance at \$0 HAP in order to receive the accumulated escrow funds and will only be able to reapply for assistance following a three year sit out period.

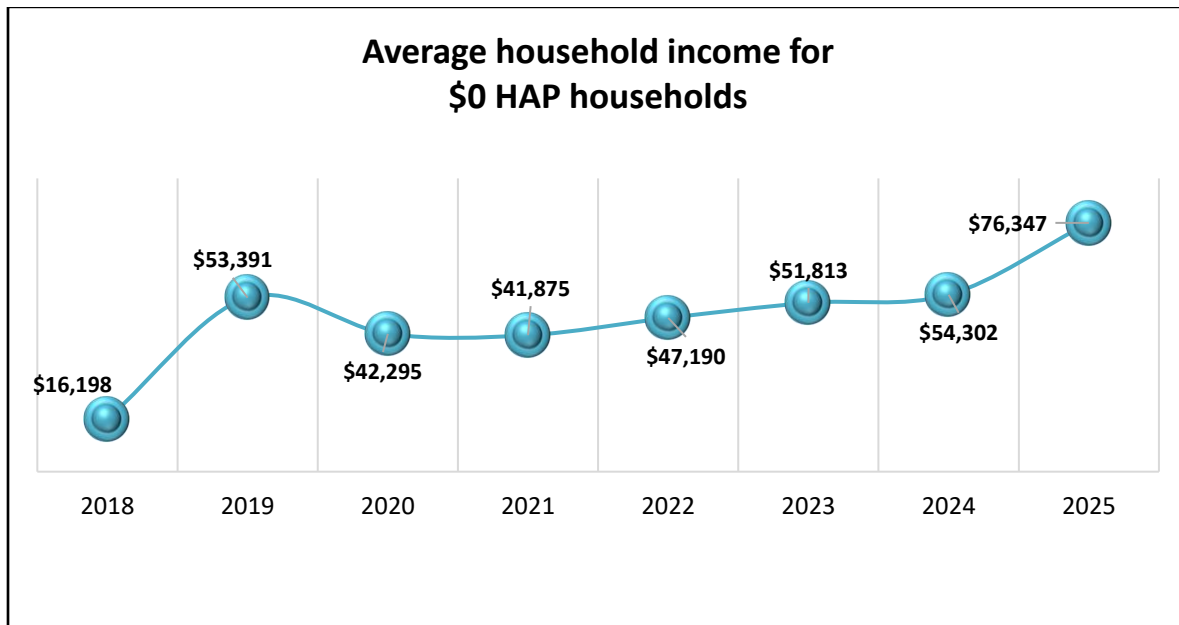


SPV Population Types:

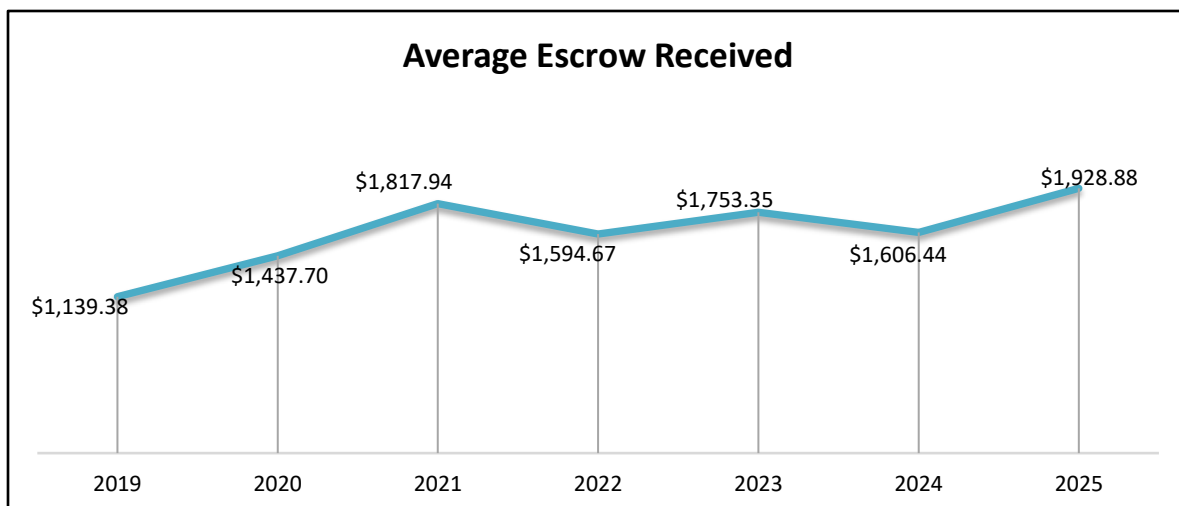
RHA is currently applying this activity to EHVI, FYI, and NED population types.

Impact:

Rents throughout Washoe County continue to increase. As such, HCV participants who paid full contract rent throughout the FY experienced an overall increase in household earned income. RHA can see this increase not only reflected in the average household income earned, but also in the average amount of escrow received. This trend also highlights that these households may not necessarily be more self-sufficient but rather meeting the threshold that requires them to be unsubsidized within this higher cost of living environment. The following graph shows the average household income for those households who received program completion funds since the beginning of the activity.

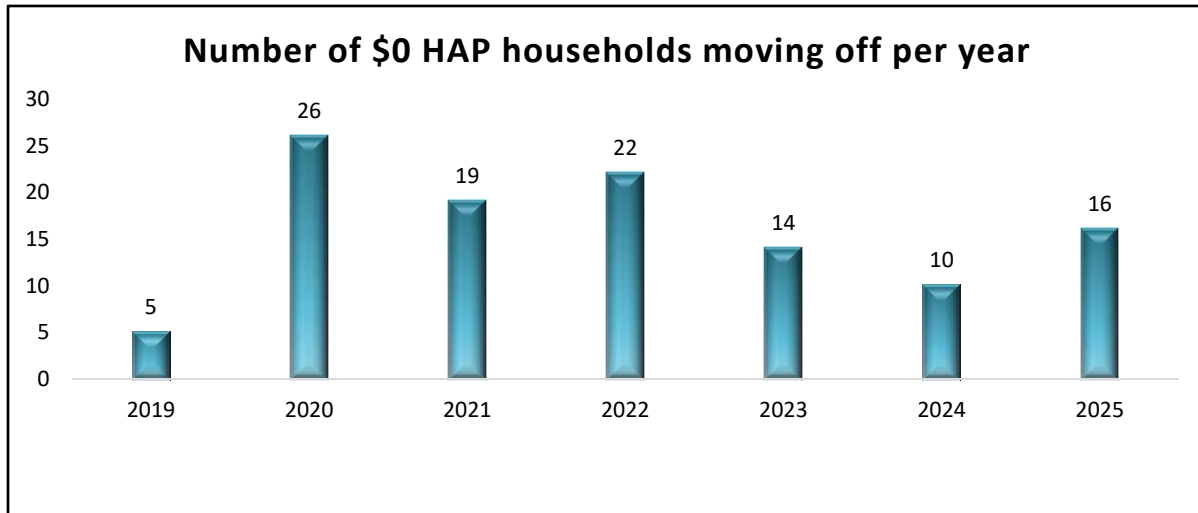


Similarly, the following graph shows the average program completion funds participants received upon move out.





Throughout FY 2025, RHA successfully moved off 16 HCV participants with program completion funds and an additional 19 households are currently on the program paying full contract rent. In FY 2023, RHA began to see a slight downward trend in those moving off of housing assistance. This slight decline could be attributed to the area's rising rents. For many HCV participants, increasing household income to a level where they are no longer receiving assistance is becoming harder to do. The following graph illustrates the slight downward trend in the number of households that are moving off the HCV program and receiving their program completion funds.



Update:

As noted previously, RHA interviewed current and past HCV participants who were affected by this policy. Some remained on the program for the full 12 months, while others left the program early. Following these interviews, RHA discovered that those who were removed from the program prior to the end of the 12-month extension were unclear and/or unaware of their ongoing responsibilities (household composition changes, increases in income, etc.). Although the policy allows for self-certification of income during this extended period, most did not complete annual recertifications citing confusion on the need to recertify since they were no longer receiving assistance. This resulted in some participants being moved off the program prior to the 12-month end date. Although many whose participation ended within the 12-month window still received program completion funds, it ultimately resulted in these households not accruing as much money as those who stayed for the duration of 12 months.

RHA has already begun to work internally on clarifying each form of communication that is sent to participants of this program. In the coming months, staff will also begin exploring ways that this activity can be updated/amended to address some of the additional concerns that were raised during these informative interviews.

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2021.

MTW Statutory Objective(s):

This activity will increase housing choice for low-income families.

Description:

RHA is committed to expanding affordable housing throughout the Truckee Meadows through acquisition, new construction, or rehabilitation of housing that not only builds upon the goals outlined in the agency's strategic plan but is also consistent with the MTW demonstration. Through this activity, MTW funds are being utilized to assist in the acquisition/development of new affordable units, the rehabilitation of newly acquired properties, and the preservation and revitalization of existing affordable housing properties. Public and private funds are being leveraged, when possible, to create innovative financing and development strategies through joint ventures or other partnerships.

SPV Population Types:

SPV population types are not applicable to this activity.

Update:

Railyard Flats

Railyard Flats is a new affordable housing development at 419 10th Street, in Sparks, Nevada. RHA purchased the land in 2023 utilizing American Rescue Plan Act (ARPA) funds from the State of



Nevada. The project is a 3-story walk up on a 1/3 acre consisting of 15 units (nine 1-BR units and six 2-BR units). The property houses those at or below 60% AMI with four of the units set aside for households at or below 30% AMI. The project is in an area of significant economic investment and redevelopment in downtown Sparks where tenants can walk to a major public transportation hub as well as retail and employment opportunities.

Funding for the project came from a variety of sources including, Home Means Nevada Initiative (American Rescue Plan Act SLFRF dollars), HOME-ARP, and MTW Block Grant funds. Construction completed in early December 2024 and move-ins starting shortly thereafter.

Hawk View Apartments Redevelopment

Hawk View Apartments Redevelopment project involves the conversion of a 100-unit public housing site to a combined Low-income Housing Tax Credit and project-based Section 8 project under the demolition and disposition rules authorized by Section 18 of the U.S. Housing Act of 1937. The Hawk View Apartments are located on two parcels at 1500 Steelwood Lane and 2531 Tripp Drive, Reno, Nevada 89512. In partnership with Brinshore Development, RHA plans to

demolish all 28 buildings and build new 3-story buildings that will create 199 units of modern low-income affordable housing on the site. The project will be built using Home Means Nevada Initiative funds (American Rescue Plan Act SLFRF dollars), 4% Low Income Housing Tax Credit (LIHTC) equity, and tax-exempt bonds. Additionally, to ensure that the project can add as many new affordable housing units as possible, RHA's Board of Commissioners committed up to \$7,550,000 in MTW Block Grants funding to cover potential financial gaps.



RHA contracted with the relocation services company HousingtoHome to provide relocation services to tenants. Tenants were offered a variety of resources and continued rental assistance to smoothly transition to another property and maintain housing stability. Resident relocation was complete in August 2024.

RHA has worked closely with its development partner, Brinshore Development, throughout the predevelopment phase of the project. As of June 30, 2025, the project closed, and financing was secured for the \$87 million budget. To ensure the financial feasibility of the project, the financial closing included 99 PBVs. RHA intends to request TPVs when able, however, should TPV funding not be approved, RHA will have to project base its tenant vouchers to ensure that the project remains feasible. Construction started in early 2025 with phase 1 scheduled to be complete in October 2026 and Phase 2 in July 2027.

Carville Court Redevelopment

Carville Court is an existing RHA owned property consisting of three 2-unit duplexes located at 1245-1259 Carville Dr, Reno, NV. It was built in 1963 and purchased by RHA in 1997. RHA plans to demolish and replace the existing buildings with a 2-story walk-up with 15 or more residential units (1BD/1BR), a community room, and on-site offices for property management and supportive services staff. In April 2025, the City of Reno approved a Master Plan Amendment to upzone the property. The successful upzoning and additional awarded funding has allowed RHA to increase the unit count from the initial 11 to 15.



The current development budget is \$8,079,459. Based on 2024 TDC/HCC limits up to \$3,352,695 in MTW Block Grant funds will be utilized for this project. Additional funding includes \$703,117

in HOME-ARP funds and \$1,732,161 in NHTF funds both awarded to RHA by the State of Nevada.



RHA is developing this project as purpose-built permanent supportive housing project and was awarded \$278,000 in HOME-ARP funds from the Washoe County HOME Consortium and \$1.8M from

the State of Nevada Supportive Housing Development Fund for supportive services and operating subsidy. RHA will be partnering with Volunteers of America Northern California & Northern Nevada to provide case management and 24/7 front desk staff. The services funding will support the project for the first five years of operation. RHA will pursue additional funding and utilize the property's cash flow to fund these services beyond 2030.

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2021-03: Partnership to Assist Homeless Youth

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2021.

MTW Statutory Objective(s):

This activity increases housing choice for homeless youth.

Description:

Washoe County continues to see a steady number of individuals experiencing homeless. Unfortunately, this also includes our community's youth. Eddy House, a local 501(c)3 non-profit, is the central intake and assessment facility in northern Nevada for homeless youth, ages 12-24. Since 2011, Eddy House has provided resources towards stabilizing youth who have experienced homelessness and/or are considered high risk. The local non-profit purchased and moved into a building that now serves as a resource center during the day and an overnight facility with 80 beds. The new center continues to serve as the central intake and assessment facility while also addressing the immediate overnight and emergency needs of Eddy House's extremely marginalized, non-system population of high-risk youth, ages 12-24. In FY 2021, RHA began utilizing single fund flexibility to assist Eddy House with their 24-hour center by funding up to 43 beds.

SPV Population Types:

SPV population types are not applicable to this activity.

Impact:

Through this activity, RHA assists Eddy House in their mission to provide shelter and services to the homeless youth population. In FY 2025, RHA provided Eddy House with monthly assistance for 42 youth.

Update:

Although the amount RHA provides Eddy House may fluctuate based on occupancy, RHA has budgeted \$10 per bed per night. This is an annual expense of approximately \$175,200 for 43 beds. Eddy House has now taken on the essential role of providing both immediate shelter and long-term solutions for unaccompanied homeless youth, ages 18-24. Through emergency, transitional, and now independent living programs, Eddy House strives to equip youth with the tools to achieve sustainable independence. To accommodate rising costs, increased occupancy, and expanded services, RHA plans to review this activity in the coming months. Based on budget availability, RHA proposed increasing the number of beds allowed to be funded under this activity in the FY 2026 Annual MTW Plan to no more than 80 and/or increasing the amount of funding being provided for each bed per night from \$10 to \$15.

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2022-01: Workforce Development Program

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2022. It was amended in FY 2023 to allow for any adult member of the household to sign a contract to participate.

MTW Statutory Objective(s):

Implementation of this activity will provide incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

Description:

Beginning with its initial application to HUD in 2012, the Family Self-Sufficiency (FSS) program has been a critical component of RHA's participation in the MTW Demonstration. Based on activities implemented and expanded upon over the years, the FSS program quickly began to evolve. Past successes and failures led staff to revise the agency's definition of self-sufficiency in FY 2017 and restructure the FSS program into a Workforce Development Program in FY 2019. Through this restructuring, RHA began to provide a more client focused approach to all facets of self-sufficiency.

Increasing the number of PH residents and HCV participants moving toward the final phase of self-sufficiency by directly providing or connecting them to available educational opportunities and job training that promote economic independence continued to be a main pillar of RHA's WFD program. Addressing the need for sustainable employment that encourages economic mobility across multiple generations became an integral part of the program's design as well. To achieve this, RHA's WFD program began addressing the needs of the entire family - from one individual member, to parents, and youth.

The mission of RHA's Resident Services Department is to serve our multi-generational population through a comprehensive approach and by engaging with community partners to promote pathways to prosperity, sustainable self-sufficiency, and overall wellbeing.

It is anticipated that the addition of a two-generation approach to WFD will help motivate parents to pursue their education or obtain a better job based on the success they see from their child(ren)'s involvement while inspiring youth to become self-sufficient as they enter adulthood. Although some parents and/or youth may already be reaching milestones or engaged with WFD programs, the goal of a two-generation approach is to encourage more family members to participate. Increased participation will serve to cultivate growth within the family, improve the odds of building generational wealth, and move the entire family toward self-sufficiency.

SPV Population Types:

RHA is applying this activity to FYI and HUD-VASH population types.

Impact:

Workforce Development Program

By the end of FY 2025, 86 participants have signed Contracts of Participation (CoP) and are actively involved in RHA's WFD program. The program is designed for motivated participants



who are ready to create a concise plan to achieve self-sufficiency. As such, each active participant must be interested and have the motivation to work with their Workforce Development Coordinator to:

- Set and attain goals
- Increase employment skills and/or enroll in higher education classes
- Attend Workforce Development in-house workshops that focus on soft and hard employment skills
- Conduct job searches and/or attend career fairs
- Maintain employment

To assist motivated WFD participants working toward the goals identified in their Individual Training and Services Plans (ITSPs), RHA utilized single fund flexibility to implement several financial incentives. This includes providing rent credits based on goal completion and financial assistance with some of the most common barriers to self-sufficiency through the establishment of a Self-Sufficiency Hardship Fund.

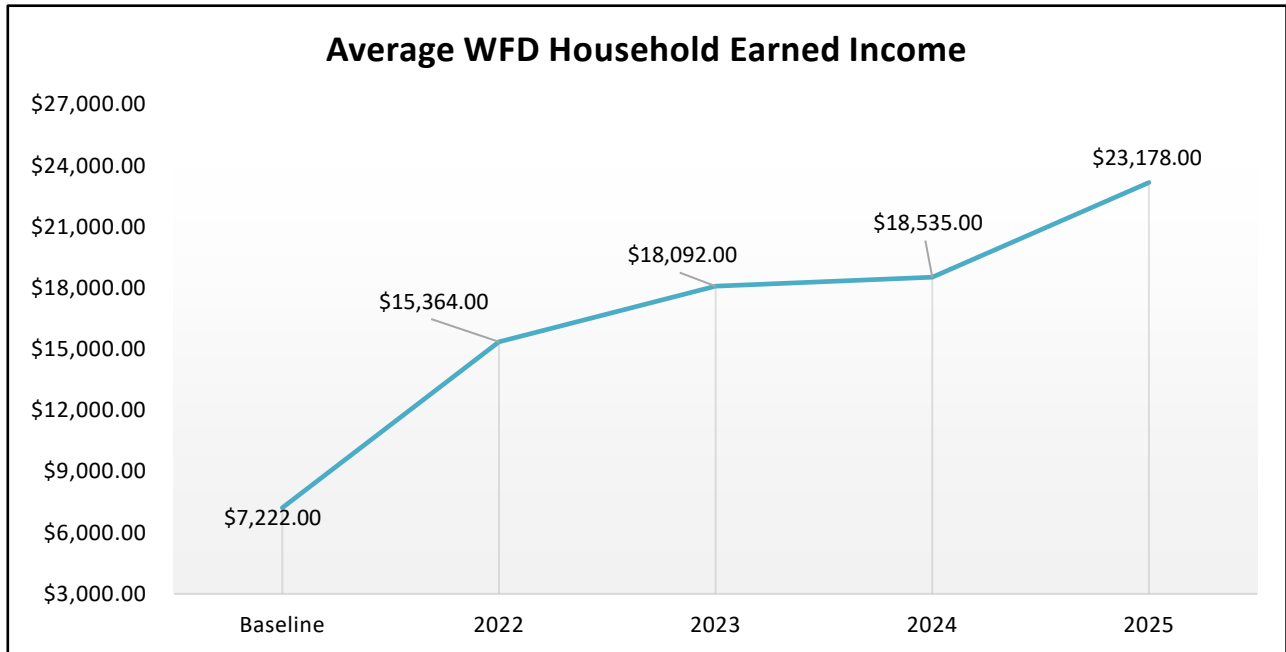
Throughout FY 2025, RHA provided \$3,134.41 in financial assistance to WFD program participants who experienced unexpected hardships that created a barrier to self-sufficiency. Prior to disbursing any hardship funds, RHA's three-person Hardship Committee must review each request to determine viability. Some of the requests approved by the hardship committee over the year include assistance with school supplies/fees.

The following table provides a breakdown of the number of rent credits provided by RHA to 28 participating WFD households who met some of the goals identified in their ITSPs:

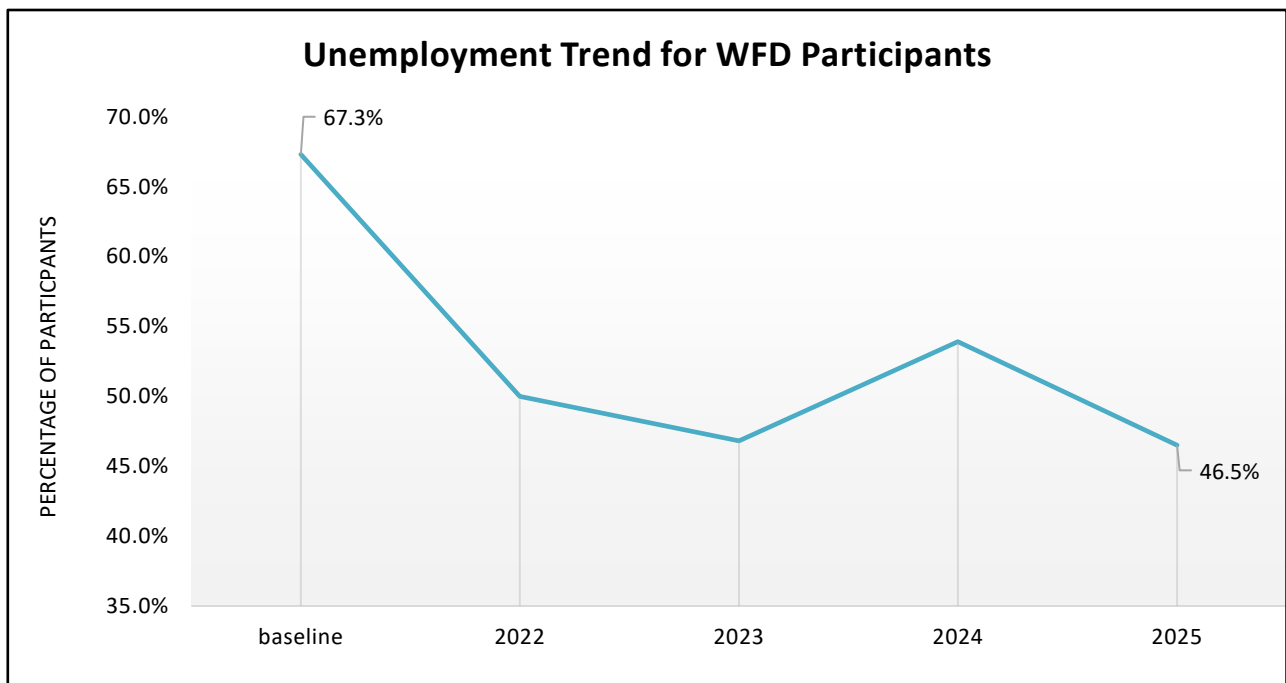
Rent credits provided to WFD participants within FY 2025			
	\$ of rent credit	# of households	Cost of Rent Credit
Obtaining Employment (32+ hours/week)	\$25	23	\$575
Six months - Consistent same source employment	\$50	6	\$300
12 months - Consistent same source employment	\$100	7	\$700
18 months - Consistent same source employment	\$150	3	\$450
Vocational Certification Earned	\$150	3	\$450
AA/BS Degree Earned	\$200	4	\$800
24 months - Consistent same source employment	\$200	2	\$400
36 months - Consistent same source employment	\$250	2	\$500
60 months - Consistent same source employment	\$350	0	\$
JOIN workshop	\$100	0	\$
Getting Ahead workshop	\$200	0	\$
16 Hours of Volunteer time	\$150	0	\$
Actual FY 2025 cost:			\$4,175



The following graph provides the average annual household income for participants of RHA's WFD program¹¹. As shown, the average household income of these participants has steadily increased as the program continues.



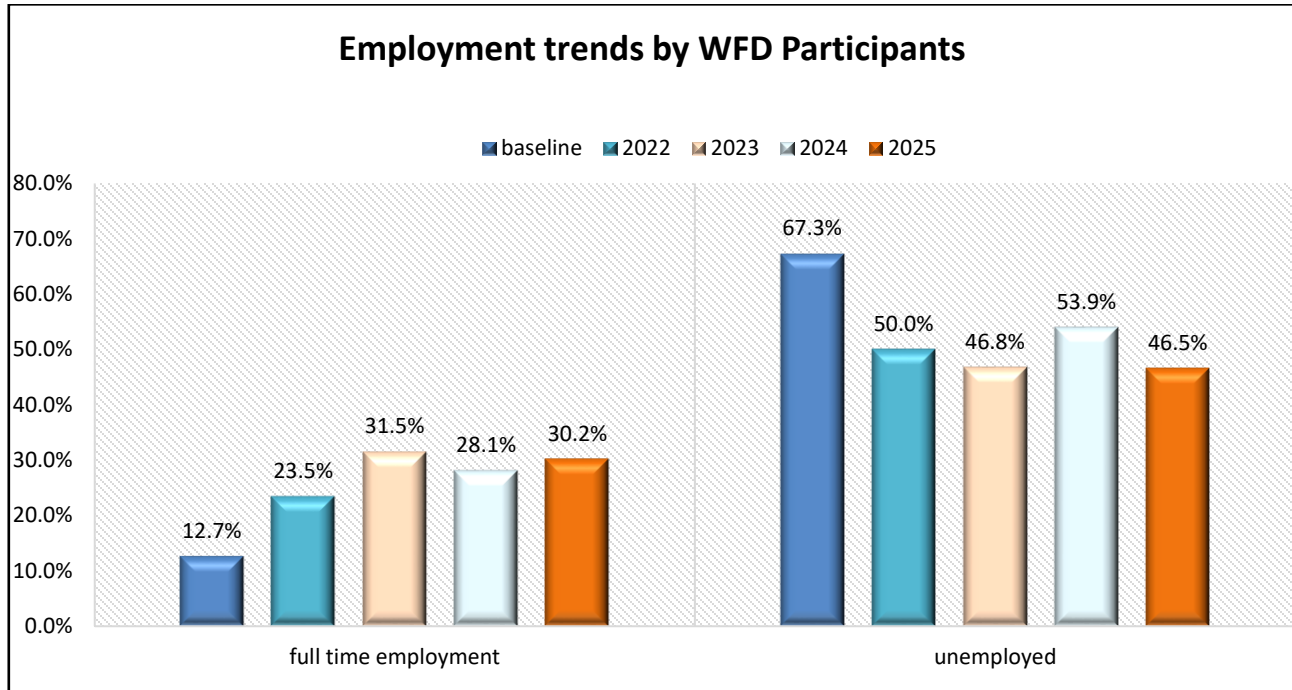
Furthermore, the graph below shows how the unemployment rate of WFD participants is also declining. As more participants secure employment, RHA anticipates a direct reflection in the increase of average household income (above graph).



¹¹ RHA had an established FSS program prior to joining the MTW Demonstration. The data reflected throughout this activity only includes those households who were participating in the WFD program as of the implementation date of this activity.



The following graph highlights employment trends by WFD participants following the implementation of this activity in FY 2022¹². On the left, full-time employment is charted beginning with FY 2022, the activity's first year. On the right side the percentage of unemployed participants has been measured and tracked to date. As shown, full-time employment rates are trending up and the unemployment rates are trending down.



Start Smart: Youth Workforce Development Program

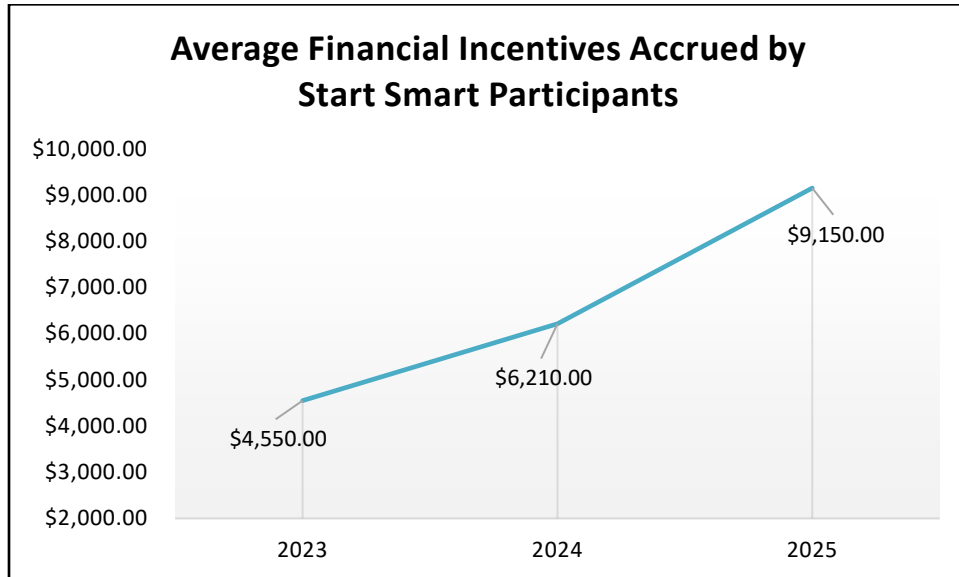
Restructuring RHA's FSS program into the current WFD initiative also serves as an investment in RHA's youth. RHA's Youth Workforce Development Program, or Start Smart, has been designed to assist PH and HCV youth in establishing short and long-term educational and career goals. Benefits of program participation are highlighted with each eligible family and include one-on-one mentoring with RHA staff, financial incentives for workshop participation, job search support, and assistance with financial aid and scholarship searches. Earned financial incentives are paid directly to the participating youth upon graduation from the Start Smart program. Furthermore, each graduate is also given the opportunity to apply for one of three one-time scholarships, \$10,000 each, to be used toward post-secondary plans identified through participation in the program.

In FY 2025, RHA saw its third class of Start Smart graduates. These seven young adults accumulated \$64,050 in financial incentives and three were awarded an additional scholarship of \$10,000 each to be used toward their post-secondary plans. RHA's 2025 Scholarship Night, held on June 26, 2025, celebrated the remarkable achievements of this year's graduates, and allowed each of them to share personal stories on how the program positively influenced their academic and personal development. RHA is extremely proud of each of the 2025 graduates and commends their determination as they work toward their future goals.

¹² RHA had an established FSS program prior to joining the MTW Demonstration. The data reflected throughout this activity only includes those households who were participating in the WFD program as of the implementation date of this activity.



The graph below shows the average amount of financial incentives accrued by Start Smart graduates. The first graduating class (2023) was only in the program for two years, and the 2024 graduating class could only be in the program for three years. 2025 was the first class of graduates who had the opportunity to join Start Smart as freshmen and participate for the full length of high school, thus reflecting the higher average financial incentive amount.



As of June 30, 2025, RHA has 14 youth¹³, from PH and HCV households, who are actively participating in Start Smart and building their financial incentives. Since joining the program, these 14 young adults have accumulated \$48,650 in financial incentives including \$29,950 over the last year. The following table provides a breakdown on the number of financial incentives accumulated by participants who continued to participate in the program throughout FY 2025:

Financial incentives earned by RHA youth through Start Smart in FY 2025			
	\$ earned	# of youth	Cost of incentive
Quarterly meetings with Youth WFD Coordinator	\$50	19	\$950
Attended workshop w/parent	\$400	68	\$27,200
Attended workshop w/o parent	\$200	8	\$1,600
Obtained employment	\$100	2	\$200
Total FY 2025 Start Smart financial incentives:			\$29,950

As indicated when this activity was proposed, RHA anticipates that the addition of a two-generation approach to WFD could motivate parents to pursue their education or obtain a better job based on the success they see from their child(ren)'s involvement. In FY 2025, eleven active WFD participants have a child who is also active in the Start Smart program.

¹³ An additional eight participants joined at the beginning of FY 2026. Currently, RHA has 22 active youth in its Start Smart program.



Self-Sufficiency:

In FY 2025, two participants of RHA's WFD program transitioned out of the program with a positive EOP.

Update:

Recently, RHA staff reviewed the agency's definition of self-sufficiency in relation to this activity. As participating households in this program continue to increase their household income, RHA will count them as self-sufficient if/when the household's income is equal to or greater than 60% AMI based on household size and established annually by HUD. To be considered self-sufficient, it is important that HCV participants and PH residents continue to work toward an annual household income amount that allows them to voluntarily move off housing assistance. This voluntary or positive exit from RHA housing is RHA's final phase of self-sufficiency and occurs automatically once the household is no longer receiving assistance or when the household voluntarily ends participation.

As WFD participants work toward this goal, it is vital that, in addition to increased earnings, they leave the program with the skills, education, and overall knowledge that will allow them to sustain their self-sufficiency. To accomplish this, RHA anticipates making specific workshops mandatory for graduation from the program. These workshops may include, but are not limited to, financial literacy and time management.

In FY 2024, CIRE Equity donated a space within the Paradise Plaza shopping center to RHA for a workforce development hub. RHA's original intent was to rehabilitate this space to allow all Workforce Development activities to be housed in one central location. Construction started in FY 2025 to meet the basic requirements of CIRE's donation agreement; however, due to unforeseen challenges with the donated site, it is unclear now whether RHA will keep the property. Although RHA's Board of Commissioners committed \$950,000 to the project utilizing MTW single fund flexibility, the funds spent at this property to date have been received from other non-federal funding sources.

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2024-02: Local Project Based Voucher Program

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2024.

MTW Statutory Objective(s):

This activity is expected to reduce costs and achieve greater cost effectiveness in federal expenditures and increase housing choice for low-income families.

Description:

Throughout RHA's participation in MTW, the agency proposed and implemented several activities directly related to PBVs. These activities allowed for the assignment of PBVs to agency owned/controlled properties for ongoing partnerships, PBVs for privately owned properties, and the ability to assign PBVs to agency owned properties without going through a competitive process. Implementation of this activity combined all of RHA's PBV activities into one Local Project Based Voucher Program.

SPV Population Types:

SPV population types are not applicable to this activity.

Impact:

Although the housing market has tightened and the amount of available inventory has become increasingly limited, RHA remains committed to purchasing or developing additional housing should the units further the agency's mission. Properties purchased and/or developed will continue to be reviewed to determine whether the use of a PBV is appropriate.

Units that are assigned a PBV through this activity are housing residents in RHA's programs, being assisted by one of RHA's partners or being housed at another affordable housing property. With the limited number of affordable housing units available throughout the area, the ability to assign PBVs has proven to be an effective way to increase housing choice for several low-income households. RHA will continue to utilize this approved flexibility should the opportunity present itself.

Throughout FY 2025, RHA awarded 40 PBVs to RHA owned properties, of which 12 were in partnership with HUD VASH. Eight additional PBVs remain assigned to a privately owned property with an AHAP in place and are expected to be leased in the coming months. Furthermore, 35 VASH PBVs have also been awarded to two additional privately owned complexes, 30 have an AHAP in place.

Update:

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



2025-01: Reduce Interim Recertifications

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2025.

MTW Statutory Objective(s):

This activity is expected to reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

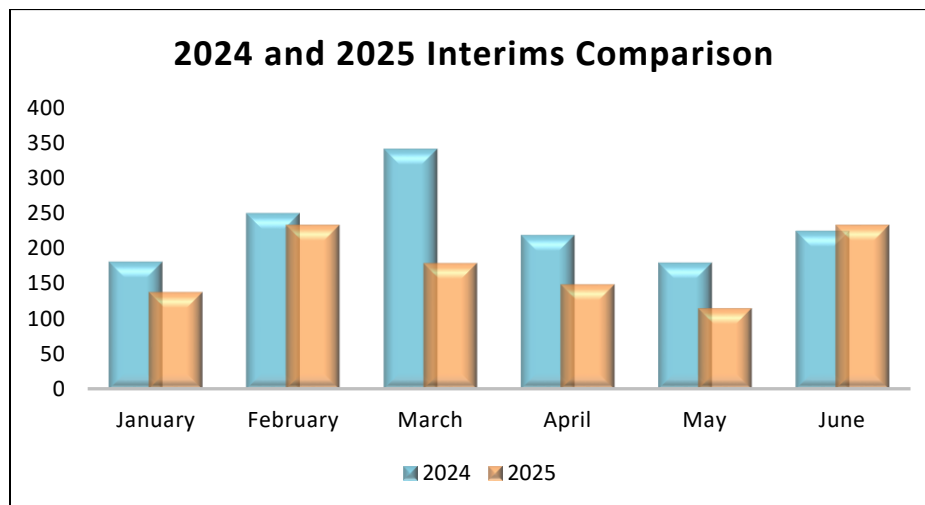
Previously, RHA processed an interim recertification whenever a PH or HCV participants reported an increase or decrease in income or assets, when a change in family composition occurred or when a landlord in the HCV program requested a contract rent increase and/or decrease. In any given year, this resulted in an excessive number of interim reviews. In FY 2025, RHA implemented this activity to reduce the number of interim recertifications resulting in increased staff productivity while also encouraging PH residents and HCV participants to increase household income without adversely affecting the household's rent. As such, RHA is no longer processing or requiring PH residents or HCV participants to report increases in household income until the household's next annual recertification, unless requested.

SPV Population Types:

RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

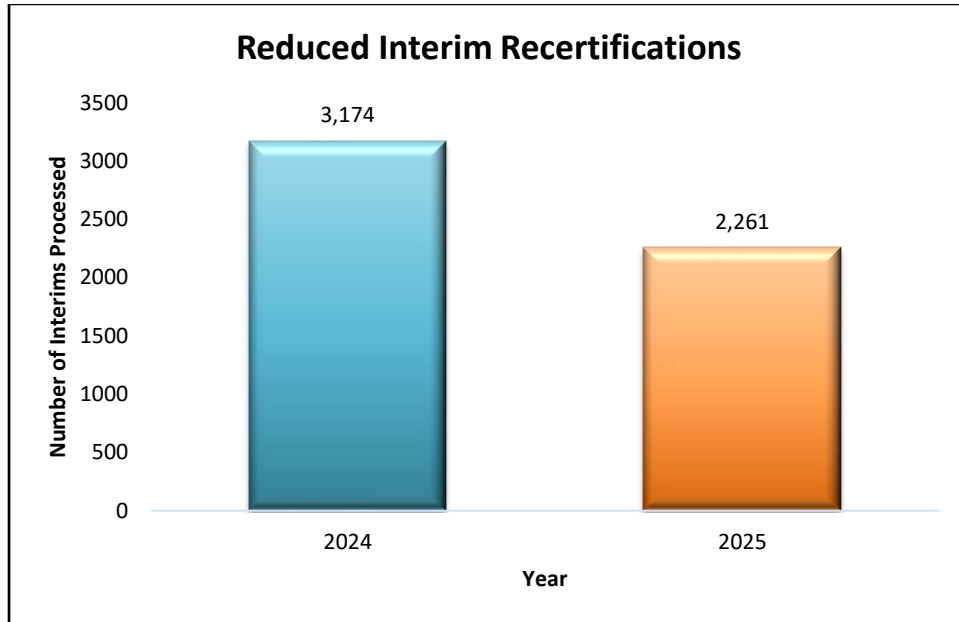
Although this activity has only been implemented for six months, staff have experienced a decrease in workload. Between January 1, 2024, and June 30, 2024, 1,396 interims were processed across all administered programs. From January 1, 2025, to June 30, 2025, 1,047 interims processed, resulting in a decrease of 25%. Below is a comparison table demonstrating the overall decrease in the number of interims between January 2024-June 2024 and January 2025-June 2025.



In addition to the monthly comparisons, the chart below shows the comparison of FY 2024 and FY 2025 interims. It is important to note that this activity was implemented on January 1, 2025,



resulting in staff processing every change reported for the first six months of the FY. RHA anticipates a more noticeable decrease in FY 2026 following a full year of implementation.



Update:

This activity remains ongoing.

Actual Non-Significant Changes:

There were no actual non-significant changes made in the plan year.

Actual Significant Changes:

There were no actual significant changes made in the plan year.



B. Not Yet Implemented Activities

The activities discussed in this section have been approved by HUD but not yet implemented by RHA. The following table provides an overview of each of the approved MTW activities that have not yet been implemented including the year it was identified, the primary statutory objective(s) the activity is intended to impact, and the Authorization(s) cited.

MTW activities approved but not yet implemented				
Activity #	Plan Year Approved	Activity Name	Statutory Objective(s)	Authorization(s)
2021-02	2021	STAR Apprenticeship Program	Create incentives for families to work, seek work or prepare for work.	Attachment C Sections C.11 and D.2.a.
2024-01	2024	Time-Limited Workforce Development Vouchers	Create incentives for families to work, seek work or prepare for work.	Attachment C Sections D.1.b., D.1.c., D.2.d., D.4., and Section E

2021-02: STAR Apprenticeship Program

Description

As Washoe County's workforce and employers evolve, training and preparation programs are becoming necessary to secure several of the higher paying jobs that are available within the region. In FY 2021, RHA proposed using single fund flexibility to establish the STAR Apprenticeship Program. This 24-week program will be designed to provide career-connected learning opportunities for residents of all ages. Through the program, PH residents and HCV participants will be provided with on-the-job training and related classroom instruction that will serve to increase current skill levels. More importantly, each STAR participant will gain valuable work experience within one of RHA's departments (maintenance, development, finance, etc.) and be provided with continuous feedback regarding expectations and overall performance throughout.

Update/timeline for implementation

Initially, this activity was planned to be internal apprenticeships with RHA staff. After further evaluation of Washoe County's workforce needs, this activity will be expanded to provide opportunities in other sectors that may better meet the employment needs of the Reno/Sparks area. These new sectors for apprenticeships include, but are not limited to, advanced manufacturing, hospitality, logistics, healthcare, information technology, and construction. RHA is currently working on identifying and securing partnerships who may be able to accommodate apprenticeships within these emerging sectors. Once partnerships with local employers and industry groups are finalized, RHA will move forward with implementation.

2024-01: Time-Limited Workforce Development Vouchers

Description

RHA proposes to assist Washoe County's younger population who have successfully completed a community-based education or life-skills program and are at risk of long-term housing instability.



To do this, RHA will allow at least 15 tenant-based vouchers to be earmarked to house youth who want to achieve self-sufficiency. Currently, this population is largely unassisted by the agency's traditional housing programs and due to waitlist preferences in place, are very unlikely to receive a traditional voucher. Through this activity, RHA proposes to expand the services already provided to these youth with a structured, goal-oriented program that provides ongoing self-sufficiency support.

RHA's Workforce Development program is the cornerstone of the success of this activity. Consequently, direct referrals for Workforce Development Vouchers will be accepted from established non-profit partnering agencies specifically for these Workforce Development Vouchers. RHA's Workforce Development staff will accept the initial referral from the partnering agency and assist during the entire process from referral, admission, tenancy, and finally, self-sufficiency as they transition off housing assistance. As such, each applicant housed under this activity will receive a time-limited voucher of eight years and be required to participate in RHA's Workforce Development program.

Update/timeline for implementation

The success of this activity is reliant on community partners with strong case management services in place. As such, RHA needs to solicit for qualified, community-based, non-profit organizations through its RFQ process. Once awarded, both agencies will collaborate on case management and wraparound services for each of these time-limited tenant-based vouchers. Once this RFQ process is complete, staff will move toward the implementation of this activity.

C. Activities on Hold

RHA does not have any MTW activities on hold.



D. Closed Activities

The activities discussed in this section have been previously approved by HUD but closed by RHA. The following table provides an overview of each activity including the year it was approved, the primary statutory objective(s) the activity is intended to impact, and the authorization(s) cited.

Closed MTW Activities					
Activity #	Fiscal Year Approved	Fiscal Year Closed	Activity Name	Statutory Objective(s)	Authorization(s)
2014-01	2014	2023	Assign PBVs to RHA owned/controlled units without competitive process	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections D.2.b. and D.7.a.
2014-03	2014	2019	Rent Reform Controlled Study	Create incentives for families to work, seek work or prepare for work <u>and</u> reduce costs and achieve greater cost effectiveness.	Attachment C Sections D.1.b., D.1.c., D. 2. a., and D.4.
2014-04	2014	2021	Expand self-sufficiency activities	Create incentives for families to work, seek work or prepare for work	Attachment C Section E.
2014-07	2014	2017	Alternate HQS verification policy	Reduce costs and achieve greater cost effectiveness.	Attachment C Section D.5.
2014-08	2014	2023	Partner with local nonprofit to provide special needs household	Increase housing choice for low-income families <u>and</u> create incentives for families to work, seek work or prepare for work reduce costs and achieve greater cost effectiveness.	Attachment C Sections B.4., D.1.b., and D.7.a.
2015-03	2015 amended 2017	2023	Eliminate caps on PBV allocations and allow for assignment of PBVs to 100% of RHA-owned, non-Public Housing properties	Reduce costs and achieve greater cost effectiveness <u>and</u> increase housing choice for low-income families.	Attachment C Sections D.1.e. and D.7.a.
2015-04	2015	2018	Required Savings Plan for Earned Income Disallowance (EID) PH residents	Create incentives for families to work, seek work or prepare for work.	Attachment C Section E.



Activity #	Fiscal Year Approved	Fiscal Year Closed	Activity Name	Statutory Objective(s)	Authorization(s)
2016-02	2016	2024	Redefine near-elderly person	Increase housing choice for low-income families.	Attachment C Section B.3.
2016-03	2016	2020	Time limited vouchers and redesign of traditional FSS Program	Create incentives for families to work, seek work or prepare for work <u>and</u> reduce costs and achieve greater cost effectiveness <u>and</u> increase housing choice for low-income families	Attachment C Sections D.1.b., D.1.c., D.2.d., E <u>and</u> Attachment D Use of MTW Funds
2016-04	2016	2023	Allow HCV participants to lease units that exceed the 40% rent burden	Increase housing choice for low-income families.	Attachment C Section D.2.a.
2016-05	2016	2025	Eliminate Earned Income Disallowance (EID)	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.11. and D.2.a.
2016-06	2016	2025	Disregard earned income of PH household members, age 18-20, who are not the head of household or co-head	Create incentives for families to work, seek work or prepare for work.	Attachment C Section C.11.
2016-08	2016 amended 2019	2023	Expand Project Based Voucher Program	Increase housing choice for low-income families.	Attachment C D.1.e. and D.4.
2017-02	2017 amended 2019	2025	Asset threshold to determine eligibility for admission	Increase housing choice for low-income families.	Attachment C Sections C.2., D.3.a., D.3.b., and D.4.



2014-01: Assign PBVs to RHA owned/controlled units without competitive process

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2014.

Description:

Utilizing numerous funding sources, RHA acquired and maintains over 160 scattered site properties throughout the City of Reno, the City of Sparks, and Washoe County. To expand the housing choices of many low-income families, RHA began assigning PBVs to these agency owned/controlled units without going through a competitive process. A Technical Amendment to the FY 2014 MTW Annual Plan followed that allows for initial contract rents to be set by RHA if that rent is set at or below the applicable low HOME rents for the area.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Year of Close Out:

This activity was closed in FY 2023.

Reason for Close Out:

In FY 2024 RHA received approval to create a Local Project Based Voucher Program (*Activity 2024-02*) to consolidate all current PBV activities into one. The outcomes related to this activity will continue to be reported on under this new activity.

2014-03: Rent Reform Controlled Study

Plan Year Approved, Implemented and Amended (if applicable):

This policy was identified, approved, and implemented in FY 2014.

Description:

This activity's main objective was to rigorously promote self-sufficiency through a rent reform program that provided strong incentives to adult household members to seek and obtain employment. The Rent Reform Study was tested by bringing at least 150 families with children off the HCV wait list, assigning them to one of two groups of participants based on when their name was pulled from the wait list, and issuing them vouchers limited to five years. This activity did include elderly/disabled families with children.

For half of the families participating the study, rent was set using standard HCV rent calculations subject to the same policies and procedures as all other HCV participants. This group, also known as the control group, had rents set using RHA's current HCV policy, 30% of adjusted monthly income.

The study was designed to test two of the strongest incentives for HCV participants to become self-sufficient: (1) the ability to increase income without affecting rent and (2) the knowledge that their housing assistance will end after five years. These two incentives were given to study group participants, the other half of the Rent Reform Study. Participants in this group had rents set in advance which did not change based on income or household size. Rents for the study group only



changed after the participant was on the program for two years or if the required bedroom size of the unit changed based on additional members being added to the household. As a result, the disincentive for obtaining new income was removed as these families can keep any increase in earned income without worrying that 30% of this income increase will be calculated for rent.

MTW statutory objective(s):

Create incentives for families to work, seek work or prepare for work and reduce costs and achieve greater cost effectiveness in federal expenditures.

Year of close out:

This activity was closed in FY 2019.

Reason for close out:

RHA staff considered several factors before reaching a decision to close this activity. Based on the rental market conditions resulting in a decline in RHA's current HCV lease up figures along with the undue stress that a time-limited voucher may cause for the participating family, it was determined that this activity would be closed. Notification was given to all remaining Rent Reform Controlled Study participants of RHA's intent to close the activity at which time all active households were transitioned to a regular HCV voucher.

2014-04: Expand self-sufficiency activities

Plan Year Approved, Implemented, Amended and Closed:

This activity was identified, approved, and implemented in FY 2014. It was amended in FY 2015 and FY 2017.

MTW Statutory Objective(s):

Provide incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

Description of Statutory Exceptions outside of MTW Flexibilities that could have been beneficial:

RHA has not identified any statutory exceptions outside of MTW flexibilities that might have provided additional benefit to this activity.

Description:

The FSS Lite Program, like the traditional FSS Program without an interest-bearing escrow account, was proposed and implemented in FY 2014. Upon implementation, the FSS Lite Program, designed to promote self-sufficiency through streamlined FSS service delivery, became mandatory for PH residents who are delinquent in completing their Community Service hours. Mobility Demonstration households who are unemployed without a qualifying exemption are also required to participate in the FSS Lite Program and prior to close out, Rent Reform Controlled Study participants were encouraged to take advantage of the program.

By utilizing single fund flexibility, RHA expanded the FSS Lite Program in FY 2015 and established a Self-Sufficiency Fund. The Self-Sufficiency Fund is designed to cover specific costs



associated with self-sufficiency activities and is used whenever possible to assist program participants in achieving their self-sufficiency goals.

In FY 2017, RHA re-proposed this activity to allow for the establishment of one-time and/or ongoing rent credits to serve as an incentive to FSS Lite Program participants to complete the goals identified in their Individual Training and Services Plans (ITSP), as well as increase participation in the FSS Lite Program overall.

Year of close out:

This activity was closed out and replaced with Activity 2022-01 in FY 2022.

Reason for Close Out:

RHA recently restructured its entire FSS Program into a Workforce Development Program focused on Job placement and job retention for all able-bodied participants in RHA's housing programs, including youth. As the goal of this activity is to propel households toward the final phase of self-sufficiency, RHA will no longer refer households with delinquent community service hours to the Workforce Development Program. This fundamental change resulted in this activity, including the FSS Lite Program, being closed and replaced with RHA's newest Workforce Development Program (Activity 2022-01).

2014-07: Alternate HQS verification policy

Implementation year:

This policy was identified, approved, and implemented in FY 2014.

MTW statutory objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

HCV units that pass the HQS inspection on the first visit will not be inspected until two years following the last passed inspection, as long as both the landlord and HCV participant sign a certification that the unit is in good repair. If the landlord and HCV participant do not each certify or agree on the condition of the unit, an annual HQS inspection is conducted. The year following a successful self-certification, RHA will conduct a standard HQS inspection.

Year of close out:

This activity was closed out in FY 2017.

Reason for close out:

HUD is now allowing for biennial HQS inspections through Section 220 of the 2014 Appropriations Act, this activity has been closed.

2014-08: Partner with local nonprofits to provide housing to at risk families

Plan Year Approved, Implemented and Amended (if applicable):

This policy was identified, approved, and implemented in FY 2014.



Description:

RHA is providing PBV units to clients of its nonprofit partners. These PBVs are for two years and each of the nonprofit partners provide supportive services. RHA also worked with Silver Sage Manor, Inc. to assign five PBVs for units at their NSP3 property located at 435 Moran Street. This property was completely rehabilitated using NSP3 funds provided by the City of Reno. Although Silver Sage Manor, Inc. does not provide any supportive services, their property houses elderly individuals in the City of Reno, the City of Sparks, and Washoe County community who are, or may soon become, homeless.

MTW Statutory Objective(s):

Increase housing choice for low-income families and provide incentives to families with children where the head of household is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient.

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

In FY 2024 RHA received approval to create a Local Project Based Voucher Program (*Activity 2024-02*) to consolidate all current PBV activities into one. The outcomes related to this activity will continue to be reported on under this new activity.

2015-03: Eliminate caps on PBV allocations and allow for assignment of PBVs to 100% of RHA-owned, non-Public Housing properties

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2015. It was amended in FY 2017.

Description:

RHA owns non-PH dwelling units and complexes which have been assigned PBVs and utilized in various housing programs to help more households move off the wait lists. Per 24 CFR §983.56, PBV assistance for units in a project cannot exceed more than 25% of the number of dwelling units (assisted or unassisted) in the project.

In FY 2015, RHA waived the per project cap on RHA owned non-PH complexes allowing for the assignment of PBVs to up to 100% of these units, increasing both the rental revenue for RHA and housing choices for low-income families. In FY 2017, RHA requested and received approval for a waiver to lift the 20% limit on the amount of voucher funding that may be utilized under the PBV program.

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

In FY 2024 RHA received approval to create a Local Project Based Voucher Program (*Activity 2024-02*) to consolidate all current PBV activities into one. The outcomes related to this activity will continue to be reported on under this new activity.



2015-04: Required Savings Plan for Earned Income Disallowance (EID) PH residents

Plan Year Approved, Implemented and Amended:

This activity was identified, approved, and implemented in FY 2015.

MTW statutory objective(s):

Create incentives for families to work, seek work or prepare for work.

Description:

EID allows eligible residents in the PH program to increase their incomes through employment without triggering rent increases. When any assisted participant in the PH program, who is unemployed or under-employed, obtains a job or increases their wages, they are eligible for the EID benefit. The resulting increase in income is fully excluded for 12 months and 50% excluded for an additional 12 months.

While the goal of EID is to motivate people who qualify for the program to accept employment, PH EID participants are often unable to maintain steady employment and frequently have issues once the EID period runs out because they have not learned how to effectively manage their money. To encourage PH residents to think more about their finances and ultimately prepare for the end of the EID period, RHA began requiring that all EID PH residents participate in a savings plan.

Year of close out:

This activity was closed out in FY 2018.

Reason for close out:

With the elimination of EID in RHA's FY 2016 MTW Annual Plan, this activity has been closed.

2016-02: Redefine near elderly person

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016. It was expanded upon in FY 2020 to include use of this near-elderly definition within RHA's PBV program.

MTW Statutory Objective(s):

Increase housing choice for low-income families by allowing RHA to change the definition of near elderly for its PH program only and allowing RHA to treat these newly defined households as elderly for admission to one of RHA's senior PH complexes.

Description:

In FY 2016, RHA modified HUD's definition of near elderly as it relates to the PH program to limit it to persons who are at least 55 years of age but below the age of 62. In FY 2020, RHA expanded this near-elderly definition to its PBV program. These newly defined near elderly households are treated as elderly to allow for their admission from the wait list to one of RHA's senior PH complexes or PBV sites, which define elderly as 55 years of age and older. RHA anticipates that this activity will increase the number of eligible families for referral to these units without raising concerns with current residents regarding potential lifestyle conflicts.



Implementation of this policy change does not qualify the near elderly family for the Elderly/Disabled Allowance, triennial recertification schedule or Simplified Medical Deduction.

Year of close out:

This activity was closed out in FY 2024.

Reason for close out:

This activity was intended to increase the number of eligible families for referral to RHA's units without raising concerns with current residents regarding potential lifestyle conflicts. Near elderly households were treated as elderly to allow for their admission from the wait list to one of RHA's senior PH complexes or PBV sites, which define elderly as 55 years of age and older. In FY 2024, all RHA PH complexes were designated as "general occupancy" and the near-elderly definition was no longer being used during the admissions process.

2016-03: Time limited vouchers and redesign of traditional FSS Program

Plan Year Approved, Implemented and Amended:

This activity was identified and approved in FY 2016.

MTW statutory objective(s):

Create incentives for families to work, seek work or prepare for work.

Description:

In FY 2016, RHA proposed and received approval to establish a five-year time limit for all new non-elderly/non-disabled applicants participating in the HCV program with the goal of promoting self-sufficiency and increasing housing opportunities. Furthermore, to better serve existing HCV and PH FSS participants and all new non-elderly/non-disabled HCV participants with time limited vouchers, RHA received approval to redesign the traditional HCV and PH FSS Program.

Time limited vouchers:

To assist more families in need and promote self-sufficiency, work-able non-elderly/non-disabled households receiving subsidies will be given an impetus to become self-sufficient and cycle off of the program through the implementation of five-year time limited vouchers. Prior to being issued a time limited voucher, all new non-elderly/non-disabled applicants will be required to attend an in depth, eight-hour financial literacy class. Should a family choose not to participate in the class, they will be removed from the HCV wait list entirely and will need to reapply.

In addition to the mandatory financial literacy class, all new non-elderly/non-disabled HCV participants will meet with a Workforce Development Coordinator within three months of lease up to create an ITSP. The ITSP will outline the family's goals to achieve self-sufficiency within five years. All time limited voucher holders will also be required to meet annually, at minimum, with a Workforce Development Coordinator to review the ITSP and track their progress.

Redesign of traditional FSS Program:

To better serve existing HCV and PH FSS participants and all new non-elderly/non-disabled HCV participants with time limited vouchers, the traditional HCV and PH FSS Program will be redesigned. The redesign will eliminate the escrow accrual for all new HCV participants while allowing PH FSS participants to continue to participate in FSS with the traditional escrow accrual;



however, upon successful completion of the FSS Program, the PH resident will only receive their escrow balance upon forfeiture of their housing assistance. Should the family choose to forfeit the balance of the accrued escrow, they will be allowed to maintain their PH unit. All current/existing HCV and PH FSS participants will be allowed to continue their escrow accrual through the expiration of their FSS contracts and maintain housing assistance under current FSS Program guidelines.

Year of close out:

This activity was closed in FY 2020.

Reason for close out:

In FY 2014, RHA began issuing vouchers limited to five years as part of a Rent Reform Controlled Study (*Activity 2014-03*) within the HCV program. RHA partnered with an outside institution to evaluate the continuing effects and changing statuses of families participating in the Rent Reform Controlled Study. The purpose of the evaluation was to properly gauge whether increases in income that do not affect a household's rent and whether limiting vouchers to five years was incentive enough for families to become self-sufficient. As RHA worked through the lessons learned from the Rent Reform Controlled Study, staff determined that implementation of this activity on all non-elderly/non-disabled HCV participants would result in undue stress on participating families and determined that this activity should be closed.

2016-04: Allow HCV participants to lease units that exceed the 40% rent burden

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016.

MTW Statutory Objective(s):

Increase housing choice for low-income families by providing HCV participants with more of a choice at lease up.

Description:

Through the HCV program, rental subsidies are provided for standard-quality units that are chosen by the tenant in the private market. Per 24 CFR §982.508, tenant rent plus utilities is limited to no more than 40% of monthly adjusted income when the family first receives voucher assistance in a unit. However, this maximum rent burden requirement is not applicable at reexamination if the family stays in place. In many cases, tenancy is not approved because the tenant's portion of rent exceeds this maximum 40% rent burden by a relatively small amount.

To increase housing choice for several HCV participants, RHA began permitting these participants to lease units that exceed the 40% maximum rent burden in accordance with their individual financial circumstances. HCV participants can now choose housing that is more costly than otherwise permitted under HUD regulations if the initial maximum rent burden does not exceed 50% of their monthly adjusted income at the time of approving tenancy and executing a HAP contract.

Year of close out:

This activity was closed in FY 2023.



Reason for close out:

RHA began implementing this activity in FY 2016. Overall, this activity has been relatively ineffective at increasing housing choice among HCV participants. Recently staff began exploring ways the agency could not only increase voucher utilization but also assist HCV participants who want to move to low poverty, high opportunity neighborhoods within our region. Rather than place the increased rent burden on the participants, RHA recently implemented Exception Payment Standards for 12 specific zip codes throughout the Truckee Meadows where rents were unaffordable based on RHA's traditional payment standards to allow for more upward mobility.

2016-05: Eliminate Earned Income Disallowance (EID)

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016.

MTW Statutory Objective(s):

Reduce cost and achieve greater cost effectiveness in federal expenditures by saving the staff time necessary to track EID participants throughout their eligibility period.

Description:

EID allows eligible tenants in the PH and HCV programs to increase their incomes through employment without triggering rent increases. Under HUD's guidelines (24 CFR §960.255), EID applies to a family member residing in PH whose annual income increases because of employment or increased earnings. Within the HCV program, EID applies to a family whose income increases because of employment or increased earnings of a family member who is a person with disabilities (24 CFR §5.617). The resulting income increase is fully excluded for 12 months and 50% excluded for an additional 12 months. As EID regulations are cumbersome to apply and only affected approximately three percent (3%) of the tenants in RHA's PH and HCV programs, RHA eliminated this HUD-mandated calculation of rent in FY 2016.

Year of close out:

This activity was closed in FY 2025.

Reason for close out:

Upon implementation of this activity in FY 2016, RHA stopped enrolling new households in EID and existing EID participants began to be phased off the program through a transition period. As HUD stopped the EID program as of January 1, 2024, this activity has been closed.

2016-06: Disregard earned income of PH household members, age 18-20, who are not the head of household, co-head, or spouse

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016.

MTW Statutory Objective(s):

Create incentives for young adults to work, seek work or prepare for work in order to become economically self-sufficient.



Description:

Current HUD regulations for the PH program require that all earned income of adult children, between the ages of 18 and 20, be factored into the household's rent. To provide an incentive to pursue employment and become economically self-sufficient, RHA revised the definition of countable income and began excluding all earned income for these young adults when determining rent for the entire household. This exclusion is only applicable if the young adult is not the head of household, co-head, or spouse.

Year of close out:

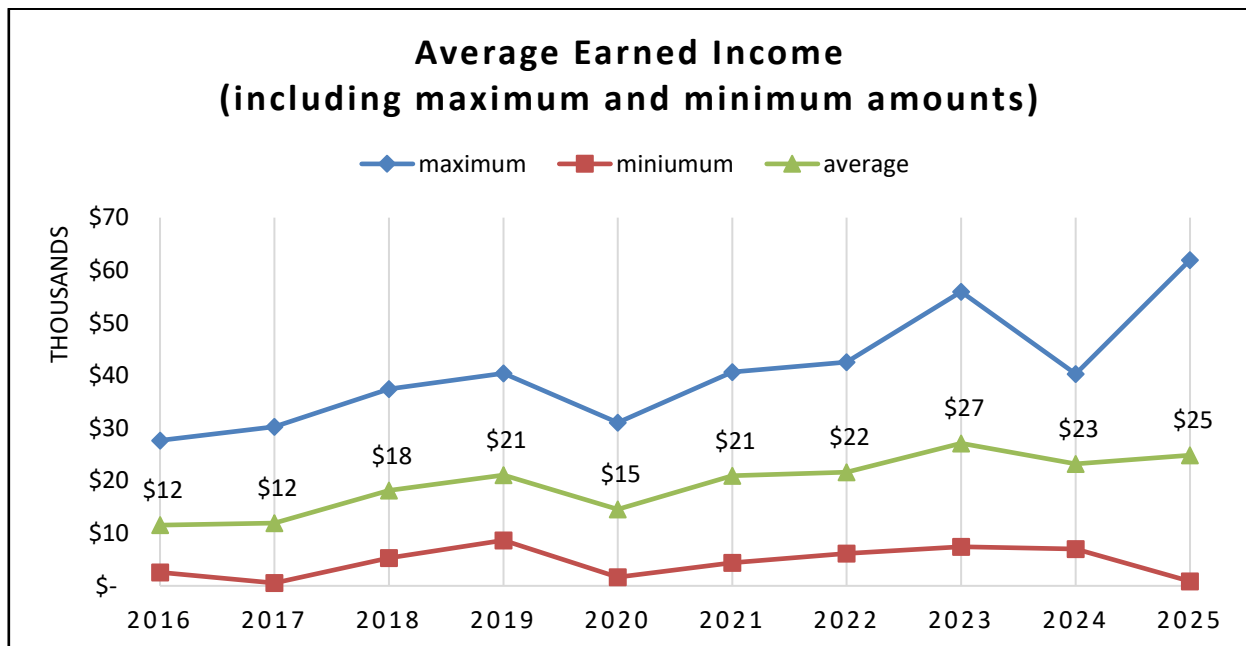
This activity was closed in FY 2025.

Final outcomes:

During FY 2025, there were 47 adult children between the ages of 18-20 living in PH who were eligible to participate in this activity upon gaining employment. Of these 47 young adults, 24 are currently employed, 18 are unemployed, two receive SSI, and three moved off the program.

On average \$24,858 was excluded from income calculations per month due to the implementation of this activity. As earned income for these young adults living in PH, who are not the head of household, co-head, or spouse, has been completely excluded, RHA experienced a loss of \$9,538 per month in potential rental revenue for the 11 months that this activity was active in FY 2025. With the assumption that this remained consistent throughout, these PH households saved an average of \$397 per month from their portion of the rent.

The following chart illustrates the maximum and minimum amounts earned each year. Following implementation of this activity in FY 2016, the average earned income across most of these household members remained relatively consistent at \$19,490. The average maximum earnings over this same period were \$40,807 with a minimum amount earned of \$4,457 on average.





Reason for close out:

RHA is currently developing outreach strategies that will ensure this population is educated about, referred to, and participating in the Workforce Development Program prior to entering adulthood. Rather than continue to exclude income received from jobs any youth may have had pre-graduation, part of this new outreach approach includes marketing strategies specifically aimed at this age group. RHA's Reach Higher program will aim to connect these young adults with available educational opportunities and job trainings that promote economic independence and sustainable employment. Although this may result in an increased rent burden being placed on the household, RHA believes that the likelihood of these household members becoming self-sufficient will increase should they choose to participate in RHA's WFD program following their participation in Reach Higher.

2016-08: Expand Project Based Voucher Program

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2016. It was expanded upon in FY 2019 to include families who are participating in Washoe County's workforce development programs.

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

In FY 2016, RHA expanded its PBV program to include an allocation of up to 50 PBVs to privately owned properties in exchange for the owner's commitment to provide affordable housing to individuals and/or families who are experiencing homelessness. This activity was amended in FY 2019 to expand RHA's PBV program even further to address the lack of affordable housing options for families who are actively participating in workforce development programs within Washoe County. RHA will continue to partner with local non-profit organizations who can provide ongoing case management as well as direct referral for each PBV unit once a vacancy occurs. Through these collaborations, RHA strives to provide stability in housing so that homeless and "working poor" households can improve their skills, obtain employment, and ultimately work toward self-sufficiency.

According to the requirements outlined in RHA's Administrative Plan, no project may set aside more than 25% of its total units for PBVs. However, depending on the size of the owner's complex, it is possible that 100% of the units within the complex will be project based. Therefore, this 25% requirement has been waived for properties applying for PBVs under this activity.

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

In FY 2024 RHA received approval to create a Local Project Based Voucher Program (*Activity 2024-02*) to consolidate all current PBV activities into one. The outcomes related to this activity will continue to be reported on under this new activity.



2017-02: Asset threshold to determine eligibility for admission

Plan Year Approved, Implemented and Amended (if applicable):

This activity was identified, approved, and implemented in FY 2017. It was amended in FY 2020 to exclude cash assets when determining eligibility for elderly/disabled HCV and PH households.

MTW Statutory Objective(s):

Increase housing choice for low-income families with limited financial resources.

Description:

Pursuant to 24 CFR §5.609, annual income is defined to include amounts derived (during the 12-month period) from assets to which any member of the family has access. Income resulting from any assets held by the family must be calculated and included when determining program eligibility and rent portions. Under HUD's current guidelines, there is no limit on the amount of assets a family may have access to prior to determination of eligibility.

To serve applicants with the greatest financial need, RHA established an asset threshold when determining initial eligibility for admission to its housing programs. If an applicant has combined assets with a cash value of more than \$50,000, or ownership interest in a suitable dwelling unit that they have a legal right to reside in, they are now determined ineligible.

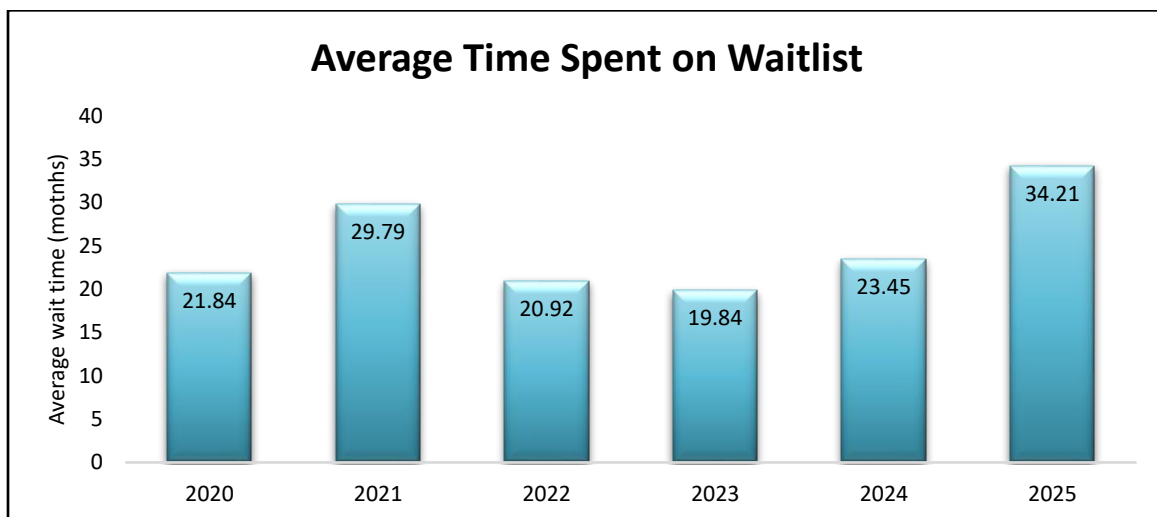
Year of close out:

This activity was closed in FY 2025.

Final Outcomes:

On June 30, 2025, RHA had 10,312 individual applicants on wait lists for various programs offered by the agency. Of current applicants, no households indicated assets greater than \$50,000, however, 22 indicated that they do have ownership interest in a home or mobile home.

Due to the repositioning of two PH complexes and the substantial rehabilitation of two others, waiting list times increased in FY 2025. The average waitlist time for a household as of June 30, 2025, is 34.21 months, an increase of about 10 months compared to FY 2024.





Reason for close out:

Since implementation in FY 2017, RHA's applicants have rarely had assets greater than \$50,000 or an ownership interest in a suitable dwelling unit that they had a legal right to reside in. Current HOTMA regulations require that PHAs deny admission of an applicant if they are determined to not meet the requirements of the asset limitation, which is currently set at \$100,000 adjusted annually for inflation. Furthermore, a PHA may accept declaration from the family that their net assets do not exceed \$50,000 without needing to further verify that declaration. As RHA's current policy when determining eligibility for admission is aligned with required HUD regulations, this activity is no longer needed and will be closed.



SECTION V

SOURCES AND USES OF MTW FUNDS



V. Sources and Uses of MTW Funds

A. Financial Reporting

- i. Available MTW Funds in the Plan Year
RHA has submitted unaudited and audited information in the prescribed Financial Data Schedule (FDS) format through the Financial Assessment System – PHA (FASPHA), or its successor system.
- ii. Expenditures of MTW Funds in the Plan Year
RHA has submitted unaudited and audited information in the prescribed FDS format through the FASPHA, or its successor system.
- iii. Describe Application of MTW Funding Flexibility

Application of “MTW Funding” Flexibility

In FY 2025, RHA utilized single fund flexibility allowed for under its MTW designation for the following applications that do not use MTW authorizations in Attachment C and/or D:

- RHA used single fund flexibility to cover the wage and benefits costs for staff members throughout the agency who work directly and indirectly on RHA's MTW program. The total wage and benefits cost based on these staff allocations for FY 2025 was \$2,279,011.

B. Local Asset Management Plan

- i. Did the MTW PHA allocate costs within statute in the Plan Year?

YES	NO
-----	----
- ii. Did the MTW PHA implement a local asset management plan (LAMP) in the Plan Year?

YES	NO
-----	----
- iii. Did the MTW PHA provide a LAMP in the appendix?

YES	NO
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- iv. If the MTW PHA has provided a LAMP in the appendix, please provide a brief update on implementation of the LAMP. Please provide any actual changes (which must be detailed in an approved Annual MTW Plan/Plan amendment) or state that the MTW PHA did not make any changes in the Plan Year.

Description: N/A



SECTION VI

ADMINISTRATIVE



VI. Administrative

- A. General description of any HUD reviews, audits or physical inspection issues that require the agency to take action to address the issue;

There are no actions required from any reviews, audits, or physical inspections.

- B. Results of latest PHA-directed evaluations of the demonstration, as applicable; and

RHA executed its MTW agreement on June 27, 2013, and began working with the University of Nevada, Reno (UNR) to administer and conduct an annual analysis of its Rent Reform Controlled Study and Mobility Demonstration participants. A questionnaire was developed and has since been administered annually to program participants beginning in September of 2014. On August 30, 2018, RHA received notification from UNR that they would no longer be able to meet their obligation toward the studies. As of that date, UNR released data related to both studies to RHA for an in-house staff member or non-UNR contractor to analyze.

On January 23, 2019, RHA executed a data sharing agreement to establish a research partnership with UW to assist with the Mobility Demonstration, Rent Reform Controlled Study, and other related research projects and needs. The survey and administrative data for the Mobility Demonstration and Rent Reform Controlled Study was transferred to Rebecca Walter, the project lead at UW to begin analyses. As the Rent Reform Controlled Study has been closed, analyses and results for the Mobility Demonstration is included in Section VII as Attachment I.



SECTION VII

ATTACHMENTS

VII. Attachments

Attachment I: Mobility Demonstration Study Analyses and Results as of July 25, 2025

The Mobility Demonstration began in 2014 and allows households in public housing to move to PBV single-family, duplex, or multifamily units in low-poverty neighborhoods. The purpose of this study is to determine if a move out of public housing to a low-poverty neighborhood improves outcomes for households with children. RHA has partnered with Dr. Rebecca J. Walter at the University of Washington to analyze the data and outcomes for the Mobility Demonstration Study.

A within-subject design is used to compare household outcomes over time using administrative, survey, and American Community Survey (ACS) data (Table 1). Many of the households moved in public housing before the Mobility Demonstration Study was initiated and were enrolled in the study when they moved from public housing to a PBV unit. The household characteristics, household outcomes, and neighborhood characteristics assessed in this study are included in Table 1.

Table 1. Variables

	Data Source	Data Type	Statistical Test
Household Characteristics			
Gender	Administrative	Categorical	Descriptive Statistics
Race	Administrative	Categorical	Descriptive Statistics
Ethnicity	Administrative	Categorical	Descriptive Statistics
Years in Public Housing	Administrative	Discrete	Descriptive Statistics
Head of Household Age	Administrative	Discrete	Descriptive Statistics
Household Size	Administrative	Discrete	Descriptive Statistics
Number of Adults in Household	Administrative	Discrete	Descriptive Statistics
Number of Children in Household	Administrative	Discrete	Descriptive Statistics
Household Outcome Variables			
Employment Status	Administrative	Categorical	McNemar
Annual Household Income	Administrative	Continuous	Wilcoxon
Physical and Mental Health	Survey	Discrete	Descriptive Statistics
Safety	Survey	Likert Scale	Descriptive Statistics
Financial Security/Wealth Accumulation	Survey	Likert Scale	Descriptive Statistics
Employment and Education	Survey	Likert Scale	Descriptive Statistics
Child Well-being	Survey	Likert Scale	Descriptive Statistics
Housing and Neighborhood Preferences	Survey	Rank Order	Descriptive Statistics
Neighborhood Characteristics			
Percent high school graduate or higher	ACS	Continuous	Wilcoxon
Percent bachelor's degree or higher	ACS	Continuous	Wilcoxon
Unemployment rate	ACS	Continuous	Wilcoxon
Median household income	ACS	Continuous	Wilcoxon
Percent of people in poverty	ACS	Continuous	Wilcoxon
Proportion of vacant housing units	ACS	Continuous	Wilcoxon
Proportion of single-family homes	ACS	Continuous	Wilcoxon
Owner occupancy rate	ACS	Continuous	Wilcoxon
Median home value	ACS	Continuous	Wilcoxon



Median gross rent	ACS	Continuous	Wilcoxon
Percent White	ACS	Continuous	Wilcoxon
Percent Hispanic or Latino	ACS	Continuous	Wilcoxon

Notes: The Wilcoxon Rank Sum Test was used instead of the Paired Samples T-Test since the data violates the assumption of normality, there are outliers in the data, and the sample size is small. The 2016 ACS 5-year Estimates were used for the neighborhood characteristics since most participants moved from public housing to a PBV unit in 2014.

In 2022, a new survey was administered to capture additional household outcomes. The survey gathers information about physical and mental health, safety, finances and wealth accumulation, employment and education, child well-being, and neighborhood and housing preferences. There are 29 households in the Mobility Demonstration that have participated in the survey and descriptive statistics are provided for their initial responses.

Only households that have been enrolled for at least one year are included in the study so within-subject analyses over time can be conducted. This results in 57 households being included in the analyses. Households entered and exited the study at different times. There are 13 households that are currently enrolled in the study and 44 households that have exited (Table 2).

Table 2. Sample Size and Number of Years of Participation in the Study

Participant Year	Count	Currently Enrolled	Exits
Year 1	57	6	11
Year 2	40	0	8
Year 3	32	0	7
Year 4	25	0	4
Year 5	21	1	3
Year 6	17	1	1
Year 7	15	1	3
Year 8	11	1	3
Year 9	7	1	3
Year 10	4	0	1
Year 11	2	2	0
Total		13	44

Of the 44 exits, more than half of the exits from the mobility program have been voluntary (Table 3). Within the second year after the move from public housing, some households voluntarily exited the program and were able to pay rent in full on their own, while on the other hand, it took other households over six years or more to reach this point.

Table 3. Reasons for Exiting the Program

Reason	Count	Percent
Deceased	1	2.3%
Program/Lease Violation	4	9.1%
Transferred to VOO	13	29.5%
Voluntarily Left Program	8	18.2%
Paying Full Rent/Purchased Home	18	40.9%
Total	44	100%



Most households in the study are White and female-headed that are single, divorced, or widowed (Table 4). The median number of years that households were in public housing before transferring to a PBV unit was four, with the range being from one to seventeen years. The median household age is thirty-five with the youngest householder when transferring to a PBV unit age 23 and oldest 63. The median household size is four and ranges from two to nine members (this program is specifically for families with children). The median number of adults per household is one, while the median number of children is two (Table 4).

Table 4. Household Characteristics at Baseline (*n*=57)

		Count	Percent
Gender	Male	5	8.8%
	Female	52	91.2%
Race	White	46	80.7%
	Non-White	11	19.3%
Ethnicity	Hispanic or Latino	24	42.1%
	Non-Hispanic or Latino	33	57.9%
Marital Status	Married/Cohabiting	14	24.6%
	Single/Divorced/Widowed	43	75.4%
		Median	Range
Years in Public Housing		4	1 - 17
Head of Household Age		35	23 - 63
Household Size		4	2 - 9
Number of Adults in Household		1	1 - 4
Number of Children in Household		2	0 - 7

Although more heads of household are typically employed in PBV units compared to their tenure in public housing, there isn't any statistical difference in employment compared to baseline regardless of how long the household has participated in the program (Table 5).

Table 5. Employment Status

		Baseline Unemployed	Baseline Employed	<i>p</i> -value ¹
Year 1 (<i>n</i> =57)	Unemployed	17	6	0.791
	Employed	8	26	
Year 2 (<i>n</i> =40)	Unemployed	12	2	0.109
	Employed	8	18	
Year 3 (<i>n</i> =32)	Unemployed	9	1	0.070
	Employed	7	15	
Year 4 (<i>n</i> =25)	Unemployed	5	2	0.065
	Employed	9	9	
Year 5 (<i>n</i> =21)	Unemployed	4	3	0.344
	Employed	7	7	



Year 6 (n=17)	Unemployed	7	1	0.625
	Employed	3	6	
Year 7 (n=15)	Unemployed	5	1	0.375
	Employed	4	5	
Year 8 (n=11)	Unemployed	3	2	1.000
	Employed	3	3	
Year 9 (n=7)	Unemployed	2	1	1.000
	Employed	2	2	
Year 10 (n=4)	Unemployed	1	0	----- ²
	Employed	1	2	
Year 11 (n=2)	Unemployed	0	0	----- ²
	Employed	0	2	

¹The exact *p*-value is calculated based on a binomial distribution because there are 25 or fewer records in at least one cell. ²No value is reported because each group must have a minimum of one to conduct a statistical comparison.

Annual household income is statistically significantly higher from baseline compared to every year recorded after baseline for households that moved from public housing to PBV units (Table 6). The median difference at Year 1 was only \$4,012 but in later years doubled, and in some years tripled, compared to the difference observed in Year 1. While the annual household income in Years 9 through 11 is not statistically significantly higher than the baseline, the median difference remains substantial and continues to trend in line with prior years. The small sample size for these three years may account for the lack of statistical significance; however, it is important to note that the annual household income figures are not adjusted for inflation. There is no consistent base year for such adjustments, given that households begin the program at various times.

Table 6. Annual Household Income

	Baseline Median	Comparison Year Median	Median Difference	Z
<i>Annual Household Income</i>				
Year 1 (n=57)	\$16,788	\$20,800	\$4,012	-2.829**
Year 2 (n=40)	\$15,738	\$19,990	\$4,253	-3.671**
Year 3 (n=32)	\$15,738	\$23,889	\$8,151	-3.506**
Year 4 (n=25)	\$15,853	\$22,819	\$6,966	-2.839**
Year 5 (n=21)	\$15,853	\$23,028	\$7,175	-2.381*
Year 6 (n=17)	\$15,853	\$24,027	\$8,174	-2.485*
Year 7 (n=15)	\$13,370	\$30,722	\$17,352	-2.726**
Year 8 (n=11)	\$13,370	\$17,532	\$4,162	-2.134*
Year 9 (n=7)	\$13,370	\$21,252	\$7,882	-1.183
Year 10 (n=4)	\$13,096	\$36,139	\$23,043	-1.826
Year 11 (n=2)	\$20,678	\$37,926	\$17,248	-1.342

* *p* < 0.05; ** *p* < .01



As reported in the baseline survey which is taken within the first year a household enters the program, most households had only one visit to a hospital or emergency room for physical health issues. Visits to a hospital or emergency room for mental health, behavioral health, or emotional issues were rare with most households having no visits (Table 7).

Table 7. Physical and Mental Health Outcomes

	Median	Range
Number times in the past year any member in the household visited a hospital or emergency clinic for <i>physical health</i> problems (n=28)	1	0-10
Number times in the past year any member in the household visited a hospital or emergency clinic for <i>mental health, behavioral health, or emotional problem</i> (n=27)	0	0-5

The survey asked households to rank the neighborhood amenities that were most and least important to them (Table 8). The most important neighborhood attribute is a low crime rate. This is followed by, being within close proximity to grocery stores, neighborhoods with sidewalks, and closes to parks and recreation and job opportunities.

Table 8. Neighborhood Preferences (n=27)

A neighborhood that has a low crime rate.	 Most Important
A neighborhood close to grocery stores.	
A walkable neighborhood with sidewalks.	
A neighborhood close to parks and recreation	
A neighborhood with job opportunities nearby.	
A neighborhood close to restaurants and shopping.	 Least Important
A neighborhood with low poverty rates.	
A neighborhood with low population and dispersed housing density.	
A neighborhood that has a lot of diversity in terms of race, age, family type.	
A neighborhood accessible by public transportation.	
A neighborhood with a community center and/or community events.	
A neighborhood close to downtown.	

The survey asked households to rank the housing and neighborhood amenities most important for their children (Table 9). The most important attribute is each child having their own bedroom. Having a home that has a yard that is safe for children to play in and a quiet street away from heavy traffic are also important.

Table 9. Housing and Neighborhood Preferences for Children (n=26)

Each child has their own bedroom.	↑	Most Important
The home has a yard that is safe for children to play in.		
The home is on a quiet street away from heavy traffic.	↓	Least Important
The home is close to my child/children's school/daycare.		
The neighborhood has low crime rates.		
The neighborhood has friendly neighbors that I can count on.		
The neighborhood has good schools/daycares.		
There are other children in the neighborhood living close by.		
The home is near a park or other recreational activities.		

In the survey, households were asked why they might stay in their current home if they are paying full contract rent (Table 10). Respondents were given the option to select one or multiple reasons. The most common reason for households to remain in place is because the rent is affordable and many households responded it is too expensive to move somewhere else. Other common reasons include liking the home and neighborhood. Several households wanted to remain in place because their current home is either close to their child's school/daycare, work, or family/friends. A few households do not have time to search for a new place or move or plan to move as soon as they can pay the full contract rent.

Table 10. Reasons for Staying in Current Home (n=24)

	Frequency
The rent is affordable.	20
I like the neighborhood.	20
I like the home.	18
It is too expensive to move somewhere else.	15
I am close to work.	12
I don't want my child/children to go to a different daycare/school.	12
I am close to family/friends.	7
I don't have time to search for a new place or move.	3
I plan to move as soon as I can pay the full contract rent.	3

The survey asked each household to envision their tenure situation in five years (Table 11). The majority believe they will own their own home. Less than half of the respondents believe they will need subsidized rent.

Table 11. Future Plans (n=24)

	Frequency	Percent
In a home that you own.	12	50.0%
In the same home with subsidized rent.	9	37.5%
In the same home paying full contract rent.	3	12.5%



For neighborhood characteristics of public housing compared to PBV unit location, there are statistically significant differences in all neighborhood characteristics except for the median gross rent. Educational attainment, median household income, and median home value are all statistically significantly higher in PBV neighborhoods compared to public housing neighborhoods. In the neighborhoods where PBV units are located, the poverty rate, unemployment rate, and proportion of vacant housing units are statistically significantly lower than the neighborhoods where public housing is located. Additionally, in PBV neighborhoods, there are statistically significantly higher proportions of single-family homes and owner occupancy. In the PBV neighborhoods, there is a higher percentage of White households and less Hispanic or Latino households than in public housing neighborhoods (Table 12).

Table 12. Neighborhood Characteristics ($n=51$)

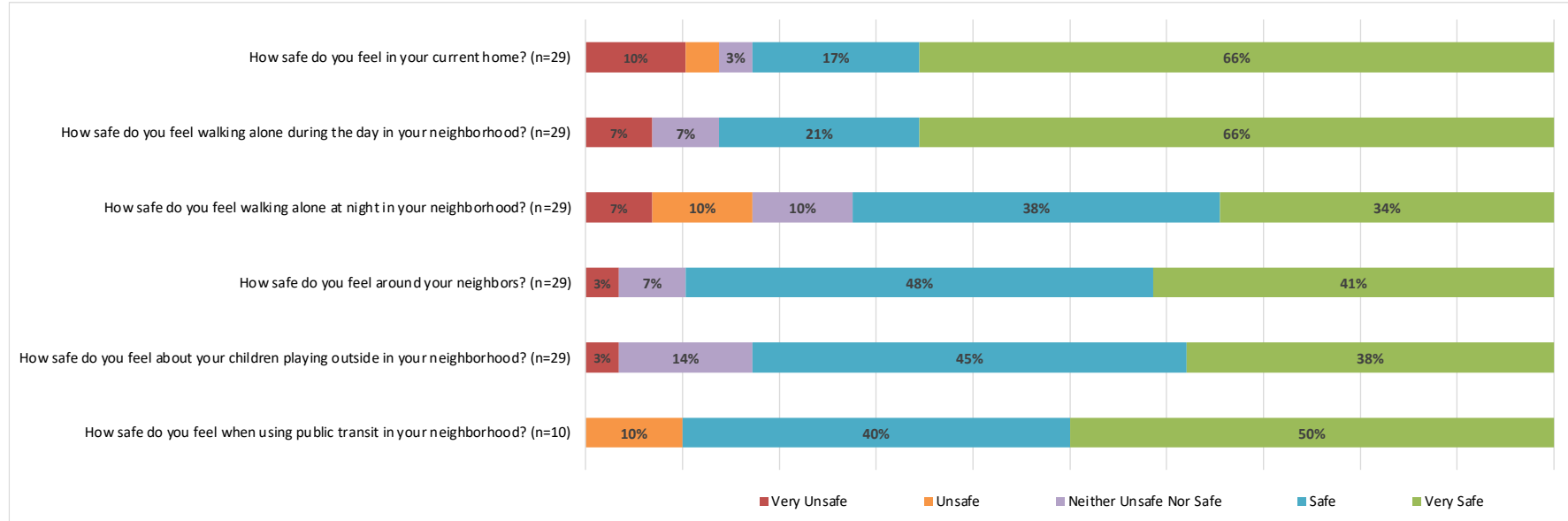
	Public Housing Median	PBV Median	Median Difference	Z
Percent high school graduate or higher	65.2%	91.2%	26.0%	-5.912**
Percent bachelor's degree or higher	14.2%	28.3%	14.1%	-5.789**
Unemployment rate	8.3%	5.3%	-3.0%	4.462**
Median household income	\$25,545	\$52,216	\$26,671	-5.233**
Percent of people in poverty	40.1%	12.9%	-27.2%	6.568**
Proportion of vacant housing units	8.6%	8.4%	-0.2%	4.655**
Proportion of single-family homes	45.0%	60.9%	15.9%	-4.025**
Owner occupancy rate	44.8%	53.4%	8.6%	-2.150*
Median home value	\$100,800	\$164,800	\$64,000	-6.226**
Median gross rent	\$823	\$833	\$10	-1.327
Percent White	69.3%	84.6%	15.3%	-5.074**
Percent Hispanic or Latino	51.6%	26.3%	-25.3%	5.281**

* $p < 0.05$; ** $p < .01$



As shown in Figure 1, most households feel safe in their home, neighborhood, and around their neighbors. The majority also feel safe when their children are playing outside in their neighborhood and walking alone in their neighborhood at night. The few households that use public transit also consider it to be generally safe.

Figure 1. Safety





As exhibited in Figure 2, 35% of households report that their household income has increased from the previous year and 61% of households stated that their basic financial needs were met. At least half of the respondents were able to make all their payments on time over the year and had lower balances on their credit cards compared to the previous year. However, most households faced challenges in building savings and strengthening their credit profiles. Only one respondent participated in financial education classes or programs. The response regarding future income is mixed and only 32% of households believe that their income will be higher in a year from now.

Figure 2. Financial Security and Wealth Accumulation

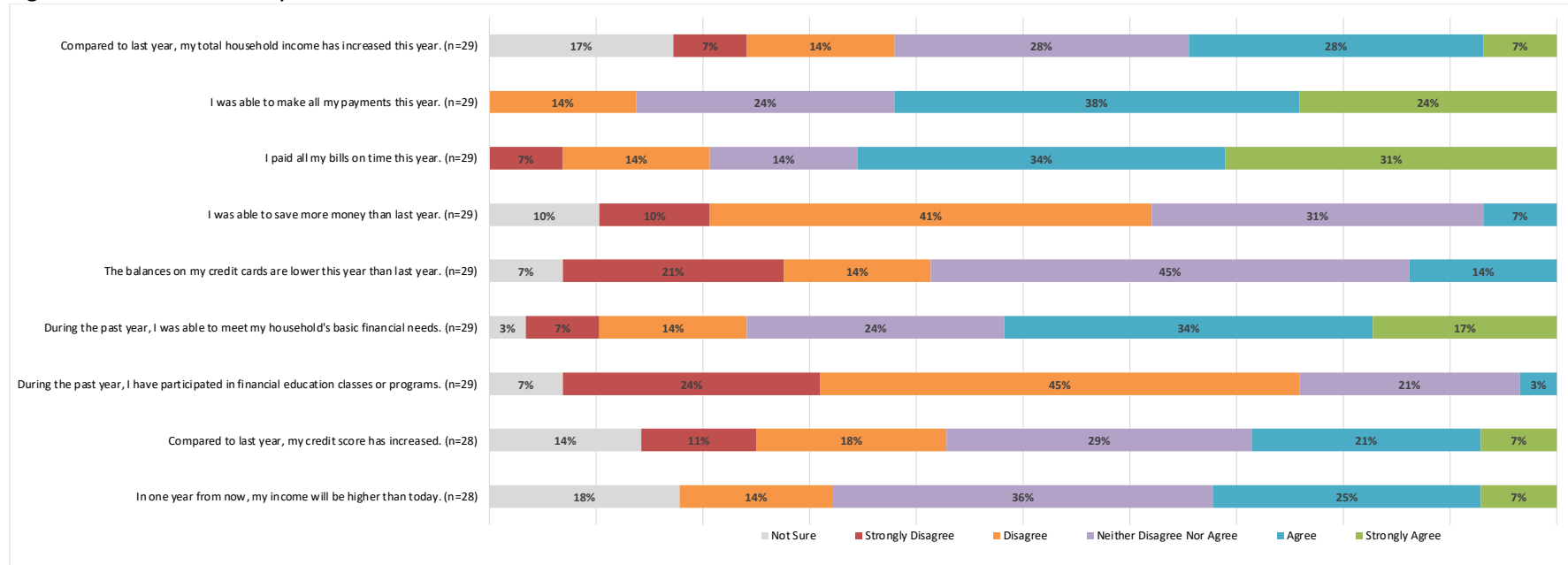




Figure 3 indicates that while some households are pursuing career development goals, only 25% of respondents have utilized job training programs or earned occupation-related certifications. Meanwhile, 39% are actively seeking employment opportunities to improve their work situation.

Figure 3. Employment and Education





Figure 4 highlights that most households reported positively on their child's overall well-being. Respondents indicated they were able to support skill development, meet basic needs, observe progress toward educational goals, and engage in meaningful family activities. A majority also noted having a supportive network that fostered their child's social growth and access to extracurricular opportunities—ranging from after-school programs to sports, recreation, and religious involvement. While childcare needs were met for most households, several expressed ongoing challenges in securing adequate care.

Figure 4. Child Well-Being

