



2027 | Annual Plan

MTW
Local • Innovative • Solutions



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About

Founded in October 1943, the Housing Authority of the City of Reno (RHA) is an independent public agency committed to addressing the housing needs of our community's most vulnerable populations. RHA owns and manages 503 units of Public Housing in six different locations in the City of Reno and the City of Sparks. Using Neighborhood Stabilization Programs (NSP) and other funding, RHA acquired and manages over 160 scattered site rental properties specifically targeted for low-income households. RHA also provides housing subsidies to more than 3,200 low-income families in Reno, Sparks, and Washoe County through various rental assistance programs.

Mission

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.

Housing Authority of the City of Reno

1525 East Ninth Street

Reno, NV 89512-3012

www.renoha.org



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Section I

Introduction





I. Introduction

A. Who we are

At its core, RHA is a housing solution for thousands of families, seniors, and people with disabilities in the Truckee Meadows. At its heart, RHA's programs are driven by the desire to serve our community. At its essence, RHA assists low-income members in securing housing, allowing seniors and disabled households to age-in-place, and fostering an environment where families can pursue economic opportunities and raise their children.

Since 1943, RHA has provided low-income families with housing options in diverse communities throughout Washoe County. Initially, RHA's housing programs provide a sense of stability, but with a robust workforce development program that includes youth and seniors, residents can pursue education or employment opportunities as they work toward becoming self-sufficient. RHA's programs encourage engaging with neighbors, enjoying retirement, and embracing opportunities to improve their quality of life.

While there is still not enough affordable housing for all members of our community who need it, RHA continues to look for new opportunities that will preserve affordable housing within our community. Current programs are being refined, and promising new partnerships continue to be cultivated to support the agency's mission. RHA is positioned to lead the conversation on the housing challenges that face our community and is proud to help thousands of Nevadans have a safe, secure, and affordable place to call home.

B. What is MTW?

MTW is a demonstration program, established by Congress in 1996, that offers a limited number of "high performing" Public Housing Authorities (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 allows MTW PHAs to allocate resources based on a local determination of how to effectively address the needs of the local community. It is important to note that the MTW designation does not provide PHAs with additional funding from the U.S. Department of Housing and Urban Development (HUD) but rather allows each agency to use their funding in a more flexible manner.

With HUD's approval, PHAs participating in the MTW program can waive certain statutes and regulations in the United States Housing Act of 1937 to explore different and creative ways to improve their housing programs. These policy changes allow

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.



PHAs to address challenges for low-income families that are unique to their local needs. In doing so, each of the activities proposed and implemented must address at least one of three MTW statutory objectives.

C. 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 was executed on June 27, 2013. The executed agreement established RHA as an MTW agency through RHA's FY 2018. On April 14, 2016, RHA received notice that pursuant to Section 239 of Title II, Division L of the Consolidated Appropriations Act, 2016, RHA's current MTW agreement with HUD was extended through the end of 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, with a 10-year extension of the MTW agreement, which has now been extended through FY 2038.

D. FY 2027 MTW Annual Plan overview

FY 2027 (i.e., the period from July 1, 2026, through June 30, 2027) will be RHA's fourteenth year as an MTW agency. Each year RHA is required to adopt an MTW Annual Plan for HUD's approval in advance of the start of the fiscal year. This plan, which is organized according to HUD's requirements outlined in Form 50900, explains the proposed/amended MTW activities for the coming year, and provides updates on current MTW activities that have already received approval from HUD. For this plan, an "MTW activity" is defined as any activity that requires MTW flexibility to be utilized to waive statutory or regulatory requirements.

The MTW Annual Plan is intended to provide PH residents, HCV participants, local officials, the public, and HUD with pertinent information on each of RHA's proposed and implemented activities. It also serves to provide stakeholders with details on RHA's operating budget and capital improvement plans.

As part of RHA's planning process, staff began discussing the FY 2027 MTW Annual Plan, including each of the proposed/amended activities and ongoing PH repositioning strategies, during Resident Advisory Board and Resident Council meetings in February 2026. Public review and comments are solicited prior to consideration and approval by RHA's Board of Commissioners. Following approval from the Board of Commissioners, RHA's FY 2027 MTW Annual Plan is submitted to HUD for review.¹

E. Overview of RHA's annual goals and objectives

During its thirteen years as an MTW agency, RHA implemented activities intended to simplify and streamline the administration of both the PH and HCV programs. These activities include, but are not limited to, simplifying medical deductions in both the PH and the HCV program, implementing true triennial recertifications for elderly/disabled participants on fixed incomes and waiving rent

¹ Additional details on RHA's public process can be found in Section VI of this plan and the accompanying attachments.



reasonableness determinations under certain conditions in the HCV program. Furthermore, RHA created a Landlord Incentive Program within the HCV program, began providing an incentive to \$0 Housing Assistance Payment (HAP) households, and proposed participation in a small Direct Rental Assistance study, a Local Non-Traditional initiative aimed to inform possible changes to the HCV program.

Throughout RHA's participation in the MTW Demonstration, RHA has designed innovative activities to streamline resident requirements and increase overall efficiency. Efforts continue to be made to identify ways that approved MTW activities can be improved upon by continuously monitoring RHA's 16 implemented initiatives to gauge continued viability. Detailed information regarding these activities can be found in Section IV of this plan.

RHA's proposed and/or amended FY 2027 MTW activities

RHA is proposing the following new MTW activities in FY 2027:

- *Redefine over-income Public Housing residents*
With shrinking resources and a limited supply of affordable housing, RHA proposes to change HUD's definition of over-income in the PH program from 120% AMI to 80% AMI and decrease the length of time a family can remain in the unit once they reach this income threshold from HUD's grace period of 24 months to 12 months.
- *Rent cap on deed restricted affordable housing properties*
Although it has not yet been implemented, Activity 2026-03 is being repropose to set the maximum amount of contract rent that RHA will approve for all deed restricted affordable housing properties at the 60% LIHTC Rent Limits.

In addition, RHA is amending/updating the following initiatives in FY 2027 that were previously approved by HUD:

- *Simplify rent calculations and increase the minimum rent*
HUD's income calculations exclude earned income of dependent full-time students that is more than the deduction amount for a dependent. To streamline the recertification process for assisted households, RHA proposes to allow assisted households, with full-time dependent students over the age of 18, to self-certify the earned income amount of those student household members.
- *Landlord Incentive Program*
In FY 2025, RHA received approval to extend the length of time that an initial HQS inspection was valid for from 45 days to 90 days. Building on this approval, RHA is proposing to allow initial inspections to take place with or without a Request for Tenancy Approval (RFTA) submission and be valid for 90 days. This will allow landlords who are setting aside units for voucher holders to have a pre-inspection complete and a unit that is ready to move in once the voucher holder submits the RFTA to RHA.
- *Provide incentives to \$0 HAP households*
An update to this initiative will allow households who leave housing assistance to get back on the wait list, at times when the wait list is open, rather than requiring a three year wait out.



- *Reduce interim increases*

RHA proposes to allow for a policy change to this activity that will allow for a recertification of household income once a noticeable pattern of sporadic or loss of income exists prior to annual recertification and remains consistently sporadic for two years. Ongoing sporadic income noted during the second annual reexamination will be used to calculate household income, regardless of whether the income is currently being earned.

MTW goals and objectives

In December 2023, RHA's Board of Commissioners identified the following five overarching goals that the agency will continue to pursue in the coming year:

- Explore ways that RHA can increase the amount of affordable housing provided.
- Become an integral part of the community.
- Make data-driven decisions.
- Increase opportunities for current and future PH residents/HCV participants to break the cycle of poverty.
- Promote health and wellness with current and future PH residents/HCV participants.

Utilizing the flexibilities available through MTW to expand housing choice, streamline agency operations, and develop creative solutions that meet the needs of low-income families continues to be a goal of RHA. New initiatives that further the Board goals identified above, the MTW statutory objectives, and RHA's strategic plan will continue to be explored and proposed if feasible.

RHA continues to support its ongoing preservation and development strategies by leveraging the flexibility provided by its MTW designation. Based on information provided through a capital needs assessment, RHA identified ways to sustain its housing portfolio over time. As such, the repositioning of Silverada Manor and Hawk View Apartments is currently underway, and repositioning options continue to be considered for RHA's six other PH sites. The following repositioning strategies are being explored for RHA's remaining PH properties:

Property Name	AMP	# of Units	Repositioning Strategy
Essex Manor	NV39-P001-009	105	RAD/Section 18 Demolition/Disposition
John McGraw Court	NV39-P001-018	34	RAD
Mineral Manor	NV39-P001-001	144	RAD/Section 18 Demolition/Disposition
Myra Birch Manor	NV39-P001-010	56	RAD/Section 18 Demolition/Disposition
Stead Manor	NV39-P001-006	67	RAD
Tom Sawyer Village	NV39-P001-002	100	Section 18 Demolition/Disposition



Non-MTW goals and objectives

Non-MTW goals and objectives are those activities that do not require MTW authority or flexibility to implement. In addition to its planned MTW goals and objectives, RHA will:

- Review and update the agency's definition of Significant Amendment or Modification to the Annual Plan on an as needed basis².
- Continue a more data-driven approach to identifying resident needs through direct resident contact. Data will be gathered from one-time or annual resident surveys, needs assessments, or other systematic methods.
- Focus on a multi-generational, holistic approach to address many of the most common barriers faced by RHA's families. Through this effort, RHA will cultivate a Pathway to Prosperity³ that fosters stability, economic independence, and increased quality of life utilizing a variety of supportive services and strong community partnerships. In addition to service coordination, RHA's Resident Services department will develop programs and activities centered around workforce development, youth activities and education, support and social connection for older adults, family coaching, resident health and overall well-being.
- Increase participation in programs designed to strengthen families, build skills, and boost knowledge as residents work toward their education goals, stable employment, and economic independence. Program topics include early childhood development, financial literacy, career exploration, soft and hard employment skills, and college preparation.
- Implement the agency's first Ready to Rent program to provide tenant readiness training to RHA's wait list participants. Through this training, participants learn how to create a workable budget, repair credit, prioritize housing needs, develop a housing search plan, and communicate effectively with landlords.

² The agency's definition has been reviewed and is included in this plan as Attachment 5.

³ Pathway to Prosperity, RHA's internal Resident Services model, provides a holistic, hands-on approach to support real progress and lasting impact for all family members from birth to aging in place.

Section II

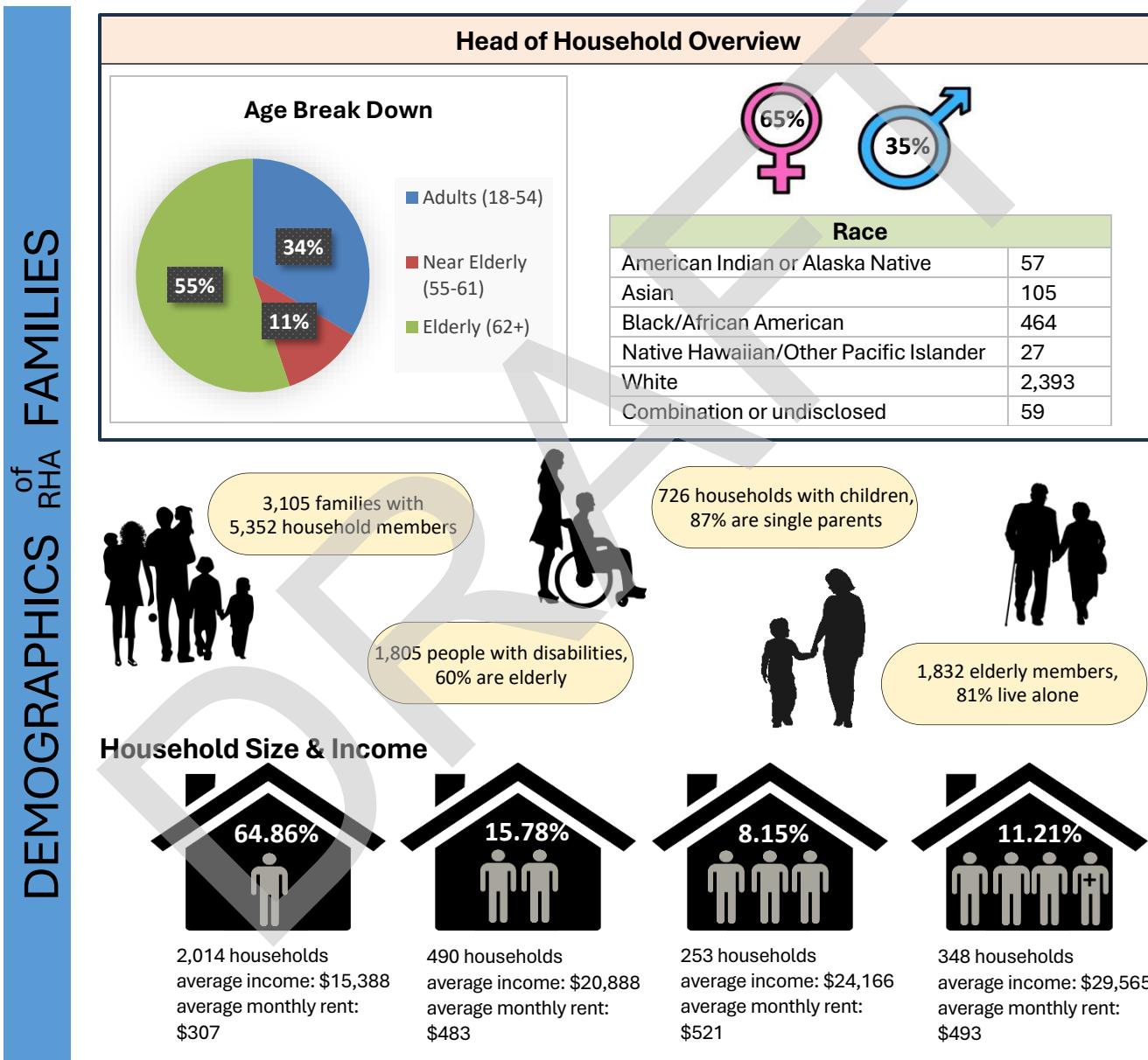
General Operating Information



II. General Operating Information

Overview of RHA's Housing Assistance Programs

On January 1, 2026, RHA was serving 3,105 active households through its PH and HCV programs⁴. This includes 1,537 children under the age of 18, 1,805 people with disabilities and 1,832 elderly household members⁵. The average income for households living in RHA's PH complexes was \$20,517 and 76.24% 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, was \$17,799 and 93.84% of these households had annual incomes at or below 30% of the AMI.





In addition to the PH and HCV programs noted, 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. 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 rental properties are leased to higher income families, the majority are specifically allocated to house very low-income households.

This section includes RHA's general housing stock, lease-up, and wait list information.

A. Housing Stock Information

i. Planned New Public Housing Units

RHA does not anticipate adding any new PH units in FY 2027.

ASSET MANAGEMENT PROJECT (AMP) FILL IN NAME AND NUMBER	0 Bdm	1 Bdm	2 Bdm	3 Bdm	4 Bdm	5 Bdm	TOTAL UNITS	POPULATION TYPE**	Section 504 Accessible Units* (Mobility)	Section 504 Units* (Hearing/Vision)
Name/Number	0	0	0	0	0	0	0	N/A	0	0
Name/Number	0	0	0	0	0	0	0	N/A	0	0
Total Public Housing Units to be Added in the Plan Year:									0	

* The federal accessibility standard under HUD's Section 504 regulation is the Uniform Federal Accessibility Standards (UFAS) for purposes of Section 504 compliance (24 CFR 8.32). HUD recipients may alternatively use the 2010 ADA Standards for Accessible Design under Title II of the ADA, except for certain specific identified provisions, as detailed in HUD's Notice on "Instructions for use of alternative accessibility standard," published in the Federal Register on May 23, 2014 ("Deeming Notice") for purposes of Section 504 compliance, <https://www.govinfo.gov/content/pkg/FR-2014-05-23/pdf/2014-11844.pdf>

** Select "Population Type" from: General, Elderly, Disabled, Elderly/Disabled, Other

If "Population Type" is "Other" please describe:

N/A



ii. Planned Public Housing units to be removed

RHA has been exploring all options to reposition its PH portfolio including RAD and Section 18 Demolition/Disposition. RHA applied, and received approval, for RAD/Section 18 repositioning of Silverada Manor and Section 18 repositioning of Hawk View Apartments. A “substantial amendment” was submitted with the FY 2024 MTW Annual Plan, which captured the proposed changes to the PH portfolio.

In FY 2027, RHA plans to remove the following Public Housing units:

AMP NAME AND NUMBER	NUMBER OF UNITS TO BE REMOVED	EXPLANATION FOR REMOVAL
Myra Birch Manor NV39-P001-010	24	RAD/Section 18 transfer of assistance to 440 Reno Ave.
TOTAL: Public Housing units to be removed in the Plan Year	24	

iii. Planned New Project-Based Vouchers

In FY 2027, RHA anticipates project-basing the following properties pursuant to the agency’s repositioning strategies and competitive process outlined in the Administrative Plan for Housing Choice Voucher and Project Based Voucher Programs (Admin Plan). These include only those in which at least an Agreement to enter into a Housing Assistance Payment (AHAP) will be in place by the end of the Plan Year. It also indicates whether the unit is included in the Rental Assistance Demonstration (RAD).

PROPERTY NAME	NUMBER OF VOUCHERS TO BE PROJECT-BASED	RAD?	DESCRIPTION OF PROJECT
Hawk View Apartments	99	N	Former PH general occupancy site that is being repositioned through Section 18 Demolition/Disposition. RHA will apply for 99 TPVs with notification regarding the number of vouchers awarded once the property is closer to lease-up.
Carville Court	15	N	RHA is developing this project as purpose-built permanent supportive housing. RHA will be partnering with Volunteers of America Northern California & Northern Nevada to provide case management and 24/7 front desk staff.
2026 I Street	2	N	RHA will be developing 12 units of low-income housing on I Street in the City of Sparks.



440 Reno Ave.	24	Y	RAD/Section 18 transfer of assistance from Myra Birch Manor. RHA will apply for TPVs once the property is closer to lease up.
VASH PBV	65	N	Privately owned property awarded HUD-Veterans Affairs Supportive Housing (VASH) PBVs based on a competitive process.
TOTAL: Planned new Project-Based Vouchers in the Plan Year		205	

iv. Existing Project-Based Vouchers

RHA is currently project-basing the following tenant-based vouchers in the Plan Year. These include only those in which at least an AHAP or HAP is already in place at the beginning of the Plan Year.

PROPERTY NAME	NUMBER OF PROJECT-BASED VOUCHERS	PLANNED STATUS AT END OF PLAN YEAR*	RAD?	DESCRIPTION OF PROJECT
Silverada Manor	149	Leased/Issued	Yes	PH general occupancy site that is being repositioned using RAD PBV/Section 18 Blend. RHA has issued 60 RAD PBVs and 89 TPV PBVs at this site.
Mobility Demonstration	29	Leased/Issued	No	PH tenants in good standing are allowed to move to RHA's scattered site properties with a PBV.
Single-Family Home Project-Based Vouchers	13	Leased/Issued	No	RHA has several single-family homes which are shifted to a PBV if/when the unit becomes vacant.
Yorkshire Terrace	12	Leased/Issued	No	RHA has assigned PBVs to units at Yorkshire Terrace, a 30-unit Low Income Housing Tax Credit (LIHTC) property.
Partnerships	4	Leased/Issued	No	RHA has formalized agreements with nonprofit community partners and property owners to provide affordable housing.
Willie J. Wynn Apartments	12	Leased/Issued	No	Affordable housing development designed specifically to support seniors aging in place.
Privately Owned Partnerships	54	Leased/Issued	No	Privately owned properties being assigned PBVs through a competitive process.
Pilgrims Rest	7	Leased/Issued	No	Privately owned senior complex managed by RHA.
Railyard Flats	4	Leased/Issued	No	New affordable housing complex targeting households at or below 60% AMI.
Silver Sage	16	Leased Issued	No	RHA has assigned 16 PBVs to units at this affordable housing property.
FYI	4	Committed	No	Privately owned transitional living program providing housing for youth for up to two years.



VASH PBV	52	Leased/Issued	No	RHA and privately owned properties have been assigned HUD-Veterans Affairs Supportive Housing (VASH) PBVs. This includes four units at Railyard Flats.
VASH PBV	30	Committed	No	Privately owned properties have been assigned HUD-Veterans Affairs Supportive Housing (VASH) PBVs.
TOTAL: Planned Existing Project-Based Vouchers		386		

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

v. Planned Other Changes to MTW Housing Stock Anticipated During the Plan Year

Examples of the types of other changes can include (but are not limited to): units held off-line due to relocation or substantial rehabilitation, local, non-traditional units to be acquired/developed, changes to designated housing plans and/or accessibility features of developments or units, etc.

PLANNED OTHER CHANGES TO MTW HOUSING STOCK ANTICIPATED IN THE PLAN YEAR

RHA plans to utilize HUD's RAD program along with its allowable Transfer of Assistance (TOA) option to help support the development of 440 Reno Avenue while also providing a chance for some residents at Myra Birch Manor to move to a higher opportunity neighborhood. Once the TOA and RAD conversion are completed, 24 units will be removed from Myra Birch Manor as PH and repurposed as naturally occurring affordable housing or sold, if viable. The remaining 32 units at Myra Birch Manor will continue to be part of RHA's PH portfolio.

vi. General Description of All Planned Capital Expenditures during the Plan Year

Narrative general description of all planned capital expenditures of MTW funds during the Plan Year.

GENERAL DESCRIPTION OF ALL PLANNED CAPITAL EXPENDITURES DURING PLAN YEAR

In FY 2027, RHA anticipates CFP funds will be used to fund the soft costs, hard costs, and administrative costs of various renovation activities throughout six PH properties. Hard costs may include exterior improvements such as landscaping and irrigation or upgrades to exterior lighting. Soft costs may include architecture and engineering consultants required for due diligence related activities. MTW funds may also be used to fund capital expenditures at LNT or PBV units for items that could include energy efficiency measures or other critical need projects.

B. Leasing Information

i. Planned Number of Households Served

Snapshot and unit month information on the number of households the MTW PHA plans to serve at the end of the Plan Year.

PLANNED NUMBER OF HOUSEHOLDS SERVED THROUGH:	PLANNED NUMBER OF UNIT MONTHS OCCUPIED/LEASED*	PLANNED NUMBER OF HOUSEHOLDS TO BE SERVED**
MTW Public Housing Units Leased	5,856	488 ⁶
MTW Housing Choice Vouchers (HCV) Utilized***	35,832	2,986 ⁷
Local, Non-Traditional: Tenant-Based [^]	1,200	100 ⁸
Local, Non-Traditional: Property-Based [^]	1,092	91
Local, Non-Traditional: Homeownership [^]	0	0
Planned Total Households Served:	43,980	3,665

* “Planned Number of Unit Months Occupied/Leased” is the total number of months the MTW PHA plans to have leased/occupied in each category throughout the full Plan Year.

** “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.

*** “Housing Choice Vouchers (HCV) Utilized” includes SPVs within the MTW PHA’s portfolio.

[^] In instances when a local, non-traditional program provides a certain subsidy level but does not specify a number of units/households to be served, the MTW PHA should estimate the number of households to be served.

LOCAL, NON-TRADITIONAL CATEGORY	MTW ACTIVITY NAME/NUMBER	PLANNED NUMBER OF UNIT MONTHS OCCUPIED/LEASED*	PLANNED NUMBER OF HOUSEHOLDS TO BE SERVED*
Tenant-Based	2026-01: Direct Rental Assistance	1,200	100
Property-Based	2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation	132	11
Property-Based	2021-03: Partnership to Assist Homeless Youth	960	80
Homeownership	N/A	0	0

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

⁶ Following the repositioning of Hawk View Apartments and Silverada Manor, RHA has 503 ACC units. Once repositioning of RHA’s PH complexes is complete, lease up is not anticipated to drop below 488 units, or 97% of these 503 units.

⁷ RHA has 2,703 Housing Choice Vouchers and 612 Special Purpose Vouchers (SPV) including VASH, FYI and EHV. Although our goal is 100% of the established MTW baseline of 2,638 and 100% of the allocated 612 SPVs, RHA anticipates leasing this program at 90% in the coming year.

⁸ The number of LNT: Tenant-Based assumes approval of Activity 2026-01: Direct Rental Assistance with lease up beginning prior to July 2026.



ii. Discussion of Any Anticipated Issues/Possible Solutions Related to Leasing

Discussions of any anticipated issues and solutions in the MTW housing programs listed.

HOUSING PROGRAM	DESCRIPTION OF ANTICIPATED LEASING ISSUES AND POSSIBLE SOLUTIONS
MTW Public Housing	<p>At the end of November 2025, RHA had this program leased at 86.20% of the MTW baseline. Several units were held at various locations to accommodate the relocation of residents at Stead Manor and Silverada Manor during a phased rehabilitation of both 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 wait list based on preferences set forth in the Admissions and Continued Occupancy (ACOP) for Public Housing for referral to vacant PH units and recently opened its wait list indefinitely for all PH sites to establish a more expansive applicant pool.</p>
MTW Housing Choice Voucher	<p>At the end of November 2025, RHA's HCV program is leased at 88% of the MTW baseline. Recent announcements from HUD including the lack of funding for the EHV program led to internal discussions surrounding budget and future leasing as RHA explored 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 be completely absorbed by the HCV program and once RHA's Direct Rental Assistance study is approved and implemented.</p> <p>As noted in prior plan years, 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 no option but to project base its tenant-based vouchers to ensure that the project remains feasible.</p> <p>To maintain current lease-up numbers within its HCV program, RHA monitors its payment standards to ensure they accurately reflect 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 2015. Based on these unstable market conditions, RHA allowed for Exception Payment</p>



	<p>Standards for specific zip codes throughout the Truckee Meadows where rents were unaffordable using RHA's traditional payment standards. RHA is now considering whether using Small Area Fair Market Rents, when establishing payment standards, may be a more viable option as SAFMRs are calculated for individual ZIP codes and provide more granular data than traditional metropolitan FMRs. In addition to evaluating its payment standards, RHA continues to promote its Landlord Incentive Program and provides applicants on the waiting list with a "lease in place" preference. 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.</p>
Local, Non-Traditional	<p>On August 1, 2020, RHA began providing LNT assistance to Eddy House, a local non-profit serving homeless youth, ages 12-24. Although RHA does not anticipate any leasing issues related to this assistance, the very transient nature of this at-risk population makes it difficult to anticipate leasing issues that may be encountered.</p>

iii. Unique Households Served (Optional)

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

UNIQUE HOUSEHOLDS SERVED
RHA has partnered with Eddy House to assist in funding 80 shelter beds within their 24-hour facility and its newly constructed transitional housing project. In FY 2025, RHA provided assistance to Eddy House 43 shelter beds and assisted 334 unique homeless, runaway, foster and other at-risk youth ages 12-24. In FY 2026, the number of shelter/transitional housing beds being assisted by RHA increased to 80. RHA will include the actual number of unique households served annually in its MTW Annual Report.

C. Wait List Information

The following table reflects RHA's wait list information as of January 16, 2026.

i. Waiting List Information Anticipated

Snapshot information of waiting list data as anticipated at the beginning of the Plan Year. The "Description" column should detail the structure of the waiting list (indicating whether the waiting list is site-based or agency-wide for public housing) and the population(s) served.

WAITING LIST NAME	DESCRIPTION	NUMBER OF HOUSEHOLDS ON WAITING LIST	WAITING LIST OPEN, PARTIALLY OPEN OR CLOSED	PLANS TO OPEN THE WAITING LIST DURING THE PLAN YEAR
Essex	Site-Based, General Occupancy PH 2 & 3 bedrooms	3,405	Open	N/A
HCV	Housing Choice Voucher	4,344	Closed	If needed
McGraw	Site-Based, General Occupancy PH 1 bedroom	4,071	Open	N/A
Mineral	Site-Based, General Occupancy PH 1, 2, 3 & 4 bedrooms	8,606	Open	N/A
Myra	Site-Based, General Occupancy PH 2 bedrooms	2,255	Open	N/A
ProBased	Project Based Voucher 1, 2, 3, & 4 bedrooms	7,196	Open	N/A
PBPR	Project Based Voucher, Senior/Disabled	1,040	Open	N/A
PBSILV	Project Based Voucher, Silverada Manor, 0, 1 & 2 bedrooms	4,896	Open	N/A
PBWJWP	Project Based Voucher, Willie J Wynn	1	Open	N/A
Stead	Site-Based, General Occupancy PH 2 & 3 bedrooms	3,234	Open	N/A
Tom Sawy	Site-Based, General Occupancy PH 0, 1 & 2 bedrooms	9,465	Open	N/A

Please describe any duplication of applicants across waiting lists:

All clients on current PH waiting lists are on a site-based, complex wide waiting list. At the time of application, clients may apply for all open waiting lists and multiple PH sites. As a result, the number of households anticipated and reflected here includes households who may have applied for more than one program and/or PH site.



ii. Planned Changes to Waiting List in the Plan Year

Please describe any anticipated changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list, during the Plan Year.

WAITING LIST NAME	DESCRIPTION OF PLANNED CHANGES TO WAITING LIST
All Waiting Lists	All RHA waiting lists will be opened and closed as needed.

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Section III

Proposed MTW Activities



III. Proposed MTW Activities

This section describes RHA's proposed MTW activities for the coming year. Information is included on which MTW statutory objective(s) will be achieved, the anticipated impact of the proposed activity on the stated objective(s) and the anticipated schedules for achieving the stated objective(s).

In FY 2027, RHA is proposing the following new MTW activities:

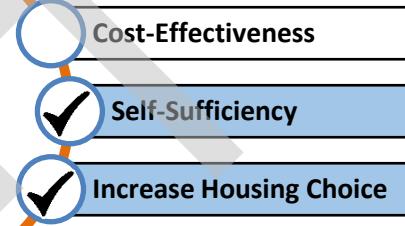
2027-01: Redefine over-income Public Housing residents

A. Activity Description

Current HUD regulations state that no family other than a low-income family is eligible for admission to the PH program.

According to HUD, low-income is defined as income that is at or below 80% of the area median income (AMI) for a specific area.

This low-income restriction is used only during the eligibility process and once housed, families can earn up to 120% AMI before being determined over-income. With shrinking resources and a limited supply of available affordable housing units, RHA proposes to change the definition of over-income in the PH program from 120% AMI to 80% AMI and decrease the length of time that a family can remain in the unit once they reach this income threshold from HUD's grace period of 24 months to 12 months.



Households at this income level often opt to pay RHA's flat rent, currently calculated at 80% of the metropolitan FMR. To accurately reflect current market rate conditions for unassisted units in the local community, RHA proposes to increase the amount of rent these households pay to 100% of the applicable FMR while allowing them to remain housed for 12 months. To provide an additional layer of support, RHA will provide a program completion escrow (PCE), that mirrors that in the voucher program (Activity 2019-02) at move-out. The PCE amount will be calculated at 15% of the monthly fair market rent paid each month during the 12 months the family remains housed. The amount accumulated will be paid directly to the family once they vacate the PH unit⁹.

This activity aims to help over-income PH families by supporting them over the benefits cliff and on the trajectory toward upward mobility. As such, it is not RHA's intent to put restrictions on what the escrow amount can be spent on. However, each escrow accrual during this over-income period is subject to funding availability and payouts will be limited to one per lifetime for all adults within the household at the time the escrow accrual is paid to the family. Furthermore, families who are participating in RHA's IMPACT Program (HUD's FSS program) and escrowing as part of their participation, will only be allowed to receive one escrow. Households who accept the program completion escrow and vacate their PH unit will be allowed to apply for the wait list during times the wait lists are open.

⁹ Any debt owed to RHA will be subtracted from the PCE amount before being paid to the PH resident.



How does this achieve one or more of the statutory objectives(s)?

This activity will increase housing choice for low-income families and create incentives for families to work, seek work or prepare for work.

Anticipated impact of the proposed MTW activity on the stated statutory objective

This policy change is intended to encourage increased earnings and upward mobility by providing a small amount of additional assistance to RHA's families as they move out of PH and into a market-rate unit having achieved self-sufficiency. The unit turnover, as these households vacate, will provide applicants on RHA's wait list with the opportunity to be housed, increasing housing choice.

Anticipated schedule for implementing the proposed activity

Following approval of this plan, RHA will update its Admissions & Continued Occupancy Policy and provide notification to affected households of the change. Each of the over-income families will be provided with the required notice of their upcoming rent increase, the 12-month timeline for moving out of their assisted unit, and an explanation of the PCE amount that will be accumulated during the time they continue to reside in their unit.

Will this proposed activity be applied to any Special Purpose Voucher (SPV) types?

RHA is not proposing to apply this activity to any SPV population types.

B. Cost Implications

Describe whether the proposed activity will result in any cost implications (positive and/or negative), provide an estimate of the amount, and discuss how the surplus or deficit anticipated will be managed.

Escrow accrual will begin the first month when the family reaches over-income status and experiences the subsequent rent increase to 100% of the FMR. Based entirely on nine households who currently meet this threshold and assuming all households stay the entire 12 months paying the applicable FMR rent amount, RHA will have a cost implication of \$32,702 the first year, with each family receiving \$3,634 in PCE on average. Should the family choose to vacate their unit within the 12-month period, they move out with the amount accrued in the account up to the date of their voluntary departure. If, at any time during the 12-month accrual period, the family becomes eligible to remain in their PH unit paying income-based rent, the amount of money accrued is forfeited, and the escrow accrual starts again from zero if/when the household is determined to be over-income.

C. Need/Justification for MTW Flexibility

Cite the authorization(s) that allows for the flexibility to conduct the proposed activity and explain why the cited authorization(s) is needed.

In addition to the funding flexibility allowed for under the MTW Agreement, this activity requires the following authorizations to allow RHA to redefine over-income in its PH program, set rent for these households at 100% of the FMR, and allow for a 12-month grace period once the over-income limit has been reached.

Note: All references to authorizations are to the section and paragraph citation of Attachment C of the Standard MTW Agreement.

C. Authorizations related to Public Housing only



C.5. Use of Public Housing as an Incentive for Economic Progress

The Agency is authorized to modify current public housing occupancy policies to use housing as an incentive for making economic progress, as long as Section II.C. of the MTW Agreement is adhered to. Such modifications may include revising maximum income limits for admission or continued occupancy. Families denied admission or continued occupancy shall continue to be entitled to the right to an informal hearing. *This authorization waives certain provisions of Section 6(c) of the 1937 Act and 24 C.F.R. 960.201.*

C.11. Rent Policies and Term Limits

The Agency is authorized to determine family payment, including the total tenant payment, the minimum rent, utility reimbursements and tenant rent. The Agency is authorized to adopt and implement any reasonable policies for setting rents in public housing including but not limited to establishing definitions of income and adjusted income or earned income disallowance that differ from those in current statutes or regulations. The Agency is authorized to adopt and implement term limits for its public housing assistance. Such policies must include provisions for addressing hardship cases. *This authorization waives certain provisions of Section 3(a)(2), 3(a)(3)(A) and Section 6(l) of the 1937 Act and 24 C.F.R. 5.603, 5.611, 5.628, 5.630, 5.632, 5.634 and 960.255 and Subpart A.*

D. Rent Reform Information

i. Impact Analysis

As of November 24, 2025, nine households residing in PH will be affected by this policy change. These households have an average household income of \$94,038 and 30% of their monthly gross income is approximately \$2,351. Median rent for these households is \$1,399 per month based on RHA's current flat rent schedule however, in January 2026, RHA will adjust its flat rent schedule. This adjustment will increase the amount of rent these nine households pay to roughly \$1,615. Once implemented, RHA anticipates affected households will see a rent increase of 25% or \$404 on average based on the corresponding FMR and RHA's 2026 flat rent schedule. Following the proposed rent increase, eight households will continue to pay less than 30% of their monthly gross income on rent, however, one household will pay 37.48%. Although this is a significant increase in their overall rent portion, it continues to remain affordable when comparing this proposal to HUD's voucher standard for affordability of less than 40% of monthly adjusted income.

ii. Hardship Case Criteria

Currently, HUD guidance and 24 CFR 960.253(b)(6) require a phase-in approach to prevent family rental payments from increasing more than 35%. On average, these households will see a 25% increase in their monthly rental payments based on RHA's 2026 flat rent schedule. As these households can remain housed for 12 months paying 100% FMR and revert to income-based tenant rent should they experience a loss of income within this 12-month timeframe, no additional hardship criteria will be considered.



iii. *Description of Annual Reevaluation*

RHA will continue to monitor detailed household information and PCE amounts being paid to PH households who vacate based on this policy change. Identifying and tracking households following implementation will allow RHA to identify and address unintended consequences or impacts experienced by both residents and the agency as a result.

iv. *Transition Period*

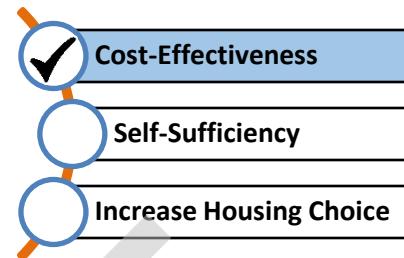
At the time of implementation, over-income families will be provided with the required notice of a rent increase along with the 12-month timeline for moving out of their assisted unit. An explanation of the PCE amount that will be paid following move-out will also be provided.

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2026-02: Rent cap on deed-restricted affordable housing properties

A. Activity Description

The Low-Income Housing Tax Credit (LIHTC) program is an indirect federal subsidy used to finance the construction and rehabilitation of low-income affordable rental housing. This program gives investors a dollar-for-dollar reduction in their federal tax liability in exchange for providing financing to develop affordable rental housing. Financed projects must meet eligibility requirements for at least 30 years, and owners must keep the units' rent restricted and available to low-income tenants. Although these, and other deed restricted affordable housing properties, are required to remain affordable, current regulations also allow HCV contract rents to be greater than the rents being charged to non-voucher families if the tenant's portion of rent does not exceed the amount of rent being charged to non-voucher holders. This has inadvertently led to some LIHTC properties to set rents for HCV-assisted families that exceed those for non-assisted families.



Although this activity was initially proposed in FY 2026, it is now being repropose to cap the amount of rent that all deed-restricted affordable housing properties can request from RHA for tenant-based HCV participants at no more than the 60% LIHTC Rent Limits based on the Multifamily Tax Subsidy Project for the appropriate bedroom size.

How does this achieve one or more of the statutory objective(s)?

This activity will reduce costs and achieve greater cost-effectiveness in federal expenditures.

Anticipated impact of the proposed MTW activity on the stated statutory objective

By their very nature, deed-restricted affordable housing properties are required to keep their units affordable and available for low-income tenants for a pre-determined length of time, regardless of whether those tenants are receiving housing assistance. As such, limiting the amount of rent that RHA will approve for tenant-based voucher holders at these properties will not only ensure that one subsidized program is not double-subsidizing the other, but will ultimately reduce the amount of HAP being paid, thereby reducing costs and achieving greater cost-effectiveness in federal expenditures.

Anticipated schedule for implementing the proposed activity

Following approval of this plan, RHA will update its Admin Plan and notify affected landlords of this policy change. This notification will provide landlords with a 90-day notice of a rent decrease.

Will this proposed activity be applied to any Special Purpose Voucher (SPV) types?

RHA is not proposing to apply this activity to any SPV population types; however, this policy will apply should a SPV participant lease at a deed-restricted affordable housing property.

B. Cost Implications

Describe whether the proposed activity will result in any cost implications (positive or negative), provide an estimate of the amount, and discuss how the surplus or deficit anticipated will be managed.



Overall, implementation of this activity will result in a subsidy savings as the maximum amount of contract rent that RHA will allow landlords to charge tenant-based voucher holders at these units will decrease. Based on 1,478 tenant-based voucher families who were residing in LIHTC units only on September 1, 2025, RHA estimates a potential savings in HAP of \$272,815 per month or \$3.273 million annually when compared to current contract rents allowed for under RHA's established payment standards.

C. Need/Justification for MTW Flexibility

Cite the authorization(s) that allows for the flexibility to conduct the proposed activity and explain why the cited authorization(s) is needed.

This activity requires the following authorizations to allow RHA to limit the amount of rent charged by landlords at deed-restricted affordable housing properties, when establishing tenant rent and rent reasonableness.

Note: All references to authorizations are to the section and paragraph citation of Attachment C of the Standard MTW Agreement.

D. Authorizations Related to Section 8 Housing Choice Vouchers Only

D.2. *Rent Policies and Term Limits*

D.2.a. The Agency is authorized to adopt and implement any reasonable policy to establish payment standards, rents or subsidy levels for tenant-based assistance that differ from the currently mandated program requirements in the 1937 Act and its implementing regulations. The Agency is authorized to adopt and implement any reasonable rent policies to calculate the tenant portion of the rent that differ from the currently mandated program requirements in the 1937 Act and its implementing regulations. *This authorization waives certain provisions of Sections 8(o)(1), 8(o)(2), 8(o)(3), 8(o)(10), and 8(o)(13)(H)-(I) of the 1937 Act and 24 C.F.R. 982.508, 982.503, and 982.518.*

Section IV

Approved MTW Activities



IV. Approved MTW Activities

A. Implemented Activities

The activities discussed in this section have previously been approved by HUD and implemented by RHA. The following tables provide an overview of each of the approved MTW activities including the year it was implemented, the primary statutory objective(s) the activity is intended to impact, and the Authorization(s) cited.

Approved MTW activities			
Activity #	Activity Name	Statutory Objective(s)	Authorization(s) Cited
2014-02	Mobility Demonstration	Increase housing choice for low-income families <i>and</i> 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	Reduce costs and achieve greater cost effectiveness <i>and</i> create incentives for families to work, seek work or prepare for work.	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	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	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	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.9.a. and D.5.
2016-01	Simplification of medical deductions	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	Reduce costs and achieve greater cost effectiveness.	Attachment C Section D.1.a.
2017-01	Increase verified application data	Reduce costs and achieve greater cost effectiveness <i>and</i> increase housing choices for low-income families.	Attachment C Sections C.4. and D.3.a.
2018-01	Landlord Incentive Program	Increase housing choice for low-income families.	Attachment C Sections D.1.a., D.1.d., and D.5.
2019-01	Redetermination of rent reasonableness as a result of a change in contract rent	Reduce costs and achieve greater cost effectiveness <i>and</i> increase housing choices for low-income families.	Attachment C Section D.2.c.



Activity #	Activity Name	Statutory Objective(s)	Authorization(s) Cited
2019-02	Provide incentives to \$0 HAP households	Create incentives for families to work, seek work or prepare for work.	Attachment C Sections D.1.a, D.1.b, D.1.c., and Section E.
2021-01	Affordable Housing Acquisition, Rehabilitation and Preservation	Increase housing choices for low-income families.	Attachment D Use of MTW Funds and MTW block grant outlined in PIH 2011-45 (HA)
2021-03	Partnership to Assist Homeless Youth	Increase housing choices for low-income families.	Attachment D Use of MTW Funds and MTW block grant outlined in PIH 2011-45 (HA)
2022-01	Workforce Development Program	Create incentives for families to work, seek work or prepare for work.	Attachment C Section E
2024-02	Local Project Based Voucher Program	Reduce costs and achieve greater cost effectiveness <i>and</i> 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	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

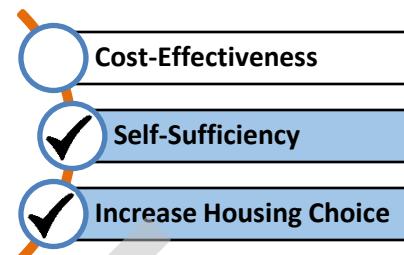
Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2014.

Description

RHA's Mobility Demonstration allows qualified low-income PH families with children to move to neighborhoods where opportunities are more abundant within the surrounding area.

To enable these families to move, RHA assigns PBVs to agency-owned single-family homes, duplexes and condominiums located within low-poverty neighborhoods throughout the City of Reno and the City of Sparks. Based on a pool of eligible households and the family's approved voucher size, PH families are provided with the opportunity to move into one of the identified properties.



SPV Population Types

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

Status/Update

To date, 73 PH families with children have moved to properties located in low-poverty census tracts, 28 of whom are still participating in the demonstration.

This activity will remain ongoing in FY 2027.

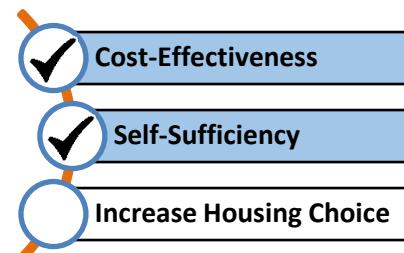
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

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

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2014. It was amended in FY 2024 to increase the minimum rent to \$100 and in FY 2025 to allow households with assets less than \$50,000 to submit a self-certification as to the value of the asset. In FY 2026, families can self-certify the amount of financial support received from a family member once housed.



Description

RHA is excluding all educational financial aid from income calculations and allowing self-certification of assets under \$50,000. Income received from assets less than \$50,000 is not calculated, verified, or included in rent calculations. The full amount of student financial assistance paid directly to the student or to the educational institution is excluded from income calculations for HCV participants and PH residents. RHA's assisted households continue to benefit from being able to attend an institution of higher education without being penalized with an increase in rent due to any financial assistance that they may secure. Implementation of this activity also raised RHA's minimum rent to \$100 and allows for the self-certification of income received as family support.

SPV Population Types

RHA is currently 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. The planned change noted below will also be applied to these same population types.

Status/Update

This activity will remain ongoing in FY 2027.

Planned Changes

In FY 2027, RHA proposes to allow HCV participants and PH residents to self-certify income earned by full-time students who are dependent family members. Full-time students under this proposed policy change must be dependent family members and not the head of household, spouse, or co-head. Following implementation, RHA will no longer verify employment income earned by dependent full-time students as any amount greater than dependent deduction is already excluded under HUD regulations.

RHA does not anticipate any additional non-significant or significant changes to this activity.

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

Approved, Implemented, and Amended (if applicable)

This activity was proposed, approved, and implemented as a biennial activity for elderly/disabled PH residents and HCV participants on fixed incomes in FY 2014. It was expanded into a triennial activity in FY 2015 and amended in FY 2017 to allow for the use of local forms to accommodate the triennial schedule. In FY 2023, adjustments to the HCV payment standard began to be applied to the family's rent calculation once a rent increase was initiated by the participant's landlord.¹⁰



Description

Elderly and/or disabled PH residents and HCV participants on fixed incomes have recertifications on a triennial schedule rather than annually. In FY 2018, RHA began allowing for "true" triennial recertifications for this population resulting in Cost-of-Living Adjustment (COLA) increases being processed every third year. Households with minors are included in the triennial recertification schedule if the household meets both the elderly or disabled definition as defined by HUD *and* the stable income definition. There can be no earned income in the household and those who are eligible for income verifications using applicable safe harbor rules are required to continue to have annual income broken out by source.

SPV Population Types

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

¹⁰ When HCV participants on RHA's triennial recertification schedule have no interim recertification or change in gross rent/family share, increases to the payment standard are processed outside of the 12-month window required by HUD.

Status/Update

This activity will remain ongoing in FY 2027.

Planned Changes

RHA does not anticipate any additional non-significant or significant changes to this activity.

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

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2015.

**Description**

RHA's PH residents and HCV participants no longer receive negative rents due to utility allowances. Furthermore, RHA simplified the HCV utility allowances for all units by creating a flat utility allowance schedule based on structure type and authorized voucher bedroom size. The simplified utility allowances are reviewed annually and designed to cover the full cost of apartment utilities, but a lesser percentage proportionally for participants who choose single family homes, duplexes, and mobile homes. With a tightening rental market, RHA noted an increase in the number of landlords who began requiring tenants to pay additional utilities such as water, sewer, and trash. To reduce the financial burden on HCV participants, RHA has established two simplified utility allowance schedules to cover the cost of these additional utilities.

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.

Status/Update

This activity will remain ongoing in FY 2027.

Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

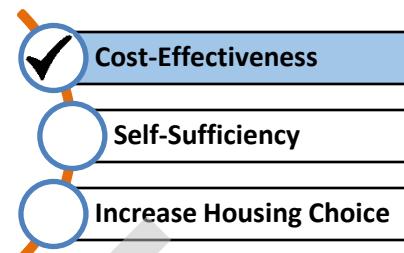
2015-02: Allow RHA to inspect its own HCV units

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2015.

Description

RHA owns a significant number of units which, under HUD's established rules, had to previously be inspected by third party contractors. In FY 2015, RHA staff began conducting inspections on all HCV and PBV units, regardless of ownership or property management status, rather than using third party contractors.



SPV Population Types

SPV population types are not applicable to this activity.

Status/Update

This activity will remain ongoing in FY 2027.

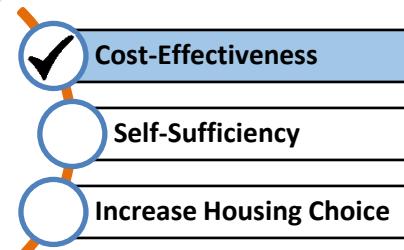
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

2016-01: Simplification of medical deductions

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2016. It was amended in FY 2018 to modify the income tiers further and establish a requirement that all eligible households self-certify actual medical expenses rather than allowing all participants to simply receive the simplified medical deduction regardless of whether the household incurs the expense.



Description

Rather than use third-party verifications and require residents to provide receipts showing out-of-pocket medical expenses, RHA established and implemented a simplified medical deduction schedule 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.

Status/Update

This activity will remain ongoing in FY 2027.

Planned Changes

RHA reviews and adjusts the standardized medical deduction amounts annually to determine their overall viability for program participants. After reviewing the Medicare premiums for 2026, RHA proposes to adjust the annual income tier ranges and the medical deduction for some households. The following table reflects RHA's updated income tiers and corresponding medical deductions based on the household's total gross income:

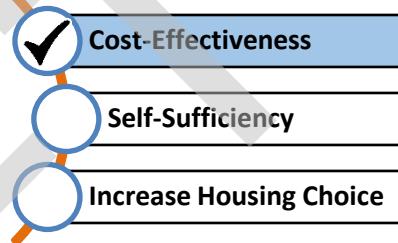
Gross Annual Income Range	Proposed Annual Medical Deduction
\$1 - \$15,659	\$0
\$15,660 - \$21,131	\$1,650
\$21,132 +	\$3,350

RHA does not anticipate any non-significant or significant changes to this activity.

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

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2016.



Description

RHA is required to conduct a re-inspection on units that fail an annual HQS inspection to ensure that the owner/manager 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 within the specified time, RHA can abate the HAP beginning 30 days from the date of the first inspection until the required work is totally 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 HCV participants with safer living conditions, RHA began to assess a \$75 fee for additional HQS inspections. This fee commences when more than two HQS inspections are required due to the owner/manager's failure to complete the necessary repairs. The fee for the inspection does not remove the abatement of the subsidy but rather seeks to cover the administrative costs of conducting a third inspection that would not have been required had the owner/manager corrected the noted violations in a timely manner. The owner/manager cannot pass this fee on to the tenant.

Owners/managers frequently request extensions to complete the necessary repairs prior to the third inspection, and RHA anticipates that this will continue. However, upon implementation of this activity, extensions are no longer granted for more than 30 days following the date of the second inspection, except under certain circumstances approved by RHA.

SPV Population Types

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

Status/Update

This activity will remain ongoing in FY 2027.

Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

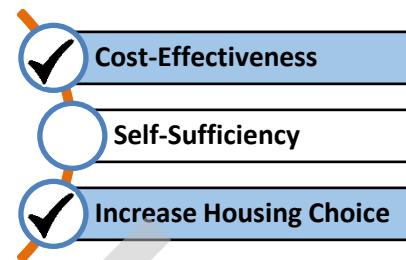
2017-01: Increase verified application data

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2017.

Description

Federal regulations require that information submitted by each applicant be verified to ensure the data provided, used to determine eligibility, priority status, and subsidy amounts, is true and complete. Information not subject to change (i.e., date and place of birth) does not need to be re-verified. Information that is subject to change and verified more than 60 days prior must be re-verified prior to certification of the applicant's file.



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 120 days. Furthermore, stable income verifications, such as pensions and Social Security award letters, are valid for the current year.

SPV Population Types

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

Status/Update

This activity will remain ongoing in FY 2027.

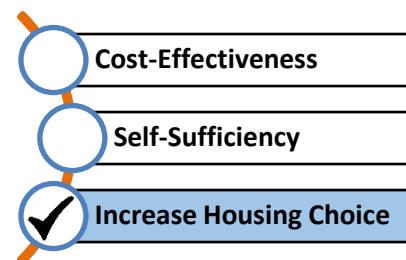
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

2018-01: Landlord Incentive Program

Approved, Implemented, and Amended (if applicable)

This activity was identified, approved, and implemented in FY 2018. It was amended in FY 2020 and FY 2024 to expand upon the conditions for qualification and allow for additional incentives, including a referral bonus and a re-lease bonus. It was repropose in FY 2025, to allow for a vacancy loss payment and to extend the length of time the initial inspection results are valid to 90 days.



Description

Based on information received from landlords through a survey, which noted barriers to their continued participation in the HCV program, RHA implemented a Landlord Incentive Program in FY 2018 that was expanded upon in FY 2020 and FY 2024. The program allows landlords to receive their contracted HAP payment through the end of the month for units occupied by HCV participants vacating under certain conditions. RHA also allows for one additional month of HAP to be paid to landlords regardless of the actual move-out date of the participant.

SPV Population Types

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

Status/Update

In FY 2024, RHA received approval to pay one additional month of the actual full contract rent amount rather than the HAP amount automatically. Although RHA continues to pay landlords one additional month of their HAP amount, if requested, this amount may be adjusted to the full contract rent amount based on current rental market conditions and budget availability.

During this same time, RHA expanded the Landlord Incentive Program to provide landlords with a \$500 re-lease bonus and a \$1,000 referral bonus. The re-lease bonus and referral bonus have yet to be implemented by RHA, but based on RHA's voucher utilization rate and future market trends, these incentives may be offered in the future.

As RHA works to increase landlord participation and promote the affordable housing needs of the local community, single fund flexibility may be utilized to provide additional outreach, including, but not limited to, additional staff, landlord educational sessions, and resources.

This activity will remain ongoing in FY 2027.

Planned Changes

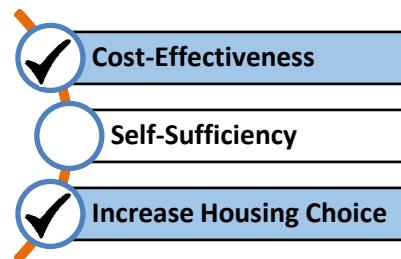
In FY 2025, RHA received approval to extend the length of time that an initial HQS inspection was valid for from 45 days to 90 days. Building on this approval, RHA proposes to allow initial inspections to take place prior to the submittal of a Request for Tenancy Approval (RFTA). Initial inspections, with or without a RFTA submission, will be valid for 90 days.

RHA does not anticipate any non-significant or significant changes to this activity.

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

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2019. It was amended in FY 2024, to allow for the automatic approval of a contract rent increase (CRI) without a rent reasonableness redetermination if the requested rent change does not exceed RHA's payment standards.



Description

The strengthening housing market and the lack of affordable housing in the City of Reno, the City of Sparks and Washoe County has resulted in private landlords becoming wary or simply refusing to rent to HCV participants. This sentiment is oftentimes made worse by the myriad of regulations that must be adhered to when leasing to a family participating in the HCV program.

Based on the local rental market, RHA began waiving the requirement for a rent reasonableness determination in FY 2019 if the new requested rent amount represents a change of 10% or less. Expanding this further in FY 2024, RHA began allowing for automatic approvals without a rent

reasonableness redetermination of any CRI as long as the requested rent change does not exceed RHA's payment standards.

SPV Population Types

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

Status/Update

During FY 2025, RHA processed 1,042 rent change requests of which 588 or 56% sought a change of 10% or less. Staff continue to complete a rent reasonableness determination when a unit is placed under a HAP contract for the first time, when an owner requests a contract rent change of more than 10% or one that is above the applicable payment standard, or any time deemed necessary by RHA.

RHA conducted a general analysis of the local rental market to ensure this policy change continues to be a viable option for waiving the required rent reasonableness determination following a CRI request of 10% or less. According to Zillow, the median rent in Reno for all bedrooms and all property types for December 2025 is \$1,950¹¹. This is \$50 more than December 2024. Similarly, the median rent price in Sparks for all bedrooms and all property types for December 2025 is \$2,200, down slightly from \$2,245 in December 2024. RHA will continue to alleviate some of the administrative burden required of RHA staff while at the same time provide an incentive to RHA's HCV landlords by leaving this policy in place for the coming year.

This activity will remain ongoing in FY 2027.

Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

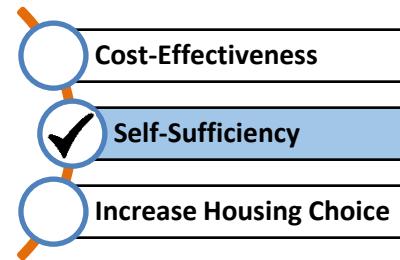
2019-02: Provide incentives to \$0 HAP households

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2019.

Description

Many of RHA's families who increase their household earnings and begin to pay full contract rent also experience the "benefits cliff." For many 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. To ease this fear and increase the success rate of RHA's HCV households in becoming economically self-sufficient, RHA adopted a policy in FY 2019 that extends the length of time a household can remain on the HCV program while receiving zero assistance. By lengthening the period to 12 months, participants can continue to increase their earned income while at the same time eliminating the incentive to terminate employment or reduce working hours to remain on the program.



¹¹ <https://www.zillow.com/rental-manager/market-trends/reno-nv/>

As an additional incentive to HCV participants on their way to self-sufficiency, RHA began allowing households at \$0 HAP to accrue an escrow account for up to 12 months. Using single-fund flexibility, RHA began setting aside 15% of each household's contracted rent monthly in an escrow account for no more than 12 months while the household remains on the program receiving zero assistance. This escrow accrual begins 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 is terminated by RHA and the family has successfully transitioned off the HCV program. If, at any time during the 12-month accrual period, the family becomes eligible to receive housing assistance again, the amount of money accrued is forfeited and the escrow accrual starts over from zero if/when the household reaches \$0 HAP again. Should the family choose to move off the HCV program within the 12-month period that they are receiving zero assistance, they move off the program with the amount accrued in the account up to the date of their voluntary departure.

SPV Population Types

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

Status/Update

This activity will remain ongoing in FY 2027.

Planned Changes

Rather than require a three year wait period before reapplying for housing assistance, RHA proposes to change this policy and allow households who voluntarily give up their assistance to reapply to the waiting lists at times when the lists are open.

RHA does not anticipate any non-significant or significant changes to this activity.

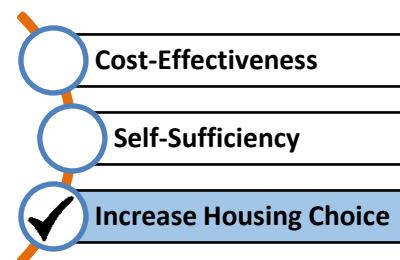
2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2021.

Description

In FY 2021, RHA began exploring ways that single fund flexibility through the MTW Demonstration could be used 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.



SPV Population Types

SPV population types are not applicable to this activity.

Status/Update

RHA utilizes this activity for the development of affordable housing units in Washoe County. Use of MTW funding flexibility related to the following developments have been committed through a Resolution adopted by RHA's Board of Commissioners.

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.

RHA is developing this project as a 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 plans to pursue additional funding and utilize the property's cash flow to fund these services beyond 2030.

The Village at Hawk View

The Village at Hawk View (aka Hawk View Apartments Redevelopment) project involves the conversion of a former 100-unit public housing site into a combined LIHTC and PBV project under the demolition and disposition rules authorized by Section 18 of the U.S. Housing Act of 1937. In partnership with Brinshore Development, RHA demolished all 28 buildings and began building new 3- and 4-story buildings that will create 199 units of modern low-income affordable housing on the site. The project is being 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. 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 continues to work closely with its development partner, Brinshore Development. 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.

This activity will remain ongoing in FY 2027.

Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

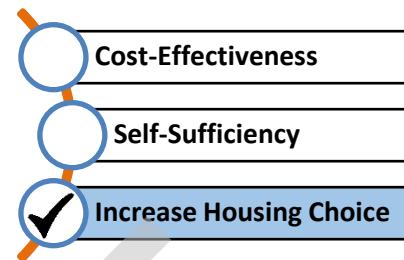
2021-03: Partnership to Assist Homeless Youth

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2021.

Description

In FY 2021, RHA partnered with Eddy House, a local 501(c)3 non-profit, that serves as the central intake and assessment facility in northern Nevada for homeless youth. The local non-profit purchased a building that now serves as a resource center during the day and an overnight facility.



SPV Population Types

SPV population types are not applicable to this activity.

Status/Update

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 reviewed this activity and increased the number of beds allowed to be funded to no more than 80. Although the amount RHA provides Eddy House may fluctuate based on occupancy, RHA has budgeted \$10 per bed per night, an annual expense of approximately \$292,000 for 80 beds.

This activity will remain ongoing in FY 2027.

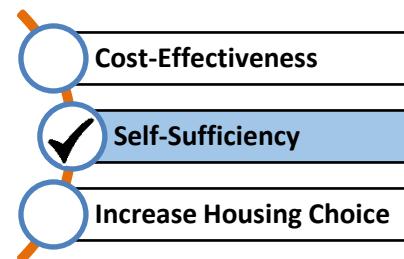
Planned Changes

RHA does not anticipate any additional non-significant or significant changes to this activity.

2022-01: Workforce Development Program

Approved, Implemented, and Amended (if applicable)

This activity was 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.



SPV Population Types

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

Description

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 WFD Program in FY 2019. Through this restructuring, RHA began providing a more client focused approach to self-sufficiency and in FY 2025 the program was officially renamed as IMPACT (Independence, Motivation, Pathways, and Career Transformation).



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 trainings that promote economic independence continues for residents participating in the IMPACT Program. Addressing the need for sustainable employment that encourages economic mobility across multiple generations is an integral part of the program's design. To achieve this, RHA strategically redesigned its Resident Services Department to identify and address the self-sufficiency goals of the entire family - from one individual, to parents, and youth.

Status/Update

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 and allow all Resident Services 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 now unclear 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 from other non-federal funding sources.

This activity will remain ongoing in FY 2027.

Planned Changes

Recently, RHA staff reviewed the agency's definition of self-sufficiency in relation to this activity. As households participating 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 and graduate from this program, 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 and free of other social service safety nets.

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

Although RHA considers this new definition as self-sufficient for the IMPACT Program, the final phase of self-sufficiency occurs once the household is no longer receiving housing assistance or when the household voluntarily ends participation¹². As IMPACT participants and graduates work toward this goal, it is vital that, in addition to increased earnings, they leave the program with the skills, education, and the knowledge that allows them to sustain self-sufficiency. To accomplish this, RHA anticipates making specific workshops mandatory for graduation from the IMPACT Program. These workshops may include, but are not limited to, financial literacy and time management.

RHA offers multiple programs, including Start Smart and IMPACT, that offer a financial incentive upon graduation. Although graduates can enroll and participate in various programs offered by

¹² RHA will report this as a two-step process within Section II.D. of its Annual MTW Reports. First, the number of participants who have achieved 60% AMI having met the self-sufficiency goals of the program will be reported. Second, those who experience a positive exit from RHA's housing programs, having achieved the final phase of self-sufficiency, will be counted.

RHA, in FY 2027, participants who graduate from one of RHA's WFD programs with a financial incentive will not be allowed to graduate and receive an additional financial incentive from another program. Furthermore, incentives/scholarships offered and paid to Start Smart graduates are used to further the graduate's post-secondary education goals. As such, incentives provided are non-taxable and structured like the escrow received through participation in IMPACT. RHA will not issue a 1099 form following payment to Start Smart graduates and/or scholarship recipients.

To build and cultivate ongoing success, RHA plans to create an Alumni Network for IMPACT participants post-graduation. RHA may use single fund flexibility to provide one-time financial assistance within pre-established timeframes, ongoing educational programs, alumni only events/celebrations, mentoring opportunities with new IMPACT participants or career and business support.

RHA does not anticipate any additional non-significant or significant changes to this activity.

2024-02: Local Project Based Voucher Program

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2025.

SPV Population Types

SPV population types are not applicable to this activity.

Description

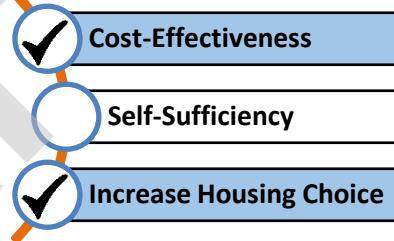
Throughout RHA's participation in MTW, the agency proposed and implemented several activities directly related to PBVs.

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.

In FY 2016, RHA began setting initial contract rents for units owned or managed by the agency at or below applicable low HOME rents rather than going through a state-certified appraiser and a HUD-approved independent agency. In FY 2026, RHA removed this language and allows initial contract rents to be set by RHA without the rent being tied to the area's established low HOME rents. RHA will conduct rent reasonableness for PBVs, including those related to any Operating Cost Adjustment Factor (OCAF) updates or changes, and will do so without having to go through a state-certified appraiser and/or HUD-approved independent agency.

Status/Update

This activity will remain ongoing in FY 2027.



Planned Changes

RHA does not anticipate any additional non-significant or significant changes to this activity.

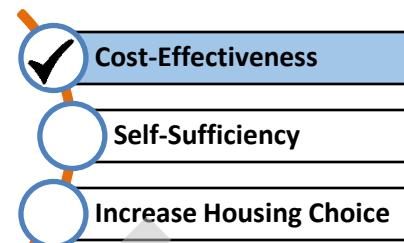
2025-01: Reduce Interim Recertifications

Approved, Implemented, and Amended (if applicable)

This activity was approved and implemented in FY 2025.

SPV Population Types

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



Description

In FY 2025, RHA implemented an 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 rent. RHA continues to process interim recertifications and rent redeterminations in both programs under the following circumstances:

- Any decrease in household income,
- Workforce Development Program participants with a signed contract of participation can request an interim to update the amount being contributed to their escrow accounts,
- When increased income would allow a new unit to meet affordability standards when a transfer and/or move is requested,
- Any change in family composition,
- When a contract rent increase or decrease is submitted by the landlord.

While RHA no longer processes interim recertifications due to an increase in income, RHA has determined that PH residents or HCV participants should continue to report increases in household income during a transition period. During this time, RHA will not process the interim recertification but rather consider the update as informational only. Since RHA is not requiring PH residents or HCV participants to report changes in increased income, no interim recertifications are anticipated for these households unless requested under the previously identified circumstances. As assisted households are no longer required to report changes, and RHA will not have knowledge of changes in household income, annual recertifications processed by RHA will use current income.

Status/Update

RHA proposes to allow for a policy change to this activity that will allow for a recertification of household income if a noticeable pattern of sporadic or loss of income exists prior to annual recertification and remains consistently sporadic for two years. Ongoing sporadic income noted during the second annual reexamination will be used to calculate household income, regardless of whether the income is currently being earned.

This activity will remain ongoing in FY 2027.

Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

B. Not yet implemented activities

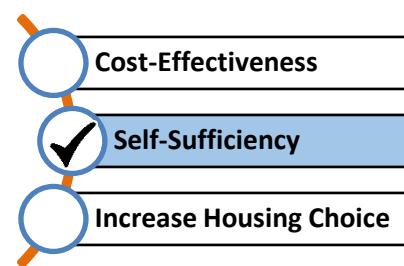
The activities discussed in this section have previously been approved by HUD but not yet implemented by RHA. The following table provides an overview of each of the approved MTW activities that have not yet been implemented, including the year it was identified, the primary statutory objective(s) the 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 Section C.11 and Section 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
2026-01	N/A	Direct Rental Assistance	Increase housing choice for low-income families <i>and</i> reduce costs and achieve greater cost effectiveness in federal expenditures.	MTW block grant as outlined in PIH Notice 2011-45 (HA), Attachment D - Use of MTW Funds, and Attachment C, Section D.4.
2026-02	N/A	Alternative inspection policy for newly constructed or substantially rehabilitated properties	Reduce costs and achieve greater cost effectiveness in federal expenditures.	Attachment C Section D.5.
2026-04	N/A	Direct referral to waiting list	Increase housing choice for low-income families.	Attachment C Sections C.2. and D.4.

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.

SPV Population Types

RHA may apply this activity to SPV population types.

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 may 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 partners who may be able to accommodate apprenticeships within these emerging sectors. Once local employer and industry group partnerships are finalized, RHA will move forward with implementation.

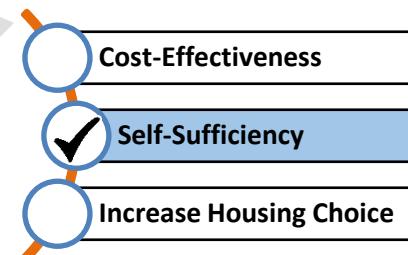
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

2024-01: Time-Limited Workforce Development Vouchers

Description

In FY 2024, RHA received approval 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. Following implementation of this activity, 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 waiting list preferences in place, they 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. 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.



SPV Population Types

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

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 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, RHA will move toward the implementation of this activity.

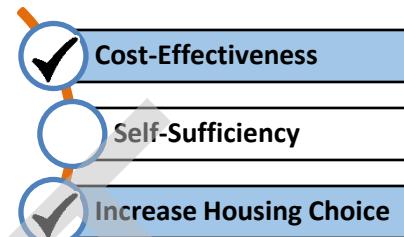
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

2026-01: Direct Rental Assistance

Description

In FY 2026, RHA proposed a Direct Rental Assistance (DRA) pilot program as a Local Non-Traditional (LNT) activity. RHA's DRA program design will rigorously study whether participants can overcome some of the challenges often cited by voucher holders by simply changing the way the subsidy is delivered. To do this, RHA proposed a DRA model that is similar to HUD's HCV tenant-based assistance, with two key differences intended to remove administrative burdens for participants, landlords, and RHA. First, the rental subsidy payment from RHA will be made directly to the renter and the renter will be responsible for paying their rent to the landlord in full and on time. Any subsidy received through participation in the DRA study must be used to support the household's rent. Second, RHA's proposed model will allow for remote video inspections of units rather than waiting for a physical inspection to be scheduled.



SPV Population Types

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

Update/timeline for implementation

RHA resubmitted its proposal to HUD on September 25, 2025. Once approved, RHA will engage its research partner and work toward implementation of this activity.

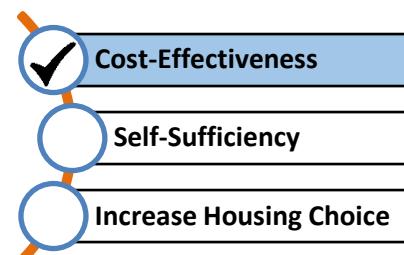
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

2026-02: Alternative inspection policy for newly constructed or substantially rehabilitated properties

Description

RHA anticipates that many voucher holders will opt to choose newly constructed or substantially rehabilitated units in and around the city. To accommodate larger complexes and allow HCV participants to secure units more quickly and easily, RHA proposed to reduce the number of inspections required at newly constructed or substantially rehabilitated properties by foregoing the initial inspection on every unit prior to allowing an HCV participant to move-in, if the following conditions have been met:



- RHA staff conduct an inspection on 10% of the units at the complex, or at a minimum, two inspections per bedroom size.

- Each of the units inspected pass during RHA's first inspection of the complex or, if there are failed items, the landlord certifies that those failed items noted during the inspection will be addressed in all uninspected units.
- The property must certify that the units have not been occupied since receiving the certificate of occupancy or upon completion of the substantial rehabilitation.

SPV Population Types

RHA will apply this activity to Emergency Housing Voucher (EHV), FYI, NED (Non-Elderly Disabled) and HUD-VASH population types.

Update/timeline for implementation

RHA resubmitted its proposal to HUD on September 25, 2025. Once approved, RHA will work toward implementation of this activity.

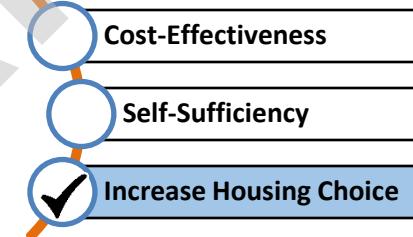
Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.

2026-04: Direct referral to waiting list

Description

While emergency shelters and temporary or short-term tenant-based housing programs can meet the immediate needs of homeless families and individuals; they don't always result in long-term stable housing. Acknowledging that assisting people experiencing homelessness is a community-wide effort and that those experiencing homelessness face unique barriers in applying for, securing, and maintaining housing assistance, RHA proposed a direct referral option for those currently living in a temporary or short-term tenant-based rental assistance program. Working closely with the Continuum of Care (CoC), RHA will allow households to be placed on RHA's waiting lists, even during times the waiting lists are closed to other applicants. To be eligible for a direct referral, each household must be referred directly from a community partner participating in the CoC, and each partner must be actively reporting eligible household data in the Homeless Management Information System (HMIS).



SPV Population Types

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

Update/timeline for implementation

RHA resubmitted its proposal to HUD on September 25, 2025. Once approved, RHA will work toward implementation of this activity.

Planned Changes

RHA does not anticipate any non-significant or significant changes to this activity.



C. Activities on hold

Not applicable. RHA does not have any activities on hold.

D. Closed Activities

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

Closed MTW activities					
Activity #	FY Implemented	FY 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 <i>and</i> 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 housing	Increase housing choice for low-income families and reduce costs <i>and</i> create incentives for families to work, seek work or prepare for work.	Attachment C Sections B.4., D.1.b., and D.7.a.
2015-03	2015	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 <i>and</i> increase housing choices 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 clients	Create incentives for families to work, seek work or prepare for work.	Attachment C Section E.



Activity #	FY Implemented	FY Closed	Activity Name	Statutory Objective(s)	Authorization(s)
2016-02	2016	2024	Redefine near-elderly person	Increase housing choices for low-income families.	Attachment C Sections C.2. and D.4.
2016-03	N/A	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 choices for low-income families.	Attachment C Section D.1.b., Section D.1.c., Section D.2.d., and Section E. Attachment D Use of MTW Funds
2016-04	2016	2023	Allow HCV participants to lease units that exceed the 40% rent burden	Increase housing choices 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	2023	Expand Project Based Voucher Program	Increase housing choices for low-income families.	Attachment C Sections D.1.e. and D.4.
2017-02	2017	2025	Asset threshold to determine eligibility for admission	Increase housing choices 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 Closed Out

This activity was approved and implemented in FY 2014. It was closed out 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 within its MTW program into one. The authorizations and outcomes related to this activity will continue to be reported under the new FY 2024 activity.

2014-03: Rent Reform Controlled Study

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2014. It was closed out in FY 2019.

Reason for close out

RHA staff considered several factors before reaching a decision to close this activity. Based on current 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, this activity was 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. This activity was closed in FY 2019.

2014-04: Expand self-sufficiency activities

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2014. It was closed out in FY 2021.

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 *Activity 2022-01: Workforce Development Program*.

2014-07: Alternate HQS verification policy

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2014. It was closed out in FY 2017.

Reason for close out

As HUD is now allowing for Biennial HQS Inspections through Section 220 of the 2014 Appropriations Act, this activity was closed in FY 2017.

2014-08: Partner with local nonprofit to provide special needs housing

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2014. It was closed out 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 within its MTW program into one. The authorizations and outcomes related to this activity will continue to be reported under the new FY 2024 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 Closed Out

This activity was approved and implemented in FY 2015. It was closed out 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 within its MTW program into one. The authorizations and outcomes related to this activity will continue to be reported under the new FY 2024 activity.

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

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2015. It was closed out in FY 2018.

Reason for close out

RHA received approval through Activity 2016-05 to eliminate the HUD-mandated EID from the calculation of rent. To alleviate the impact that this would have on rent calculations for some PH residents and HCV participants, EID participants could keep their benefits for one year following plan approval. After this initial year, all participants will have their EID benefits eliminated upon their first annual recertification or immediately following the termination of employment income. All participants have been phased off EID. This activity was closed in FY 2018.

2016-02: Redefine near-elderly person

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2016. It was closed out in FY 2024.

Reason for close out

In FY 2016, RHA proposed this activity to increase the number of eligible families referred to RHA's senior/disabled units without raising concerns with current residents regarding potential lifestyle conflicts. Newly defined 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's PH complexes were designated as "general occupancy." As a result of this change in designation, the near-elderly definition is no longer being used during the admissions process. This activity was closed in FY 2024.

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

Plan Year Approved, Implemented, and Closed Out

This activity was approved in FY 2016 but never implemented. It was closed out 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 does 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 and current rental market conditions, staff determined that implementation of this activity on all non-elderly/non-disabled HCV participants would result in undue stress on participating families. This activity was closed in FY 2020.

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

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2016. It was closed out in FY 2023.

Reason for close out

RHA began implementing this activity in FY 2016. Overall, this activity was relatively ineffective at increasing housing choice among HCV participants. Rather than continue with this activity, 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 the region. Rather than place the increased rent burden on the participants, RHA implemented Exception Payment Standards for specific zip codes throughout the Truckee Meadows where rents were unaffordable based on RHA's traditional payment standards to allow for more upward mobility. Based on this transition, this activity was closed in FY 2023.

2016-05: Eliminate Earned Income Disallowance (EID)

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2016. It was closed out 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 was closed in FY 2025.

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

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2016. It was closed out in FY 2025.

Reason for close out

Rather than continue to exclude earned income these youth may have, RHA has developed outreach strategies to ensure this population is educated about, referred to, and participating in the educational opportunities offered through the Resident Services department. RHA's Reach Higher Program will connect these young adults with available educational opportunities and job trainings that promote economic independence and sustainable employment. Furthermore, RHA believes these young adults will increase their likelihood of becoming self-sufficient should they choose to



participate in the IMPACT Program following their participation in Reach Higher. This activity was closed in FY 2025.

2016-08: Expand Project Based Voucher Program

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2016. It was closed out 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 within its MTW program into one. The authorizations and outcomes related to this activity will continue to be reported under the new FY 2024 activity.

2017-02: Asset threshold to determine eligibility for admission

Plan Year Approved, Implemented, and Closed Out

This activity was approved and implemented in FY 2017. It was closed out in FY 2025.

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. RHA's policy when determining eligibility for admission is now aligned with required HUD regulations resulting in this activity being closed in FY 2025.

Section V

Sources and Uses of Funds



Housing Authority
1525 East Ninth Street
Serving Reno, Sparks and Washoe Cou



V. Sources and Uses of Funds

This section includes summary budget information for FY 2027 including planned sources and uses for MTW funds.

A. Planned Application of MTW Funds

i. Estimated Sources of MTW Funds

The MTW PHA shall provide the estimated sources and amount of MTW funding by Financial Data Schedule (FDS) line item. Following is RHA's estimated sources and amount of MTW funding by FDS line item:

ESTIMATED SOURCES OF MTW FUNDS		
FDS Line-Item Number	FDS Line-Item Name	Dollar Amount
70500 (70300+70400)	Total Tenant Revenue	\$2,507,228
70600	HUD PHA Operating Grants	\$47,692,469
70610	Capital Grants	\$1,816,020
70700 (70710+70720+70730+70740+70750)	Total Fee Revenue	\$0
71100+72000	Interest Income	\$821
71600	Gain or Loss on Sale of Capital Assets	\$(3,340,140)
71200+71300+71310+71400+71500	Other Income	\$560,662
70000	Total Revenue	\$49,237,060

ii. Estimated Application of MTW Funds

The MTW PHA shall provide the estimated application of MTW funding in the plan year by Financial Data Schedule (FDS) line item. Only amounts estimated to be spent during the plan year are identified here; unspent funds that the MTW PHA is not planning during the plan year **should not be** included in this section. Following is RHA's estimated application of MTW funds by FDS line item:

ESTIMATED APPLICATION OF MTW FUNDS		
FDS Line-Item Number	FDS Line-Item Name	Dollar Amount
91000 (91100+91200+91400+91500+91600+91700+91800+91900)	Total Operating – Administrative	\$6,444,321
91300+91310+92000	Management Fee Expense	\$1,900,826
91810	Allocated Overhead	\$0
92500 (92100+92200+92300+92400)	Total Tenant Services	\$458,801



93000 (93100+93600+93200+93300+93400+93800)	Total Utilities	\$574,564
93500+93700	Labor	\$0
94000 (94100+94200+94300+94500)	Total Ordinary Maintenance	\$1,816,653
95000 (95100+95200+95300+95500)	Total Protective Services	\$0
96100 (96110+96120+96130+96140)	Total Insurance Premiums	\$276,310
96000 (96200+96210+96300+96400+96500+96600+96800)	Total Other General Expenses	\$7,397,846
96700 (96710+96720+96730)	Total Interest Expense & Amortization Cost	\$0
97100+97200	Total Extraordinary Maintenance	\$0
97300+97350	HAP + HAP Portability-In	\$29,783,056
97400	Depreciation Expense	\$1,376,322
97500+97600+97700+97800	All Other Expense	\$0
90000	Total Expenses	\$50,028,699

RHA populates the amounts in the preceding table directly from our most recent FDS submission, whether unaudited, as is typically the case, or audited. RHA has not experienced a change in the number of Public Housing units, nor has it experienced any recent material change in HAP revenue. However, HAP expenses have increased over the past year, resulting in expenses exceeding the Annual Budget Authority (ABA).

Description of Variance between Estimated Total Revenue and Estimated Total Expenses:

iii. Description of Planned Application of MTW Funding Flexibility

MTW agencies have the flexibility to apply fungibility across three core funding programs' funding streams – public housing Operating Funds, public housing Capital Funds, and HCV assistance (to include both HAP and Administrative Fees) – hereinafter referred to as "MTW Funding." The MTW PHA shall provide a thorough narrative of planned activities it plans to undertake using its unspent MTW Funding. Where possible, the MTW PHA may provide metrics to track the outcomes of these programs and/or activities. Activities that use other MTW authorizations in Attachment C and/or D of the Standard MTW Agreement do not need to be described here, as they are already found in Section (III) or Section (IV) of the Annual MTW Plan. The MTW PHA shall also provide a thorough description of how it plans to use MTW funding flexibility to direct funding towards specific housing and/or service programs and/or other MTW activity, as included in an approved MTW Plan.



PLANNED APPLICATION OF MTW FUNDING FLEXIBILITY

In FY 2026, RHA may utilize single fund flexibility of MTW funds for the local non-traditional development of permanent supportive housing at Carville Court. RHA has also repositioned Hawk View Apartments and Silverada Manor through Section 18 Demolition/Disposition and a RAD PBV/Section 18 Blend. Once complete, RHA may utilize MTW single fund flexibility to establish ongoing tenant participation funds for continued Resident Council involvement at these sites.

RHA's Board of Commissioners continue to identify the expansion of Resident Services as a priority goal for the agency in the coming year. Beyond the IMPACT Program (formerly WFD Program), RHA will continue to use MTW single fund flexibility to provide additional services to those already served and to expand upon the services offered to all residents through this department. These expanded services will include offerings for RHA's senior/disabled residents, and the activities/programs made available to RHA's youth.

RHA will continue to use single fund flexibility to pay administrative and operating costs that are not covered by the administrative fee in the HCV program or operating subsidy within the PH program. RHA will report these expenses in VMS utilizing the MTW Expenses Utilizing HAP field.

RHA does not anticipate any additional uses of MTW single fund flexibility other than those found in Section (III) or Section (IV) of the Annual MTW Plan.

iv. Planned Application of PHA Unspent Operating Fund and HCV Funding

The MTW PHA shall provide a description of planned activities and/or use(s) for unexpended Operating Fund and HCV Funding. The original funding source is defined as the legacy MTW PHA's appropriated Section 8 and Section 9 funding source(s) (HCV HAP, HCV Admin Fee, and PH Operating Subsidy). Where possible, the planned use, the estimated amount, to which funding source the planned use(s) is attributable, as well as the projected timeline or timeline update has been identified.

Original Funding Source	Beginning of FY – Unspent Balances	Planned Application of PHA Unspent Funds during FY
HCV HAP*	\$32,624,485	\$32,624,485
HCV Admin Fee	\$3,197,290	\$3,197,290
PH Operating Subsidy	\$1,442,375	\$1,442,375
TOTAL	\$37,264,150	\$37,264,150

* Unspent HAP funding should not include amounts recognized as Special Purpose Vouchers reserves.

** HUD's approval of the MTW Plan does not extend to a PHA's planned usage of unspent funds amount entered as an agency's operating reserve. Such recording is to ensure agencies are actively monitoring unspent funding levels and usage(s) to ensure successful outcomes as per the short- and long-term goals detailed in the Plan.



Description
RHA anticipates utilizing all HAP ABA, Admin Fee and Public Housing Operating Subsidy to support both the voucher and public housing programs and ongoing MTW activities. RHA does not anticipate having any unspent funds for the fiscal year.
Additionally, RHA's Board of Commissioners has obligated HUD Held-Reserves for the following Local Non-Traditional development activities:
<p><i>Carville Court Redevelopment - \$2,000,000</i></p> <p>The redevelopment project, Carville Court Redevelopment, will consist of the demolition of an existing six-unit complex (three duplexes) that was purchased by RHA using unrestricted funds in the late 1990's. RHA plans to redevelop the site to include up to 15 new permanent supportive housing units for individuals experiencing homelessness or who are at risk of homelessness. RHA plans to partner with a local community service agency to provide on-site supportive services. Their program is aimed at stabilizing homeless individuals by building life skills and providing medical and mental health stabilization. RHA's preliminary budget for this redevelopment project is \$8.3 million.</p> <p><i>Paradise Plaza Resident Services Hub - \$950,000</i></p> <p>Paradise Plaza Resident Services Hub includes the renovation of a donated building that will serve as RHA's Resident Services Hub within the community. RHA's currently approved MTW activity #2022-01 provides the use of single fund flexibility to assist in the renovation of this space.</p>

v. Local Asset Management Plan

YES/No

- a. Is the MTW PHA allocating costs within statute?
- b. Is the MTW PHA implementing a local asset management plan (LAMP)? **Yes/No**
- c. Has the MTW PHA provided a LAMP in the appendix? **Yes/No**
- d. If the MTW PHA has provided a LAMP in the appendix, please describe any proposed changes to the LAMP in the Plan Year or state that the MTW PHA does not plan to make any changes in the Plan Year.

N/A



vi. Rental Assistance Demonstration (RAD) Participation

a. Description of RAD Participation

The MTW PHA shall provide a brief description of its participation in RAD. This description must include the proposed and/or planned number of units to be converted under RAD, under which component the conversion(s) will occur, and approximate timing of major milestones. The MTW PHA should also give the planned/actual submission dates of all RAD Significant Amendments. Dates of any approved RAD Significant Amendments should also be provided.

Rental Assistance Demonstration (RAD) Participation

RHA received approval to reposition Silverada Manor using a RAD/Section 18 blend. Other considerations were included in RHA's RAD Significant Amendment submitted as part of its FY 2024 MTW Annual Plan. This Amendment identified a RAD conversion as its repositioning strategy for 105 units at Essex Manor. After further review, staff have determined that a RAD/Section 18 blend may allow the repositioning of the property to move forward.

b. Has the MTW PHA submitted a RAD Significant Amendment in the appendix? A RAD Significant Amendment should only be included if it is a new or amended version that requires HUD approval.

Yes/NO

c. If the MTW PHA has provided a RAD Significant Amendment in the appendix, please state whether it is the first RAD Significant Amendment submitted or describe any proposed changes from the prior RAD Significant Amendment?

N/A

Section VI

Administrative





VI. Administrative

A. Board Resolution and Certifications of Compliance

Board Resolution 2026-03-XX RH approving the content and submission of the FY 2027 MTW Annual Plan and the Certifications of Compliance (see Attachment 1).

B. Documentation of Public Process

- The FY 2027 MTW Annual Plan will be discussed during a Resident Advisory Board meeting in February 2026. The Plan will also be discussed at multiple meetings of each of the Resident Councils in February 2026 and March 2026. Resident sign-in sheets and minutes from each of the above-mentioned meetings are available upon request.
- The FY 2027 MTW Annual Plan is made available for public review and comment on RHA's website and at RHA's Administrative Office beginning January 26, 2026, through March 24, 2026.
- Proof of Publication Notice (see Attachment 2). The FY 2027 MTW Annual Plan was advertised in the Legal Notices section of the Reno Gazette-Journal as follows:

NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD

The Housing Authority of the City of Reno (RHA) is requesting public comments and conducting a public hearing on the proposed MTW Annual Plan for Fiscal Year (FY) 2027.

RHA's FY 2027 MTW Annual Plan for the period July 1, 2026 - June 30, 2027, is available for public review and comment beginning January 26, 2026, through March 24, 2026, at RHA's Administrative Office, 1525 E. Ninth St, Reno, NV 89512 or on RHA's website at www.renoha.org. Copies of the FY 2027 MTW Annual Plan may also be obtained by contacting Kim Anhalt, MTW Initiatives & Housing Policy Manager at (775) 329-3630; TDD (385) 770-7166 or by email at kanhalt@renoha.org.

The public may provide oral comments by attending the public hearing described below and/or submitting written comments during the comment period. Written comments on RHA's draft FY 2027 MTW Annual Plan can be mailed to the address noted above and must be received by close of business on Monday, March 23, 2026.

A public hearing to answer questions and receive comments will be held at 6:00 PM on Thursday, March 5, 2026, in Mineral Manor's Community Room, 1525 E. 9th St., Reno, NV 89512.

- A public hearing for the FY 2027 MTW Annual Plan will be held at 6:00pm on Thursday, March 5, 2026.



C. Planned and Ongoing Evaluations

(see Attachment 3)

D. Lobbying Disclosures

Certification of Payments to Influence Federal Transactions and Disclosure of Lobbying Activities (see Attachment 4)

E. Definition of Significant Amendment or Modification

(see Attachment 5)

DRAFT

Board Resolution & Certifications of Compliance

Attachment 1





Attachment 1: Board Resolution and Certifications of Compliance

To be inserted prior to submittal to HUD.

Proof of Publication

Attachment 2





Attachment 2: Proof of Publication

To be inserted prior to submittal to HUD.

DRAFT

Ongoing Evaluation Mobility Demonstration

Attachment 3



Attachment 3: Ongoing Evaluation - Mobility Demonstration

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

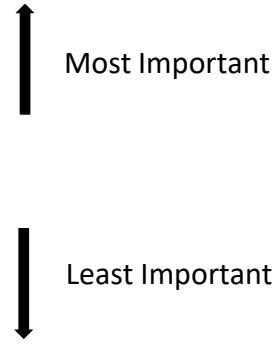
Table 7. Physical and Mental Health Outcomes

	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</i> problem (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 closer to parks and recreation and job opportunities.

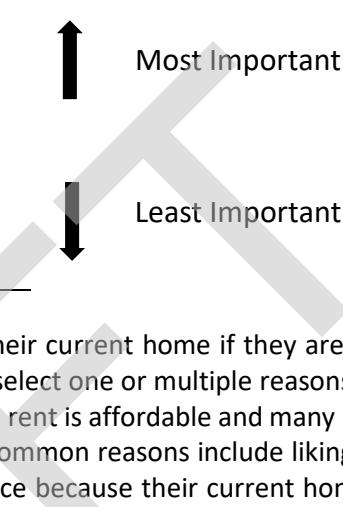
Table 8. Neighborhood Preferences (n=27)

A neighborhood that has a low crime rate.	
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.	
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.	
The home has a yard that is safe for children to play in.	
The home is on a quiet street away from heavy traffic.	
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).

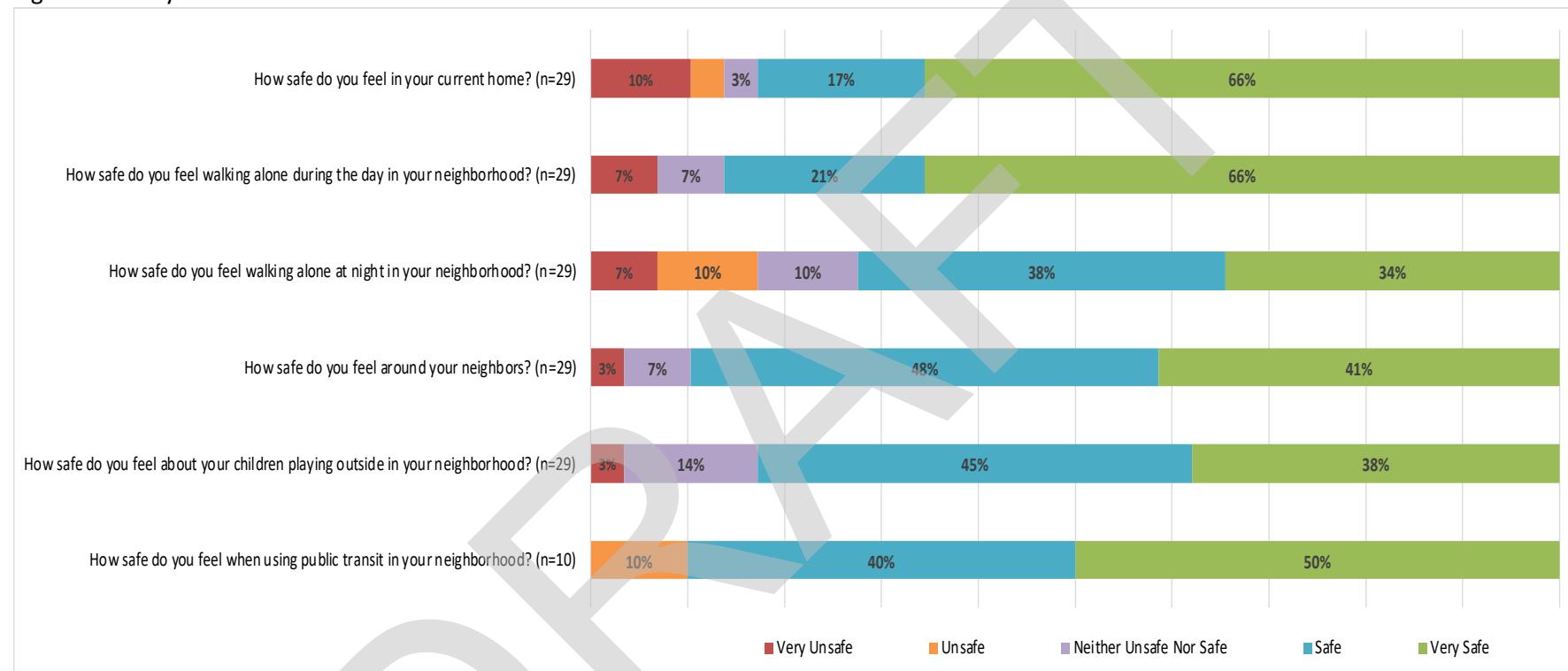
Table 12. Neighborhood Characteristics (n=51)

	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

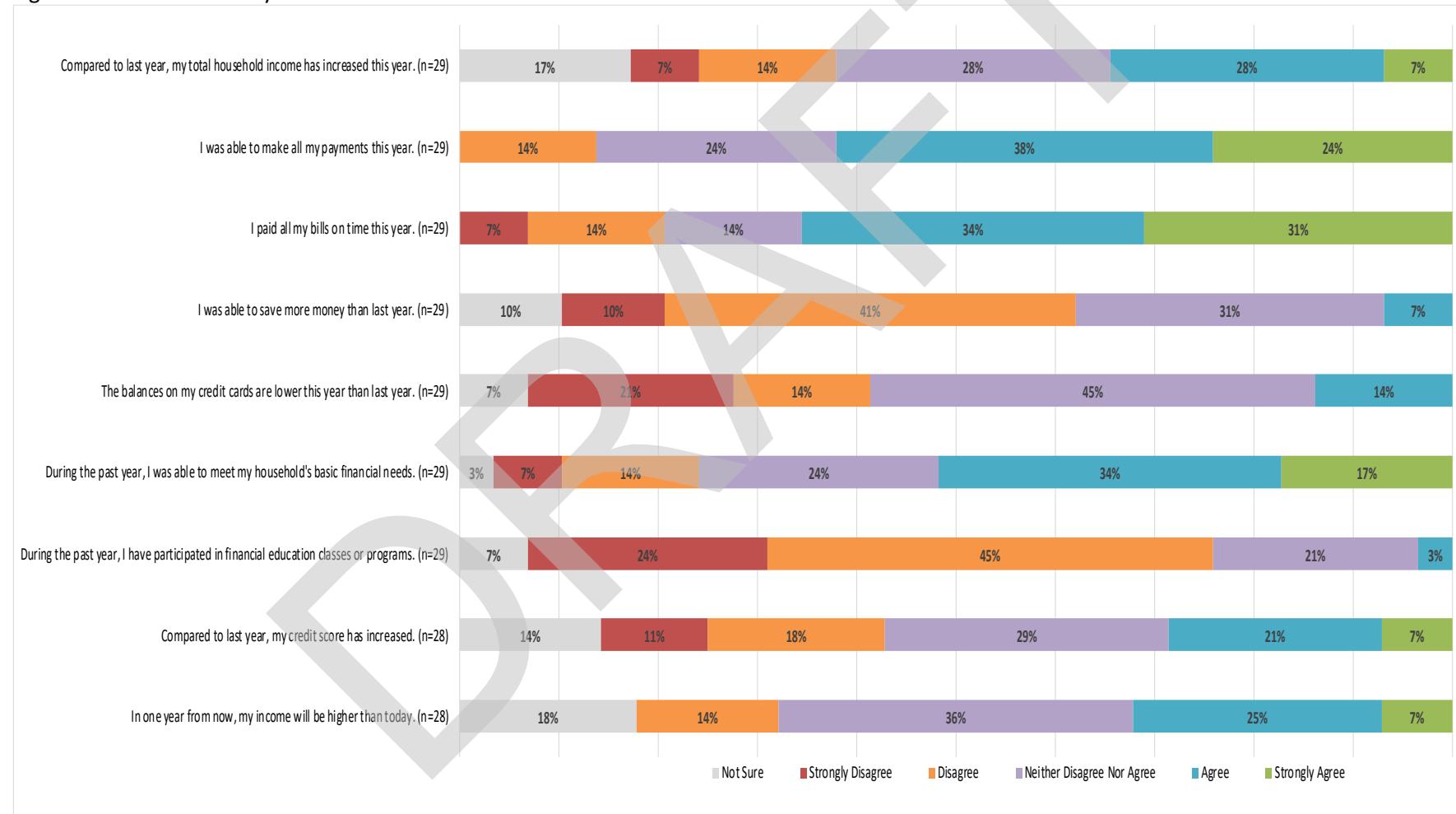


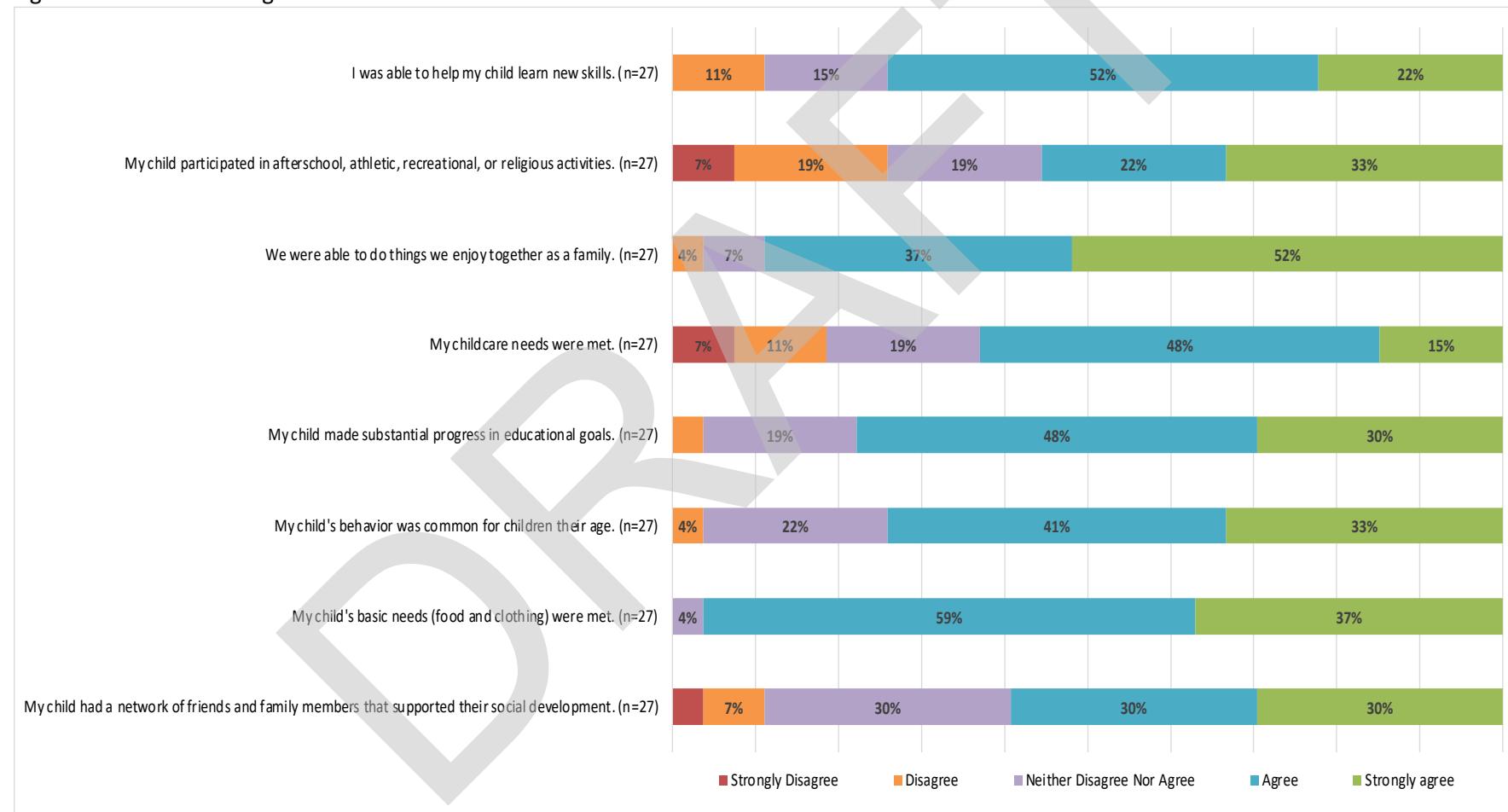
Figure 3 indicates that while some households are pursuing career development goals, only 25% of respondents have utilized job training programs or earned occupation-related certifications. Meanwhile, 39% are actively seeking employment opportunities to improve their work situation.

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



Lobbying Disclosures

Attachment 4





Attachment 4: Lobbying Disclosures

To be inserted prior to submittal to HUD.

Definition of Significant Amendment or Modification

Attachment 5





Attachment 5: Definition of Significant Amendment or Modification

After submitting the MTW Annual Plan to HUD, RHA may amend or modify any policy, rule, regulation or other aspect of the plan. This amendment is only required if the proposed change falls outside the scope of the HUD-approved Annual MTW Plan. If the amendment or modification is considered significant, RHA will:

1. Conduct a public hearing following a public notice. Any comments received from such comment period and hearing will be considered when drafting the proposed amendment.
2. Duly call a meeting of its Board of Commissioners and the meeting, at which time the amendment or modification is adopted, will be open to the public.
3. Implement the amendment or modification proposed only after notification of the amendment or modification is provided and approved by HUD in accordance with RHA's executed MTW Agreement.

The following items will be considered significant amendments or modifications and, accordingly, will require the above process prior to adoption:

- Any collective change in the planned or actual use of federal funds for activities that prohibit or redirect RHA's strategic goals or mission of providing decent, sustainable, quality housing and promoting economic opportunities and self-sufficiency amongst RHA's families from being implemented.
- Substantial alterations in rent or admissions policies that are not included in RHA's Moving to Work annual plans approved by HUD.
- Any change regarding proposed public housing demolition or disposition, designation, conversion activities, or ownership of public housing units.

Exceptions to these definitions will be made for any of the above that are adopted to reflect changes in HUD regulatory requirements or other mandated regulatory changes such as building or health codes. Furthermore, budget revisions, changes in organizational structure, or minor policy changes are not included, and as such, will not be considered significant amendments by RHA.