



MTW

Local • Innovative • Solutions



Annual Report | 2026

Submitted to HUD on September 29, 2026.

About RHA

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

Mission Statement

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



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Section I | Introduction



I. Introduction

A. Community Insights and Agency Overview

A decade ago, Nevada's leaders redefined the state's economic development strategy, and the Truckee Meadows embraced its future as a technology and advanced manufacturing hub. The resulting economic expansion attracted new residents, diversified the local workforce, and strengthened the regional economy. However, as the population grew, the region's housing supply failed to keep pace. Vacancy rates declined, rental costs steadily increased, and affordable housing options became increasingly scarce. Although housing market conditions have shown signs of stabilizing, affordable housing options remain selective, leaving many low-income renters with limited housing choice.

At the close of Fiscal Year (FY) 2026, Reno's housing market remains moderately competitive. In June 2026, the median sales price for a single-family home was \$584,682, a 6.5% increase from this same period in 2025¹. According to the 2024 ACS 5-Year Estimates, the current median household income in Washoe County is \$88,096². In June 2026, Zillow estimated a household income of \$80,142 is required to spend less than 30% of monthly income to newly lease the typical rental within the City of Reno³. Similarly, the National Low Income Housing Coalition estimates that a housing wage ranging from \$27.50 to \$53.27 an hour is needed to afford a two-bedroom rental in different zip codes throughout the county⁴.

These figures stand in stark contrast to the reality faced by many families seeking housing assistance. Among households currently on RHA's waiting list(s), median annual income is just \$14,938, nearly six times lower than the median income for other Washoe County residents. This disparity in income alone underscores the ongoing affordability challenges confronting our community and its most vulnerable households.

RHA's commitment to its mission has positioned the agency as a leader in addressing local housing challenges and advocating for solutions to expand housing opportunities for low-income families, seniors, and individuals with disabilities. While the supply of affordable housing remains insufficient to meet the needs of all community members, RHA continues to pursue innovative strategies and new opportunities to preserve and expand affordable housing throughout Washoe County.

FY 2026 marked RHA's 13th year as a Moving to Work (MTW) agency. Participation in the MTW Demonstration Program continues to provide the flexibility needed to develop and implement innovative approaches that address local housing needs while advancing the agency's mission. Through these efforts, RHA remains committed to serving as a housing solution for thousands of families and to strengthening the long-term stability and vitality of the community we serve.

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

² U.S. Census Bureau. "Selected Economic Characteristics." *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03*, <https://data.census.gov/table/ACSDP5Y2024.DP03?q=DP03&g=050XX00US32031>. Accessed on 14 Aug 2026.

³ <https://www.zillow.com/research/data/>

⁴ <https://nlihc.org/oor/zip?code=89512>



B. What is MTW?

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

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

MTW Statutory Objectives

- Increase housing choice for low-income families.
- Create incentives for 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.

RHA’s designation as an MTW agency

After a national competition was held in 2012, RHA was selected and designated as one of four new MTW agencies in 2013. The MTW agreement between RHA and HUD, executed on June 27, 2013, was initially effective through the end of RHA’s FY 2018. On December 18, 2015, President Obama signed the FY 2016 Consolidated Appropriations Act into law. Pursuant to Section 239 of Title II, Division L of the Act, RHA’s MTW agreement was extended through FY 2028. On March 8, 2024, Congress passed H.R. 4366, the Consolidated Appropriations Act of 2024. Passage of this legislation provided initial MTW agencies, including RHA, with a 10-year extension to the MTW agreement, which has now been extended through FY 2038.

What is the purpose of the MTW Annual Report?

The MTW Annual Report highlights and details the MTW activities approved by HUD and implemented by RHA during the plan year. The report provides data outcomes and impact analyses, when appropriate, for each of the activities identified in the FY 2026 MTW Annual Plan. It also provides an update on each of the ongoing activities approved and implemented by the agency in previous plan years. Overall, the report describes RHA’s accomplishments in the areas of housing choice, self-sufficiency, and cost effectiveness. It is presented in the required outline and format established in Attachment B of RHA’s executed MTW agreement with HUD.



In FY 2026, RHA proposed and received approval from HUD for the following new MTW activities:

- *Direct Rental Assistance*
Partnering with the Housing Solutions Lab at the NYU Furman Center, RHA will design and evaluate a Direct Rental Assistance (DRA) pilot to study the impacts of paying rental assistance directly to individuals and families for housing costs rather than the landlord.
- *Alternative inspection policy for newly constructed or substantially rehabilitated properties*
RHA is reducing the number of inspections required at newly constructed or substantially rehabilitated properties by foregoing an initial inspection on every unit prior to allowing HCV participants to move-in.
- *Direct referral to waiting list*
Individuals and families currently living in temporary or short-term tenant-based housing can be placed on RHA's waiting list(s) even during times that the waiting list(s) are closed to other applicants if they are referred directly through Continuum of Care (CoC) partners.

In addition, RHA amended the following activity in FY 2026 which was previously approved by HUD:

- *Simplify rent calculations and increase the minimum rent*
To streamline the recertification process for assisted households, RHA allows PH residents and HCV participants to self-certify the amount of income received directly from family members rather than using HUD's hierarchy of verification.

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

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

Progress toward goals and objectives

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

RHA will continue to support its ongoing preservation and development strategies by leveraging the flexibility provided through its MTW designation. Information provided in a prior capital needs



assessment helped RHA identify opportunities to preserve and sustain its housing portfolio over time. As such, efforts to reposition Silverada Manor and Hawk View Apartments remain underway, while RHA continues to evaluate repositioning options for its six remaining PH sites.

One such PH site, Myra Birch Manor, is comprised of seven buildings on two legal parcels separated by Mazzone Ave, which runs north to south through the complex. Three buildings are located on one parcel to the east side of Mazzone Ave and four are located on the other parcel located on the west side of Mazzone Ave. RHA will 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 complete, the 24 units located on the east side of Mazzone Ave will be removed from Myra Birch Manor as PH and repurposed as naturally occurring affordable housing or sold, if viable. Residents currently living in these 24 units will be given the opportunity to move while the remaining 32 units at Myra Birch Manor will continue to be part of RHA's PH portfolio.

The following repositioning strategies continue to be explored for RHA's remaining PH properties:

Property Name	AMP	# of Units	Repositioning Strategy
Essex Manor	NV39-P001-009	106	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	68	RAD
Tom Sawyer Village	NV39-P001-002	100	Section 18 Demolition/Disposition

Non-MTW goals and objectives

In addition to the goals and objectives noted previously, in FY 2026 staff worked to achieve the short-term strategic goals identified by RHA's Board of Commissioners. Throughout FY 2026, RHA:

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

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

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

During FY 2026, RHA continued to partner with 375 landlords, effectively increasing housing choice for the families served by the agency through its voucher program. The Landlord Incentive Program (*Activity 2018-01, page 54*) has been an instrumental part of that success. Through this MTW activity, RHA provides incentives to attract new landlords and retain existing landlords who choose to rent units to RHA's families through the voucher program.

Since the Landlord Incentive Program (LIP) was implemented in FY 2018, RHA has provided \$990,751 in incentive payments to 328 unique landlords. Analysis of annual LIP data collected since program inception indicates that 81 landlords received LIP payments over multiple years. Based on this information, approximately 24.7% of landlords that received a LIP payment subsequently continued to lease units to additional voucher participants. These results suggest that the incentive program has been successful in encouraging property owners to remain engaged with the voucher program, even though many LIP payments are associated with adverse property circumstances. The continued participation of these landlords supports the value of LIP as a strategy for maintaining and expanding housing opportunities for RHA's voucher holders.

Throughout FY 2026, RHA worked to improve housing choice for voucher participants through a variety of landlord outreach and engagement activities. In September 2025, RHA hosted its first landlord appreciation event, *The Road Home Luncheon*, recognizing 12 landlords for their contributions to housing stability and access for voucher households. During the event, Community Cornerstone Awards were presented to landlords who demonstrated long-term commitment to housing RHA participants, while Foundation Builder Awards recognized property owners and managers who house a significant number of RHA-assisted families.



Pictured above, from left to right: Heidi McKendree, Deputy Executive Director, RHA, Dave Aiazzi, former Vice Chairman, RHA's Board of Commissioners, Patricia Rosaschi, and Dr. Hilary Lopez, Ph.D., Executive Director, RHA.

The luncheon provided an opportunity for RHA to express appreciation to a diverse group of housing partners, including independent landlords, market-rate properties, tax credit developments, and nonprofit housing providers. Patricia Rosaschi, pictured left, received a Community Cornerstone Award in recognition of her longstanding commitment as an independent landlord participating in the voucher program.



Among the Foundation Builder Award recipients was Austin Crest Apartments, which was recognized for providing housing to 91 RHA voucher households at its tax credit property.

By celebrating the contributions of its housing partners, RHA continues to strengthen landlord relationships, encourage ongoing participation in the HCV program, and expand housing opportunities for families throughout the community.

Concurrent with its efforts to recognize and engage landlords, RHA also obtained an agency license for the Ready to Rent program. In September 2025, RHA surveyed current landlords and found that 50% of respondents reported they would be more likely to rent to a tenant who had earned a Ready to Rent certificate. This response suggests that the program could serve as an effective tool for expanding housing opportunities throughout the community.

Ready to Rent is a nationally recognized program that helps individuals develop the knowledge and skills needed to become successful renters. Participants learn about renter rights and responsibilities, identify personal barriers to housing stability, and create plans to overcome those challenges. The program also provides guidance on repairing credit, developing realistic budgets, and clarifying housing priorities. In addition, participants learn how to search for housing, complete rental applications, maintain a safe and healthy home, and communicate effectively with landlords. To support implementation of the program, two RHA staff members became certified Ready to Rent instructors.

In the summer of 2026, RHA hosted its first Ready to Rent class. To encourage broader acceptance of the Ready to Rent certificate within the community, RHA leadership identified the program as



Pictured above: Seven applicants, who successfully completed the first Ready to Rent course, celebrate as they earn their certificates.



an opportunity to support applicants who might otherwise be ineligible for housing assistance due to certain disqualifying events. For example, RHA agreed to waive certain disqualifying factors, including prior eviction records or tenant damages up to \$5,000, for applicants who successfully completed the course, provided the disqualifying event occurred at a non-federally assisted property. Upon successful completion of the Ready to Rent program, applicants remain eligible to stay on the waiting list(s) and could be referred to RHA PH sites or agency-owned Project-Based Voucher (PBV) units.

In July 2026, seven individuals graduated from the inaugural Ready to Rent class. Building on this initial success, RHA plans to offer the program regularly to applicants who would otherwise face barriers to housing eligibility. By monitoring participant outcomes and housing stability, RHA will be able to assess the effectiveness of the program and demonstrate its value to other housing providers and the broader community. Positive outcomes may also encourage additional private landlords to recognize the Ready to Rent certification as a mitigating factor when evaluating prospective tenants, ultimately expanding housing opportunities and helping more individuals and families secure stable housing in Washoe County.

"I learned so much valuable information and the skills I took from the [Ready to Rent] program were incredibly useful. I will be using them moving forward."

*-Estella,
Ready to Rent graduate*

D. Participant Impact Story (Optional)

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

The following participant impact story was provided by Eddy House, a 501(c)(3) nonprofit agency that serves any homeless and at-risk youth ages 14-24 and provides shelter for those 18-24. Caleb's story highlights the transformative impact of the MTW program and demonstrates how RHA's use of Local Non-Traditional flexibility (*Activity 2021-03*, pg. 68) has expanded opportunities and outcomes for participants beyond those typically achieved through traditional housing assistance programs.

Eddy House and Reno Housing Authority: From a Safe Bed to Lasting Independence

For young people experiencing homelessness, a safe place to sleep can be the beginning of something much larger.

Through its partnership with Eddy House, RHA's MTW program provides support for bed nights in Eddy House's Emergency Shelter and Community Living programs. Together, these programs create a continuum that allows young people to move from immediate housing instability toward employment, permanent housing, and independence.

Caleb's story illustrates what that continuum can make possible.

When Caleb came to Eddy House, he was trying to figure out what came next. After losing his housing, he packed the things he needed into a single backpack and spent a night sleeping in a rented minivan while trying to determine where he could go.

Eventually, he came to Eddy House.

When he returned to Eddy House after a brief period away, Caleb quickly began looking for work. He printed approximately 50 copies of his résumé in Eddy House's computer lab and walked up and down Wells Avenue and Virginia Street, handing them to businesses.

One of those stops was Süp.

Caleb remembers sitting down for an interview with everything he owned in the backpack at his feet.

He got the job.



Caleb, former Eddy House Community Living participant



After approximately two weeks at Eddy House, Caleb transitioned into Community Living. The greater stability of Community Living gave him the opportunity to keep working, save money and focus on what he needed to accomplish to live independently. Staff provided both practical support and encouragement along the way.

Caleb was determined to move forward. Within approximately five months, he completed Community Living and moved into housing of his own.

Eddy House continued to support him during that transition. Because it was his first formal rental arrangement, Caleb was required to pay a double deposit that he could not afford on his own. Eddy House assisted with the deposit and helped connect him with donated furniture and household items so he could establish his new home.

More than a year later, that stability has lasted.

Caleb is now working full-time at Süp, where he is pursuing opportunities for advancement. He has his own vehicle, remains independently housed with roommates and is on his second lease in the same home. He is also pursuing his passion for music and hopes to someday own a restaurant.

When asked what changed for him after coming to Eddy House, Caleb described the importance of discovering that he had both resources and people willing to support him.

"Every day, I'd talk to at least one staff member who was like, 'Hey, I got your back.'"

He said simply knowing that someone cared and wanted to help was powerful.

That is what an individual bed night can represent.

RHA's investment helps Eddy House provide more than a place to sleep. In Emergency Shelter, it creates immediate safety and an opportunity to begin again. In Community Living, it provides the additional stability young people may need to maintain employment, save money, work toward their goals, and prepare for permanent housing.

Caleb arrived at Eddy House carrying his belongings in a backpack. Today, he has maintained his own housing for more than a year, works full-time, owns a vehicle, and is planning for his future.

His story demonstrates why investments in youth housing matter: a safe place during a period of crisis can create the time and stability a young person needs to build an entirely different future.



Section II

General Operating Information



II. General Operating Information

About RHA

Currently, RHA manages 508 units of PH in six different locations within the cities of Reno and Sparks that are leased to eligible low-income families, the elderly, and persons with disabilities. Utilizing the Neighborhood Stabilization Program (NSP) and other identified funding sources, RHA acquired over 200 scattered site properties throughout the local area; 165 of these are still a part of the agency's community benefit housing portfolio. While some of these scattered site properties are leased to higher income families, most house very low-income households. In addition to these PH and scattered site units, RHA owns 14 multi-family housing properties that provide an additional 565 units. To provide more housing opportunities for those in need, RHA continues to ensure that these properties are leased at levels that are well below market rents and often less than HUD's Fair Market Rents (FMRs) for Washoe County.

RHA also operates several rental assistance programs created under Section 8 of the 1974 Federal Housing and Community Development Act which provides housing assistance to more than 2,500 low-income families and individuals residing in privately owned housing throughout Reno, Sparks and Washoe County. RHA also works closely with the local Department of Veterans Affairs (VA) office to assist 601 veterans through the HUD-VA Supportive Housing (VASH) Program. RHA initially received 137 Emergency Housing Vouchers (EHV)⁵ to assist unsheltered community members with housing and 15 vouchers through the Foster Youth to Independence (FYI) Program.

Households Served

At the end of FY 2026, RHA was serving 3,071 households representing 5,336 individuals, through its PH and voucher programs. These households included 1,606 children, 1,808 persons with disabilities and 1,764 senior household members⁶.

The average annual household income across all RHA programs was \$18,329, approximately five times lower than the median income for other Washoe County residents. Among households living in RHA's PH communities, the average annual income was \$20,618, and 78% had incomes at or below 30% of the Area Median Income (AMI). Of the 434 PH households, 207 (48%) received Social Security, Supplemental Social Security Income (SSI) or pension benefits, with an average income of \$17,878, while 133 households (31%) had earned income averaging \$36,824 annually.

Households assisted through RHA's voucher programs had an average annual income of \$17,772 as of June 30, 2026, and 84% had incomes at or below 30% of AMI. Among the 2,637 voucher-assisted households, 1,922 (73%) received Social Security, SSI, or pension benefits, with an average annual income of \$16,567, while 385 households (15%) reported earned income averaging \$35,529 annually.

⁵ As of June 30, 2026, RHA had 82 active EHV vouchers. With EHV funding set to expire by the end of CY 2026, RHA is exploring options the agency can take to ensure these families are able to maintain their housing stability.

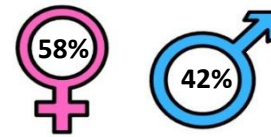
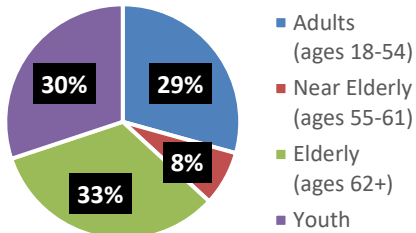
⁶ Some households are both elderly and disabled. On June 30, 2026, RHA had 1,037 HCV and PH households who were both elderly and disabled.



DEMOGRAPHICS of RHA FAMILIES

Snapshot of assisted household members

Age Break Down



Race

American Indian or Alaska Native	140
Asian	157
Black/African American	1,069
Native Hawaiian/Other Pacific Islander	61
White	3,618
Combination or undisclosed	291



3,071 families with
5,336 household members



1,764 elderly members,
82% live alone

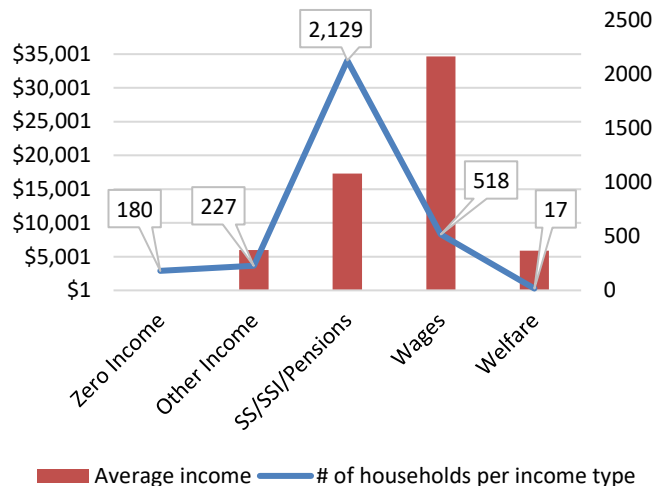


1,808 people with disabilities,
57% are elderly

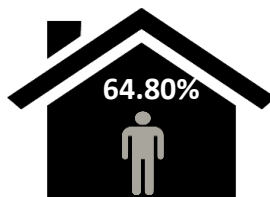
768 households with children,
87% are single parents



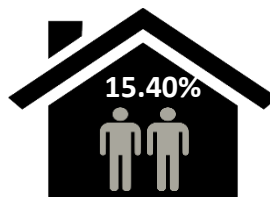
Household Income



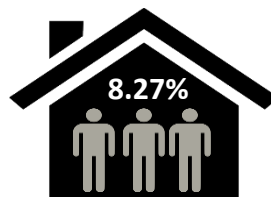
Household Size & Income



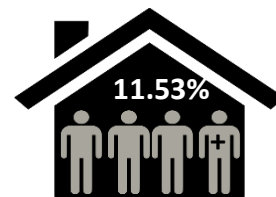
1,990 households
average income: \$15,646
average monthly rent:
\$316



473 households
average income: \$20,889
average monthly rent:
\$381



254 households
average income: \$25,108
average monthly rent:
\$418



354 households
average income: \$25,131
average monthly rent:
\$375



The following table shows demographic information for active PH residents and HCV participants who were housed on June 30, 2026. The table includes residents/participants who were leased up under RHA's programs including those assisted through the VASH, EHV, and FYI programs.

Assisted households on June 30, 2026				
	PH residents		Voucher participants	
Total # households	434	100%	2,637	100%
Income Level				
Extremely Low Income	338	77.88%	2,204	83.58%
Very Low Income	67	15.44%	354	13.42%
Low Income	22	5.07%	72	2.73%
Above Low Income	7	1.61%	7	0.27%
Family Type				
Elderly Disabled	92	21.20%	853	32.35%
Elderly Non-Disabled	76	17.51%	608	23.06%
Non-Elderly Disabled	55	12.67%	539	20.44%
Non-Elderly Non-Disabled	211	48.62%	637	24.15%
Race of Head of Household				
White	323	74.42%	2,026	76.83%
Black/African American	57	17.65%	425	16.12%
American Indian or Alaska Native	8	1.84%	45	1.71%
Asian	22	5.07%	79	3.00%
Native Hawaiian/Other Pacific Islander	6	1.38%	20	0.74%
Undisclosed/Combination	18	4.15%	42	1.60%
Ethnicity of Head of Household				
Hispanic or Latino	123	28.34%	396	15.02%
Not Hispanic or Latino	311	71.66%	2,241	84.98%
Household Composition				
1 member	176	40.55%	1,814	68.79%
2 members	105	24.19%	368	13.96%
3 members	68	15.67%	186	7.05%
4 members	40	9.22%	144	5.46%
5+ members	45	10.37%	125	4.74%
Sources of Income				
Earned Income (wages)	133	30.65%	385	14.60%
SS/SSI/Pensions	207	47.70%	1,922	72.89%
Other Income	68	15.67%	159	6.03%
Welfare/TANF	5	1.15%	12	0.46%
Zero Income	21	4.84%	159	6.03%
Work-Able Households				
Head of Household/Co-Head/Spouse ⁷	227	52.30%	588	22.30%
Other Adult Members (non-disabled/non-elderly)	36	8.29%	180	6.83%

⁷ Number of households with one work-able head of household, co-head, or spouse. Of these, 92 or 40.53% have a child(ren) under the age of 6 in the PH program and 218 or 37.07% have a child(ren) under the age of 6 in the voucher program.

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

The following table reflects tenant-based vouchers that RHA project-based for the first-time during FY 2026 and includes only those where at least an Agreement to enter a Housing Assistance Payment contract (AHAP) was in place by the end of FY 2026.

Property Name	Number of Vouchers Newly Project-Based		Status at End of Plan Year**	RAD?	Description of Project
	Planned*	Actual			
Village at Hawk View	99	0	Committed	N	Formerly known as Hawk View Apartments, this PH general occupancy site is being repositioned through Section 18 Demolition/Disposition.
John McGraw Court	34	0	Committed	Y	PH general occupancy site that will be repositioned using RAD.
Silver Sage Court	16	16	Leased/Issued	N	Affordable housing property adjacent to John McGraw Court. The property is currently undergoing moderate rehabilitation.
Essex Manor	106	0	Committed	Y	PH general occupancy site that will be repositioned using RAD.
Stead Manor	68	0	Committed	Y	PH general occupancy site that will be repositioned using RAD.
VASH PBV	65	39	Leased/Issued	N	Privately owned property awarded HUD-Veterans Affairs Supportive Housing (VASH) PBVs based a competitive process.
Total: Planned or Actual Newly Project-Based	388	55			

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

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

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

Nearly 80% of the difference between planned and actual number of vouchers newly project-based in FY 2026 is related to RHA's ongoing repositioning efforts. Although delayed initially, construction of The Village at Hawk View (formerly known as Hawk View Apartments) continued throughout the year. 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. RHA anticipates phase 1 completion in November 2026 with phase 2 following thereafter in July 2027.

In the coming months, RHA will begin applying to reposition John McGraw Court and Essex Manor using RAD as well as a RAD/Section 18 blend. It is now anticipated that the repositioning of Stead Manor will be under consideration the following year.

The remaining difference between the planned and actual number of newly project-based vouchers is directly related to one property, Sutro Senior Sanctuary. This property had been awarded 65 HUD-VASH PBVs but was unable to secure the funding to proceed with the project.

ii. Actual Existing Project-Based Vouchers

The following table reflects tenant-based vouchers that RHA is currently project-basing in FY 2026 and includes only those where an AHAP or HAP was in place by the beginning of FY 2026.

Property Name	Number of Project-Based Vouchers		Status at End of Plan Year**	RAD?	Description of Project
	Planned*	Actual			
Silverada Manor	149	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	27	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	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	12	Leased/Issued	No	RHA has assigned PBVs to units at Yorkshire Terrace, a 30-unit Low Income Housing Tax Credit (LIHTC) property.
Partnerships	5	5	Leased/Issued	No	RHA has formalized agreements with nonprofit community partners and property owners to provide affordable housing.



Property Name	Number of Project-Based Vouchers		Status at End of Plan Year**	RAD?	Description of Project
	Planned*	Actual			
Willie J. Wynn Apartments	12	12	Leased/Issued	No	Affordable housing development designed specifically to support seniors aging in place.
Privately Owned Partnerships	54	54	Leased/Issued	No	Privately owned properties being assigned PBVs through a competitive process.
Pilgrims Rest	7	7	Leased/Issued	No	Privately owned senior complex managed by RHA.
Railyard Flats	4	4	Leased/Issued	No	New affordable housing complex targeting households at or below 60% AMI.
FYI	4	4	Leased/Issued	No	Privately owned transitional living program providing housing for youth for up to two years.
VASH PBV	73	82	Leased/Issued	No	Privately owned properties have been assigned HUD-Veterans Affairs Supportive Housing (VASH) PBVs.
Total:	363	371			

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

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

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

RHA continues to explore opportunities to expand housing choice for assisted families through the strategic use of PBVs, when feasible. The agency does not assign PBVs to agency-owned units until the units are vacant or become vacant. To build on the success of RHA's Mobility Demonstration Program, agency-owned units located in low-poverty neighborhoods are evaluated for PBV designation and offered to eligible PH families.

In addition, both agency-owned and privately owned units are identified and assigned HUD-VASH PBVs, as needed, to support housing opportunities for eligible veterans.



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

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

Actual Other Changes to MTW Housing Stock in the Plan Year

To ensure the longevity of RHA's PH properties for years to come, staff began pursuing viable repositioning strategies for each of the properties in its PH portfolio. RAD and Section 18 were both identified as strategies that RHA would utilize first to reposition Silverada Manor and Hawk View Apartments. RHA began to reposition Silverada Manor and the Hawk View Apartments (now known as The Village at Hawk View) utilizing a RAD/Section 18 blend that includes a substantial rehabilitation of Stead Manor and complete redevelopment of The Village at Hawk View.

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

There were no additional changes to the MTW housing stock. All properties acquired/developed will be used to provide additional housing choice for low-income families and individuals throughout the Truckee Meadows.

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

General Description of All Actual Capital Expenditures during the Plan Year

As of June 30, 2026, the following capital expenditures of MTW funds were carried out:

Property	Capital Expenditure	CFP2023	CFP2024	CFP2025
<i>Mineral Manor</i>				
	MTW			\$9,983.34
	Total Mineral Manor	-	-	\$9,983.34
<i>Stead Manor</i>				
	Exterior Improvements	\$368,456.68	\$207,495.74	
	Relocation		\$160,594.92	
	Total Stead Manor	\$368,456.68	\$368,090.66	
<i>John McGraw Court</i>				
	Exterior Improvements		\$290,770.16	
	Relocation		\$47,111.39	
	Total John McGraw Court		\$337,881.55	
	FY 2026 Actual Expenditures	\$368,456.68	\$705,972.21	\$9,983.34

**B. Leasing Information****i. Actual Number of Households Served**

Snapshot and unit month information on the number of households RHA actually served on June 30, 2026.

Number of Households Served Through:	Number of Unit Months Occupied/Leased*		Number of Households Served**	
	Planned^^	Actual	Planned^^	Actual
MTW Public Housing Units Leased	5,856	5,208	488	434
MTW Housing Choice Vouchers (HCV) Utilized	37,224	31,644	3,102	2,637
Local, Non-Traditional: Tenant-Based	480	0	40	0
Local, Non-Traditional: Property-Based	648	720	54	60
Local, Non-Traditional: Homeownership	0	0	0	0
Planned and Actual Totals:	44,208	37,572	3,684	3,131

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

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

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

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

On June 30, 2026, RHA had its PH program leased at 88% of the MTW baseline. Although a decrease from the number of households the agency planned to serve, the decrease is directly related to RHA's PH repositioning efforts and the decision to hold units vacant rather than leasing the unit to another eligible household who would later have to relocate, as well as to have units available for relocated tenants from other sites.

At the end of FY 2026, RHA's voucher program was serving 2,637 households, including special purpose vouchers. Considerations for EHV participants, who may have to be absorbed by the HCV program, coupled with RHA's ongoing repositioning efforts resulted in an intentional decrease in the number of vouchers issued to new clients off the waiting list each month. RHA expects this number to increase should EHV vouchers need to be absorbed by the HCV program and once the rehabilitation of Silverada Manor is complete.



Local, Non-Traditional: Tenant-Based households reflect RHA's intent to implement and lease up 40 households under its Direct Rental Assistance activity in FY 2026. With delayed approval, RHA now anticipates that this activity will be implemented in early 2027.

RHA's Local, Non-Traditional: Property-Based households are comprised of two MTW activities. The first provides shelter to at-risk youth through a partnership with Eddy House. Throughout FY 2026, Eddy House averaged 55 shelter bed nights, a portion of which are allocated specifically to homeless youth on a semi-permanent basis up to six months. The additional five households noted are residents who are currently residing at Railyard Flats. Railyard Flats is RHA's first newly constructed complex utilizing LNT flexibility allowed under RHA's Affordable Housing Acquisition, Rehabilitation and Preservation activity. Although the complex consists of 15 units, seven have been assigned a PBV and three are currently leased to voucher recipients. These 10 households are accounted for within the HCV Utilized number noted above. Four of the remaining five units were leased as of June 30, 2026.

Local, Non-Traditional Category	MTW Activity Name/Number	Number of Unit Months Occupied/Leased*		Number of Households to be Served*	
		Planned^^	Actual	Planned^^	Actual
Property-Based	2021-03: Partnership to Assist Homeless Youth	516	660	43	55
Property-Based	2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation	132	60	11	5
Tenant-Based	2026-01: Direct Rental Assistance	480	0	40	0
Homeownership	N/A	N/A	N/A	N/A	N/A
Planned/Actual Totals:		1,128	720	94	60

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

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

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

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

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

Housing Program	Description of Actual Leasing Issues and Solutions
MTW Public Housing	At the end of FY 2026, this program was leased at 88% of the MTW baseline. Units were held at several locations to accommodate the relocation of residents at Stead Manor and Silverada Manor during the phased rehabilitation of the properties. For units that were not held, common leasing issues typically involve tenant preferences being requested, which if not provided, result in the tenant's refusal to lease a unit. These preferences often include the size of the unit being offered, the location of the property, or the lack of desired amenities. Compounding longer leasing times are the normal vacancy issues that delay the turn of the unit including tenant damage and the disposal of personal property in accordance with Nevada Revised Statutes (NRS). RHA continues to select applicants off the waiting list based on preferences set forth in the Admissions and Continued Occupancy (ACOP) for Public Housing for referral to vacant PH units.
MTW Housing Choice Voucher	At the end of FY 2026, RHA's HCV program was leased at 80%⁸ of the MTW baseline, including 34 families who are not currently reflected in household demographics and excluding 70 families who are actively looking for a unit. Following the announcement from HUD regarding the lack of funding for the EHV program, RHA began exploring available 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 waiting list each month. RHA expects this number to increase, should EHV vouchers have to be absorbed by the HCV program. RHA is also nearing completion of phase one of the construction of The Village at Hawk View (formerly known as 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

⁸ This number does not include households who ported out of RHA's jurisdiction in FY 2026 with ongoing subsidy payments being paid to the receiving PHA by RHA.



	approved, RHA will have to project base its tenant vouchers to ensure that the project remains feasible. To maintain current lease-up numbers within its HCV program, RHA continues to monitor its payment standards to ensure they accurately reflect local market conditions. In addition to monitoring payment standards, RHA continued to promote its Landlord Incentive Program throughout FY 2026 and applicants on the waiting list continue to receive 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.
Local, Non-Traditional	Following approval of the FY 2021 MTW Annual Plan on July 28, 2020, RHA began providing LNT assistance to Eddy House on August 1, 2020. Throughout FY 2026, RHA assisted 55 additional households through this activity. Although RHA did not anticipate any leasing issues related to this assistance, the very transient nature of this at-risk population makes it difficult to anticipate any leasing issues that may be encountered.

iii. Unique Households Served

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

Unique Households Served
RHA has partnered with Eddy House⁹ to assist in funding 80 shelter beds and transitional housing within their 24-hour facility. Through this partnership, RHA assisted 417 unique homeless, runaway, foster and other at-risk youth ages 12-24.

⁹ Additional details on RHA's partnership with Eddy House can be found on page 68 (*Activity 2021-03: Partnership to Assist Homeless Youth*).

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

Snapshot information on the actual status of MTW waiting lists at the end of FY 2026 including detail on the structure of the waiting list and the population(s) served. The information reflected below is current as of June 30, 2026.

Waiting List Name	Description	Number of Households on Waiting List	Waiting List Status (Open, Partially Open, or Closed)	Was the Waiting List Opened During the Plan Year
Essex	Site-based 2/3-bedroom, Public Housing	3,235	Open	Yes
McGraw	Site-based 1-bedroom, Public Housing	5,465	Open	Yes
Mineral	Site-based 1/2/3/4-bedroom, Public Housing	9,625	Open	Yes
Myra2BR	Site-based 2-bedroom, Public Housing	2,325	Open	Yes
Stead	Site-based 2/3-bedroom, Public Housing	3,063	Open	Yes
Tom Sawy	Site-based 0/1/2-bedroom, Public Housing	8,088	Open	Yes
HCV	Housing Choice Voucher	4,162	Closed	No
ProBased	1/2/3/4 - bedroom Project Based Voucher	8,628	Open	Yes
PB3HOMELESS	Homeless Partnership Project-Based Voucher	1	Open	Yes
PBPR	Pilgrim's Rest 1 Bedroom Project-Based Voucher	1,297	Open	Yes
PBSILV	Silverada Manor Bedroom Project-Based Voucher	6,211	Open	Yes
VHawkVPB	1/2/3- bedroom, Village at Hawk View Project-Based Voucher	1,340	Open	Yes
PBWJWP	Willie J Wynn 1 Bedroom Project-Based Voucher	0	Open	Yes



Please describe any duplication of applicants across waiting lists:

At the time of application, clients may apply for all open wait lists. Therefore, the numbers above include households who have applied for more than one program and/or bedroom size. As of June 30, 2026, RHA had 12,183 individual applicants across each of its housing programs. Of these applicants, 82% were on more than one wait list.

ii. Actual Changes to Waiting List in the Plan Year

Actual changes to the organizational structure or policies of the waiting list(s), including any opening or closing of a waiting list during FY 2026.

Waiting List Name	Description of Actual Changes to Waiting List
Public Housing (all bedroom sizes at Mineral Manor, Stead Manor, Myra Birch Manor, Tom Sawyer Village, John McGraw Court, Essex Manor)	RHA completed combining the separate waiting lists for each PH site and each bedroom size into one site-based waiting list for each PH complex. The site-based waiting lists for all PH complexes, all bedroom sizes, were opened on November 3, 2025. They remain open.
Project Based Assistance (all bedroom sizes)	RHA completed combining the separate waiting lists for each bedroom size into one site-based waiting list regardless of bedroom size. Waiting lists for Project Based assistance all bedroom sizes (with the exception of Willie J. Wynn Project Based assistance), were opened on November 3, 2025. They remain open.
Housing Choice Voucher	The Housing Choice Voucher waiting list did not open in FY 2026.
Silverada Manor Project Based Assistance (all bedroom sizes)	Waiting lists for all bedroom sizes for Silverada Manor Project Based Assistance were opened on November 3, 2025. They remain open.

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

The following table provides data for the actual families housed upon admission during RHA's FY 2026 Plan Year. Families receiving "Local, Non-Traditional Services Only" are not included.

Income Level	Number of Local, Non-Traditional Households Admitted in the Plan Year
80%-50% Area Median Income	1
49%-30% Area Median Income	2
Below 30% Area Median Income	56 ¹⁰
Total Local, Non-Traditional Households Admitted	
59	

ii. Maintain Comparable Mix

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

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

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

No baseline adjustments given.

¹⁰ Eddy House provides RHA certification that their clients are under 30% AMI. Most (78.1%) are unemployed upon initial contact with Eddy House services. Those who are employed (20%) fall well under 30% AMI when sharing their paystubs with case managers and the intake team at Eddy House.



Mix of Family Sizes Served (in Plan Year)				
Family Size	Baseline Mix Percentage**	Number of Households Served in Plan Year^	Percentage of Households Served in Plan Year^^	Percentage Change from Baseline Year to Current Plan Year
1 Person	50.88%	1,990	64.80%	13.92%
2 Person	20.47%	473	15.40%	-5.07%
3 Person	12.95%	254	8.27%	-4.68%
4 Person	8.57%	184	5.99%	2.58%
5 Person	4.70%	95	3.09%	-1.61%
6+ Person	2.43%	75	2.44%	0.01%
TOTAL	100%	3,071	100%	0.00%

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

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

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

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

As of June 30, 2026, 1,616 or 81.21% of RHA's one person households were elderly and/or disabled. Once housed, these families are far more likely to remain in the unit. The average length of stay for the 20 one person households who moved out of RHA's PH complexes throughout FY 2026 was 131.8 months. Similarly, the average length of stay for the 135 one person households who ended their participation in the HCV program was 92.59 months. When comparing the length of stay for all other one person households who moved out in FY 2026, the average length of stay is 118.33 months in the PH program and 45.94 months in the HCV program. This stability, coupled with the fact that many of the homeless applicants served by RHA are also single person households, accounts for RHA's continued variance between this plan year and the baseline year.



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

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

Throughout FY 2026, a total of 185 families moved off RHA's HCV and PH programs. Of these, 46 voluntarily left or were determined no longer eligible for the HCV program and 36 moved off the PH program voluntarily. Of families who remain housed on RHA's programs, 16 PH residents and 32 voucher participants have annual income that exceeds 60% AMI.

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

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

MTW Activity (Name and Number)	# of Households Transitioned to Self-Sufficiency	RHA's Definition of Self-Sufficiency
Mobility Demonstration / 2014-02	2	Positive Exit from RHA Housing/Voluntarily Ended Participation
Simplify rent calculations and increase the minimum rent / 2014-05	18	
Provide incentive to \$0 HAP households / 2019-02	8	
Workforce Development Program / 2022-01	2	
	4	<i>(Households Duplicated Across Activities)</i>
	26	Total Households Transitioned to Self-Sufficiency



Section III

Proposed Activities



III. Proposed Activities

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



Section IV

Approved Activities



IV. Approved Activities

A. Implemented Activities

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

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



Activity #	Activity Name	Fiscal Year Implemented / Amended	Statutory Objective(s)	Authorization(s)
2018-01	Landlord Incentive Program	2018 amended 2020 amended 2024 amended 2025	Increase housing choice for low-income families.	Attachment C Section D.1.a., D.1.d., and D.5.
2019-01	Redetermination of rent reasonableness as a result of a change in contract rent	2019	Reduce costs and achieve greater cost effectiveness and increase housing choice for low-income families.	Attachment C Section D.2.c.
2019-02	Provide incentives to \$0 HAP households	2019	Create incentives for families to work, seek work or prepare for work and reduce costs and achieve greater cost effectiveness.	Attachment C Sections D.1.a., D.1.b., D.1.c., and Section E.
2021-01	Affordable Housing Acquisition, Rehabilitation and Preservation	2021	Increase housing choice for low-income families.	Attachment D and use of MTW block grant outlined in PIH Notice 2011-45 (HA)
2021-03	Partnership to Assist Homeless Youth	2021	Increase housing choice for low-income families.	Attachment D and use of MTW block grant outlined in PIH Notice 2011-45 (HA)
2022-01	Workforce Development Program	2022 amended 2023	Create incentives for families to work, seek work or prepare for work.	Attachment C Section E.
2024-02	Local Project Based Voucher Program	2024	Reduce costs and achieve greater cost effectiveness and increase housing choice for low-income families.	Attachment C Sections B.4., D.1.b., D.1.e., D.2.b., D.4., D.5., D.7.a., D.7.b., D.7.c., and D.7.d.
2025-01	Reduce Interim Recertifications	2025	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.4, C.11, D.1.c., and D.2.a.
2026-02	Alternative inspection policy for newly constructed or substantially rehabilitated properties	2026	Reduce costs and achieve greater cost effectiveness.	Attachment C Section D.5.



2014-02: Mobility Demonstration

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

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

MTW Statutory Objective(s):

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

Description:

RHA's Mobility Demonstration allows low-income PH families with children to move to deconcentrated neighborhoods of opportunity. To make this possible for these families, RHA is assigning PBVs to single family homes, duplexes, and condominiums within low-poverty census tracts throughout the cities of Reno and Sparks¹¹. Following approval of a new PBV or the vacancy of an existing PBV unit identified for this activity, PH families who meet the established requirements to participate, are offered the opportunity to move into one of these PBV properties.

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

SPV Population Types:

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

Impact:

At the end of FY 2026, a total of 73 former PH families with children participated in the Mobility Demonstration. To date, 27 of these families have become completely self-sufficient and moved off housing assistance, while 20 families were removed or transferred from the program for various other reasons. There are currently 26 families participating in the Mobility Demonstration.

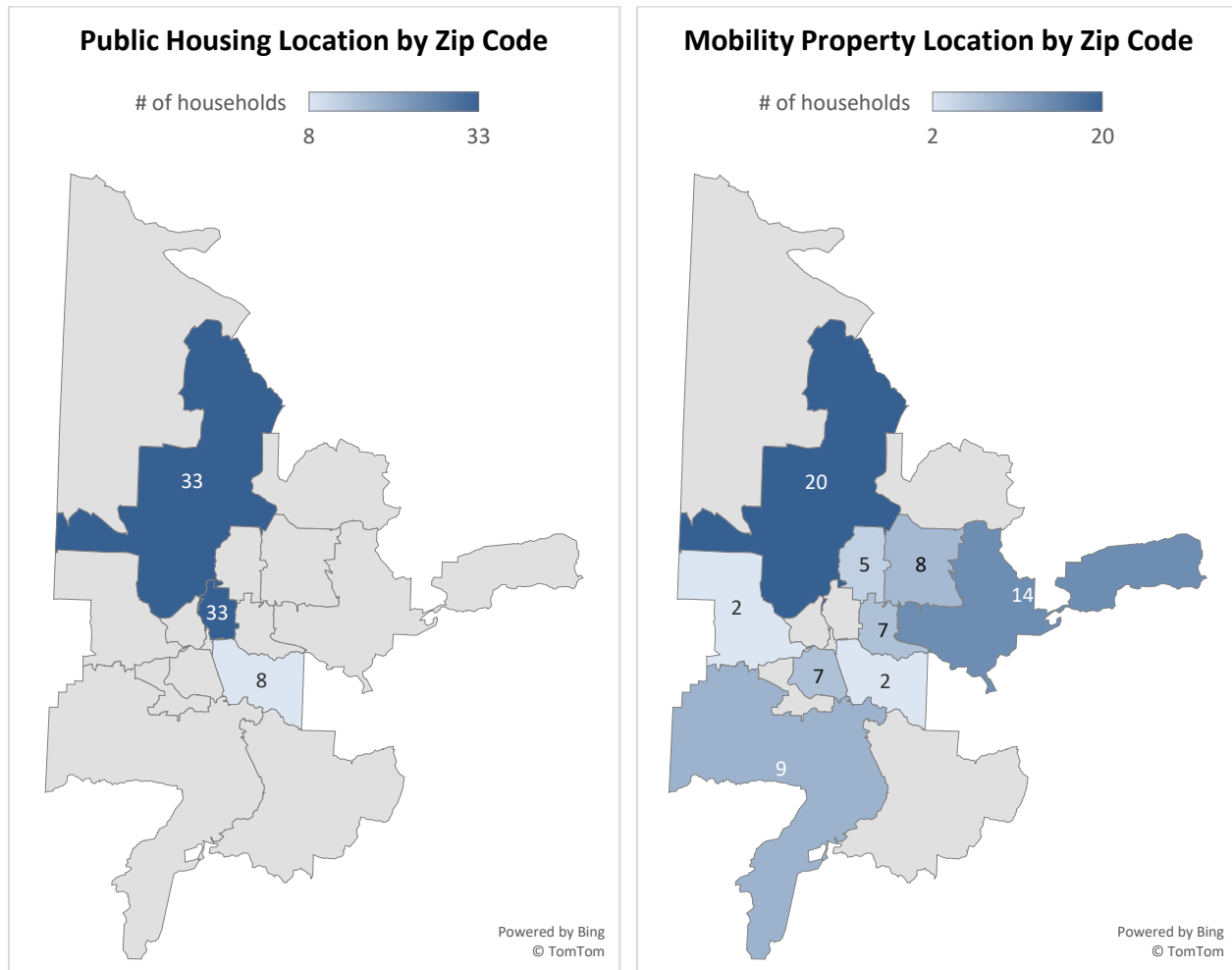
RHA continues to collect annual data on each family who agrees to participate in the Mobility Demonstration. This data is being analyzed by the University of Washington (UW) to evaluate the overall progress of these families following the first year of participation in the program. UW's most recent analysis of the program can be found at the end of this report (*see Attachment 1, page 101*).

The following visual maps reflect the geographical spread of households participating in the Mobility Demonstration. The map on the left shows the zip code location of each of RHA's PH

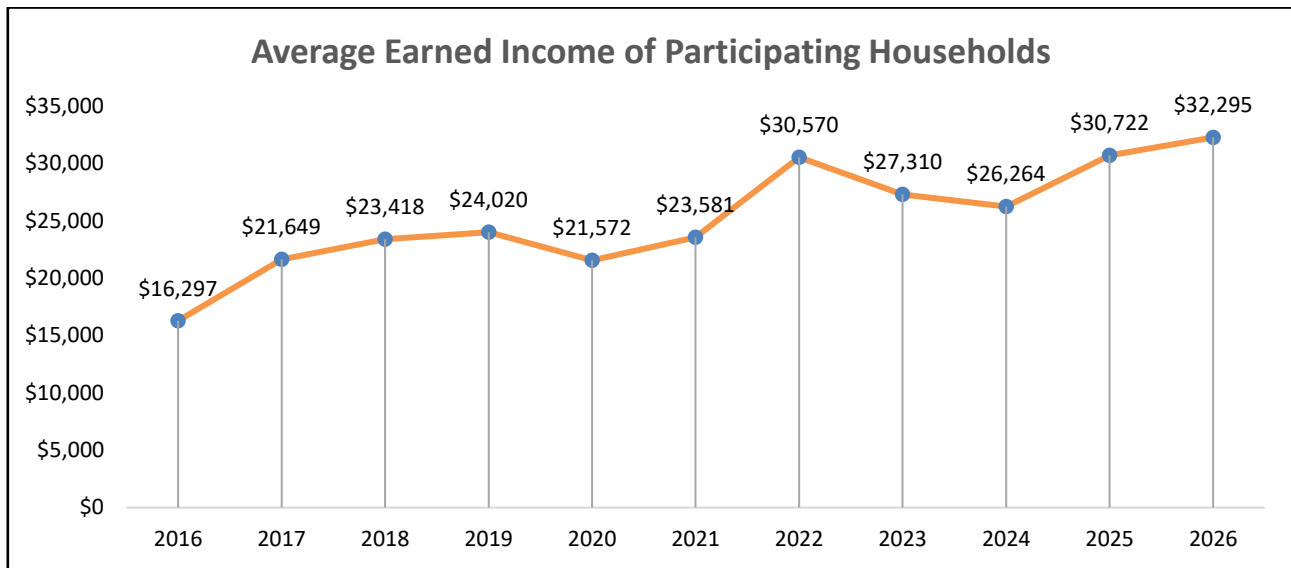
¹¹ For this study, RHA has defined low poverty as occurring when 20% or less of households within the identified census tract are below the poverty line.



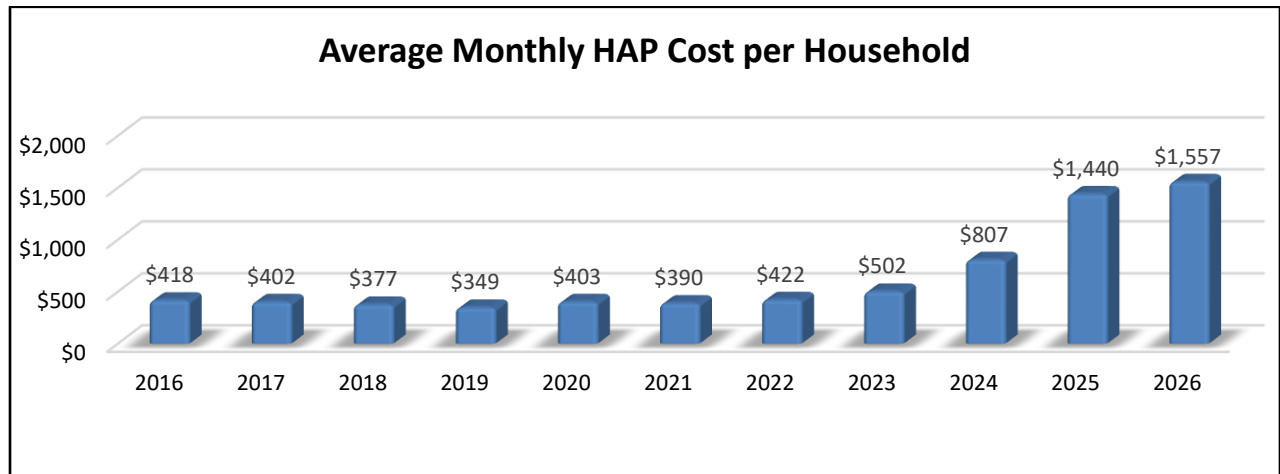
complexes along with the number of households who were impacted by this activity. The map on the right reflects the location of the low poverty neighborhoods by zip code where those PH families opted to relocate throughout the community.



Throughout most of FY 2026, a total of 29 households were leased under the Mobility Demonstration program of which three have since moved off. As of June 30, 2026, 18 households had earned income with seven households receiving income from other sources such as Social Security or child support and one household at zero income. The following graph provides a snapshot view of the 12-month average earned income each year; baseline earned income prior to implementation was estimated at \$15,007 in FY 2014. In FY 2026, the average earned income of households participating in the program rose to \$32,295 up from \$30,722 in FY 2025.



On average, RHA paid \$1,557.48/per family in HAP payments or \$45,167.05 per month for the 28 families who participated in the Mobility Demonstration throughout FY 2026. Three of these households have since moved out of the Mobility Demonstration having voluntarily given up assistance or violating program rules. The following chart provides an overview of the average monthly per unit cost per participant.



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

As of June 30, 2026, 26 Mobility Demonstration properties are occupied and leased with a PBV. In addition, 28 families have met the final phase of self-sufficiency and moved off housing assistance of which 13 continue to occupy the property they originally leased under the Mobility



Demonstration. On average these families spent 4.03 years on housing assistance prior to moving off the Mobility Demonstration while continuing to occupy the unit. Although this resulted in monthly rental revenue of \$135,300 for these 12¹² households alone, it also limits the number of new families who can be given the opportunity to participate in the demonstration.

Self-Sufficiency:

In FY 2026, two families experienced a positive exit from the Mobility Demonstration after voluntarily giving up their housing assistance.

Hardship Requests:

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

Update:

Due to the limited availability of properties within low poverty neighborhoods where a PBV can be assigned, RHA has had to increase participation in this program slowly. RHA currently has 29 active properties assigned PBVs for this demonstration after adding two new properties in FY 2026. Although this program remains small, it continues to be an exciting program for RHA to offer its qualified PH residents.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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

¹² One former Mobility Demonstration participant remains housed at a property that is not directly managed by RHA. Rental revenue for this unit has not been included in RHA's estimated revenue.



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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

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

SPV Population Types:

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

Impact:

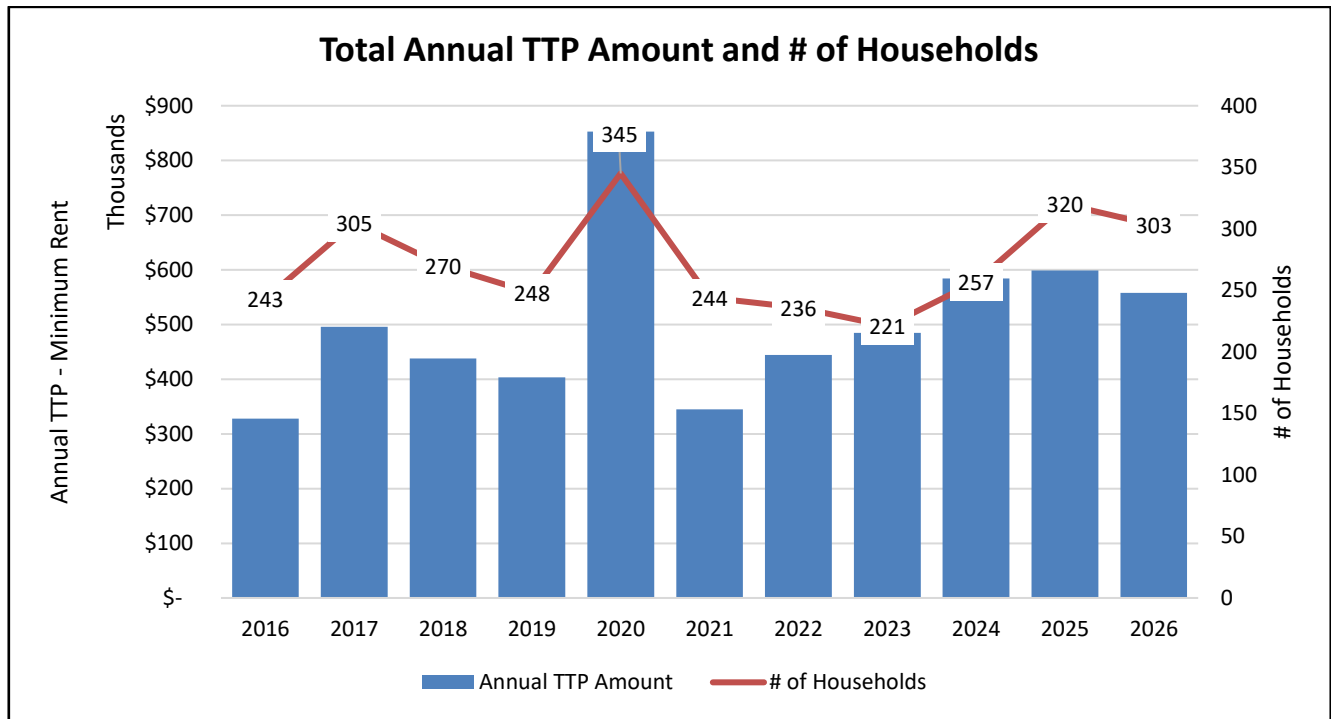
Throughout FY 2026, RHA sent student status verifications for 114 household members. RHA also verified assets of 16 HCV participants and two PH residents whose assets had a cash value greater than \$50,000.

Over the course of the year, a total of 106 PH residents and 333 HCV participants paid minimum rent. However, as of June 30, 2026, only 69 PH residents and 234 HCV participants were housed paying the minimum rent amount. The remaining 136 households who had paid minimum rent during the year either moved off the program or are still housed paying more than RHA's established minimum rent. Of the 303 households paying minimum rent at the end of the fiscal year, only 7.92% had earned income that averaged \$2,238 annually. Household income across all PH residents and HCV participants paying minimum rent on June 30, 2026, was \$1,446 on average with 126 indicating an annual income of \$0.

Although RHA began to see an increase in the number of PH residents and HCV participants paying minimum rent in FY 2024, it was anticipated once the minimum rent amount increased from \$75 to \$100. On average, households paying minimum rent have a monthly tenant contribution of \$7 in the PH program and \$64 in the HCV program.



The following graph provides an overview of the Total Tenant Payment (TTP) amounts for all HCV and PH households paying RHA's minimum rent at the end of each FY. The annual TTP amounts depict all households paying minimum rent as of June 30, 2026, regardless of when the household initially started paying RHA's minimum rent amount. As a result, it is possible that some of the households within this annual calculation may have paid a higher TTP amount prior to the end of the fiscal year.



When looking at households who previously paid minimum rent following implementation of this activity but are now paying more, the outcome is quite different. At the end of FY 2026, 326 HCV participants and 101 PH residents, who previously paid minimum rent, had either moved off assistance or were still housed paying more than the minimum rent. Of these 427 households, 54 PH residents and 168 HCV participants reported an average earned income of \$31,123. Household income across all 399 households who are still housed paying more than the minimum rent was \$24,743. On average, these households have a monthly tenant contribution of \$545 in the PH program and \$552 in the HCV program.

Self-Sufficiency:

In FY 2026, 18 families who had previously paid minimum rent within RHA's PH or HCV programs transitioned from the programs voluntarily. Currently, 20 households have income that is at or above 60% AMI and are successfully moving toward self-sufficiency.

Hardship Requests:

During FY 2026, 15 HCV participants were approved to pay less than the minimum rent due to a requested hardship. While each of these participants had an approved hardship, it is not known whether the hardship was directly related to RHA's implementation of this activity.



Update:

To inform the outreach efforts of RHA's IMPACT Program and identify specific barriers for targeted zip codes within Washoe County, RHA took a closer look at minimum rent households. Households paying minimum rent were categorized by zip code to determine whether a particular geographic area had more residents who were only paying the minimum rent amount. Of all residents across RHA's programs, 17.37% of RHA's client population within zip code 89506 continue to pay minimum rent. By contrast, 89506 is home to only 6.19% of the total households that RHA assists. Although there was a decrease from FY 2025 when this number sat at 26%, there continues to be a disproportionate number of assisted households paying minimum rent in that specific area. By comparison, zip code 89512 is home to 21.17% of RHA's assisted households, but only 9.38% of these households pay minimum rent.

The activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

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

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

As the region's affordable housing shortage continues, RHA's goal is to ensure continued affordability for RHA's elderly and disabled HCV participants on this triennial recertification schedule. To accommodate this, RHA continues to apply increased payment standards at the time of the household's annual recertification or during the processing of a contract rent increase initiated by the landlord. When HCV participants on a triennial recertification schedule have no interim recertification or change in gross rent/family share, increases to the payment standard will be processed outside of the 12-month window required by HUD.

SPV Population Types:

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

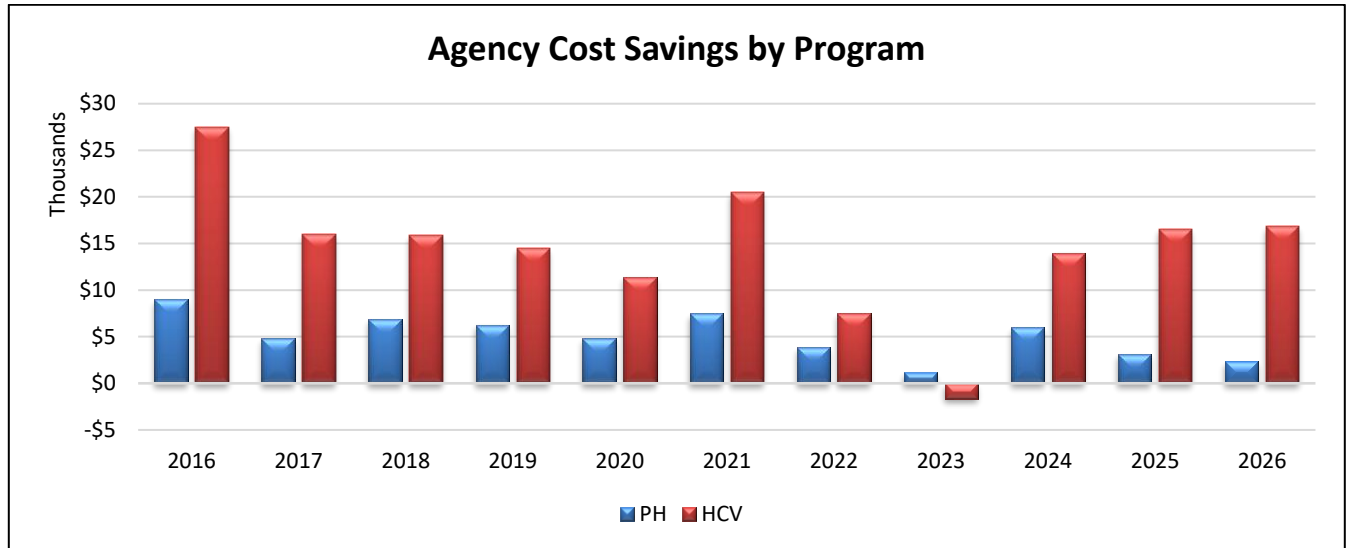
Impact:

Throughout FY 2026, RHA had 172 PH residents and 1,751 HCV participants on the triennial recertification schedule. As such, RHA experienced an estimated savings of \$2,378 in the PH program and \$16,840 in the HCV program. Savings are based on staff time and agency costs



related to 945 recertifications in the HCV program and 89 recertifications in the PH program that were skipped based on the established triennial recertification schedule.

The following table provides an overview of agency cost savings over time based on staff processing time and the average loss of rent revenue due to COLA increases being retained by the family until the next annual recertification.



Update:

In FY 2026, RHA took a closer look at these households and the effect the triennial recertification schedule was having on rent calculations for this population. On average, annual income of HCV participants with an annual reexamination in FY 2026 was \$17,047, while the 945 households who were skipped on this program had an average annual income of \$16,742. Similarly, the average annual income of PH residents with an annual reexamination in FY 2026 was \$17,681, while the 89 households who were skipped had an average annual income of \$16,926.

When looking at tenant contribution to rent, households with a recertification in FY 2026 experienced an increase in their tenant contribution of \$10.34 in the HCV program and \$22.29 in the PH program on average. However, if this activity were not in place, this increase in tenant contribution would have occurred annually over the last three years. Taking this into consideration, it is estimated that over the course of FY 2026 RHA's estimated loss was \$307 in the PH program and approximately \$7,021 in the HCV program. Based entirely on estimated savings and estimated costs related to tenant contribution, throughout FY 2026, RHA experienced an agency cost savings of \$2,071 in the PH Program and \$9,819 in the HCV program.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

Based on HUD's rules regarding calculation of income, it is possible for PHAs to pay a utility reimbursement to a participant if the utility allowance (for tenant-paid utilities) exceeds the household's TTP amount. Following implementation of this activity in FY 2015, RHA's PH residents and HCV participants no longer receive negative rents due to utility allowances.

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

SPV Population Types:

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

Impact:

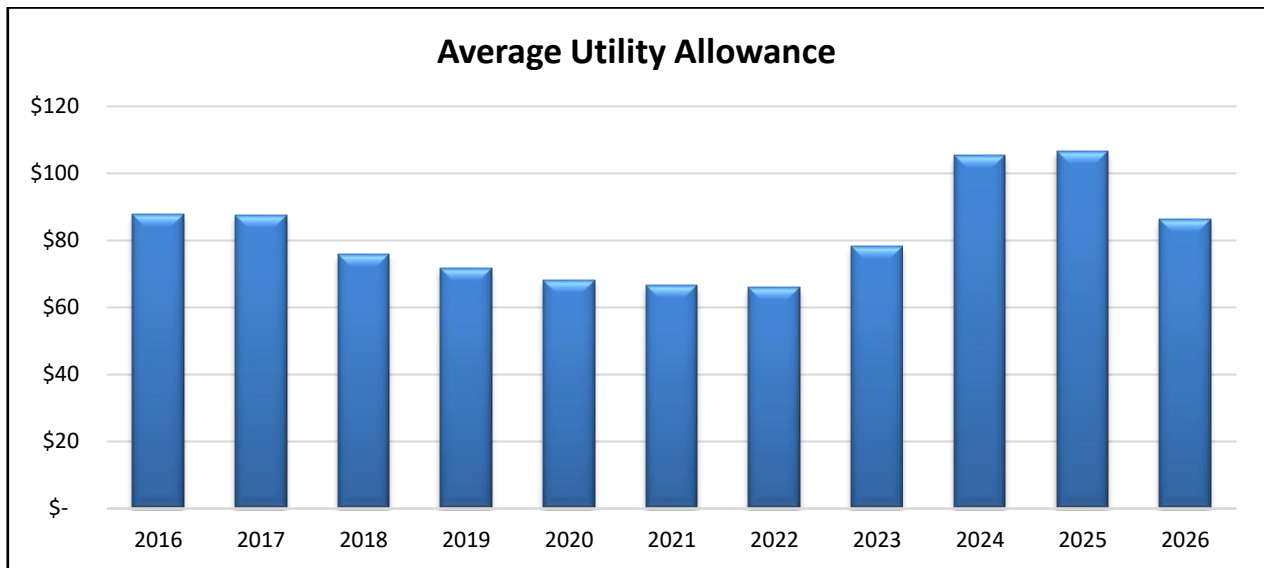
RHA's simplified utility allowance schedule allows HCV participants to know exactly what amount they will receive and encourages them to seek out units based on their authorized voucher size and unit energy efficiencies. Implementation of the simplified schedule has also saved RHA a significant amount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

At the end of FY 2026, 2,204 HCV participants were receiving a simplified utility allowance with an average cost of \$84.15 per client, per month.

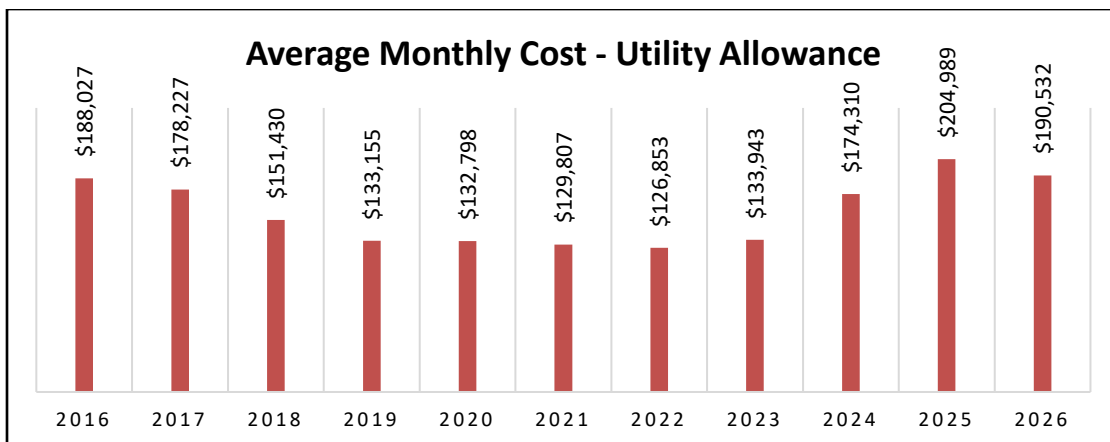
FY 2026 Utility Allowance Overview	
\$86.45	average utility allowance
\$84.15	average cost per client, per month
2,204	participants receiving utility allowance
\$185,456	average monthly utility allowance cost

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

In FY 2026, average utility allowances decreased by 18.9%. As shown in the following chart, utility allowance levels have fluctuated over the last ten years.



As expected, based on the average utility allowance decrease per tenant, RHA's actual monthly utility allowance cost in June 2026 also decreased by \$14,457, or 7%. However, this amount remains higher than FY 2023 when RHA noted that several landlords were no longer paying for utilities such as water, sewer, and trash, but rather passing this expense along to the tenant. To continue to assist tenants in finding affordable units, RHA established a second utility allowance schedule in October 2023. Tenants who pay for at least two of these additional utilities receive a higher utility allowance to cover this increased expense. This policy change is reflected as an increase in the average utility allowance above and depicted in the chart below as an increase in the average monthly utility allowance cost beginning in FY 2024.



Update:

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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

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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

SPV Population Types:

SPV population types are not applicable to this activity.

Impact:

During FY 2026, RHA staff conducted 54 initial inspections, 37 reinspections, one special inspection, and 61 annual inspections on agency owned units. On average, 20% of inspections at RHA owned units failed, compared to 35% within non-RHA owned units.

The following table shows the estimated amount of time RHA staff spend at each annual/initial NSPIRE inspection. The estimated amount of time spent at each inspection is conservative, based on the bedroom size of the unit, and does not include travel to and from the property.

Estimated FY 2026 staff time spent inspecting RHA owned units			
Bedroom Size	Estimated amount of staff time per inspection	# of inspections performed	Staff time (in minutes)
0	25 minutes	11	275
1	30 minutes	57	1,710
2	30 minutes	44	1320
3	35 minutes	37	1295
4	40 minutes	4	160
Total amount of staff time spent (in minutes):			4,760
Total amount of staff time spent (in hours):			79.33

Update:

Recent repositioning efforts of RHA's PH portfolio have increased the amount of time spent inspecting RHA owned units. In FY 2026, initial inspections on RHA owned units increased by 14% when compared to FY 2025. This increase is attributed to the number of PH units that have been repositioned and transitioned to the voucher program within the agency's portfolio. This continued increase in the number of RHA-owned units requiring inspections throughout the year



clearly demonstrates the ongoing time and cost savings of using RHA staff that directly benefits the agency.

This increase in the number of RHA owned units requiring inspections coupled with the inspection needs of RHA's private landlords, resulted in RHA's Rental Assistance staff becoming NSPIRE certified in FY 2026. Training additional staff was a strategic step to maintain inspection timelines and minimize the impact of RHA's repositioning efforts on voucher participants and private landlords.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2016-01: Simplification of medical deductions

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

SPV Population Types:

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

Impact:

The following simplified medical deductions remain effective for annuals and vouchers issued on or after January 1, 2026:

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

On June 30, 2026, 218 PH residents and 2,074 HCV participants were directly impacted by this activity. Under RHA's revised income tiers, several households receive a medical deduction of \$0. Of the 2,292 eligible households, 25.52% were receiving a simplified medical deduction that was more than \$0. Broken down by program, this included 66 PH residents and 519 HCV participants.

Hardship Requests:

Throughout FY 2026, RHA received one hardship request from an HCV participant based on the implementation of this activity. RHA also has one approved hardship that the committee approved indefinitely as long as the resident continues to be housed in PH.

Update:

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 will 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 for annuals and vouchers issued on or after January 1, 2027:

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

The activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

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

SPV Population Types:

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

Impact:

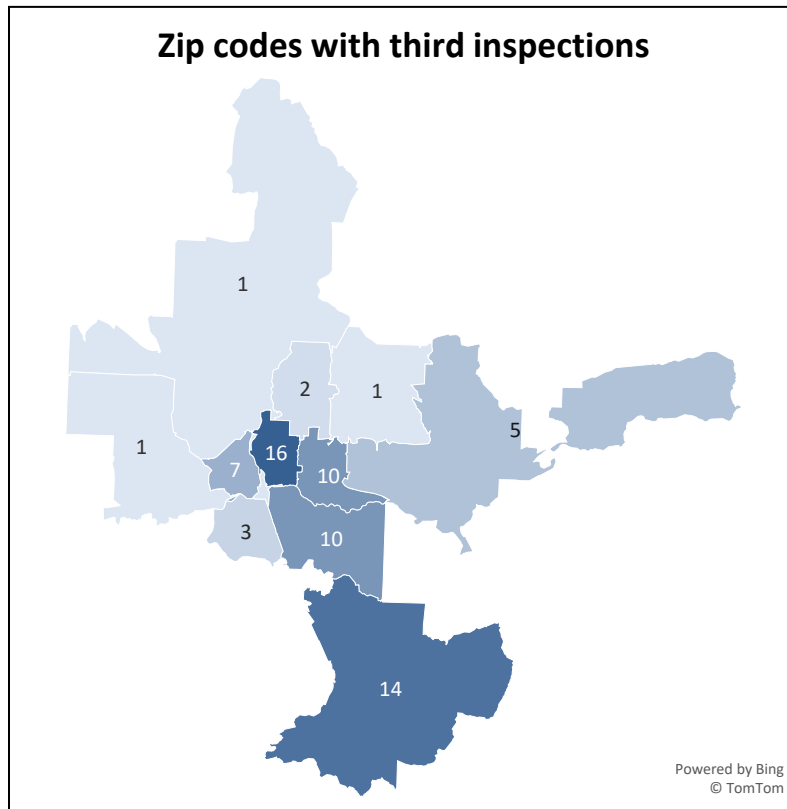
During FY 2026, RHA conducted 102 third inspections, 71 of which were due to the owner/manager's failure to correct the noted violations. Throughout the year, RHA charged 71 HCV landlords the third inspection fee of \$75.

In FY 2025, RHA identified a trend amongst five income-restricted properties, four of which were managed by the same company, where 37 units required a third inspection for different clients. This year's analysis also noted three properties/complexes where several third inspection fees had been incurred for different clients. Further analysis revealed that these three properties are managed by the same company and all three are income restricted.

Third Inspection Fee Trends		
Property Name	# of third inspections	Income Restricted?
South Peak by Vintage	10	Yes
Zephyr Pointe	7	Yes
Ridgeview by Vintage	6	Yes

Of the three properties identified in FY 2026, Zephyr Pointe was identified as having incurred the fee for seven inspections. This property was also identified in FY 2025 as requiring nine third inspections.

The following heat map shows the zip codes throughout Washoe County where RHA conducted third inspections that resulted in the \$75 fee being charged to the owner/manager. Of the four zip codes with ten or more eligible third inspections, two are in low poverty areas.



Update:

RHA remains engaged with landlords across a range of circumstances, including those whose properties frequently require multiple inspections. To support landlord success, RHA's Landlord Liaison recently hosted an informational webinar focused on NSPIRE inspections, common deficiencies that can result in a failed inspection, and the overall inspection process. The session also provided landlords with opportunities to ask questions and speak directly with RHA Housing Inspectors. Through educational initiatives such as this, RHA aims to equip participating landlords with the knowledge and resources needed to improve inspection outcomes and reduce the need for repeat inspections.

The activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

To streamline the admissions process, reduce the amount of time required by staff, and decrease the time necessary to build a qualified applicant pool, RHA extended the length of time that all verified application data related to income is deemed valid for the HCV program to 120 days. Furthermore, stable income verifications, such as pensions and Social Security award letters, are valid for all applicants for the duration of the current year rather than requiring additional social security award letters or pension statements every 60 days.

SPV Population Types:

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

Impact:

Prior to implementation of this activity, RHA staff sent out approximately 2,772 third party verifications for admission on an annual basis. Following implementation of this activity, the process has become more streamlined. In FY 2026, RHA saw the number of third-party verifications reduce by 71% as 797 third party verifications were requested throughout the year.

Update:

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2018-01: Landlord Incentive Program

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

This activity was identified, approved, and implemented in FY 2018. It was expanded upon in FY 2020 to allow for an additional condition for payment based entirely on damage to the unit caused by the tenant beyond normal wear and tear. It was expanded upon in FY 2024 to provide landlords with a re-lease and referrals bonus. In FY 2025, RHA repropose the activity to include a vacancy loss payment if the unit passed NSPIRE/HQS on the first inspection and the actual length of time the initial inspection results are valid for was extended from 45 days to 90 days.

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

Reno, Sparks and Washoe County experienced a strengthening housing market that resulted in some private landlords refusing to participate in the HCV program. While this is due in part to the numerous regulatory requirements that must be satisfied before leasing to a family participating in the HCV program, the challenge is often exacerbated by landlords who prefer to seek higher rents rather than lease to HCV participants. Complicating matters further is that, in some cases, proper notification of a family's intent to move is not always provided which, in the HCV program, can result in the landlord having to pay back a portion of the HAP that they may have already received.

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

Under LIP, landlords are only able to qualify for payment of one additional month utilizing one of the five conditions. At no time will they be allowed to request more than one month by using a combination of more than one of five conditions identified.

SPV Population Types:

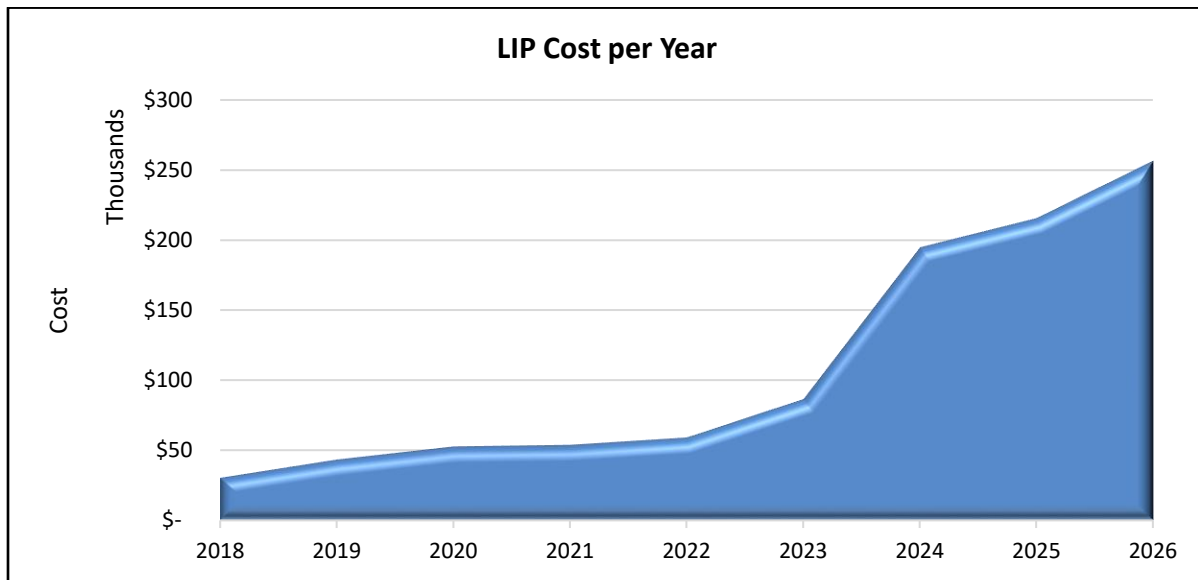
RHA is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

LIP was designed as an investment in RHA's landlords to facilitate lease-ups and increase landlord participation. As landlord participation grows, voucher holders gain greater access to quality housing opportunities throughout the community. Accordingly, the program provides private landlords with additional assurances and financial protections that would not otherwise be available when renting to HCV participants. By mitigating perceived risks and strengthening landlord confidence in the program, LIP serves to support the recruitment and retention of landlords, thereby enhancing housing opportunities for HCV families.



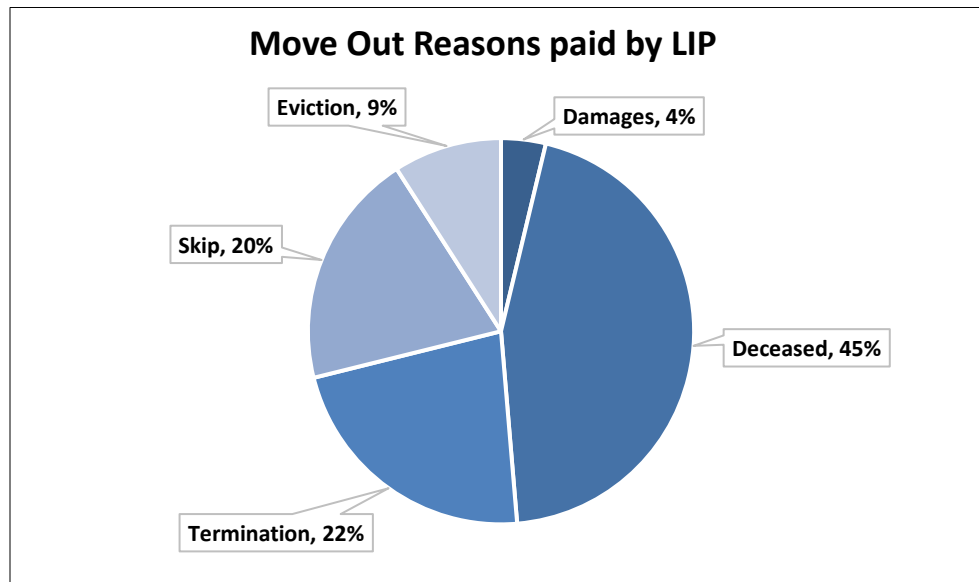
Since its implementation in FY 2018, RHA has paid a total of \$990,751 in LIP payments to Washoe County landlords. The following graph depicts this trending increase in cost over time.



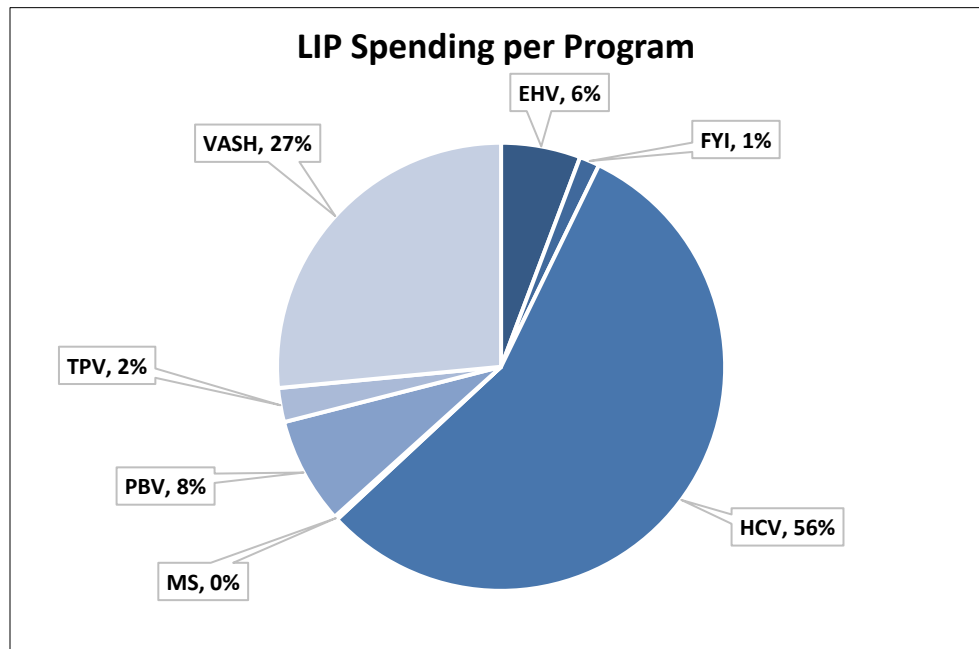
Throughout FY 2026, RHA experienced 312 move outs, including transfers, within its voucher program of which 180 were eligible for an additional HAP payment under LIP. At year end, RHA had made 187 move out and damage related payments for a total of \$256,111. The following table breaks down the move out reason and the associated payment amount:

Landlord Incentive Program (LIP)	
Move Out Reason	Amount Paid
End of Participation: Family Responsibility Violation	\$63,171
End of Participation: Deceased	\$103,642
End of Participation: Skipped	\$51,708
End of Participation: Eviction	\$26,686
Damages	\$10,904
Total Amount Paid:	\$256,111

Similarly, the following graph provides an overview of the percentage of participants who moved out in relation to the qualifying reason for a LIP payment. Each of the landlords represented below directly benefited from a LIP payment following a qualifying move out. When compared to FY 2025, FY 2026 saw an 11% decrease in LIP payments for evictions, but a 10% increase in LIP payments for skips.



Like prior years, most LIP payments in FY 2026 were made on behalf of HCV participants, HUD-VASH voucher holders, and project-based households. The following graph depicts the percentage of total LIP expenditures made in FY 2026 based on RHA's voucher programs.



Update:

LIP spending for HUD-VASH clients experienced the largest increase, rising from 21% of total program expenditures in FY 2025 to 27% in FY 2026. While spending increased during FY 2026, RHA anticipates a decrease in future LIP expenditures for HUD-VASH clients because of increased HUD-VASH administrative fee funding. These administrative fees may be used for risk mitigation activities, reducing the need for RHA to utilize LIP funds for this purpose. As a result, costs



previously covered through LIP payments on behalf of HUD-VASH clients may be funded through HUD-VASH administrative fees going forward.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures and increase housing choice for low-income families.

Description:

Washoe County's strengthening housing market contributed to an overall shortage of affordable housing units. As population growth outpaced available housing inventory, demand for rental housing increased, resulting in a tight rental market and rising rents. These market conditions made it increasingly difficult for HCV participants to secure housing, as some private landlords were reluctant to lease to voucher holders when higher rents could be obtained in the private market. While market incentives played a role, the challenge was often compounded by the administrative requirements associated with the HCV program, including mandatory inspections and rent reasonableness reviews for contract rent increase (CRI) requests. Together, these factors reduced landlord participation and limited housing opportunities for HCV-assisted families.

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

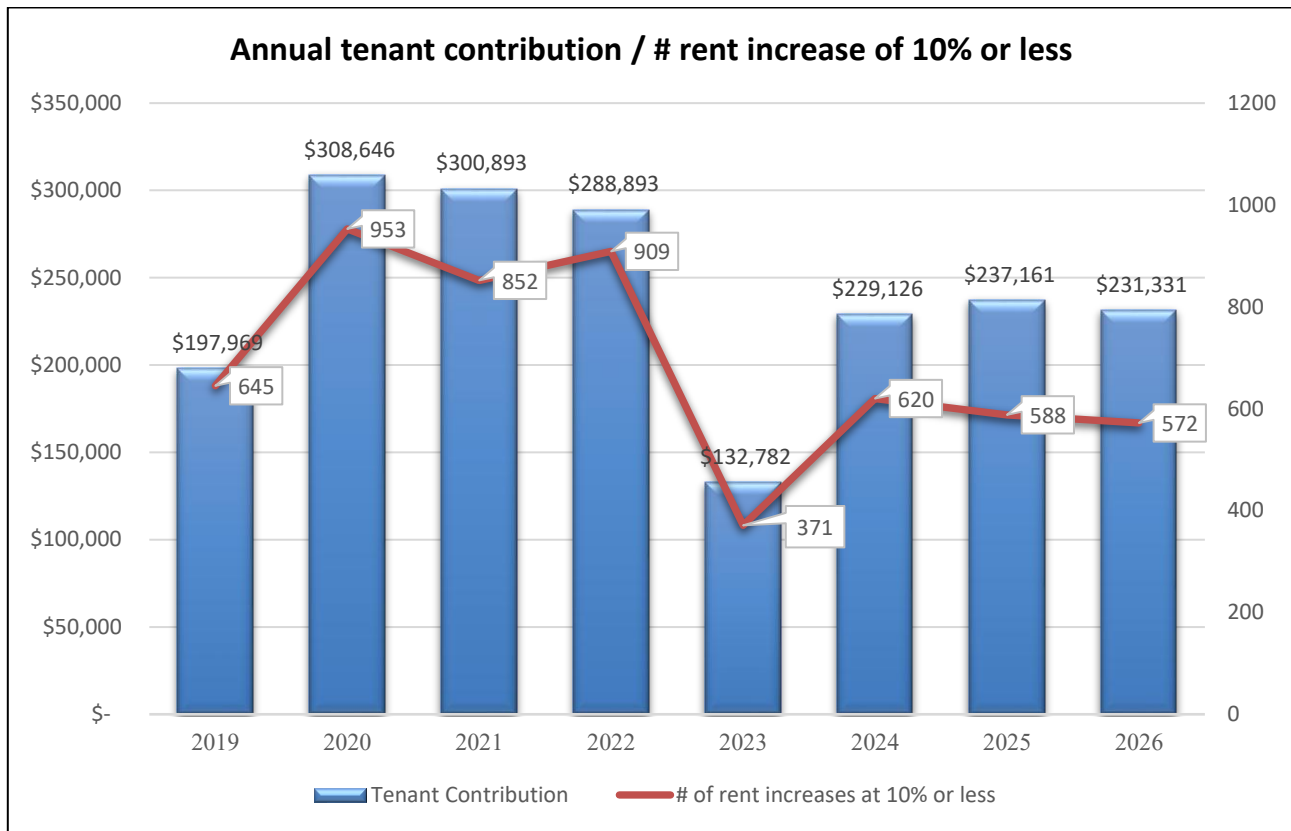
SPV Population Types

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

Impact:

During FY 2026, RHA processed 1,392 rent change requests of which 572 (41%) sought a change of 10% or less. These requests resulted in an average rent increase of \$78.91 per month for landlords, while tenant contribution to rent increased by an average of \$12.45 per month. By contrast, RHA processed 795 rent increase requests seeking increases of 10% or more. These requests resulted in an average increase of \$316.30 per month for landlords and an average increase of \$87.28 per month in tenant contribution to rent.

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



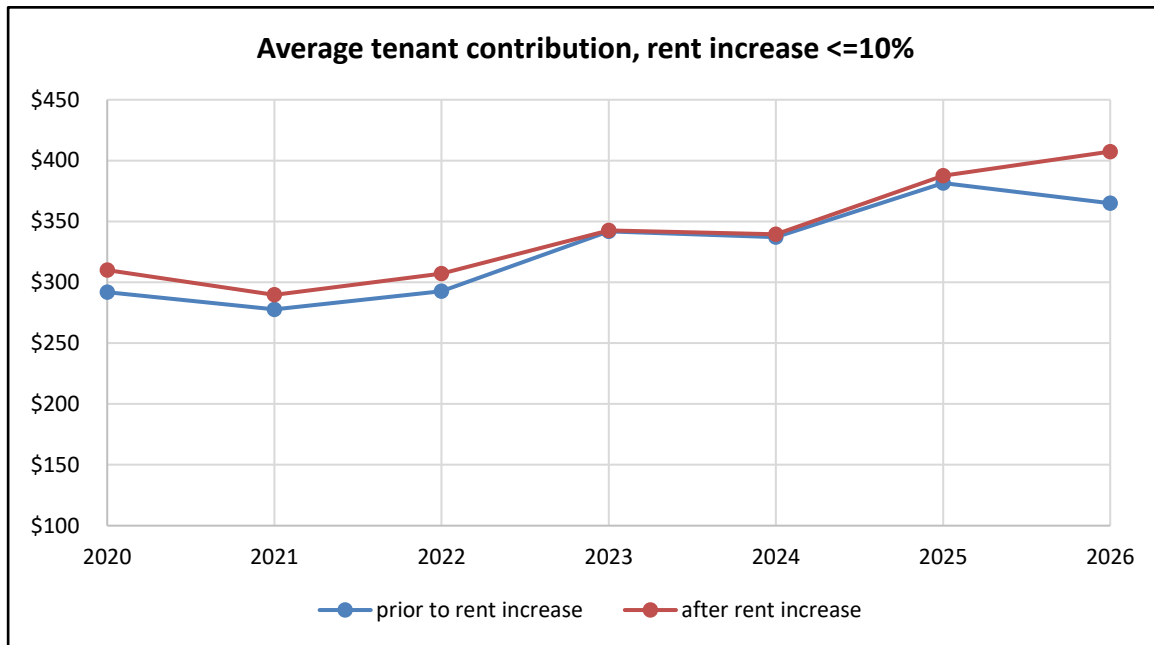
In FY 2023, RHA experienced a significant increase in the number of rent increase requests that required a rent reasonableness determination. Of the 1,379 requests from landlords for contract rent increases made that year, 73% requested more than a 10% increase. Following the required rent reasonableness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

Update:

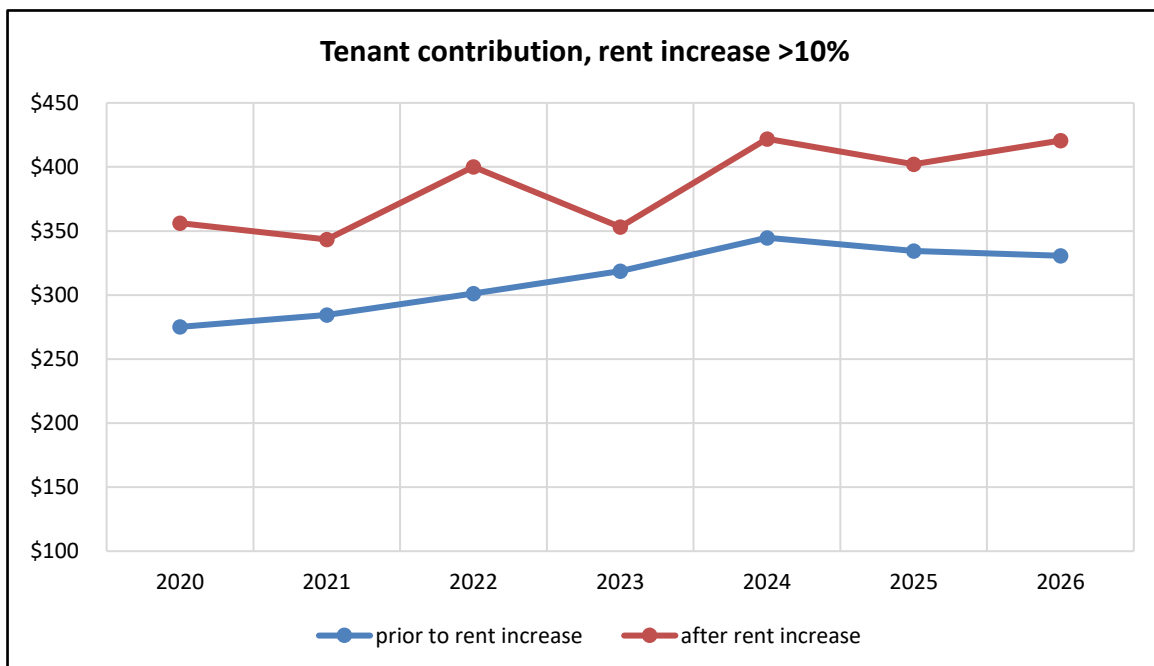
RHA further evaluated the impact of this activity by analyzing rent increase requests submitted by landlords leasing to voucher participants, excluding HUD-VASH households. The analysis was limited to households that experienced a "true" rent increase, defined as cases in which the household's TTP remained unchanged before and after the contract rent increase request. By focusing on households with no change in TTP, RHA can reasonably assume that the family did not undergo an income recertification during the period reviewed. As shown in the table below, implementation of this activity resulted in an average increase in tenant contribution of \$14 over a six-year period, however in FY 2026, tenant contribution increased \$42 among voucher



participants whose landlords requested rent increases of 10% or less. This is the largest average increase in tenant contribution to rent for this group since this activity was implemented.



As shown in following graph, the impact on tenant contributions to rent is more pronounced for assisted households residing in units where landlords requested rent increases greater than 10%. Over the six-year review period, these households experienced an average increase in tenant contribution of \$73. With the most significant increases occurring in FY 2022 and FY 2026, when the average tenant contribution rose by \$99 and \$90, respectively.





These figures illustrate the impact larger rent increases are having on both family affordability and program costs. While moderate rent adjustments generally result in relatively small increases to tenant contribution to rent, requests exceeding 10% are associated with substantially higher costs for both participating families and the voucher program.

RHA will continue to monitor this trend to ensure this policy change remains a viable option for waiving HUD's required rent reasonableness requirement following a landlord's rent increase request. RHA will also continue to conduct a periodic analysis of the local rental market as market conditions stabilize. Based on the results of this analysis, RHA may adjust this percentage as necessary to reflect current market conditions and ensure continued program effectiveness.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

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

MTW Statutory Objective(s):

Create incentives to families with children where the head of households is working, is seeking work, or is preparing for work by participating in job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient and reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

To remove the choice many HCV participants face between becoming more self-sufficient and maintaining housing assistance, RHA adopted a new policy that extends the length of time a household can remain on the HCV program while receiving zero assistance. By lengthening this time from six months to 12 months, RHA can provide an additional level of security and financial confidence by eliminating the incentive to terminate employment or reduce working hours.

As an additional incentive to HCV participants on their way to self-sufficiency, RHA began to allow households at \$0 HAP to accrue a "program completion escrow" account for up to 12 months and alleviate the administrative burden placed on staff by allowing self-certification of income for these households. Using single-fund flexibility, RHA began setting aside 15% of each household's contracted rent monthly in an escrow account while the household remains on the program receiving zero assistance. This escrow accrues beginning the first month that the family reaches \$0 HAP, accumulates monthly for up to 12 months and is provided to the family once the HAP contract has been terminated by RHA and the family has successfully transitioned off the HCV program.¹³

SPV Population Types:

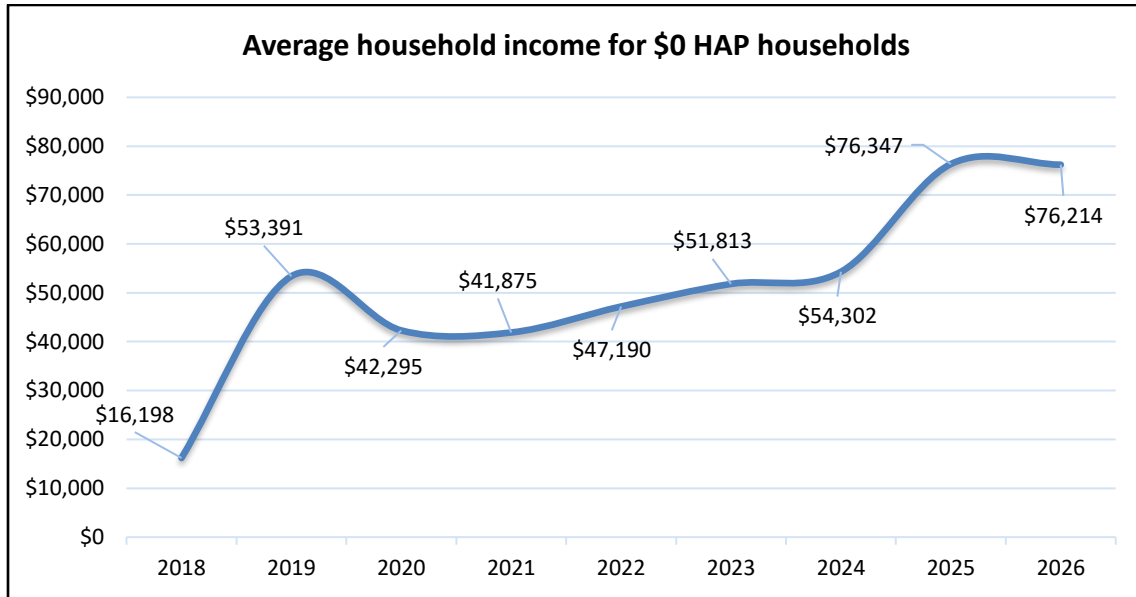
RHA is currently applying this activity to EHV, FYI, and NED population types.

¹³ All escrow accruals are subject to funding availability and limited to one per lifetime for all adults living in the household at the time of move-off. Should the escrow accrual program cease due to funding restraints, HCV participants will receive any amounts accumulated. All households must be moved off of housing assistance at \$0 HAP in order to receive the accumulated escrow funds.

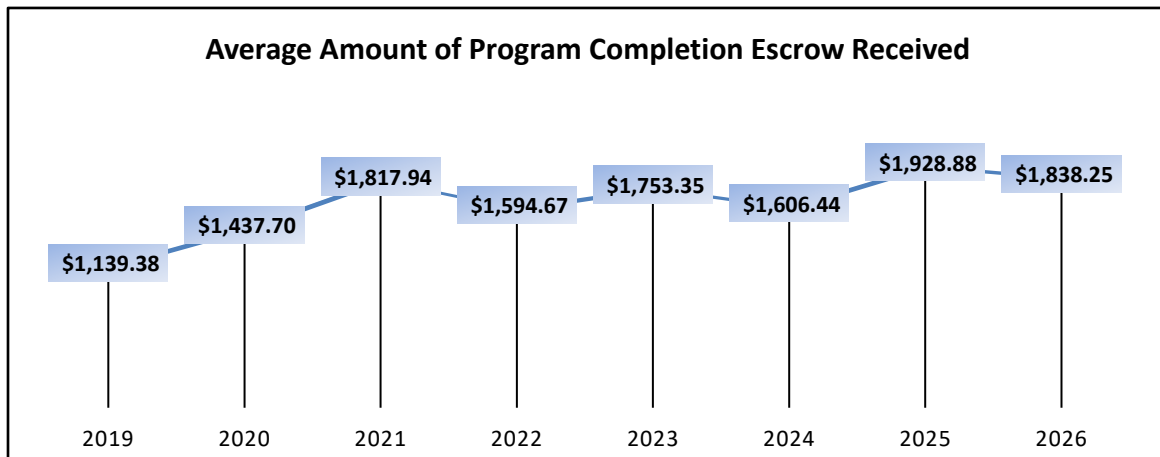


Impact:

Rents throughout Washoe County remain high. This is not only reflected in the average household income earned, but also in the average amount of escrow received. This trend also highlights that households may not necessarily be more self-sufficient but rather meet the threshold that requires them to be unsubsidized within this higher cost of living environment. The following graph shows the average household income for those households who received program completion funds.

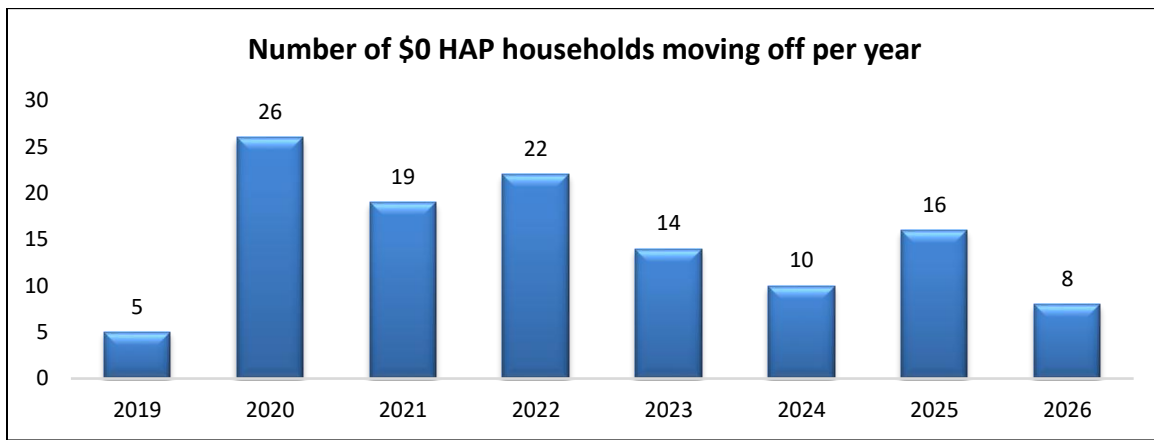


Similarly, the following graph shows the average program completion funds participants received upon move out. A slight decrease in average escrow received occurred in FY 2026 although household income between FY 2025 and FY 2026 remained relatively unchanged. However, a noted discrepancy between the two years included a decrease in AMI by 4% in FY 2026.





Throughout FY 2026, RHA successfully supported eight participants in transitioning off the HCV program with program completion funds. Additionally, 13 households are currently paying full contract rent while remaining on the program. Of these 13 households, eight have household income that is greater than 60% AMI. Although participants continue to achieve self-sufficiency milestones, RHA has observed a slight downward trend in the number of households exiting housing assistance. This trend may be attributable to rising housing costs in the area. In FY 2026, the average rent paid to owners for households receiving program completion funds was nearly \$200 higher than in FY 2025. As rental costs continue to increase, it is becoming more challenging for HCV participants to raise household income to levels that allow them to transition completely off housing assistance. The graph below illustrates the recent decline in the number of households exiting the HCV program and receiving program completion escrow funds.



Update:

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2021-01: Affordable Housing Acquisition, Rehabilitation and Preservation

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

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

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

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

SPV Population Types:

SPV population types are not applicable to this activity.

Update:

The Village at Hawk View

The Village at Hawk View, formerly known as Hawk View Apartments, involved the conversion of a 100-unit public housing site to a combined Low-income Housing Tax Credit and project-based Section 8 project under the demolition and disposition rules authorized by Section 18 of the U.S. Housing Act of 1937. The Village at Hawk View is located on two parcels at 1500 Steelwood Lane and 2501 Tripp Drive, Reno, Nevada 89512. In partnership with Brinshore



Development, RHA demolished all 28 original buildings and is building seven new 3-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. Additionally, to ensure that the project can add as many new affordable housing units as possible, RHA's Board of Commissioners committed up to \$7,550,000 in MTW Block Grants funding to cover potential financial gaps of which \$6,800,000 has been spent.



RHA has worked closely with its development partner, Brinshore Development, throughout each phase of the project. The \$87 million budget for this project 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 November 2026 and Phase 2 in July 2027.

Hope Landing

Hope Landing, formerly known as Carville Court, was an existing RHA owned property consisting of three 2-unit duplexes located at 1245-1259 Carville Dr, Reno, NV. The original property was built in 1963 and purchased by RHA in 1997. RHA demolished the original structures and recently broke ground on a new supportive housing community with 15 residential units (1BD/1BR), a community room, and on-site offices for property management and supportive services staff.



The current development budget is \$8,079,459. Based on 2024 TDC/HCC limits up to \$3,352,695 in MTW Block Grant funds will be utilized for this project. Funding includes a \$600,000 AHP award and \$1,400,000 from Washoe County with \$703,117 in HOME-ARP funds and \$1,732,161 in NHTF funds also being awarded to RHA by the State of Nevada.

This purpose-built permanent supportive housing project has been awarded \$278,000 in HOME-ARP funding from the Washoe County HOME Consortium and \$1.8M from the State of Nevada Supportive Housing Development Fund to support supportive services and operating subsidies. RHA will partner with Volunteers of America Northern California & Northern Nevada to provide case management and 24/7 front desk staffing. The awarded services funding will support the project during its first five years of operation. Beyond five years, RHA will pursue additional funding sources and leverage the property's cash flow to sustain these critical services.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2021-03: Partnership to Assist Homeless Youth

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

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

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

Washoe County continues to see a steady number of individuals experiencing homeless. Unfortunately, this also includes our community's youth. Eddy House, a local 501(c)3 non-profit, is the central intake and assessment facility in northern Nevada for homeless youth, ages 12-24. Since 2011, Eddy House has provided resources towards stabilizing youth who have experienced homelessness and/or are considered high risk. The local non-profit purchased and moved into a building that now serves as a resource center during the day and an overnight facility with 80 beds. The new center continues to serve as the central intake and assessment facility while also addressing the immediate overnight and emergency needs of Eddy House's population of high-risk youth, ages 12-24. In FY 2021, RHA began utilizing single fund flexibility to assist Eddy House with their 24-hour center by funding up to 43 beds. In FY 2026, RHA expanded this support to include funding for up to 80 beds.

SPV Population Types:

SPV population types are not applicable to this activity.

Impact:

Through this activity, RHA assists Eddy House in their mission to provide shelter and services to the homeless youth population. In FY 2026, RHA provided Eddy House with monthly assistance for 55 youth.

Update:

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 \$257,960 for 80 beds. Eddy House continues to provide 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.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2022-01: Workforce Development Program

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

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

MTW Statutory Objective(s):

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

Description:

Beginning with its initial application to HUD in 2012, the Family Self-Sufficiency (FSS) program has been a critical component of RHA's participation in the MTW Demonstration. As activities implemented and expanded over the years, RHA's FSS program quickly evolved beyond its original framework. Lessons learned from both successes and challenges led staff to revise the agency's definition of self-sufficiency and restructure the FSS program into a Workforce Development Program in FY 2019. Through this restructuring, RHA adopted a more client-centered approach to supporting self-sufficiency.

Increasing the number of PH residents and voucher participants progressing toward the final phase of self-sufficiency by directly providing, or connecting them to, educational opportunities and job training that promote economic independence continues to be a cornerstone of RHA's Workforce Development Program (WFD) program, now known as IMPACT. Equally important is the program's focus on sustainable employment that encourages economic mobility across multiple generations. To support these efforts, RHA expanded its efforts to address the needs of the entire family, including individual household members, parents, and youth.

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

RHA anticipates that incorporating a two-generation approach to self-sufficiency will motivate parents to pursue educational and career advancement opportunities while reinforcing the value of long-term plan and goal achievement. At the same time, youth will benefit from increased exposure to education, workforce, and leadership opportunities that support their transition into self-sufficient adulthood. Although some parents and youth may already be reaching milestones or participating in RHA's programs, the goal of a two-generation approach is to expand engagement and encourage participation among all family members. Increased participation will help cultivate growth within the family, strengthen opportunities for building generational wealth, and move households toward lasting economic stability and self-sufficiency.

SPV Population Types:

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

**Impact:****IMPACT Program** (formerly known as Workforce Development)

At the end of FY 2026, 75 participants have signed Contracts of Participation (CoP) and are actively involved in RHA's IMPACT program. The program is designed for motivated participants who are ready to create a concise plan to achieve self-sufficiency. As such, each active participant must be interested and have the motivation to work with their Workforce Development Coordinator to:

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

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

The following table provides a breakdown of the number of rent credits provided by RHA to 23 participating IMPACT households who met some of the goals identified in their ITSPs:

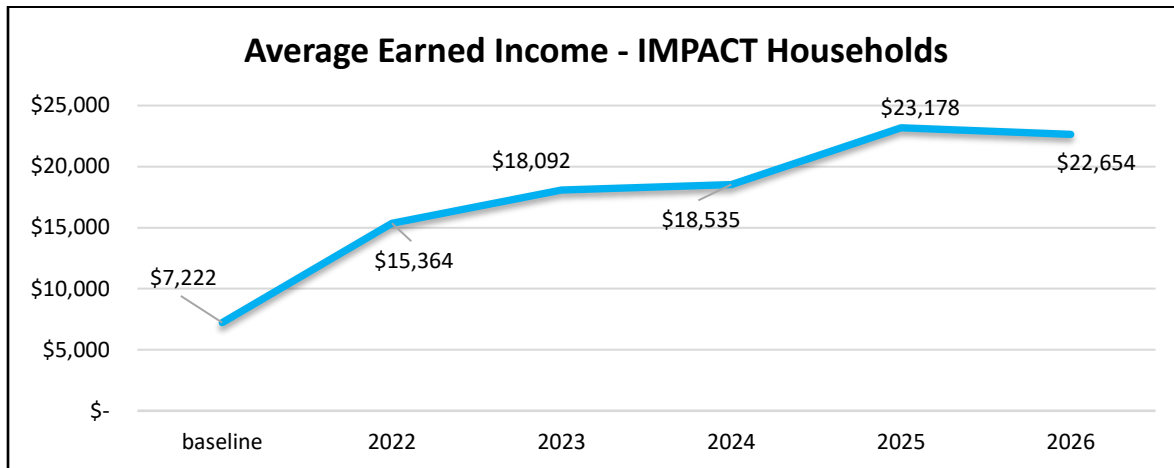
Rent credits provided to WFD participants within FY 2026			
	\$ of rent credit	# of households	Cost of Rent Credit
Obtaining Employment (32+ hours/week)	\$25	17	\$425
Six months - Consistent same source employment	\$50	9	\$450
12 months - Consistent same source employment	\$100	5	\$500
18 months - Consistent same source employment	\$150	6	\$900
Vocational Certification Earned	\$150	1	\$150
AA/BS Degree Earned	\$200	1	\$200
24 months - Consistent same source employment	\$200	4	\$800
36 months - Consistent same source employment	\$250	2	\$500
48 months - Consistent same source employment	\$300	1	\$300
Actual FY 2026 cost:			\$4,225

The graph below illustrates the average annual household earned income of participants in RHA's IMPACT program¹⁴. As shown, participants experienced a steady increase in average household

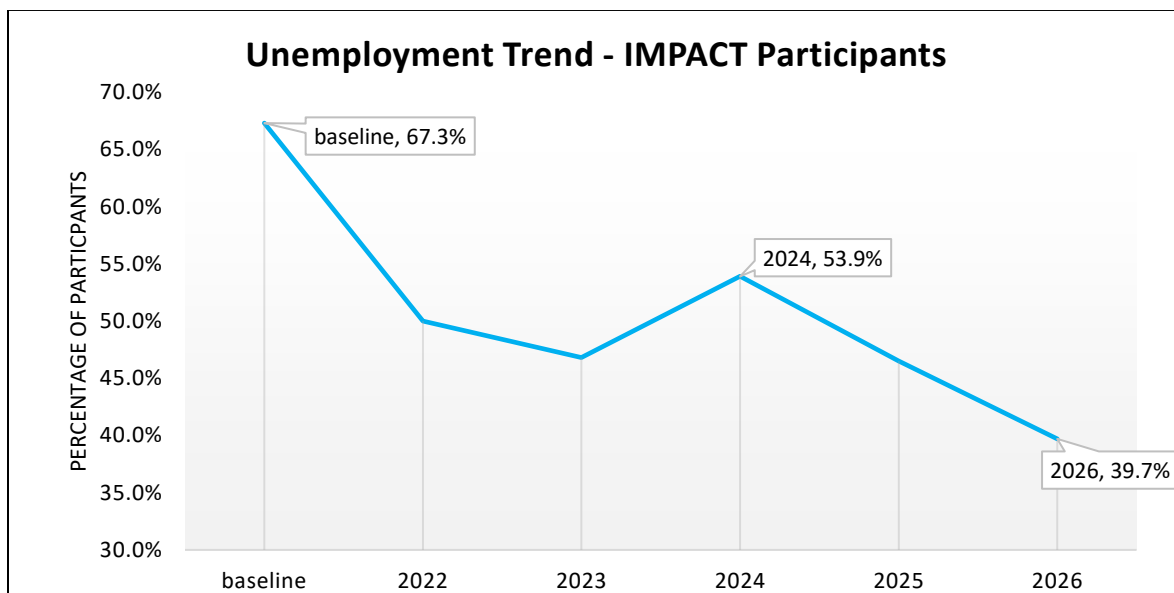
¹⁴ RHA had an established FSS program prior to joining the MTW Demonstration. The data reflected throughout this activity only includes those households who were participating in the WFD program as of the implementation date of this activity.



earned income through FY 2025. In FY 2026, a slight decline in average earned income was observed; however, overall income levels remained substantially higher than when this activity was initially implemented.

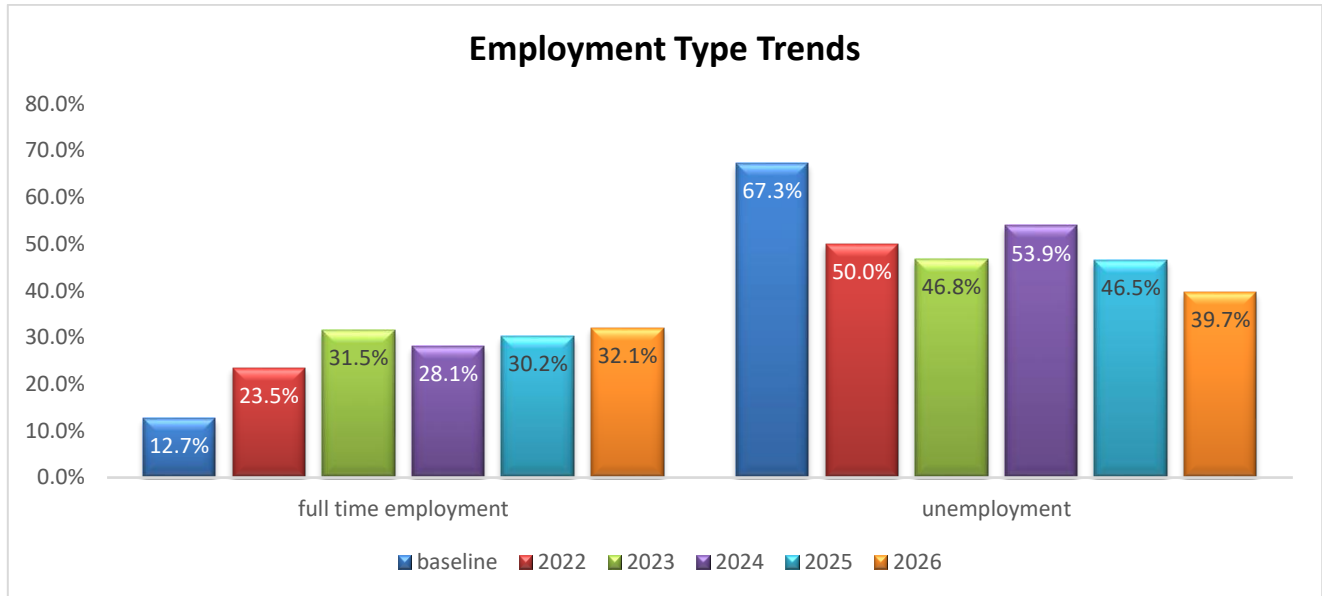


Furthermore, the graph below shows that the unemployment rate among IMPACT participants continues to decline. As more participants secure employment, RHA anticipates a corresponding increase in average household income, as reflected in the graph above. Although average household earned income decreased slightly in FY 2026, the rate of part-time employment increased by 5% between FY 2025 and 2026.





The graph below illustrates employment trends among IMPACT participants following implementation of this activity in FY 2022¹⁵. The graph on the left tracks full-time employment beginning in FY 2022, the first year of activity implementation. The graph on the right shows the percentage of participants who were unemployed and tracks changes over time. As shown, full-time employment rates are increasing while unemployment rates have continued to decrease, indicating positive employment outcomes for households participating in IMPACT.



Start Smart

Restructuring RHA's FSS program into the current IMPACT initiative also serves as an investment in RHA's youth. RHA's Youth Workforce Development Program, Start Smart, is designed to help PH and HCV youth establish both short and long-term educational and career goals. Program benefits are highlighted with every eligible family and include one-on-one mentoring with RHA staff, financial incentives for workshop participation, job search assistance, and support with identifying financial aid and scholarship opportunities. Upon completing the Start Smart program, participants receive any earned financial incentives directly. In addition, graduates may apply for a \$10,000 scholarship to support post-secondary education, training, or career pathways identified through their participation in the program.

In FY 2026, RHA celebrated its fourth class of Start Smart graduates. These four graduates earned a combined \$35,350 in financial incentives, and three were awarded an additional \$10,000 scholarship to support their post-secondary education and career goals.

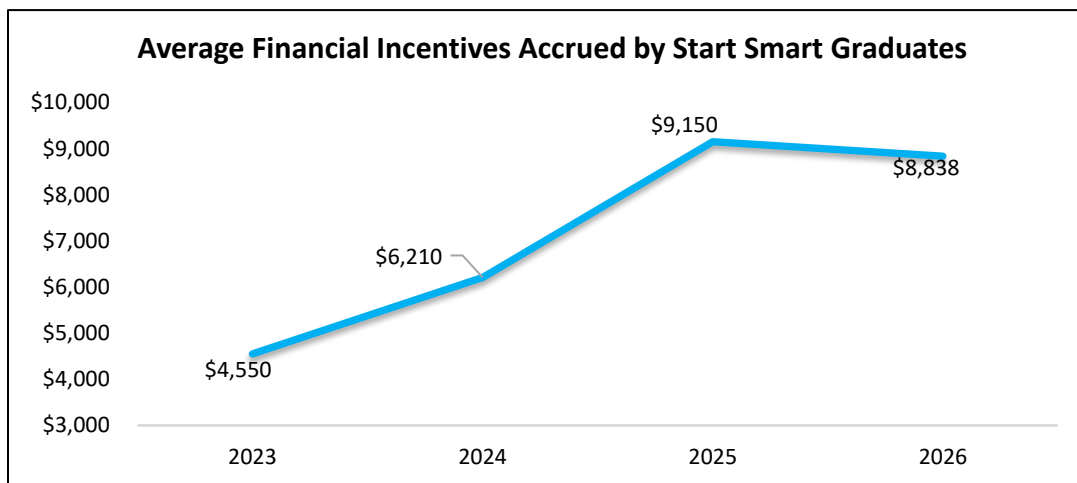
RHA's 2026 Scholarship Night, held on June 18, 2026, recognized the outstanding accomplishments of this year's graduates and provided an opportunity for each participant to share personal stories on how the Start Smart program positively influenced their academic success, personal growth, and future aspirations.

¹⁵ RHA had an established FSS program prior to joining the MTW Demonstration. The data reflected throughout this activity only includes those households who were participating in the WFD program as of the implementation date of this activity.

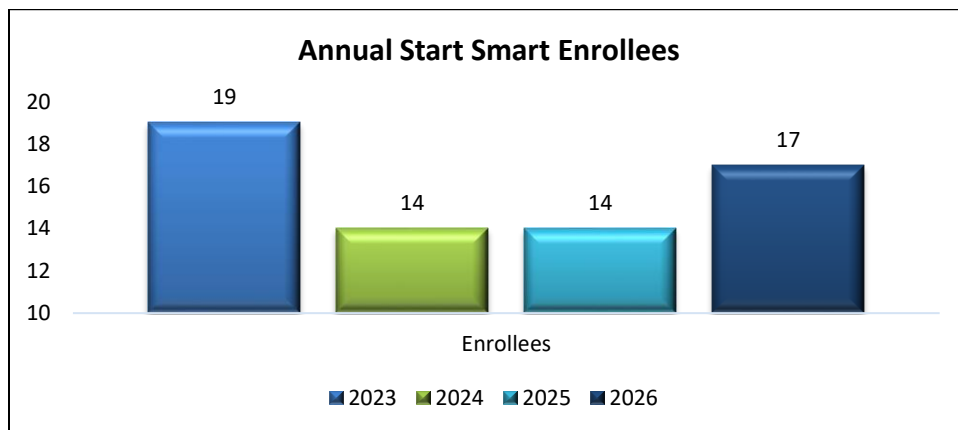


Of the four graduates, two are enrolled in the local colleges, one plans to attend trade school, and one will pursue cosmetology. RHA is incredibly proud of each of the 2026 graduates and applauds their hard work, perseverance, and commitment as they take the next steps and work toward their future goals.

The graph below illustrates the average amount of financial incentives earned by Start Smart graduates. The inaugural graduating class in FY 2023 participated in the program for only two years, while the FY 2024 graduating class had the opportunity to participate for up to three years. FY 2025 marks the first class of graduating class who could enroll in Start Smart as freshmen and remain in the program throughout all four year of high school. As a result, the FY 2025 class reflects a higher average financial incentive amount.



As of June 30, 2026, RHA has 17 youth, from PH and voucher assisted households, who are actively participating in Start Smart and building their financial incentives.



Since joining the program, these 17 young adults have accumulated \$65,150 in financial incentives including \$34,950 over the last year. The following table provides a breakdown on the number of financial incentives accumulated by participants who continued to participate in the program throughout FY 2026:



Financial incentives earned by RHA youth through Start Smart in FY 2026			
	\$ earned	# of youth	Cost of incentive
Quarterly meetings with Youth WFD Coordinator	\$50	39	\$1,950
Attended workshop w/parent	\$400	82	\$32,800
Attended workshop w/o parent	\$200	1	\$200
Obtained employment	\$100	0	\$0
Total FY 2026 Start Smart financial incentives:			\$34,950

As indicated when this activity was proposed, RHA anticipates the addition of a two-generation approach to self-sufficiency will motivate parents to pursue their education or obtain a better job based on the success they see from their child(ren)'s involvement. In FY 2026, eight active IMPACT participants also have a child who is actively participating in the Start Smart program.

Self-Sufficiency:

In FY 2026, two participants of RHA's IMPACT program transitioned out of the program and off housing assistance with a positive EOP.

Update:

In FY 2025, 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, it is important that HCV participants and PH residents continue to work toward an annual household income amount that allows them to voluntarily move off housing assistance. This voluntary or positive exit from RHA housing is RHA's final phase of self-sufficiency and occurs automatically once the household is no longer receiving assistance or when the household voluntarily ends participation.

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

In FY 2024, CIRE Equity donated space within the Paradise Plaza shopping center to RHA for the development of a workforce development hub. Construction activities began in FY 2025 to meet the basic requirements outlined in CIRE Equity's donation agreement. RHA initially planned to use MTW Single Fund Flexibility resources to support the required improvements; however, RHA's Board of Commissioners approved the full rehabilitation of the space to create a centralized location for all Workforce Development activities. To support this effort, the Board committed \$2,500,000 in unrestricted funds to complete the rehabilitation and necessary upgrades for the workforce development hub.



This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2024-02: Local Project Based Voucher Program

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures and increase housing choice for low-income families.

Description:

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

SPV Population Types:

SPV population types are not applicable to this activity.

Impact:

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

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

Throughout FY 2026, RHA awarded six PBVs to RHA owned properties, of which four were in partnership with HUD-VASH. Eleven additional PBVs were assigned to two privately owned properties. Furthermore, 35 HUD-VASH PBVs were awarded to two privately owned complexes.

Update:

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



2025-01: Reduce Interim Recertifications

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

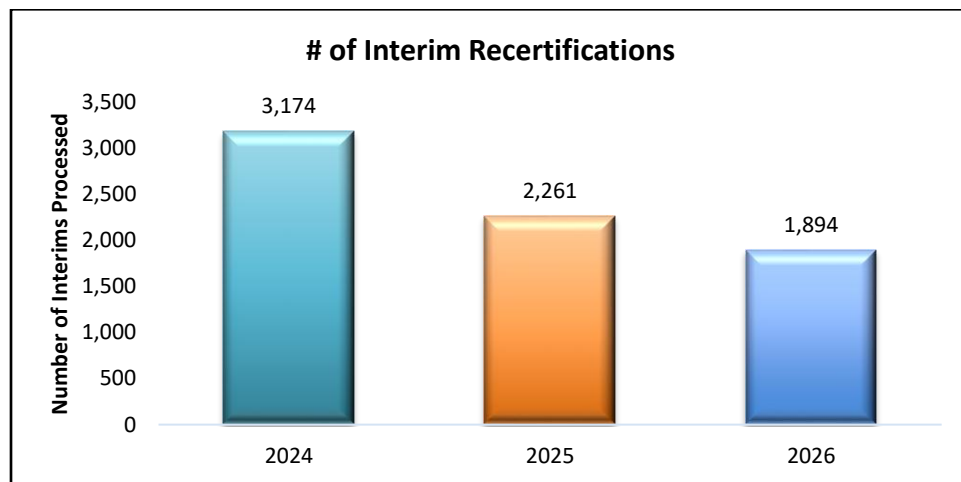
Prior to this activity, RHA processed an interim recertification whenever a PH or HCV participants reported an increase or decrease in income or assets, when a change in family composition occurred or when a landlord in the HCV program requested a contract rent increase and/or decrease. In any given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

SPV Population Types:

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

Impact:

Between July 1, 2024, and June 30, 2025, RHA processed 2,261 interim reexaminations across all administered programs. From July 1, 2025, to June 30, 2026, that number decreased to 1,894, representing a 16.2% reduction. The comparison table below illustrates the overall decrease in interim reexaminations processed during FY 2025 and FY 2026. FY 2024 is also included to provide historical context and establish a baseline for comparison prior to the implementation of these changes.



In addition to the yearly comparisons, RHA examined the common reason why households had two or more interims completed in FY 2026. Out of the 1,894 interims processed by staff in FY



2026, 247 households had two or more. Of these households, the most common reason for an interim recertification was either due to a contract rent increase request from the landlord and/or a decrease in household income, as shown below.

Reason for interim	Count
Contract Rent Increase	145
Decrease income	143
Interim to finalize annual	68
Remove household member	36
Add a household member	27

Update:

RHA continues to process interim recertifications and redetermine rent in both programs under the following circumstances:

- Any decrease in household income,
- IMPACT participants, formerly known as 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 allows a new unit to meet affordability standards when a transfer and/or move is requested,
- Any change in family composition, or
- When a contract rent increase or decrease is submitted by the landlord.

To provide clarity regarding changes in family composition, RHA will continue to process an interim recertification when an adult member is added to the family and will include that individual's earned income in the household's income calculations. Unlike HOTMA, which permits the inclusion of a newly added adult household member's earned income at the family's next annual reexamination, RHA will count the earned income at the time the individual is added to the household.

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



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

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

This activity was identified, approved, and implemented in FY 2026.

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

To accommodate larger complexes and allow HCV participants to secure units quicker and easier, RHA reduced 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 is currently applying this activity to EHV, FYI, NED, and HUD-VASH population types.

Impact:

Following approval of this activity, RHA inspected six one-bedroom units at a newly constructed property with 50 units in total. At the end of FY 2026, there are currently 30 units occupied at the property, effectively allowing RHA to reduce the number of inspections required by 24. Using the same estimate of 30 minutes per one-bedroom inspection as noted in Activity 2015-02, RHA saved approximately 12 hours of staff time.

Update:

This activity remains ongoing.

Actual Non-Significant Changes:

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

Actual Significant Changes:

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



B. Not Yet Implemented Activities

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

MTW activities approved but not yet implemented				
Activity #	Plan Year Approved	Activity Name	Statutory Objective(s)	Authorization(s)
2021-02	2021	STAR Apprenticeship Program	Create incentives for families to work, seek work or prepare for work.	Attachment C Sections C.11 and D.2.a.
2024-01	2024	Time-Limited Workforce Development Vouchers	Create incentives for families to work, seek work or prepare for work.	Attachment C Sections D.1.b., D.1.c., D.2.d., D.4., and Section E
2026-01	2026	Direct Rental Assistance	Increase housing choice for low-income families and reduce costs and achieve greater cost effectiveness in federal expenditures.	PIH Notice 2011-45 (HA), Attachment D, and Attachment C Section D.4.
2026-03	2026	Basic Payment Standard for LIHTC assisted units	Reduce costs and achieve greater cost effectiveness in federal expenditures.	Attachment C Section D.2.a.
2026-04	2026	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.



Update/timeline for implementation

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

2024-01: Time-Limited Workforce Development Vouchers

Description

RHA proposes to assist Washoe County's younger population who have successfully completed a community-based education or life-skills program and are at risk of long-term housing instability. To do this, RHA will allow at least 15 tenant-based vouchers to be earmarked to house youth who want to achieve self-sufficiency. Currently, this population is largely unassisted by the agency's traditional housing programs and due to waitlist preferences in place, are very unlikely to receive a traditional voucher. Through this activity, RHA proposes to expand the services already provided to these youth with a structured, goal-oriented program that provides ongoing self-sufficiency support.

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

Update/timeline for implementation

The success of this activity is reliant on community partners with strong case management services in place. As such, RHA will 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, staff will move toward the implementation of 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.

Update/timeline for implementation

RHA is actively engaged with our research partner, Housing Solutions Lab at NYU's Furman Center, and is working toward implementation of this activity in FY 2027.

2026-03: Basic Payment Standard for LIHTC assisted units

Description

The 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 properties are required to remain affordable, current regulations allow HCV contract rents in LIHTC units to be greater than the rents being charged to non-voucher families as long as the tenant's portion of rent does not exceed the amount of rent being charged to non-voucher holders. Through this activity, RHA will reduce the amount of HAP being paid, and avoid additional rent burdens being placed on HCV participants, by limiting all LIHTC properties to the Basic Payment Standard regardless of the zip code the property is located in.

Update/timeline for implementation

RHA received HUD approval for this activity on March 2, 2026. The activity was subsequently revised and retitled in RHA's FY 2027 MTW Annual Plan to establish a maximum allowable rent that deed-restricted affordable housing properties may request from RHA for tenant-based HCV participants. RHA anticipates implementation of this repropose activity on October 1, 2026.

Under this activity, the maximum allowable rent is limited to the 60 percent LIHTC rent limits established under the Multifamily Tax Subsidy Project for the applicable bedroom size on all deed-restricted units and/or properties where the income and rent restrictions are set at 60% or below, or when income averaging is utilized. Furthermore, mixed-income properties that have both market-rate units and deed-restricted units must provide RHA with a list detailing the units offered at market-rate rent for those units to be considered exempt from the policy.

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).

Update/timeline for implementation

RHA is working toward implementation of this activity.

C. Activities on Hold

RHA does not have any MTW activities on hold.

**D. Closed Activities**

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

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



Activity #	Fiscal Year Approved	Fiscal Year Closed	Activity Name	Statutory Objective(s)	Authorization(s)
2015-04	2015	2018	Required Savings Plan for Earned Income Disallowance (EID) PH residents	Create incentives for families to work, seek work or prepare for work.	Attachment C Section E.
2016-02	2016	2024	Redefine near-elderly person	Increase housing choice for low-income families.	Attachment C Section B.3.
2016-03	2016	2020	Time limited vouchers and redesign of traditional FSS Program	Create incentives for families to work, seek work or prepare for work <u>and</u> reduce costs and achieve greater cost effectiveness <u>and</u> increase housing choice for low-income families	Attachment C Sections D.1.b., D.1.c., D.2.d., E <u>and</u> Attachment D Use of MTW Funds
2016-04	2016	2023	Allow HCV participants to lease units that exceed the 40% rent burden	Increase housing choice for low-income families.	Attachment C Section D.2.a.
2016-05	2016	2025	Eliminate Earned Income Disallowance (EID)	Reduce costs and achieve greater cost effectiveness.	Attachment C Sections C.11. and D.2.a.
2016-06	2016	2025	Disregard earned income of PH household members, age 18-20, who are not the head of household or co-head	Create incentives for families to work, seek work or prepare for work.	Attachment C Section C.11.
2016-08	2016 amended 2019	2023	Expand Project Based Voucher Program	Increase housing choice for low-income families.	Attachment C D.1.e. and D.4.
2017-02	2017 amended 2019	2025	Asset threshold to determine eligibility for admission	Increase housing choice for low-income families.	Attachment C Sections C.2., D.3.a., D.3.b., and D.4.



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

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

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

Description:

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Year of Close Out:

This activity was closed in FY 2023.

Reason for Close Out:

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

2014-03: Rent Reform Controlled Study

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

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

Description:

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

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

The study was designed to test two of the strongest incentives for HCV participants to become self-sufficient: (1) the ability to increase income without affecting rent and (2) the knowledge that their housing assistance will end after five years. These two incentives were given to study group



participants, the other half of the Rent Reform Study. Participants in this group had rents set in advance which did not change based on income or household size. Rents for the study group only changed after the participant was on the program for two years or if the required bedroom size of the unit changed based on additional members being added to the household. As a result, the disincentive for obtaining new income was removed as these families can keep any increase in earned income without worrying that 30% of this income increase will be calculated for rent.

MTW statutory objective(s):

Create incentives for families 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 and reduce costs and achieve greater cost effectiveness in federal expenditures.

Year of close out:

This activity was closed in FY 2019.

Reason for close out:

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

2014-04: Expand self-sufficiency activities

Plan Year Approved, Implemented, Amended and Closed:

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

MTW Statutory Objective(s):

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

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

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

Description:

The FSS Lite Program, like the traditional FSS Program without an interest-bearing escrow account, was proposed and implemented in FY 2014. Upon implementation, the FSS Lite Program, designed to promote self-sufficiency through streamlined FSS service delivery, became mandatory for PH residents who are delinquent in completing their Community Service hours. Mobility Demonstration households who are unemployed without a qualifying exemption are also required



to participate in the FSS Lite Program and prior to close out, Rent Reform Controlled Study participants were encouraged to take advantage of the program.

By utilizing single fund flexibility, RHA expanded the FSS Lite Program in FY 2015 and established a Self-Sufficiency Fund. The Self-Sufficiency Fund is designed to cover specific costs associated with self-sufficiency activities and is used whenever possible to assist program participants in achieving their self-sufficiency goals.

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

Year of close out:

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

Reason for Close Out:

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

2014-07: Alternate HQS verification policy

Implementation year:

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

MTW statutory objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Description:

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

Year of close out:

This activity was closed out in FY 2017.

Reason for close out:



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

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

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

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

Description:

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

MTW Statutory Objective(s):

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

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

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

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

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

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

Description:

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



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

MTW statutory objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

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

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

Plan Year Approved, Implemented and Amended:

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

MTW statutory objective(s):

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

Description:

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

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

Year of close out:

This activity was closed out in FY 2018.

Reason for close out:

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



2016-02: Redefine near elderly person

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

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

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

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

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

Year of close out:

This activity was closed out in FY 2024.

Reason for close out:

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

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

Plan Year Approved, Implemented and Amended:

This activity was identified and approved in FY 2016.

MTW statutory objective(s):

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

Description:

In FY 2016, RHA proposed and received approval to establish a five-year time limit for all new non-elderly/non-disabled applicants participating in the HCV program with the goal of promoting self-



sufficiency and increasing housing opportunities. Furthermore, to better serve existing HCV and PH FSS participants and all new non-elderly/non-disabled HCV participants with time limited vouchers, RHA received approval to redesign the traditional HCV and PH FSS Program.

Time limited vouchers:

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

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

Redesign of traditional FSS Program:

To better serve existing HCV and PH FSS participants and all new non-elderly/non-disabled HCV participants with time limited vouchers, the traditional HCV and PH FSS Program will be redesigned. The redesign will eliminate the escrow accrual for all new HCV participants while allowing PH FSS participants to continue to participate in FSS with the traditional escrow accrual; however, upon successful completion of the FSS Program, the PH resident will only receive their escrow balance upon forfeiture of their housing assistance. Should the family choose to forfeit the balance of the accrued escrow, they will be allowed to maintain their PH unit. All current/existing HCV and PH FSS participants will be allowed to continue their escrow accrual through the expiration of their FSS contracts and maintain housing assistance under current FSS Program guidelines.

Year of close out:

This activity was closed in FY 2020.

Reason for close out:

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



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

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

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

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

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

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

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

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

2016-05: Eliminate Earned Income Disallowance (EID)

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

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

MTW Statutory Objective(s):

Reduce costs and achieve greater cost effectiveness in federal expenditures.



Description:

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

Year of close out:

This activity was closed in FY 2025.

Reason for close out:

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

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

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

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

MTW Statutory Objective(s):

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

Description:

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

Year of close out:

This activity was closed in FY 2025.

Reason for close out:

RHA is currently developing outreach strategies that will ensure this population is educated about, referred to, and participating in the Workforce Development Program prior to entering adulthood. Rather than continue to exclude income received from jobs any youth may have had pre-



graduation, part of this new outreach approach includes marketing strategies specifically aimed at this age group. RHA's Reach Higher program will aim to connect these young adults with available educational opportunities and job trainings that promote economic independence and sustainable employment. Although this may result in an increased rent burden being placed on the household, RHA believes that the likelihood of these household members becoming self-sufficient will increase should they choose to participate in RHA's WFD program following their participation in Reach Higher.

2016-08: Expand Project-Based Voucher Program

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

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

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

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

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

Year of close out:

This activity was closed in FY 2023.

Reason for close out:

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



2017-02: Asset threshold to determine eligibility for admission

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

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

MTW Statutory Objective(s):

Increase housing choice for low-income families.

Description:

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

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

Year of close out:

This activity was closed in FY 2025.

Reason for close out:

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



Section V

Sources and Uses of MTW Funds



V. Sources and Uses of MTW Funds

A. Financial Reporting

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

Application of “MTW Funding” Flexibility

In FY 2026, RHA utilized single fund flexibility allowed for under its MTW designation for the following applications that do not use MTW authorizations in Attachment C and/or D:

- RHA used single fund flexibility to cover the wage and benefits costs for staff members throughout the agency who work directly and indirectly on RHA's MTW program. The total wage and benefits cost based on these staff allocations for FY 2026 was \$2,403,529.

B. Local Asset Management Plan

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

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

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

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

N/A



Section VI

Administrative



VI. Administrative

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

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

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

On January 23, 2019, RHA executed a data sharing agreement to establish a research partnership with UW to assist with the Mobility Demonstration and other related research projects and needs. The survey and administrative data for the Mobility Demonstration is transferred annually to Rebecca Walter, the project lead at UW for analysis. Analyses and results of the Mobility Demonstration are included in Section VII as Attachment I.

C. MTW Energy Performance Contract (EPC) flexibility data.

N/A



Section VII

Attachments



VII. Attachments

Attachment I: Mobility Demonstration Study

Analyses and Results as of August 23, 2026

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 and Dr. Alex Ramiller at the University of Toronto 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



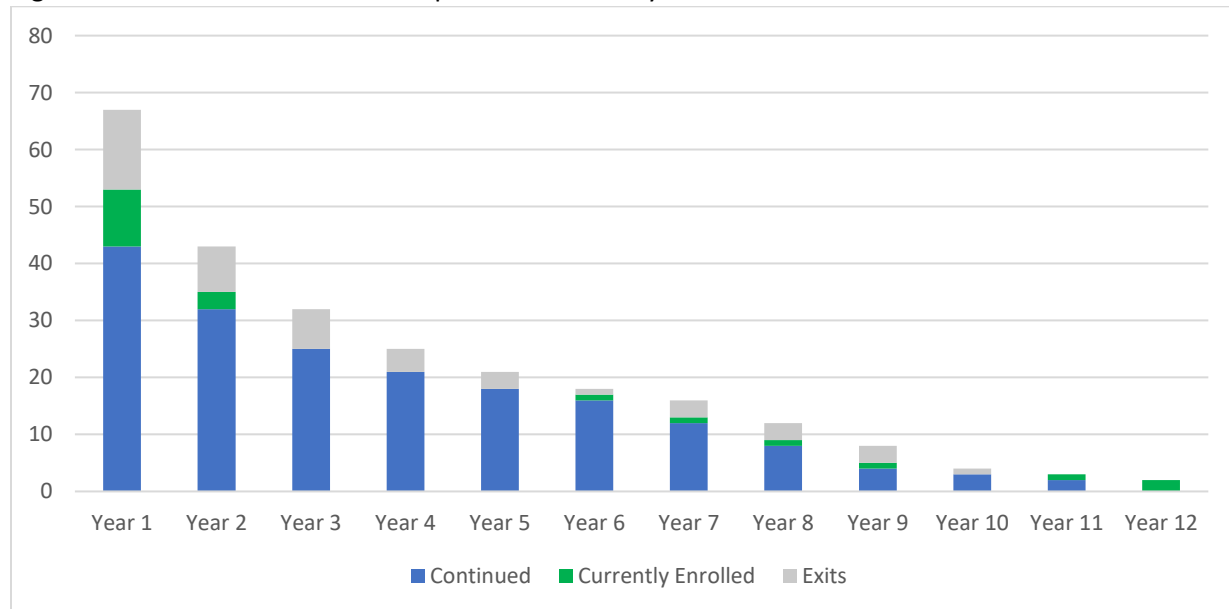
Proportion of vacant housing units	ACS	Continuous	Wilcoxon
Proportion of single-family homes	ACS	Continuous	Wilcoxon
Owner occupancy rate	ACS	Continuous	Wilcoxon
Median home value	ACS	Continuous	Wilcoxon
Median gross rent	ACS	Continuous	Wilcoxon
Percent White	ACS	Continuous	Wilcoxon
Percent Hispanic 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 38 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 67 households being included in the analyses. Households entered and exited the study at different times. There are 20 households that are currently enrolled in the study and 47 households that have exited. Figure 1 shows the number of participants who continued to the following year, remain currently enrolled, or exited the program for each of 12 years.

Figure 1. Number of Years of Participation in the Study



Of the 47 exits, more than half of the exits from the mobility program have been voluntary or left the program because they were paying full rent or purchased a home (Table 2). 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 2. Reasons for Exiting the Program

Reason	Count	Percent
Deceased	1	2.1%
Program/Lease Violation	5	10.6%
Transferred to VOO	13	27.7%
Voluntarily Left Program	10	21.3%
Paying Full Rent/Purchased Home	18	38.3%
Total	47	100%

Most households in the study are White and female-headed that are single, divorced, or widowed (Table 3). 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 householder age at PBV transfer is 35, ranging from 23 to 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 3).

Table 3. Household Characteristics at Baseline (n=67)

		Count	Percent
Gender	Male	5	7.5%
	Female	62	92.5%
Race	White	55	82.1%
	Non-White	12	17.9%
Ethnicity	Hispanic or Latino	30	44.8%
	Non-Hispanic or Latino	37	55.2%
Marital Status	Married/Cohabiting	17	25.4%
	Single/Divorced/Widowed	50	74.6%
		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 status compared to baseline status at time of entry, regardless of how long the household has participated in the program (Table 4).



Table 4. Employment Status by Program Year vs. Status at Program Entry

	Unemployed at Entry		Employed at Entry		p-value ¹
	Unemployed	Employed	Unemployed	Employed	
Year 1 (n=67)	21 (70%)	9 (30%)	7 (19%)	30 (81%)	0.804
Year 2 (n=43)	12 (60%)	8 (40%)	3 (13%)	20 (87%)	0.227
Year 3 (n=32)	9 (56%)	7 (44%)	1 (6%)	15 (94%)	0.070
Year 4 (n=25)	5 (36%)	9 (64%)	2 (18%)	9 (82%)	0.065
Year 5 (n=21)	4 (36%)	7 (64%)	3 (30%)	7 (70%)	0.344
Year 6 (n=18)	7 (70%)	3 (30%)	1 (13%)	7 (87%)	0.625
Year 7 (n=16)	5 (50%)	5 (50%)	1 (17%)	5 (83%)	0.219
Year 8 (n=12)	3 (43%)	4 (57%)	2 (40%)	3 (60%)	0.687
Year 9 (n=8)	2 (50%)	2 (50%)	2 (50%)	2 (50%)	1.000
Year 10 (n=4)	1 (50%)	1 (50%)	0 (0%)	2 (100%)	----- ²
Year 11 (n=3)	1 (100%)	0 (0%)	0 (0%)	2 (100%)	----- ²
Year 12 (n=2)	0 (-%)	0 (-%)	0 (0%)	2 (100%)	----- 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 consistently higher than the baseline at time of program entry for households that moved from public housing to PBV units (Table 5). However, these differences are only statistically significant for Years 1 through 4 and 7 through 8. While some later years (e.g., Years 10 through 12) show even larger income increases relative to the baseline, the sample size is too small for these differences to be statistically significant. Nevertheless, median increases in income relative to baseline remain substantial and continues to trend in line with prior years.

Table 5. Annual Household Income (\$ 2026)

	Median Income at Entry	Median Income in Program	Median Difference	Z
Year 1 (n=67)	\$22,939	\$27,349	\$4,410	2.755**
Year 2 (n=43)	\$22,179	\$26,941	\$4,762	2.584**
Year 3 (n=32)	\$21,950	\$30,451	\$8,501	3.123**
Year 4 (n=25)	\$22,043	\$28,210	\$6,167	2.301*
Year 5 (n=21)	\$22,043	\$24,312	\$2,269	1.755
Year 6 (n=18)	\$20,374	\$24,480	\$4,106	1.546
Year 7 (n=16)	\$20,374	\$36,389	\$16,015	2.379*
Year 8 (n=12)	\$16,701	\$17,432	\$731	2.040*
Year 9 (n=8)	\$20,442	\$22,227	\$1,785	0.140
Year 10 (n=4)	\$18,438	\$38,154	\$19,716	1.461
Year 11 (n=3)	\$22,179	\$54,435	\$32,256	1.604
Year 12 (n=2)	\$28,930	\$41,586	\$12,656	1.342

* p < 0.05; ** p < .01; *** p < .001



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 6).

Table 6. 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=37)	1	0-10
Number times in the past year any member in the household visited a hospital or emergency clinic for <i>mental health, behavioral health, or emotional problem</i> (n=36)	0	0-5

The survey asked households to rank the neighborhood amenities that were most and least important to them (Table 7). 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 close to parks and recreation and job opportunities.

Table 7. Neighborhood Preferences (n=38)

1. A neighborhood that has a low crime rate.
2. A neighborhood close to grocery stores.
3. A walkable neighborhood with sidewalks.
4. A neighborhood close to parks and recreation
5. A neighborhood with job opportunities nearby.
6. A neighborhood close to restaurants and shopping.
7. A neighborhood with low poverty rates.
8. A neighborhood that has a lot of diversity in terms of race, age, family type.
9. A neighborhood with low population and dispersed housing density.
10. A neighborhood accessible by public transportation.
11. A neighborhood with a community center and/or community events.
12. A neighborhood close to downtown.

¹ Items are ranked from highest to lowest importance, with 1 being the highest priority for residents.

The survey asked households to rank the housing and neighborhood amenities most important for their children (Table 8). The most important attribute is each child having their own bedroom. A quiet street away from heavy traffic and having a home that has a yard that is safe for children to play in are also important.

Table 8. Housing and Neighborhood Preferences for Children ($n=36$)

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

¹Items are ranked from highest to lowest importance, with 1 being the highest priority for residents.

In the survey, households were asked why they might stay in their current home if they are paying full contract rent (Table 9). 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, while three households plan to move as soon as they can pay the full contract rent.

Table 9. Reasons for Staying in Current Home ($n=33$)

	Frequency
The rent is affordable.	25
I like the neighborhood.	24
I like the home.	22
It is too expensive to move somewhere else.	18
I am close to work.	13
I don't want my child/children to go to a different daycare/school.	13
I am close to family/friends.	9
I don't have time to search for a new place or move.	4
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 10). The majority believe they will own their own home. Less than half of the respondents believe they will need subsidized rent.

Table 10. Future Plans ($n=30$)

	Frequency
In a home that you own.	16
In the same home with subsidized rent.	12
In the same home paying full contract rent.	5
Renting in the private market without a housing subsidy.	2



Comparing the characteristics of the neighborhoods where participants previously resided in public housing with neighborhood characteristics following program entry, there are statistically significant differences in all neighborhood characteristics. Educational attainment, median household income, median home value, and median gross rent are all statistically significantly higher in PBV neighborhoods compared to prior 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 11).

Table 11. Neighborhood Characteristics 2016 ACS 5-year estimates ($n=67$)

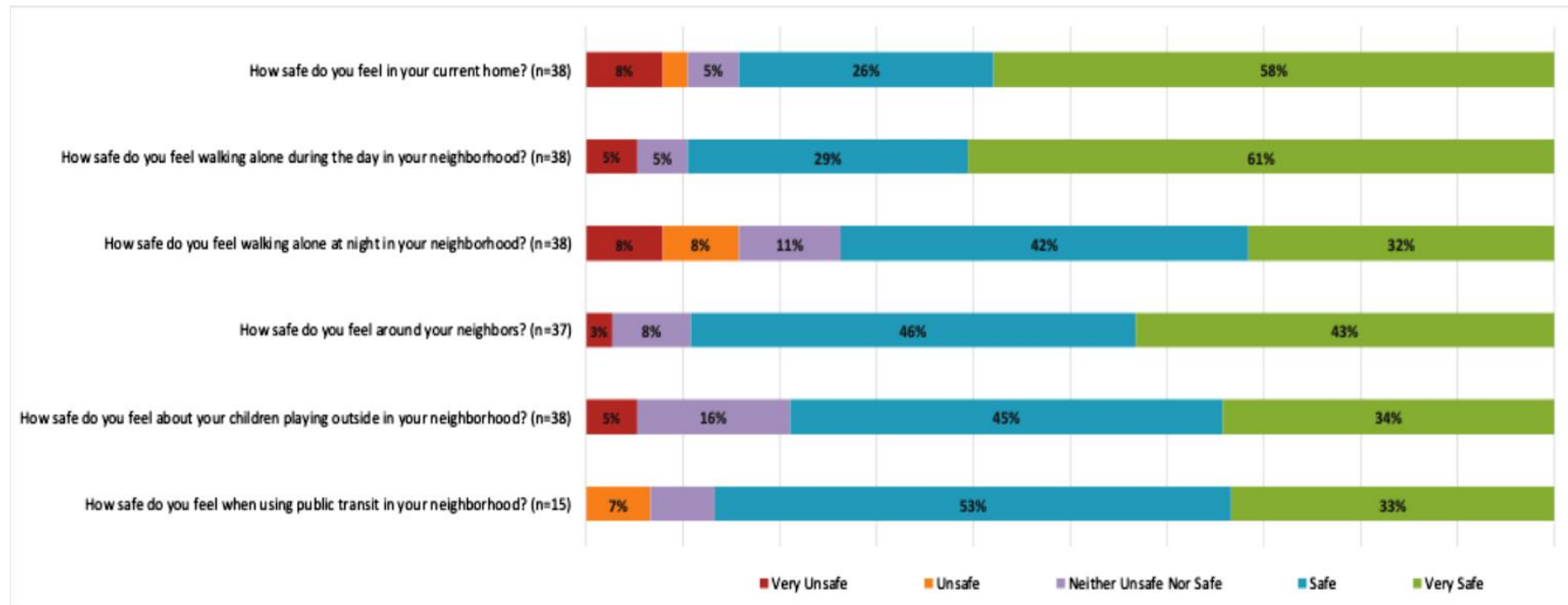
	Public Housing Median	PBV Median	Median Difference	Z
Percent high school graduate or higher	65.2%	91.2%	+26.0%	6.169***
Percent bachelor's degree or higher	14.2%	22.7%	+8.5%	6.066***
Unemployment rate	13.4%	7.5%	-5.9%	-5.223***
Median household income	\$25,545	\$52,008	+\$26,463	5.429***
Percent of people in poverty	40.1%	12.9%	-27.2%	-7.110***
Proportion of vacant housing units	8.6%	7.8%	-0.8%	-4.943***
Proportion of single-family homes	45.0%	60.9%	+15.9%	4.379***
Owner occupancy rate	44.8%	59.5%	+14.7%	2.511*
Median home value	\$100,800	\$164,100	+\$63,300	6.660***
Median gross rent	\$728	\$1,059	+\$331	5.698***
Percent White	69.3%	82.4%	+13.1%	5.485***
Percent Hispanic or Latino	51.6%	27.8%	-23.8%	-5.254***

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



As shown in Figure 2, 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 2. Safety





As exhibited in Figure 3, 34% of households report that their household income has increased from the previous year and 52% 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 33% of households believe that their income will be higher in a year from now.

Figure 3. Financial Security and Wealth Accumulation

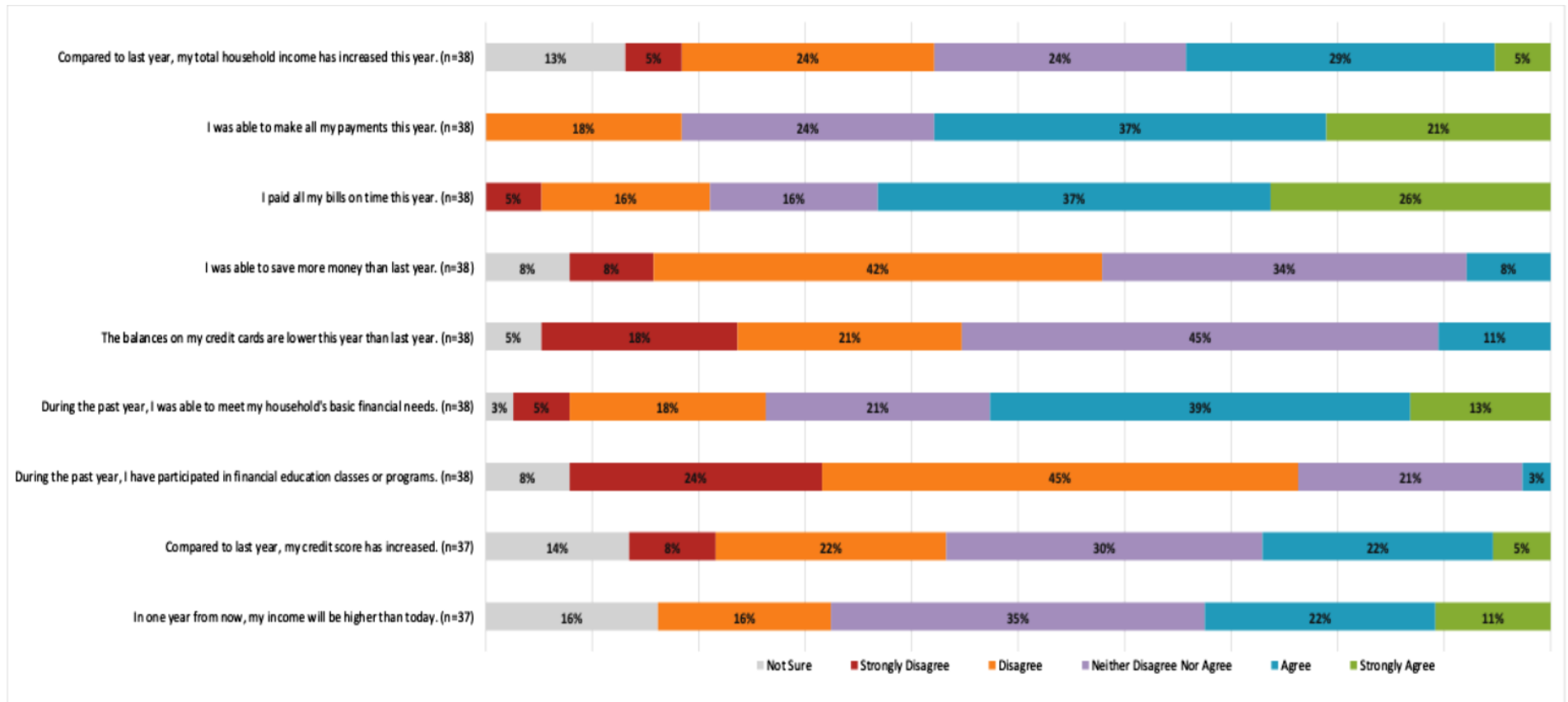




Figure 4 indicates that while some households are pursuing career development goals, only 19% of respondents have utilized job training programs or earned occupation-related certifications. Meanwhile, 38% are actively seeking employment opportunities to improve their work situation.

Figure 4. Employment and Education

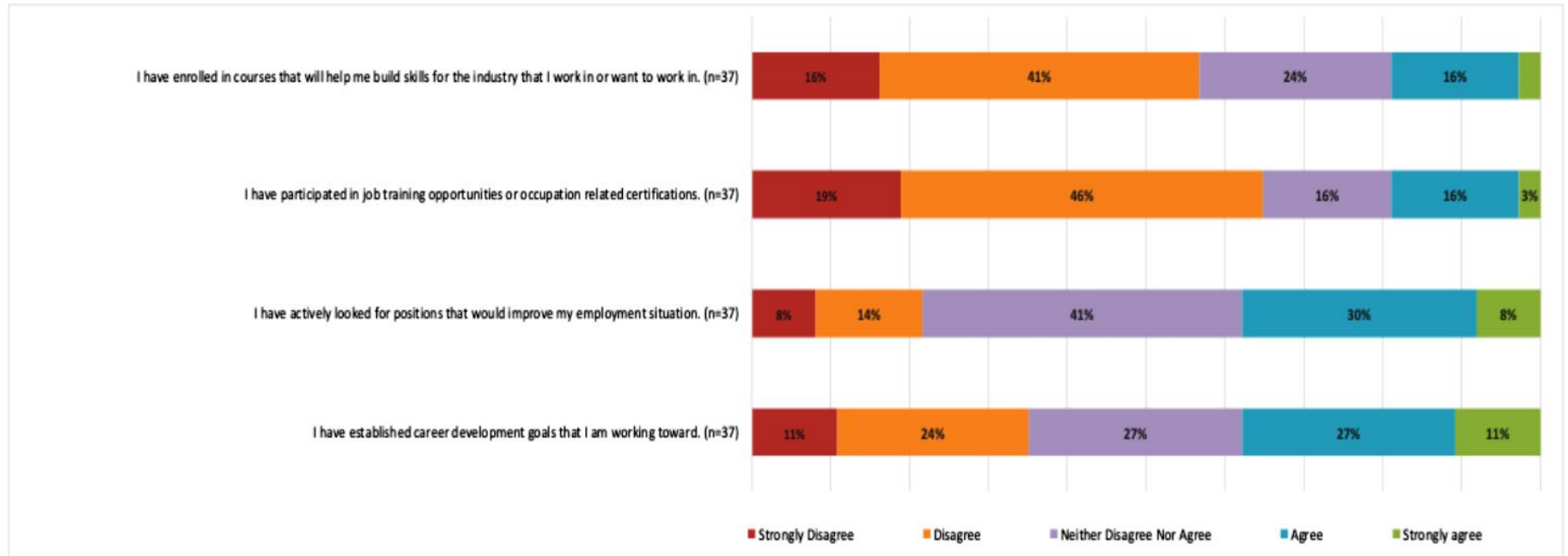




Figure 5 indicates that most households rated their child's overall well-being positively. Respondents reported they were able to support skill development, meet basic needs, observe progress toward educational goals, and engage in meaningful family activities. A majority also noted having a supportive 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 childcare.

Figure 5. Child Well-Being

