



HOUSING OPPORTUNITIES COMMISSION FISCAL YEAR (“FY”) 2026 FIVE-YEAR AND ANNUAL PUBLIC HOUSING AGENCY (“PHA”) PLANS RESIDENT ADVISORY BOARD (“RAB”) COMMENTS

Section 511 of the Quality Housing and Work Responsibility Act of 1998 and the regulations in 24 CFR part 903, HOC is required to establish a RAB. The RAB is composed of individuals who reflect and represent the residents assisted by HOC. Their role is to assist HOC in developing the PHA Plan.

HOC’s Compliance Division met with the RAB on Monday, February 24, 2025 to present and discuss the proposed FY 2026 Five-Year and Annual PHA Plans and provided a copy for review. Below is a summary of the comments submitted by the RAB and HOC’s analysis and response.

- **RAB Comment One:** Regarding the new Housing Opportunity Through Modernization Act of 2016 (“HOTMA”) and pertaining to the Asset Limitations, the RAB suggested that HOC make the language clearer in terms of the discretionary aspect subsequent to entry into the Housing Choice Voucher (“HCV”) program.
 - **HOC Response:** HOC understands that the new HOTMA regulations are complex and can have a significant effect on applicant and customer participation. HOC adjusted the wording to the plans to clarify the aspect for which HOC has discretion. HUD regulations require the denial of eligibility to the HCV Program if applicants have net assets over 100,000 (adjusted annually with inflation), or own or have interest in real property suitable for occupancy. HOC has not received commission approval on HOTMA discretionary items, but the RAB will be provided the opportunity to address all HOTMA related items separately through the process of implementation. The implementation process also includes staff and customer notification and education.

- **RAB Comment Two:** The RAB inquired about the Housing Production Fund (“HPF”) that the County Council collaborated with HOC on to create additional housing (including affordable housing) throughout the county, specifically about the affordability requirements.
 - **HOC Response:** The HPF is a \$100 million revolving construction fund set to produce about 6,000 new housing units. HOC uses the funds to finance construction of mixed-income and mixed-use developments. A minimum of 30% of the units must be at affordable levels. Of the 30%, 20% must be set at 50% of the Area Median Income (“AMI”)

and 10% of the units must be set at the county's Moderately Priced Dwelling Unit ("MPDU") limits of at or below 70% AMI. The affordable guidelines are meant to be a minimum and HOC frequently exceeds these standards. The minimum affordable requirements are based on the sustained financial health of individual properties.

- **RAB Comment Three:** The RAB Inquired about the household and expense deductions under the new HOTMA regulations, specifically the changes under HOTMA and the related hardship exemptions.
 - **HOC Response:** HOC explained that implementation of the new HOTMA regulations is a separate and all-encompassing effort, which includes collaboration with the RAB on updates the Housing Choice Voucher ("HCV") Administrative Plan and ample customer and staff notification and education. The RAB will have an opportunity to address the new HOTMA regulations during this process.

- **RAB Comment Four:** The RAB inquired about adding the terminology, "Compassion", to the Mission (B.1) section of the plan.
 - **HOC Response:** HOC agrees that staff should be compassionate when interacting with its staff and customers. HOC worked closely with its Board of Commissioners to develop the current agency mission statements for its Five-Year Strategic Plan. The mission statement will be revisited with the next five-year plan in 2030. The RAB is welcome to raise this suggestion with the Commission at that time.

HOC has reviewed the RAB comments submitted for its FY 2026 Five-Year and Annual PHA Plans and taken the appropriate action indicated above, or explained its inaction. HOC incorporated the comments and responses above into the FY 2026 Five-Year and Annual PHA Plans. HOC appreciates the RAB participation in developing its Annual and Five-Year PHA Plans and looks forward to working with them in the future.

March 13, 2025

Ms. Chelsea J. Andrews
President
Housing Opportunities Commission
10400 Detrick Avenue
Kensington, MD 20895

Subject: Endorsement of HOC's Fiscal Year ("FY") 2026 Five-Year and Annual Public Housing Agency ("PHA") Plans.

Dear Ms. Andrews,

This letter certifies that the Resident Advisory Board ("**RAB**") to the Housing Opportunities Commission of Montgomery County ("**HOC**") reviewed and discussed the proposed FY 2026 Five-Year and Annual PHA Plans. Please be advised that the RAB fully supports and endorses the proposed FY 2026 PHA Plans.

The RAB is pleased with the Agency's Public-Housing related goals, specifically the future Faircloth to RAD ("F2R") project, Springvale Terrace, for which HOC plans to contribute 48 Project Based Rental Assistance ("PBRA") subsidies.

The RAB is also pleased that HOC's Housing Resources Division is actively working towards implementing the new Housing Opportunity Through Modernization Act of 2016 ("HOTMA") regulations, which are designed to benefit customers and streamline administrative functions.

The RAB is excited to see that HOC's Real Estate Development team has 862 affordable units of new-construction projects lined up for the coming five-year period.

It is imperative that HOC continue to create and preserve as many quality affordable housing opportunities as it can in order to contribute to the continuous demand of affordable housing in Montgomery County. The RAB looks forward to participating in the development of future HOC activities.

Sincerely,



Adam Pinchuck
President

President

Adam Pinchuck

Vice President

Vacant

Parliamentarian

Denise Anderson

Secretary

Alafia Fortune

Board Members

Barbara Hampton

Irma Washington