



Pinellas County Housing Authority

11479 Ulmerton Road, Largo, FL 33778

Phone: 727.443.7684 • TDD: 800.955.8770

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Website: PinellasHousing.com

IMPORTANT NOTICE: Changes to How Your Rent Is Calculated

Dear Resident,

Starting with certifications effective **January 1, 2027**, new federal rules under the Housing Opportunity Through Modernization Act (HOTMA) will change how we count your income and assets, calculate your rent, and handle changes you report. HUD requires all housing authorities to follow these rules, and our Board of Commissioners has approved the local policies we will use. Please keep this notice with your lease papers.

All dollar amounts in this notice are HUD's 2027 values, effective January 1, 2027. HUD adjusts these amounts for inflation every year, and PCHA will apply the new amounts automatically each January 1.

1. Asset and Property Limits

- **Limits:** A family may not keep assistance if its net family assets exceed the HUD limit (\$109,797 for 2027) or if it owns a home it could reasonably live in. Exceptions apply (for example, property that is out of state, unsafe, inaccessible, or connected to domestic violence).
- **If over the limit:** If you are over the limit at an annual or interim review, your tenancy may be terminated within six months, with written notice and the right to a hearing.
- **Self-certification:** If your assets are \$54,898 or less (2027 amount), you may self-certify them. We will verify with third-party documents at least every three years.

2. How Income Is Counted

- Annual reviews will start with your actual income from the past 12 months (using HUD's EIV system), plus any changes reported since. Admissions and interim reviews will use expected income for the next 12 months.
- Social Security/SSI cost-of-living increases are always counted. Garnished wages or benefits count at the full amount.
- If assets exceed \$54,898 (2027 amount), we may add estimated income from assets that do not earn a known amount.
- Fixed incomes (Social Security, SSI, pensions) may be updated through HUD's streamlined process. At annual review, we may use a recent income determination from another federal program, such as SNAP or TANF.

3. Deductions

Deduction	Who qualifies	2027 amount
Dependent	Each member under 18, disabled, or a full-time student	\$525 each
Elderly/disabled family	Head, co-head, or spouse is 62+ or has a disability	\$575 per family
Medical and disability assistance	Elderly or disabled families only	Costs above 10% of income (was 3%)
Child care	Children under 13, so an adult can work or attend school	Reasonable costs (unchanged)

HUD updates these amounts every year. PCHA will not offer additional local deductions. If losing part of your medical or child-care deduction means you cannot pay rent and basic needs, you may request **hardship relief** for 90 days, which may be extended in 90-day periods while the hardship continues.

4. Reporting Changes and Interim Reviews

- **Report all changes:** Report any change in income or household members within 10 business days, in writing or through RentCafe, even if you think it will not affect your rent.



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- **Household changes:** We will always do an interim review when someone moves in or out.
- **Income goes down:** You may request an interim review for any decrease. Rent goes down the first of the month after you report it. Late reports are not backdated unless verified circumstances beyond your control prevented reporting.
- **Income goes up:** Rent will not increase between annual reviews unless adjusted income rises 10% or more. Job-pay increases wait until your annual review unless we lowered your rent earlier that year. No increases are processed in the last three months before your annual review. Rent increases require 30 days' written notice.

5. Other Changes

- **Over-income (Public Housing Program only):** If your income exceeds the public housing over-income limit, you will be notified within 30 days and reviewed again at 12 and 24 months.
- **Consent forms:** Every adult must sign HUD consent form 9886-A; members turning 18 must sign by the next review. Revoking consent may lead to termination after notice and hearing rights.
- **Zero income:** Families reporting zero income must complete a zero-income certification and may be reviewed more often.
- **Errors:** If we overcharge you because of our error, we will correct it and credit you. You will not repay our mistakes.

What You Need to Do

- ☐ Report income and household changes within 10 business days.
- ☐ Bring statements for all bank and investment accounts, and any property you own, to your next review.
- ☐ Make sure every adult (18+) has signed the HUD consent form.
- ☐ Keep receipts for medical, disability-assistance, and child-care expenses.

Where to Learn More

Updated Policies and HOTMA resources: The updated HCV Program Administrative Plan, Public Housing Program Admissions and Continued Occupancy Policy (ACOP), and Norton Apartments Tenant Selection Plan is available to review online at www.pinellashousing.com or at your property management office. PCHA has created a HOTMA webpage at www.pinellashousing.com which has resident resources, including HUD videos explaining the new policies and fact sheets.

Questions and Your Rights

Contact your Housing Advisor or Property Manager with questions. If you have a disability and need a reasonable accommodation, including help understanding this notice, please contact us. Survivors of domestic violence, dating violence, sexual assault, or stalking have protections under VAWA. You may request an informal hearing or grievance if you disagree with a decision about your rent or tenancy within 10 days of the notice. PCHA does not discriminate on the basis of race, color, religion, sex, national origin, disability, familial status, or any other protected class.

Sincerely,

Pinellas County Housing Authority