

**Lake County Housing Authority
Board of Commissioners**

**Minutes of the Annual Meeting
July 9, 2026**

The Annual Board Meeting of the Commissioners of the Housing Authority of the County of Lake, Illinois, was held July 9, 2026, at Lake County Housing Authority: 33928 North U.S. Highway 45, Grayslake, IL 60030.

Present: Kevin Considine, Chairman
Susan Malter, Vice Chair
Charles Nozicka, Commissioner
Eugene Roberson, Commissioner
Beverly Stackhouse, Commissioner

Absent: LaShaundra Barnes, Commissioner
John Idleburg, Commissioner

LCHA Staff: Lorraine Hocker, Executive Director/CEO
Scott Meno, Chief Financial Officer
Michelle Perkins, Operations Deputy
Christine Pryor, Senior HR Generalist

Posting of the notice of this rescheduled meeting and agenda complied with the requirements of the Open Meetings Act (5 ILCS 120/2.02(a)). The notice and agenda were posted prior to 12:30 p.m. on Tuesday, July 7, 2026 at the principal office: 33928 North US Highway 45, Grayslake, IL 60030 and on the Agency's website, www.lakecountyha.org.

ROLL CALL

Noting that a quorum of Commissioners was present, Chairman Considine called the meeting to order at 12:38 p.m. Roll call was taken, and the following Commissioners were present: Considine, Malter, Nozicka, Roberson Stackhouse as well as LCHA members Hocker, Meno, Perkins, and Pryor. Absent: Commissioner Barnes, Commissioner Idleburg.

PUBLIC COMMENT

Public comments were accepted by email at publiccomment@lakecountyha.org or by leaving a voice message at (847) 223-1170 ext. 2320. Comments received by 9:00 a.m. July 9, 2026, are to be read at the appropriate time in the agenda. No public comments were received. Chairman Considine opened the floor for public comment. No one requested to be heard.

ELECTION OF OFFICERS

Election of Officers – Chairman
Election of Officers – Vice Chair

After discussion, Commissioner Stackhouse moved, seconded by Commissioner Nozicka for the officers to remain the same: Commissioner Considine as Chairman and Commissioner Malter as Vice Chair. The Board voted as follows: Ayes: Nozicka, Roberson, Stackhouse, Malter, Considine. Nays: None. Absent and Not Voting: Barnes, Idleburg. Motion Carries.

APPOINTMENT OF SECRETARY-TREASURER

Commissioner Roberson moved, seconded by Commissioner Nozicka for Lorraine Hocker to be appointed Secretary-Treasurer which office runs coterminous with her employment as Executive Director/CEO with the Lake County Housing Authority. The Board voted as follows: Ayes: Nozicka, Roberson, Stackhouse, Malter, Considine. Nays: None. Absent and Not Voting: Barnes, Idleburg. Motion Carries.

ADJOURNMENT

There being no further business to conduct, Vice Chair Malter moved, seconded by Commissioner Stackhouse, to adjourn the Annual Meeting. The Board voted unanimously in favor of the motion. Motion Carries. Meeting adjourned at 12:42 p.m.



**Lake County Housing Authority
Board of Commissioners**

**Minutes of the Regular Meeting
July 9, 2026**

The Regular Board Meeting of the Commissioners of the Housing Authority of the County of Lake was held July 9, 2026, at Lake County Housing Authority: 33928 North U.S. Highway 45, Grayslake, IL 60030.

Present: Kevin Considine, Chairman
Susan Malter, Vice Chair
Charles Nozicka, Commissioner – via Zoom
Eugene Roberson, Commissioner
Beverly Stackhouse, Commissioner

Absent: LaShaundra Barnes, Commissioner
John Idleburg, Commissioner

LCHA Staff: Lorraine Hocker, Executive Director/CEO
Scott Meno, Chief Financial Officer
Michelle Perkins, Operations Deputy
Christine Pryor, Senior HR Generalist

Posting of the notice of this meeting and agenda complied with the requirements of the Open Meetings Act (5 ILCS 120/2.02(a)). The notice and agenda were posted prior to 12:30 p.m. on Tuesday, July 7, 2026, at the principal office: 33928 North US Highway 45, Grayslake, IL 60030 and on the organization's website, www.lakecountyha.org.

ROLL CALL

Noting that a quorum of Commissioners was present, Chairman Considine called the meeting to order at 12:44 p.m. Roll call was taken, and the following Commissioners were present: Considine, Malter, Nozicka, Roberson, Stackhouse as well as LCHA members Hocker, Meno, Perkins, and Pryor. Absent: Commissioner Barnes, Commissioner Idleburg.

PUBLIC COMMENT

Public comments were accepted by email at publiccomment@lakecountyha.org or by leaving a voice message at (847) 223-1170 ext. 2320. Comments received by 9:00 a.m. July 9, 2026, are to be read at the appropriate time in the agenda. No public comments were received.

Chairman Considine opened the floor for other public comments. No one requested to be heard.

MINUTES 5/21/2026 – Regular Meeting Minutes Approval

Commissioner Stackhouse moved, seconded by Vice Chair Malter to approve the Minutes of the May 21, 2026, Regular Board Meeting. The Board voted as follows: Ayes:, Malter, Nozicka, Roberson,

Stackhouse, Considine. Abstain: None. Nays: None. Absent and Not Voting: Barnes, Idleburg. Motion carries.

FINANCE REPORT AND APPROVAL OF ACCOUNTS PAYABLE

CFO Meno presented the June 2026 finance reports and provided an update that the fiscal year 2025 audit was successfully completed with no findings. The discussion focused on internal controls, with Commissioner Malter inquiring about what specific controls the auditors were looking for, and ED Hocker explained that controls are assessed based on risk assessment results and tested through observations and evidence gathering.

CFO Meno reported that the team is examining internal processes and policies to streamline operations and prevent issues from arising during audits.

After discussion, Commissioner Stackhouse moved, seconded by Commissioner Nozicka, to approve the list of accounts payable and accept the finance reports. The Board voted as follows: Ayes:, Malter, Nozicka, Roberson, Stackhouse, Considine. Abstain: None. Nays: None. Absent and Not Voting: Barnes, Idleburg. Motion carries.

DEPARTMENT REPORTS & AGENCY UPDATES

The following reports for June 2026 were provided:

Public Housing Authority (PHA) Reports:

- Key Management Indicators
- Resident Characteristics

Housing Choice Voucher (HCV) Reports:

- HCV Monthly Report
- Voucher Utilization

Public Housing Reports:

- Unit Availability & Occupancy
- Aged Receivables
- Work Order Analysis
- Demolition & Disposition

Program & Agency Reports:

- Procurement
- Family Self Sufficiency
- Resident Opportunity & Self Sufficiency (ROSS)
- Housing Counseling
- LCHA Human Resources
- Executive Director's Report

Capital Fund Projects Update

ED Hocker discussed ongoing capital fund projects including building maintenance, painting, and lighting work being conducted. She reported on affordable housing preservation efforts and mentioned that eight scattered site properties are on deck for sale with two recent closings, including a successful public housing resident home purchase.

Elevator Project Budget Challenges

Operations Deputy Perkins provided updates on ongoing elevator projects. The Beach Haven Towers (BHT) project is underway, including a motor failure repair and a new subcontractor starting July 1. She discussed challenges with the Shiloh elevator project renovation where a new subcontractor's bid was \$229,000 higher than the original, requiring legal review to determine if a change order that does not exceed 10% can be agreed upon or if the contractor would pay back the \$567,000.

NEW BUSINESS

- A. Amending RESOLUTION 2026-22 to correct the fiscal year in the title from Approval and Authorization to Submit the Capital Fund Program (CFP) 5-Year Action Plan and The Capital Fund Program (CFP) FY 2025 Budget to Authorization to Submit the Capital Fund Program (CFP) 5-Year Action Plan and The Capital Fund Program (CFP) FY 2026 Budget**

The body, intent, and action taken by Resolution No. 2026-22 remain correct and unchanged.

Chairman Considine introduced the following resolution:

RESOLUTION 2026-22 Amended

APPROVAL OF AND AUTHORIZATION TO SUBMIT THE CAPITAL FUND PROGRAM (CFP) 5-YEAR ACTION PLAN (2025-2030) AND THE CAPITAL FUND PROGRAM (CFP) FY 2026 BUDGET

WHEREAS, the Capital Fund Annual Submission was decoupled from the PHA Plan submission in 24 CFR part 905 which was published on October 24, 2013, and became effective on November 25, 2013; and

WHEREAS, pursuant to 24 CFR 905, the Housing Authority of the County of Lake (LCHA) is required to submit a Capital Fund Program 5-Year Action Plan and a Capital Fund Program FY 2026 Budget; and

WHEREAS, the Housing Authority of the County of Lake has prepared its Capital Fund Program 5-Year Action Plan for Federal Fiscal Years (FFs) 2025-2030 describing capital improvements needed to ensure long-term viability of the Agency's public housing developments; and

WHEREAS, in FY 2026, all PHAs are required to submit their Capital Fund Program (CFP) 5-Year Action Plans and Budgets within HUD's Energy and Performance Information Center (EPIC) system; the electronic CFP submission process replaced the paper submission process that was retired at the end of 2017; and

WHEREAS, PHAs are required to have on file a copy of a Board Resolution approving the PHA's CFP 5-Year Action Plan, including ones submitted in the EPIC system; and

WHEREAS, the requisite public notices have been given; and

WHEREAS, the Director of Asset Management in conjunction with the Executive Director/Chief Executive Officer has prepared said plans as attached in **Exhibit C**, and requests that the Board of Commissioners of the Housing Authority of the County of Lake approve and authorize submission to the US Department of Housing and Urban Development.

NOW, THEREFORE, BE IT RESOLVED, that the Board of Commissioners of the Housing Authority of the County of Lake Approves and Authorizes the Submission of The Capital Fund Program 5-Year Action Plan (2025-2030) and the Capital Fund Program FY 2026 Budget to the U.S. Department of Housing and Urban Development as presented.

ADOPTED, by the Board of Commissioners of the Housing Authority of the County of Lake and signed in authentication of its passage, the 21st day of May 2026.

Exhibit C

2026 Capital Fund		OMB Approval No. 2577-0303 (exp. 10/31/2026)
Capital Fund Program (CFP) Amendment to Consolidated Annual Contributions Contract Terms and Conditions (HUD-53012)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	

The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995 (44 U.S.C. 3501-3505) and assigned OMB control number 2577-0303. There is no personal information contained in this application. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when disclosure is not required. In accordance with the Paperwork Reduction Act, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

Whereas, (Public Housing Authority) Housing Authority of the County of Lake, IL (herein called the "PHA")
ACC(s) Number(s) (On File) dated (On File)

Whereas, in accordance with Public Law No. 119-75;

Whereas, HUD has agreed to provide CFP assistance, upon execution of this Amendment, to the PHA in the amount to be specified below for the purpose of assisting the PHA in carrying out capital and management activities at existing public housing projects in order to ensure that such projects continue to be available to serve low-income families. HUD reserves the right to provide additional CFP assistance in this FY to the PHA. When HUD provides additional amounts, it will notify the PHA and those amended grants will be subject to these terms and conditions.

\$ \$1,702,644.00 for Fiscal Year 2026 to be referred to under the Capital Fund Grant Number IL01P05650126
PHA Tax Identification Number (TIN): On File UEI Number: On File

Whereas, HUD and the PHA are entering into the CFP Amendment Number On File

Now Therefore, the ACC is amended as follows:

1. The ACC(s) is (are) amended to provide CFP assistance in the amount specified above for capital and management activities of PHA projects. This CFP Amendment is a part of the ACC. 2. The PHA must carry out all capital and management activities in accordance with the United States Housing Act of 1937 (the Act), 24 CFR Part 905 (the Capital Fund Final rule) as well as other applicable HUD requirements, except that the limitation in section 9(g)(1) of the Act is increased such that the amount of CFP assistance provided for under this CFP amendment only, the PHA may use no more than 25 percent for activities that are eligible under section 9(g) of the Act only if the PHA's HUD-approved Five Year Action Plan provides for such use; however, if the PHA owns or operates less than 250 public housing dwelling units, such PHA may continue to use the full eligibility in accordance with section 9(g)(2) of the Act. 3. The PHA has a HUD-approved Capital Fund Five Year Action Plan and has complied with the requirements for reporting on open grants through the Performance and Evaluation Report. The PHA must comply with 24 CFR 905.300 of the Capital Fund Final rule regarding amendment of the Five Year Action Plan where the PHA proposes a Significant Amendment to the Capital Fund Five Year Action Plan. 4. For cases where HUD has approved a Capital Fund Financing Amendment to the ACC, HUD will deduct the payment for amortization scheduled payments from the grant immediately on the effective date of this CFP Amendment. The payment of CFP funds due per the amortization schedule will be made directly to a designated trustee within 3 days of the due date. Subject to the provisions of the ACC(s) and paragraph 3, and to assist in capital and management activities, HUD agrees to disburse to the PHA or the designated trustee from time to time as needed up to the amount of the funding assistance specified herein. 5. Unless otherwise provided, the 24 month time period in which the PHA must obligate this CFP assistance pursuant to section 9(g)(1) of the Act and 48 month time period in which the PHA must expend this CFP assistance pursuant to section 9(g)(5) of the Act starts with the effective date of this CFP amendment (the date on which CFP assistance becomes available to the PHA or obligator). Any additional CFP assistance this FY will start with the same effective date. 6. The PHA shall continue to operate each public housing project as low-income housing in compliance with the ACC(s), as amended, the Act and all HUD regulations for a period of twenty years after the last disbursement of CFP assistance for modernization activities for each public housing project or portion thereof and for a period of forty years after the last distribution of CFP assistance for development activities for each public housing project and for a period of ten years following the last payment of assistance from the Operating Fund to each public housing project. Provided further that, no disposition of any project covered by this amendment shall occur unless approved by HUD. 7. The PHA will accept all CFP assistance provided for this FY. If the PHA does not comply with any of its obligations under this CFP Amendment and does not have its Annual PHA Plan approved within the period specified by HUD, HUD shall impose such penalties or take such remedial action as provided by law. HUD may direct the PHA to terminate all work described in the Capital Fund Annual Statement of the Annual PHA Plan. In such case, the PHA shall only incur additional costs with HUD approval.	8. Implementation or use of funding assistance provided under this CFP Amendment is subject to the attached corrective action order(s). (mark one): Yes ☐ No ☒ X 9. The PHA is required to report in the format and frequency established by HUD on all open Capital Fund grants awarded, including information on the installation of energy conservation measures. 10. If CFP assistance is provided for activities authorized pursuant to agreements between HUD and the PHA under the Rental Assistance Demonstration Program, the PHA shall follow such applicable statutory authorities and all applicable HUD regulations and requirements. For total conversion of public housing projects, no disposition or conversion of any public housing project covered by these terms and conditions shall occur unless approved by HUD. For partial conversion, the PHA shall continue to operate each non-converted public housing project as low-income housing in accordance with paragraph 7. 11. CFP assistance provided as an Emergency grant or a Safety and Security grant shall be subject to a 12 month obligation and 24 month expenditure time period. CFP assistance provided as a Natural Disaster grant shall be subject to a 24 month obligation and 48 month expenditure time period. The start date shall be the date on which such funding becomes available to the PHA for obligation. The PHA must have a recorded and effective Declaration(s) of Trust on all property funded with Capital Fund grants (all types) or HUD will exercise all available remedies including recapture of grant funding. 12. Waste, Fraud, Abuse, and Whistleblower Protections. Any person who becomes aware of the existence or apparent existence of fraud, waste or abuse of any HUD award must report such incidents to both the HUD official responsible for the award and to HUD's Office of Inspector General (OIG). HUD OIG is available to receive allegations of fraud, waste, and abuse related to HUD programs via its hotline number (1-800-347-3735) and its online hotline form. You must comply with 41 U.S.C. § 4712, which includes informing your employees in writing of their rights and remedies, in the predominant native language of the workforce. Under 41 U.S.C. § 4712, employees of a government contractor, subcontractor, grantee, and subgrantee—as well as a personal services contractor—who make a protected disclosure about a Federal grant or contract cannot be discharged, demoted, or otherwise discriminated against as long as they reasonably believe the information they disclose is evidence of: 1. Gross mismanagement of a Federal contract or grant; 2. Waste of Federal funds; 3. Abuse of authority relating to a Federal contract or grant; 4. Substantial and specific danger to public health and safety; or 5. Violations of law, rule, or regulation related to a Federal contract or grant. 13. This grant may be subject to the requirements of the Build America Buy, America Act (BABA) which was enacted on November 15, 2021, as part of the Infrastructure Investment and Jobs Act (Public Law 117-58), unless waived by the Department, refer to HUD's BABA webpage for further information (https://www.hud.gov/program_offices/general_counsel/build_america_buy_america) 14. This grant is subject to Executive Order 14218, Ending Taxpayer Subsidization of Open Borders and applicable law. HUD will take steps to ensure that Federal resources are not used to support "sanctuary" policies of State and local jurisdictions that actively prevent federal authorities from deporting illegal aliens.
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The parties have executed this CFP Amendment, and it will be effective on the date HUD signs below.

U.S. Dept of HUD By <u>/s/</u> <u>Marianne Nazzaro</u> Title: Deputy Assistant Secretary Office Public Housing Invest.	Date: <u>4/1/2026</u>	PHA (Executive Director or authorized agent) By <u>Lorraine Hocker</u> <u>04/01/2026</u> Title: <u>Lorraine Hocker, Executive Director/CEO</u>
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Previous versions obsolete form HUD-53012 OMB Approval No. 2577-0303 (exp. 10/31/2026)

After discussion, Vice Chair Malter moved, seconded by Commissioner Stackhouse, to adopt Resolution 2026-22 Amended.

Roll Call Vote:

Ayes: Malter, Nozicka, Roberson, Stackhouse, Considine

Nays: None

Absent: Barnes, Idleburg,

Abstain: None

Motion: Carries

Adopted and passed by the Board of Commissioners of the Housing Authority of the County of Lake, Illinois on July 9, 2026.

B. RESOLUTION 2026-24 Amending the HCV Administrative Plan

Chairman Considine introduced the following resolution:

RESOLUTION 2026-24
AMENDING THE HCV ADMINISTRATIVE PLAN

WHEREAS significant modifications are required of Lake County Housing Authority's Housing Choice Voucher Administrative Plan; and

WHEREAS changes made represent updated language, clarifying language and changes supported and or recommended by an industry program leader, Nan McKay & Associates [NMA"], along with incorporating the new NSPIRE Inspection protocol, HUD HOTMA Changes, PIH 2023-27, PIH 2026-09 and staff recommendations; and

WHEREAS changes are summarized in **EXHIBIT A** and can be seen in detail through the draft redlined document located on the Authority website <https://www.lakecountyha.org/>

NOW, THEREFORE, BE IT RESOLVED, the Lake County Housing Authority Administrative Plan is modified as described in **EXHIBIT A**.

(See **Exhibit A**)



33928 North U.S. Highway 45, Grayslake, IL 60030



EXHIBIT A #2026-24
Housing Choice Voucher Administrative Plan
Summary of Changes

The Lake County Housing Authority Housing Choice Voucher Administrative Plan has been modified from the last approved version Resolution #2025-19 approved July 10, 2025. Throughout the Plan the following summarized changes have been made. These changes represent updated language, clarifying language and are changes supported and or recommended by our purchased service contract with Nan McKay & Associates [NMA], the new NSPIRE Inspection protocol, HUD HOTMA Changes [Notice H 2025-10/PIH 2023-27 [Attachment I, Revision 3]], PIH 2026-09 and staff recommendations.

> > > **Special Note** < < <

HUD has communicated to the public housing industry groups that it will “imminently” be publishing a separate notice that establishes a **January 1, 2027**, compliance date for HOTMA Sections 102 and 104 for the public housing and Housing Choice Voucher programs. This compliance date will apply to all recertifications with an effective date of January 1—meaning that agencies will need to be ready for HOTMA policies as soon as this fall.

Chapters noted with ‘A’ are pre HOTMA operational policies and have ‘B’ twin chapters that are Post HOTMA operational policies and will take effect upon HUDs final mandated date of implementation.

MTW Expansion agencies like LCHA will have a later date of implementation -
 HUD is saying ‘today’ MTW Expansion agencies are going to be implemented on HOTMA based upon our MTW designation

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- ❖ General grammar, typo corrections and document formatting changes have been made throughout the policy. Upon acceptance of changes, additional minor formatting changes may occur including pagination, footer, and table of contents update.
 - ❖ General nonpolicy changing language has been added and or removed to clarify the existing policies and verbiage as recommended by NMA (e.g., added updated language).
 - ❖ Regulatory updates have been added or modified to be current with HUD Regulations and PIH Notices.
 - ❖ Within the summarized listing below, underlined italics have been used to indicate where LCHA discretionary policy changes have been made.



LCHA is a Fair Housing and Equal Opportunity Agency
 847-223-1170 www.lakecountyha.org



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> > > Summary of Changes < < <

Introduction

- This chapter was added back into the plan because of its explanation of HOTMA, NSPIRE and resources cited throughout the plan providing users or reviewers an understanding of the changes in housing regulations and policy.

Chapter 2 – FAIR HOUSING AND EQUAL OPPORTUNITY

- The revisions reflect major federal policy shift in reducing federal emphasis on LGBTQ+ equal access enforcement and more flexible (less mandated) language access requirements for LEP individuals.

Chapter 3 – ELIGIBILITY [A]

- Modernization of the eligibility rules (HOTMA, Foster youth), tightening program integrity, clarifying household definitions, strengthening administrative procedures and timelines. Protections for vulnerable groups (VAWA, youth, immigrants) have expanded protections while strengthening asset limits and fraud prevention. Documentation and compliance requirements have increased.
- Policy – Family Members Permanently Confined for Medical Reasons; added ‘An individual confined to a nursing home or hospital on a permanent basis is not considered a family member.’
- Policy – Family Consent to Release of Information; added ‘The PHA has established a policy that revocation of consent to access financial records will result in denial of admission.’
- Policy – Independent Student; updated the details of what constitutes ‘individual’
- Policy – Vulnerable Youth; added detail of how PHA will determine vulnerable youth.
- Policy – EIV System Searches;
 - Existing Tenant Search – added; ‘The PHA will contact the other PHA or owner identified in the report to confirm that the family has moved out of the unit and obtain documentation of current tenancy status, including a form HUD-50058 or 50059, as applicable, showing an end of participation. The PHA will only approve assistance contingent upon the move-out from the currently occupied assisted unit.’
 - Debts Owed to PHAs and Terminations – added; ‘The PHA will require each adult household member to sign the form HUD-52675 once at the eligibility determination. Any new members added to the household after admission will be required to sign the form HUD-52675 prior to being added to the household. The PHA will search the Debts Owed to PHAs and Terminations module as part of the eligibility determination for new households and as part of the screening process for any household members added after the household is admitted to the program. If any information on debts or terminations is returned by the search, the PHA will determine if this information warrants a denial in accordance with the policies in Part III of this chapter.
- Policy – Restrictions on Assistance Based on Assets
 - Is not sufficient for the size of the family; added; ‘The PHA defines ‘not sufficient for the size of the family’ as being overcrowded based on space standards in Chapter 8 of this policy.’
 - Is geographically located so as to be a hardship for the family; added; ‘In general, the PHA defines a *geographic hardship* to include when a family members’ work, school, health care provider, or other necessary service is located an unreasonable distance from the real property or there is a lack of adequate transportation options for the family to access work, school, health care, or other necessary services. The PHA will consider circumstantial details a family faces when determining whether a geographic hardship is present.’
- Policy – Other Permitted Reasons for Denial of Assistance

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- Previous Behavior in Assisted Housing; added When denying admission due to family debts as shown in HUD's EIV system, the PHA will provide the family with a copy of the EIV Debt Owed to PHA and Termination report.
If the family wishes to dispute the information in the report, the family must contact the PHA that entered the information in EIV in writing, explaining why EIV information is disputed. The family must also provide a copy of the letter and all applicable verification to the PHA to support the family's claim. The PHA will consider the information provided by the family prior to issuing a notice of denial.'
- Policy – Screening
 - Screening for Eligibility; modified to 'The PHA will perform a criminal background check using a reputable source for every adult household member.
If the results of the criminal background check indicate that there may be past criminal activity, but the results are inconclusive, the PHA will consult with local law enforcement.'
- Policy – Criteria for Deciding to Deny Assistance
 - Consideration of Circumstances; added 'When there is a record of arrest, the PHA may obtain a copy of the police report associated with the arrest and consider the circumstances of the arrest, including:
 - Any statements made by witnesses or the applicant not included in the police report
 - Whether criminal charges were filed
 - Whether, if filed, criminal charges were abandoned, dismissed, not prosecuted, or ultimately resulted in an acquittal
 - Any other evidence relevant to determining whether or not the applicant engaged in disqualifying activity
 Evidence of criminal conduct will be considered if it indicates a demonstrable risk to safety and/or property.'
- Policy – Prohibition against denial of assistance to Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking
 - Notification – added; 'While the PHA is not required to identify whether adverse factors that resulted in the applicant's denial are a result of domestic violence, dating violence, sexual assault, stalking, or human trafficking, the applicant may inform the PHA that their status as a victim is directly related to the grounds for the denial. The PHA will request that the applicant provide enough information to the PHA to allow the PHA to make an objectively reasonable determination, based on all circumstances, whether the adverse factor is a direct result of their status as a victim.'

Chapter 4 – APPLICATIONS, WAITING LIST AND TENANT SELECTION

- Changes in this chapter reflect a digital first intake, strict enforcement of deadlines, more controlled and auditable selection process and cleaner, actively managed waiting lists.
- Policy – Placement on the Waiting list
 - Ineligible for Placement on the Waiting List; removed; 'If the PHA denies an applicant's preference claim, the PHA notifies the applicant and referring service provider (as applicable) in writing, including the reason(s) for the preference denial.' This is restated under section 4-III.F. Completing the Application Process.
- Policy – Opening and Closing the Waiting List
 - Reopening the Waiting List; removed individual listed publications and added; 'The PHA will give public notice by publishing the relevant information in suitable media outlets to be determined at the time of waiting list opening. The selected outlets will include local newspapers of general circulation, minority media, and other suitable media outlets. The notice will comply with fair housing requirements.'
- Policy – Updating the Waiting List

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- Purging the Waiting List; added; ‘or to circumstances beyond the family’s control, as a result of a family member’s disability, or as a direct result of status as a victim of domestic violence, dating violence, sexual assault, stalking or human trafficking, including adverse factor resulting from such abuse.
- Policy - Selection Method
 - Local Preferences; added; ‘EHVP: Lake County Housing Authority Emergency Housing Voucher participants who have chosen to remain in LCHA’s voucher program beyond the sunset of HUD’s EHV funding (20 Points)
The PHA will first assist families that have been terminated from the HCV program due to insufficient funding.

Chapter 5 – BRIEFINGS AND VOUCHER ISSUANCE

- Updates include flexible but controlled briefing delivery with strict enforcement of timelines and attendance. A defined voucher lifecycle (120 to max 180 days) and stronger compliance, documentation and fraud prevention.

Chapter 6 – INCOME AND SUBSIDY DETERMINATIONS [A]

- These changes are HOTMA driven with more standardization including the new rules for assets, students, income types and clearer calculation rules.
- Policy – Periodic and Determinable Allowances
 - Alimony and child Support - clarifies PHA calculation with claims of no payments being received, payments being received and lump sum payments are received.
- Policy - Disability Assistance Expense Deductions
 - Eligible Auxiliary Apparatus – added; ‘Auxiliary apparatus items may include expenses for wheelchairs, ramps, adaptations to vehicles, guide dogs, assistance animals, or special equipment to enable a person who is blind or has low vision to read or type or special equipment to assist a person who is deaf or hard of hearing [Notice PIH 2023-27].’
 - Eligible Attendant Care – added; ‘Examples of attendant care expenses can include teaching a person with disabilities how to perform day-to-day tasks independently like cleaning, bathing, doing laundry, and cooking. Attendant care can be 24-hour care, or care during sporadic periods throughout the day [Notice PIH 2023-27].’

Chapter 7 – VERIFICATION [A]

- HUD form 9886-A is now a one-time admission only form, Safe Harbor income option is available along with streamlining income verification, clearer rules on consent and EIV information sharing, stronger documentation and verification standards and stricter policy on revoking consent.
- Policy – Family Consent to Release of Information
 - Consent Forms – added; ‘At admission, the PHA will request that all adult family members (other than the head of household) sign consent forms stating that their EIV income information may be shared with the head of household. Adult family members with no such consent form on file will be requested to sign at annual reexamination. Refusal by an adult family member to sign a form granting permission to provide EIV information to the head of household is not grounds for denial or termination of assistance of either the individual or the family.
If an adult family member other than the head of household fails to sign a consent form stating that their EIV income information may be shared with the head of household, the PHA will utilize EIV’s “Print Household Member Information” feature to generate income reports addressed separately to each adult in the household. For example, if a household has two adults, the PHA will provide one report to the head of household and a separate report to the other adult member.
The executed form will remain effective until the family is denied assistance, the individual leaves the program, or the family member provides written notification to the PHA to revoke consent.

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- Penalties for Failing to Consent – added; ‘The PHA has established a policy that revocation of consent to access financial records will result in denial of admission or termination of assistance in accordance with PHA policy.
In order for a family to revoke their consent, the family must provide written notice to the PHA.
Within 10 business days of the date the family provides written notice, the PHA will send the family a notice acknowledging receipt of the request and explaining that revocation of consent will result in denial or termination of assistance, as applicable. At the same time, the PHA will notify their local HUD office.’
- Policy – Third-Party Written and Oral Verification
 - Value of Assets and Asset Income – updated; ‘Unless the PHA uses income determinations from a means-tested federal public assistance program, which includes income from assets, the PHA will use third-party verification to determine the cash value and anticipated income from assets, regardless of the total of the family’s assets.’
- Policy – Self-Certification – added; All self-certifications will include the following language: “I/We, the undersigned, certify under penalty of perjury that the information provided here is true and correct, to the best of my knowledge and recollection. WARNING: Anyone who knowingly submits a false claim or knowingly makes a false statement is subject to criminal and/or civil penalties, including confinement for up to five years, fines, and civil and administrative penalties (18 U.S.C. 287, 1001, 1010, 1012; 31 U.S.C. 3279, 3802).”
- Policy – Verifying Income and Assets – added; ‘The PHA is utilizing Safe Harbor income verifications in accordance with policies listed in 7-I.B. Therefore, when Safe Harbor determinations are used, policies on the verification of income and assets listed below will not apply. However, the PHA will follow policies listed below when:
The PHA does not accept Safe Harbor documentation;
The PHA is unable to obtain Safe Harbor documentation;
The family disputes the other program’s income determination; or
The PHA is required to verify employment income to cap unreimbursed childcare and/or disability assistance expenses.
In the situations listed above, the below policies on the verification of income and assets will apply.’
- Policy – Business and Self Employment Income – updated language; ‘Income tax returns with corresponding official tax forms and schedules attached and including third-party receipt of transmission for income tax return filed (i.e., tax preparer’s transmittal receipt, summary of transmittal from online source, etc.)’
- Policy – Periodic Payments and Payments in Lieu of Earnings
 - Social Security/SSI Benefits – added; ‘If an EIV income report must be provided to the family, the PHA will follow EIV security requirements as detailed in PHA policy in Section 7-I.A. Family Consent to Release of Information.’
- Policy – Alimony or Child Support – updated language; ‘Verification will be obtained in the following order of priority:
Copies of the receipts and/or payment stubs for the 12 months prior to PHA request
Third-party verification form from the state or local child support enforcement agency
Third-party verification form from the person paying the support
Family’s self-certification of amount received
Note: Families are not required to undertake independent enforcement action.’
- Policy – Assets and Income from Assets

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- Assets Disposed of for Less than Fair Market Value – added ‘The PHA will accept a self-certification from a family as verification of assets disposed of for less than fair market value.’
- Policy – Health and Medical Care Expense Deduction
 - Amount of Expense – added; ‘Before placing bills and documentation in the tenant file, the PHA will redact all personally identifiable information.
If the PHA receives documentation from a verification source that contains the individual’s specific diagnosis, information regarding the individual’s treatment, and/or information regarding the nature or severity of the person’s disability, the PHA will immediately dispose of this confidential information; this information will never be maintained in the individual’s file. If the information needs to be disposed of, the PHA will note in the individual’s file that verification was received, the date received, and the name and address of the person/organization that provided the verification. Under no circumstances will PHA include an applicant’s or resident’s medical records in the file [Notice PIH 2010-26].’

Chapter 8 – HOUSING QUALITY STANDARDS AND RENT REASONABLNESS DETERMINATIONS

- NSPIRE V standards are set to begin February 2027. Until then, LCHA will utilize HQS protocol. Language presented in the chapter is aligned with NSPIRE including more detailed and stricter standards, expanded definitions and enforcement clarity along with explicit responsibilities and timelines.
- Policy – Life-Threatening Conditions; the list has been updated with improved language and comprehensive coverage.
- Policy – Owner and Family Responsibilities
 - Owner Obligation – updated language; ‘The PHA will waive the owner’s responsibility for housing quality standards deficiencies that have been determined to have been caused by the tenant, any member of the household, or any guest or other person under the tenant’s control, to the extent the tenant can be held responsible for ensuring that the deficiencies are corrected: the tenant must take all necessary steps permissible under the lease and state and local law to remedy the deficiency. This may include paying the owner for the cost of the necessary repairs in accordance with the lease.’
 - Family Responsibilities – updated language; ‘Damages beyond ordinary wear and tear will be considered to be damages which could be assessed against the security deposit under state law or in court practice.’
- Policy – The Inspection Process
 - Inspection Costs – updated language to be more flexible ‘at the sole discretion of LCHA, a \$40.00 fee may be incurred by the landlord.’
- Policy – Initial HQS Inspection
 - Approving Units with Non-Life-Threatening Deficiencies – added; ‘The PHA will not use the NLT option. All units must pass the initial inspection on or before the effective date of the HAP contract.’
 - Approving Units Using Alternative Inspections – added; ‘The unit must pass the initial inspection on or before the effective date of the HAP contract. The PHA will not rely on alternative inspections and will conduct an initial inspection for each unit prior to executing a HAP contract with the owner.’
 - Timing of Initial Inspections – added; ‘The PHA will complete the initial inspection, determine whether the unit satisfies HQS, and notify the owner and the family of the determination within 15 days of submission of the Request for Tenancy Approval (RTA).’
 - Inspection Results and Reinspection’s – replaced language; ‘If any HQS violations are identified, the owner will be notified of the deficiencies and be given a time frame to correct them. If requested by the owner, the time frame for correcting the deficiencies may be extended by the PHA for good cause. The PHA will reinspect the unit within ten (10) business days of the date the owner notifies the PHA that the required corrections have been made. If the time period for correcting the deficiencies (or any PHA-approved extension) has elapsed, or the unit fails HQS at the time of the reinspection, the PHA will notify the owner and the family that the unit has been rejected and that the family must search for another unit. The PHA may agree to conduct a second reinspection, for good cause, at the request of the family and owner. Following a failed reinspection, the family may submit a new Request for Tenancy Approval for the same unit after the owner has made repairs, if they are unable to locate another suitable unit.’
 - Appliances – added; The PHA will execute the HAP contract based upon a certification from the family that the appliances have been installed and are working. A confirmatory inspection will be scheduled within 30 days of HAP contract approval.

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- Scheduling the Inspection – ‘take place within 14 business days
- Policy – Inspection Results and Reinspection’s for Units Under HAP Contract
 - Notification of Corrective Actions – updated and reformatted language of full policy.
 - Extensions – updated language; The length of the extension will be determined on a case-by-case basis, but will not exceed 60 days, except in the case of delays caused by weather conditions. In the case of weather conditions, extensions may be continued until the weather has improved sufficiently to make repairs possible. The necessary repairs must be made within 15 calendar days, once the weather conditions have subsided.
- Policy – Enforcing Owner Compliance
 - HAP Withholding – added; ‘The PHA will not withhold assistance payments upon notification to the owner of the deficiencies.’
 - HAP Contract Termination – added; ‘Reasonable notice of HAP contract termination by the PHA is 30 days. The PHA will issue a voucher to permit the family to move to another unit as described in Chapter 10.’
- Policy - PHA Rent Reasonableness Methodology – updated and added language; The adjustment must reflect the local market. Not all differences in units require adjustments (e.g., the presence or absence of a garbage disposal may not affect the rent in some market areas). Adjustments may vary by unit type (e.g., a second bathroom may be more valuable in a three-bedroom unit than in a two-bedroom).
 The adjustment must reflect the rental value of the difference—not its construction costs (e.g., it might cost \$20,000 to put on a new roof, but the new roof might not make any difference in what a tenant would be willing to pay because rental units are presumed to have functioning roofs).
 When a comparable project offers rent concessions (e.g., first month rent-free, or reduced rent) reported monthly rents will be adjusted accordingly. For example, if a comparable project reports rents of \$500/month but new tenants receive the first month's rent free, the actual rent for the unit would be calculated as follows: $\$500 \times 11 \text{ months} = 5500 / 12 \text{ months} = \text{actual monthly rent of } \$488$.
 The PHA will notify the owner of the rent the PHA can approve based upon its analysis of rents for comparable units. The owner may submit information about other comparable units in the market area. The PHA will confirm the accuracy of the information provided and consider this additional information when making rent determinations. The owner must submit any additional information within five business days of the PHA’s request for information or the owner’s request to submit information.

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Chapter 9 – LEASING

- Minimal changes were made to this chapter.
- Policy - PHA Leasing Assistance for Families – added; The PHA will not utilize UNP or ongoing administrative fees to pay security deposits, utility deposits, assist with application or similar fees, or holding fees.
- Policy – HAP Contract Execution – updated the language; Owners who have not previously participated in the HCV program must attend a meeting with the PHA in which the terms of the Tenancy Addendum and the HAP contract will be explained. The PHA may waive this requirement on a case-by-case basis, if it determines that the owner is sufficiently familiar with the requirements and responsibilities under the HCV program.
- Policy – Changes in Lease or Rent – added; ‘If the lease continues on a yearly basis, a request for a rent increase must be submitted prior to the lease anniversary date. If the lease continues on a monthly basis, only one increase per year will be allowed based on determination of rent reasonableness. The landlord must submit any request to raise the rent before the lease anniversary date (the date your lease renews each year). If they miss that timing, they may have to wait until the next cycle. For Month-to-month leases, the landlord can only raise the rent once per year, and the increase must be justified based on something like “rent reasonableness” (usually meaning it aligns with local market rates or regulations).

Chapter 10 – MOVING WITH CONTINUED ASSISTANCE AND PORTABILITY

- Revisions clarify procedures and timelines, refine restrictions on elective moves and conditions for denying moves related to funding.
- Policy – Housing Assistance Payments – added; ‘When a participant moves during a calendar month, the PHA will prorate the Housing Assistance Payment (HAP) based on the effective date of lease termination and the effective date of the new HAP contract. The PHA will not issue duplicative housing assistance payments for overlapping periods except as permitted under approved reasonable accommodation or emergency transfer policies.’
- Policy – Family Moves Due to Unit Deficiencies
 - Units in Abetment – added; ‘Upon receipt of a family’s written notification that it wishes to move, the PHA will issue a voucher within 10 business days of the PHA’s written approval to move. No briefing is required for these families. The PHA will follow the policies set forth in Chapter 5 on voucher term, extension, and expiration.
 - Termination of HAP Contract and Family Moves – added; The PHA will issue a family whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame a voucher no later than 30 days prior to the termination of the HAP contract. The initial term of the voucher will be 120 calendar days. No briefing is required for these families.
To continue under the tenant-based HCV program, the family must submit a Request for Tenancy Approval and proposed lease within the 120-day period unless the PHA grants an extension. The PHA will follow the policies set forth in Chapter 5 on voucher extension and expiration.
 - Offer of Public Housing – added; The PHA does operate a public housing program and will NOT provide a preference for HCV families whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame, and who were unable to lease a new unit within the term of the voucher.’
 - Relocation Assistance – added; The PHA will assist families with disabilities with locating available accessible units in accordance with program requirements.
The PHA will not use abated payment to assist with any required security deposit at the new unit. Funds will not be used for any other relocation assistance.

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- Policy – Restrictions on Moves – added; If the PHA does not have sufficient funding for continued assistance, but the family must move from their unit (e.g., the unit failed inspection), the family may move to a higher cost unit if the move is within the PHA's jurisdiction. The PHA, however, will not allow the family to move under portability in this situation if the family wishes to move to a higher cost area.
For both moves within the PHA's jurisdiction and outside under portability, the PHA will not deny a move due to insufficient funding if the PHA previously approved the move and subsequently experienced a funding shortfall if the family cannot remain in their current unit. The PHA will rescind the voucher in this situation if the family will be allowed to remain in their current unit.
- Policy – Initial PHA Role
 - Reexamination of Family Income and Composition – updated; For a participant family approved to move out of its jurisdiction under portability, the PHA generally will conduct a reexamination of family income and composition only if the family's annual reexamination must be completed on or before the initial billing deadline specified on form HUD-52665, Family Portability Information.
The PHA will make any exception to this policy necessary to remain in compliance with HUD regulations.
 - Sending Documentation to the Receiving PHA – added full list; Social security numbers (SSNs)
Documentation of SSNs for all nonexempt household members whose SSNs have not been verified through the EIV system
Documentation of legal identity
Documentation of citizenship or eligible immigration status
Documentation of participation in a family self-sufficiency (FSS) program
If applicable, information related to the family's health and medical care and disability assistance expense phased-in hardship exemption, including what stage the family is in and how many months remain in that phase-in stage
 - Initial Billing Deadline – reworded language; The initial PHA's decision as to whether to accept late billing will be based on internal PHA factors, including the initial PHA's leasing or funding status. If the PHA has not received an initial billing notice from the receiving PHA within the billing deadline and does not intend to honor the late billing, it will contact the receiving PHA to inform them that it will not honor a late billing submission and will return any subsequent billings that it receives on behalf of the family. In this case, the PHA will send the receiving PHA a written confirmation of its decision by mail.
Among other considerations as to whether to accept late billing will be if the family includes a person with disabilities and the late billing is a result of reasonable accommodation granted to the family by the receiving PHA.
 - Monthly Billing Payments – added; If the initial PHA extends the term of the voucher, the receiving PHA's voucher will expire 30 calendar days from the new expiration date of the initial PHA's voucher.
 - Voucher Term – added; 'If the initial PHA extends the term of the voucher, the receiving PHA's voucher will expire 30 calendar days from the new expiration date of the initial PHA's voucher.'

Chapter 11 – REEXAMINATIONS [A]

- Policy – Conducting annual Reexaminations – clarified the policy language;
Families will be asked to return and or submit the annual reexamination packet and submit verifications and other required documentation by the deadline provided in the notice.

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Required information will include the family declaration form, supporting documents or forms related to the family's income, expenses, and family composition, and release forms as appropriate.

The PHA will notify the family in writing if any required documentation or information is missing. The missing information or documentation must be provided within 10 business days of the date the PHA notifies the family. If the family is unable to obtain the information or materials within the required time frame, the family may request an extension.

If the family requests or the PHA schedules an in-person interview, families will be asked to bring all required information (as described in the reexamination notice) to the reexamination appointment.

Any required documents or information that the family is unable to provide at the time of the interview must be provided within 10 business days of the interview. If the family is unable to obtain the information or materials within the required time frame, the family may request an extension. Documents may also be submitted through the portal or if necessary via email.

➤ Policy – Employment Stability and Earned Income Integrity – NEW policy.

To promote long-term self-sufficiency, protect program integrity, and ensure equitable distribution of subsidy by addressing situations in which households repeatedly or voluntarily leave employment without good cause, the households previous documented earned income will remain as part of the subsidy calculation for six (6) months or until new employment wages are provided, whichever comes first.

Routine Job Quitting is defined as more than two occurrences (on the 3rd event) of voluntarily ending gainful employment (a job) before the household annual recertification.

Good Cause for leaving employment is defined as:

- Documented medical incapacity verified by a licensed medical professional
- Layoffs, job elimination, or reduction in hours initiated by the employer
- Harassment, unsafe work conditions, or discrimination verified through official channels
- Domestic violence or stalking that impacted employment
- Other circumstances approved on a case-by-case basis with supporting evidence

Quitting due to preference, schedule conflicts, dissatisfaction is not considered good cause unless supported by documentation showing the employer was unwilling to make reasonable accommodations.

Participants may request a hearing to dispute the 'routine job quitting' classification.

➤ Policy – Changes Affecting Income or Expenses

- Required Reporting – Updated for HOTMA; Families are required to report all increases in income, both earned and unearned. The PHA will only conduct an interim if the increase is due to a new source of income, including returning to work for a previous employer, or the resumption of previously terminated/ suspended benefits. In all other cases, the PHA will note the information in the file, but will not conduct an interim reexamination.

Chapter 12 – TERMINATION OF ASSISTANCE AND TENANCY

➤ Policy – Other Authorized Reasons for Termination of Assistance – added; The family was evicted for repeated violation(s) of the lease.

Repeated lease violations will include, but not be limited to, nonpayment of rent, disturbance of neighbors, destruction of property, or living or housekeeping habits that cause damage to the unit or premises, and criminal activity. Generally, the criterion to be used will be whether or not the reason for the eviction was the fault of the tenant or guests.

➤ Policy – *Insufficient Funding* – added; Families who have been assisted in the HCV program the longest will be the first to be terminated, excluding families that include elderly or disabled family members, beginning with the lowest HAP cost.

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Families comprising the required number of special purpose vouchers, including nonelderly disabled (NED), HUD-Veteran's Affairs Supportive Housing (HUD-VASH), and family unification program (FUP) will be the last to be terminated.

- Policy – Criteria for Deciding to Terminate Assistance
 - Consideration of Circumstances – added; The length of time since the violation occurred, including the age of the individual at the time of the conduct, as well as the family's recent history and the likelihood of favorable conduct in the future
When there is a record of arrest, the PHA may obtain a copy of the police report associated with the arrest and consider the circumstances of the arrest, including:
Any statements made by witnesses or the participant not included in the police report
Whether criminal charges were filed
Whether, if filed, criminal charges were abandoned, dismissed, not prosecuted, or ultimately resulted in an acquittal
Any other evidence relevant to determining whether or not the participant engaged in disqualifying activity
Evidence of criminal conduct will be considered if it indicates a demonstrable risk to safety and/or property

Chapter 13 – OWNERS

- Utilizing the new phrase 'safe, habitable housing'.
- Policy – Owner Recruitment and Retention
 - Recruitment – added; 'To the extent practical, partnering with and attending events hosted by other area agencies to deliver information about the HCV program'
 - Retention – added; 'Contacting owners via emails or texts to disseminate information'
 - Owner Incentive/Retention Payments – added; 'The PHA will provide owner bonus incentive and vacancy payments as dictated in the MTW plan if funding is sufficient. When funding permits, new landlords to the program and landlords in between HCV tenants, in opportunity areas only, will be given one month's rent as an incentive to lease to a HCV family.'
- Policy – HAP Contract Term and Terminations – updated the language; 'Generally, the HAP contract terminates at the end of the calendar month that follows the calendar month in which the PHA gives written notice to the owner.
The PHA cannot make any HAP payment for any month after the month the family vacates the unit.
The owner is not entitled to any housing assistance payment after this period and must return to the PHA any housing assistance payment received after this period.'
- Policy – Change in Ownership/Assignment of the HAP contract – added; 'Within 10 business days of receiving the owner's request, the PHA will inform the current owner in writing whether the assignment may take place.'

Chapter 14 – PROGRAM INTEGRITY – No policy changes

Chapter 15 – SPECIAL HOUSING TYPES

- Policy – Introduction – added; 'Families will not be permitted to use any special housing types, with the following exceptions:
If needed as a reasonable accommodation so that the program is readily accessible to a person with disabilities; and
The PHA must permit a family to lease a manufactured home and space with assistance under the program.
Policy language is included in this chapter where relevant in the event the PHA does grant use as a reasonable accommodation or when a family leases a manufactured home and space.'

Chapter 16 – PROGRAM ADMINISTRATION

- Policy – Energy Efficient Utility Allowance – added; ‘The PHA will not maintain an energy efficient utility allowance schedule.’
- Policy – Informal Reviews
 - Scheduling an Informal Review – clarified the policy language and added remote review information.
 - Ensuring Accessibility for Persons with Disabilities and LEP Individuals – added; ‘Informal reviews will be conducted in English. For applicants who may require language assistance, the PHA will responsibly use artificial intelligence, a PHA staff person who can interpret, and/or machine translation to communicate. The PHA will also permit families to bring an advocate, family member, friend, or other adult representative to assist in communications.’
 - Informal Review Decision – added; ‘If the family fails to appear for their informal review, the denial of admission will stand and the family will be so notified.’
- Policy – Informal Hearing Procedures
 - Notice to the family – added; ‘To whom the hearing request should be addressed; A copy of the PHA’s hearing procedures; That the family may request a remote informal hearing.’
 - Scheduling an Informal Hearing – added; ‘If the PHA hearing will be conducted remotely, at the time the notice is sent to the family, the family will be notified: Regarding the processes involved in a remote informal hearing; That the PHA will provide technical assistance prior to and during the informal hearing, if needed; and That if the family or any individual witness has any technological, resource, or accessibility barriers, the family may inform the PHA and the PHA will assist the family in either resolving the issue or allow the family to participate in an in-person hearing, as appropriate.’
 - Pre-Hearing Right to Discovery – added; The family will be allowed to copy any documents related to the hearing at no cost to the family. The family must request discovery of PHA documents no later than 12:00 p.m. on the business day prior to the scheduled hearing date.
If the hearing will be conducted remotely, the PHA will compile a hearing packet, consisting of all documents the PHA intends to produce at the informal hearing. The PHA will mail copies of the hearing packet to the family, the family’s representatives, if any, and the hearing officer at least three days before the scheduled remote informal hearing. The original hearing packet will be in the possession of the PHA representative and retained by the PHA.
Documents will be shared electronically whenever possible
For in-person hearings, the PHA will not require pre-hearing discovery by the PHA of family documents directly relevant to the hearing.
If the informal hearing is to be conducted remotely, the PHA will require the family to provide any documents directly relevant to the informal hearing at least 24 hours before the scheduled hearing through the mail, via email, or text. The PHA will scan and email copies of these documents to the hearing officer and the PHA representative the same day.
 - Attendance at the Informal Hearing - added; ‘An advocate, family, friend, or other adult representative to assist with communications for individuals who need language assistance’
 - Procedures for Rehearing or Further Hearing – added; ‘The hearing officer may ask the family for additional information and/or might adjourn the hearing in order to reconvene at a later date, before reaching a decision. If the family misses an appointment or deadline

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ordered by the hearing officer, the action of the PHA will take effect and another hearing will not be granted.'

➤ Policy – REPAYMENT POLICY

- Owner Debts to LCHA – added; If the owner refuses to repay the debt, does not enter into a repayment agreement, or breaches a repayment agreement, the PHA will ban the owner from future participation in the program and pursue other modes of collection. When an owner refuses to repay monies owed to the PHA, the PHA will utilize other available collection alternatives including, but not limited to, the following: Collection agencies, Small claims court, Civil lawsuit, State income tax set-off program'
- Down Payment Requirement – added; 'Before executing a repayment agreement with a family, the PHA will generally require a down payment of 10 percent of the total amount owed. If the family can provide evidence satisfactory to the PHA that a down payment of 10 percent would impose an undue hardship, the PHA may, in its sole discretion, require a lesser percentage or waive the requirement.'
- Payment Thresholds – Updated amounts.

➤ Policy – Notification

- Notification to Program Applicants and Participants – specific to VAWA, added; 'Whenever the PHA has reason to suspect that providing information about VAWA to a participant might place a victim of domestic violence at risk, it will attempt to deliver the information by hand directly to the victim or by having the victim come to an office or other space that may be safer for the individual, making reasonable accommodations as necessary and as indicated by the victim on Form HUD-5382 or the emergency transfer request form. For example, the PHA may, based on victim information, determine not to send mail regarding VAWA protections to the victim's unit if the PHA believes the perpetrator may have access to the victim's mail, unless requested by the victim. When discussing VAWA with the victim, the PHA will take reasonable precautions to ensure that no one can overhear the conversation, such as having conversations in a private room. The victim may, but is not required to, designate an attorney, advocate, or other secure contact for communications regarding VAWA protections.'
- Conflicting Documentation – added; 'When requesting third-party documents, the PHA will provide contact information for local domestic violence and legal aid offices. In such cases, applicants or tenants will be given 30 calendar days from the date of the request to provide such documentation. If the PHA does not receive third-party documentation within the required timeframe (and any extensions) the PHA will deny VAWA protections and will notify the applicant or tenant in writing of the denial. If, as a result, the applicant or tenant is denied or terminated from the program, the PHA will hold separate hearings for the applicants or tenants.'

Chapter 17 – PROJECT BASED VOUCHERS – No policy changes

Chapter 18 – PROJECT BASED VOUCHERS (PBV) UNDER THE RENTAL ASSISTANCE DEMONSTRATION (RAD) PROGRAM - NEW

Chapter 19 – SPECIAL PURPOSE VOUCHERS

➤ Policy – Referrals and Waiting List Management

- Waiting List Placement (FUP) – added; 'The PHA will not maintain a separate waiting list for FUP and FYI vouchers' If the PHA's HCV waiting list is closed, the PHA will open its HCV waiting list in order to accept new FUP applicants. If necessary, the PHA may open its waiting list solely for

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FUP applicants, but this information must be included in the PHA's notice of opening its waiting list (see section 4-II.C., Opening and Closing the Waiting List of this administrative plan).

- Waiting List Selection (FUP)- added; 'The PHA will not apply separate preferences to FUP and FYI applicants.'
- Voucher Issuance (FUP)- added; 'All FUP vouchers will have an initial term of 120 calendar days. The PHA will notify the applicant in writing via email and/or through a phone call at least 30 days prior to the expiration of the initial term of the voucher and inquire if the applicant is in need of assistance with their housing search. The PHA will also remind the applicant of the housing search assistance that is available to them as set forth in the PHA's partnership agreements.
Upon written or oral request of the applicant (either through an email, phone call, or through a written form), the PHA will automatically approve one 90-day extension to the initial voucher term as long as the request is made prior to the expiration date of the initial voucher term. Subsequent requests for extensions will follow PHA policies on voucher extensions found in Chapter 5. This includes granting additional extensions as needed as a reasonable accommodation.'
- Policy – HCV Program Eligibility (VAMC)
 - Income Eligibility – added; 'While income-targeting requirements will not be considered by the PHA when families are referred by the partnering VAMC, the PHA will include any extremely low-income VASH families that are admitted in its income targeting numbers for the fiscal year in which these families are admitted.'
 - Minimum Rent – added; 'The PHA will establish a minimum rent of \$50 for VASH families'
 - Termination of Assistance – added; 'If the family fails to participate in case management when required by the VA, the PHA will terminate the family's assistance. The family will have 120 days to vacate the unit. The PHA will terminate assistance to the family at the earlier of (1) the time the family vacates or (2) the expiration of the 120-day period. If the family fails to vacate the unit within the established time, the owner may evict the family. If the owner does not evict the family, the PHA will remove the unit from the HAP contract or amend the HAP contract to substitute a different unit in the project if the project is partially assisted. The PHA may add the removed unit back onto the HAP contract after the ineligible family vacates the property.'
- Policy – Waiting List Administration (MS5) – added; 'The PHA will not establish a separate waiting list for the Mainstream program'
 - Preferences – added; 'The PHA did not claim a preference for a targeted group as part of an application for Mainstream vouchers under a NOFO.
The PHA will offer the following preference:
LCHA will enact an Emergency Housing Voucher preference as noted in Chapter 4 Section 4-III.C. This preference is specific and valid for only participants who have chosen to remain in LCHA's voucher program beyond the sunset of HUD's EHV funding (20 Points) and is authorized by PIH 2025-19.
Otherwise, the PHA will not offer any preferences on its Mainstream waiting list.'
- Policy – Voucher Issuance (MS5) –
 - Initial Search Term - added; 'The initial voucher term for all Mainstream vouchers, including those issued when a family wishes to exercise portability, will be 120 days.'
 - Voucher Extension – added; 'At least 30 days prior to the expiration of the initial term of the voucher, the PHA will contact the family to remind them of the expiration date of their voucher, the process for requesting an extension, and to inquire if the family needs assistance with their housing search. Depending on the family's preferred method of communication, the PHA may contact the family via telephone, text message, email, or

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other accessible communication method. The PHA will ensure effective communication with persons with disabilities, including those with vision, hearing, speech, intellectual or other developmental disabilities, or any other communication-related disabilities. Families may request an extension, either orally or in writing, at any time prior to the expiration of the family's voucher. All requests for extensions will automatically be granted without the requirement for the family to provide documentation. The initial extension period will be for 90 days. If the family requires additional extensions beyond 90 days, the family may request additional extensions, either orally or in writing, at any time prior to the expiration of the extended voucher term. All subsequent extensions will also be for a period of 90 days and will not require the family to meet certain circumstances or provide documentation. Each time the family requests an extension, the PHA will inquire if the family needs assistance with their housing search and will provide a current listing of available accessible units known to the PHA.

Chapter 20 – FAMILY SELF-SUFFICIENCY PROGRAM – No Policy Changes

Chapter 21 – EMERGENCY HOUSING VOUCHERS (EHVs)

➤ This chapter has been downgraded to reflect the termination of the program.

After discussion, Vice Chair Malter moved, seconded by Commissioner Stackhouse, to adopt Resolution 2026-24.

Roll Call Vote:

Ayes: Malter, Nozicka, Roberson, Stackhouse, Considine

Nays: None

Absent: Barnes, Idleburg,

Abstain: None

Motion: Carries

Adopted and passed by the Board of Commissioners of the Housing Authority of the County of Lake, Illinois on July 9, 2026.

C. RESOLUTION 2026-25 Approving and Authorizing the Submission of the FY2027 MTW Annual PHA Plan

RESOLUTION 2026-25

**APPROVING AND AUTHORIZING THE SUBMISSION OF
THE FY 2027 MTW ANNUAL PHA PLAN**

WHEREAS, the Housing Authority of the County of Lake ("LCHA") administers federal housing programs pursuant to the United States Housing Act of 1937, as amended; and

WHEREAS, Section 511 of the Quality Housing and Work Responsibility Act of 1998 (QHWRA), together with applicable regulations at 24 CFR Part 903, requires public housing agencies to prepare and submit Annual Plans to the U.S. Department of Housing and Urban Development ("HUD"); and

WHEREAS, LCHA participates in HUD's Moving to Work ("MTW") Demonstration Program and is required to prepare and submit an MTW Annual Plan that identifies the Authority's proposed activities, policies, programs, and use of resources for Fiscal Year 2026; and

WHEREAS, the FY 2026 Annual PHA Plan and MTW Annual Plan were developed in consultation with the Authority's Resident Advisory Board and other stakeholders in accordance with HUD requirements; and

WHEREAS, the proposed plans were made available for public review, appropriate public notice was provided, a public hearing was conducted, and all comments received were considered by the Authority; and

WHEREAS, the Board of Commissioners has reviewed the FY 2027 Annual PHA Plan and MTW Annual Plan and has determined that the plans further the mission of the Authority and are in the best interests of the residents and communities served by LCHA; and

WHEREAS, the Executive Director/Chief Executive Officer has presented the FY 2027 Annual PHA Plan and MTW Annual Plan to the Board of Commissioners and recommends their approval and submission to HUD.

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the County of Lake hereby approves the FY 2027 Annual PHA Plan and FY 2027 MTW Annual Plan and authorizes their submission to the U.S. Department of Housing and Urban Development.

BE IT FURTHER RESOLVED that the Chairman is authorized and directed to execute the required Certifications of Compliance, Board Resolution, and any other documents necessary to effectuate submission of the FY 2027 Annual PHA Plan and MTW Annual Plan to HUD.

BE IT FURTHER RESOLVED that the Executive Director/Chief Executive Officer is authorized to make such non-substantive revisions, corrections, or modifications as may be required by HUD prior to final acceptance of the plans, provided that such changes do not materially alter the policies or programs approved by the Board.

(See **Exhibit B**: https://www.lakecountyha.org/plugins/show_image.php?id=1757)

After discussion, Vice Chair Malter moved, seconded by Commissioner Stackhouse, to adopt Resolution 2026-25.

Roll Call Vote:

Ayes: Malter, Nozicka, Roberson, Stackhouse, Considine

Nays: None

Absent: Barnes, Idleburg,

Abstain: None

Motion: Carries

Adopted and passed by the Board of Commissioners of the Housing Authority of the County of Lake, Illinois on July 9, 2026.

D. Executive Session – Semi-Annual Review of Executive Session Minutes

(5 ILCS 120/2) Sec. 2(c)(21) Review of Executive Session Minutes

Discussion of minutes of meetings lawfully closed under this Act, whether for purposes of approval by the body of the minutes or semi-annual review of the minutes as mandated by Section 2.06

At 1:09 PM Commissioner Nozicka moved, seconded by Vice Chair Malter to go into Executive Session to discuss: (5 ILCS 120/2) Sec. 2(c)(21) Review of Executive Session Minutes.

The Board voted as follows: Ayes: Malter, Nozicka, Roberson, Stackhouse, Malter, Considine. Abstain: None. Nays: None. Absent and Not Voting: Barnes, Idleburg. Motion carries.

The Board returned to open session at 1:13 PM and roll call was taken. Present: Considine, Malter, Nozicka, Roberson, Stackhouse. Absent: Barnes, Idleburg.

Chairman Considine stated no action was taken during the Executive Session.

E. RESOLUTION 2026-26 Authorization to Destroy Executive Session Audio Recordings Prior to January 9, 2025

RESOLUTION 2026-26

AUTHORIZATION TO DESTROY
EXECUTIVE SESSION AUDIO RECORDINGS PRIOR TO 1/9/2025
IN ACCORDANCE WITH THE OPEN MEETINGS ACT

WHEREAS, the Illinois Open Meetings Act provides for Executive Sessions from time to time; and

WHEREAS, per 5 ILCS 120 Open Meetings Act, Section 2.06 (a), a verbatim audio or video recording is required for all closed sessions; and

WHEREAS, per 5 ILCS 120 Open Meetings Act, Section 2.06 (c) the verbatim record may be destroyed without notification to or the approval of a records commission or the State Archivist under the Local Records Act or the State Records Act; and

WHEREAS, the Executive Session Audio Recordings prior to January 9, 2025 have been retained for at least 18 months after the making of the recording; and

WHEREAS, the written Minutes of the Executive Sessions prior to January 9, 2025 have been approved by a majority of a quorum of the Board of Commissioners; and

WHEREAS, the adoption of this Resolution signifies the authorization of destruction by the entity which held the meeting; and

WHEREAS, this Resolution has been voted upon in an open, public forum;

NOW THEREFORE, BE IT RESOLVED, that all Executive Session Audio Verbatim Recordings prior to January 9, 2025 will be erased or destroyed; and

BE IT FURTHER RESOLVED, the Board of Commissioners will review qualifying Executive Session Audio Recordings moving forward on a semi-annual basis.

After discussion, Commissioner Roberson moved, seconded by Vice Chair Malter, to adopt Resolution 2026-26.

Roll Call Vote:

Ayes: Malter, Nozicka, Roberson, Stackhouse, Considine

Nays: None

Absent: Barnes, Idleburg,

Abstain: None

Motion: Carries

Adopted and passed by the Board of Commissioners of the Housing Authority of the County of Lake, Illinois on July 9, 2026.

F. RESOLUTION 2026-27 Semi-Annual Review of Executive Session Minutes

RESOLUTION 2026-27

SEMI-ANNUAL REVIEW OF EXECUTIVE SESSION MINUTES

WHEREAS, the Illinois Open Meetings Act provides for Executive Sessions from time to time; and

WHEREAS, as per the Open Meetings Act, 5 ILCS 120/s.06(d) each public body shall periodically meet to review minutes of all closed meetings; and

WHEREAS, as per the Open Meetings Act, 5 ILCS 120/s.06(d) meetings to review minutes shall occur every six (6) months, or as soon thereafter as is practicable, taking into account the nature and meeting schedule of the public body; and

WHEREAS, a periodic review of Executive Session Minutes is to determine whether or not such Minutes may be available for public inspection; and

WHEREAS, the Board of Commissioners has reviewed Executive Session Minutes from the Executive Session held on:

September 12, 2024 Litigation, Personnel Matters, and Semi-annual Review of Executive
Session Minutes
October 17, 2024..... Litigation and Personnel Matters
March 27, 2025 Litigation and Personnel Matters
April 24, 2025 Litigation, Personnel Matters, and Real Estate
December 18, 2025 Personnel Matters

NOW, THEREFORE, BE IT RESOLVED that since all five (5) sessions were devoted to Closed Session Minutes, Personnel Matters, or Litigation all sessions are determined not to be available for public inspection.

After discussion, Vice Chair Malter moved, seconded by Commissioner Nozicka, to adopt Resolution 2026-27.

Roll Call Vote:

Ayes: Malter, Nozicka, Roberson, Stackhouse, Considine

Nays: None

Absent: Barnes, Idleburg,

Abstain: None

Motion: Carries

Adopted and passed by the Board of Commissioners of the Housing Authority of the County of Lake, Illinois on July 9, 2026.

G. Commissioner Roundtable

Commissioner Stackhouse shared her positive experience at the PHADA Conference where she learned about various housing programs and felt proud of the Authority's Shelter Plus Care program helping 32 homeless individuals. ED Hocker discussed researching a Section 202 project involving a 16-bed property near Warren Manor, considering potential uses for domestic violence cases and PADS programs. The conversation ended with a question about identifying characteristics of suitable housing projects to pursue.

VII. ADJOURNMENT

There being no further business to come before the Board, Vice Malter moved, seconded by Commissioner Stackhouse, to adjourn the meeting. The Board voted unanimously in favor of adjournment. The meeting was adjourned at 1:38 p.m.