

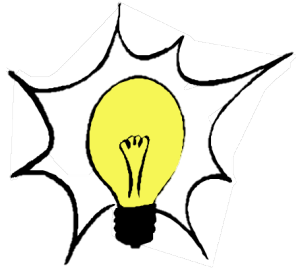


# Housing Management Project Operations

Housing Management Representatives (HMR) monitoring program and Agency requirements for Portfolio Properties.

# Project Operations Legend

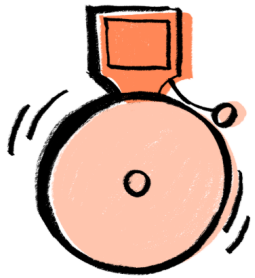
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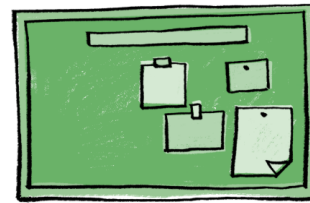
**NEW**



Reference to PHFA  
Manual or Resource



Please note/  
Important!



Must be **publicly**  
posted



Tenant must provide  
**signed** acknowledgement  
of receipt



Housing Management  
Representative (HMR)

# Presentation Supplements

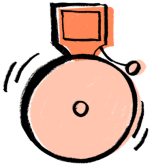
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- Handout
  - To assist with the content/materials today.
  - All forms are located on our website.
  - Please check the website regularly for updates.
- Homework
  - Checklist included in the handout.
  - Identified with the clipboard icon in today's presentation.
  - List of items to complete/ follow up on.



# Portfolio Properties

---

- PHFA administers funding from the federal and state level, as well as providing Agency financed mortgages.
- Housing Management Division's "Portfolio" Properties are awarded additional Agency financing aside from Low-Income Housing Tax Credits (LIHTC).
  - The financing may be from either a program sourced from federal monies (HOME, HTF, etc.), or an Agency Mortgage.
- Portfolio Properties are monitored for both LIHTC **and** additional funding source regulations by Housing Management Representatives.
-  • Portfolio Properties have **additional** reporting requirements on top of Tax Credit requirements.

## Portfolio Property Funding Types Monitored by Project Operations

PennHOMES: Federal HOME (Non-PJ) or Match (PJ)

Agency Mortgage Loans | PHFA Reserves | Support Loans

PHARE\* - National Housing Trust Fund (HTF)

Capital Magnet Fund (CMF)

Housing and Redevelopment Assistance Program (HRA) | Keystone

Guaranteed Rural Rental Housing Program (GRRHP)

## Monitored by Project Operations only if layered with funding listed above

PHARE\* - Realty Transfer Tax (RTT)

Construction Cost Relief Program (CCRP)

Development Cost Relief Program (DCRP)

PHARE\* - Marcellus Shale



# PHFA Website Navigation

[www.phfa.org](http://www.phfa.org)

**PHFA is your key  
to opening the door to  
homeownership possibilities.**

[Enter Here!](#)

[Homeownership Professionals \(HOP\)](#)

[Pipeline Plus Login](#)

[Multifamily Housing Professionals \(MHP\)](#)

[Multifamily Login](#)

[Counselor's Corner](#)

[Investor Information](#)

[Procurement Opportunities](#)

**Alerts & Notices** [\(Alertas\)](#)

# Multifamily Housing Professionals Menu



### Alerts & Notices (Alertas)

▶ All PHFA systems will be unavailable Labor Day Weekend starting on September 1st, 2025 at 12:00 pm until September 1st, 2025 at 5:00 pm for system maintenance. We apologize for the inconvenience.

Contract Admin

Property Mgmt

Rent & Income Limits

Section 811 PRA

2:00 pm until September 1st, 2025 at 5:00 pm for system maintenance. We apologize

## Multifamily Housing Professionals

News & Awards 2019-Present

# Property Management Menu

The screenshot shows the PHFA (PA Housing Finance Agency) website. The header includes the PHFA logo and navigation links for Home, News, Podcasts, and Customers. The main navigation bar contains Partners, Portal, Search, and Sitemap. Below the navigation is a banner with four images of housing units. A secondary navigation bar includes News & Awards, Developers, Tech Services, Housing Services, and Asset Mgmt. The main content area features an Alerts & Notices section with a yellow background, a Board Meeting Notice for September 11, 2025, and a Property Management section. The Property Management section includes a paragraph about affordable housing and a list of 14 resource links.

**PHFA** PA Housing Finance Agency

Home News Podcasts Customers Partners Portal Search Sitemap

News & Awards Developers Tech Services Housing Services Asset Mgmt Go Back Login

**Alerts & Notices (Alertas)**

Board Meeting Notice: The next board meeting will be held Thursday, September 11, 2025 at 10:30 am. Registration can be found under Public Meeting Notice.

### Property Management

PHFA believes that an affordable apartment turns hardship into happiness. Companies that manage affordable units financed with an Agency loan and/or Low Income Housing Tax Credits (LIHTC) will find guidance and information on reporting requirements and regulatory compliance.

If you have any questions regarding the content on this page, please contact Housing Management at 717.780.3819.

- Best Practices
- Accessible Unit Resource Center
- Violence Against Women Act (VAWA) Resource Center
- Multifamily Affordable Housing Conference
- Property Management Training Events
- Financial Operations Information and Forms
- Agency Financed Properties
- HOTMA Resources
- HOME Resources
- Multifamily Post Closing Fees
- Low Income Housing Tax Credits-Manual
- Non Performance Based Section 8-Manual
- Quick Start Housing Resources
- Housing Management Training Corner

[www.phfa.org/mhp/propertymanagement/](http://www.phfa.org/mhp/propertymanagement/)

# Portfolio Property Compliance Manual

## Property Management

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- Financial Operations Information and Forms
- **Agency Financed Properties**
  - Manual
    - [PHFA Property Compliance Manual for Portfolio Properties](#)

## Property Compliance Manual



**Updated Effective:**  
January 2025



# PHFA Property Compliance Manual: Portfolio Properties

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- The *PHFA Property Compliance Manual for Portfolio Properties* is a reference guide for compliance with the affordable housing programs the Agency offers and administers.

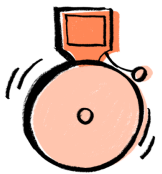
- The Manual is a resource outlining the Agency's policies and procedures. It is **not** a comprehensive guide to program regulations, but a **supplement** to the laws and regulations for each program.



# Agency Financed Properties

## Portfolio Properties

- Exhibits
- Sample Verification Forms
- Management Document Checklists
- Annual Report Templates



PHFA sample verifications do **NOT** replace any HUD requirements.

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- **Agency Financed Properties**

- Manual
- Exhibits
- Sample Verification Forms
- Management Document Checklists
- PennHOMES Annual Report
- Housing Trust Fund Annual Report
- Capital Magnet Fund Annual Report

[www.phfa.org/mhp/propertymanagement](http://www.phfa.org/mhp/propertymanagement)

# PHFA Property Management Resources

- Newsletters

- Found under Best Practices

- Accessible Unit Resources

- VAWA Resources

- MAHC

## Property Management

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### Best Practices

- Examples of Best Practices

- Newsletters

- Compliance

- Efficiency Processes

- Problem Solving

- Property Performance

- Accessible Unit Resource Center

- Violence Against Women Act (VAWA) Resource Center

- Multifamily Affordable Housing Conference

# PHFA HOTMA Resources

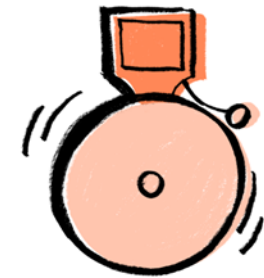
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- Violence Against Women Act (VAWA) Resource Center
- Multifamily Affordable Housing Conference
- Property Management Training Events
- Financial Operations Information and Forms
- Agency Financed Properties
- **HOTMA Resources**

- Resources
- PA Definitions
- Periodic Changes
- PHFA Policies and Procedures
- PHFA Sample and Required Forms
- Training Resources



PHFA resources  
do **NOT**  
replace any HUD  
requirements.

# PHFA HOTMA Policies

PHFA HOTMA Implementation effective: **7/1/2025**

[HOTMA Matrix](#) outlines PHFA Policies and Procedures for HOTMA



The image shows a screenshot of a web application menu titled "HOTMA Resources". The menu is displayed in a dark blue header with a white circle icon. Below the header, there is a list of menu items, each with a blue circle icon containing a white plus sign. The items are: "Resources", "PA Definitions", "Periodic Changes", "PHFA Policies and Procedures", "HOTMA Policies Matrix (HOTMA Policies Matrix (V 12 updated 8/12/2025))", "PHFA Sample and Required Forms", and "Training Resources". The "PHFA Policies and Procedures" item is highlighted with a light blue background and a diagonal hatching pattern. A red arrow points to this item from the left.

- HOTMA Resources
  - ⊕ Resources
  - ⊕ PA Definitions
  - ⊕ Periodic Changes
  - ⊕ PHFA Policies and Procedures
    - ⊕ [HOTMA Policies Matrix \(HOTMA Policies Matrix \(V 12 updated 8/12/2025\)\)](#)
  - ⊕ PHFA Sample and Required Forms
  - ⊕ Training Resources

# PHFA HOME Resources

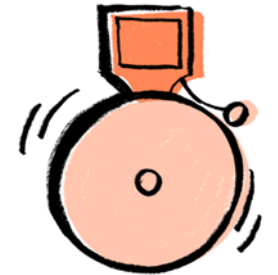
## Property Management

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- ⊕ Multifamily Affordable Housing Conference
- ⊕ Property Management Training Events
- ⊕ Financial Operations Information and Forms
- ⊕ Agency Financed Properties
- ⊕ HOTMA Resources
- ⊖ HOME Resources

- ⊕ Resources
- ⊕ PHFA Policies and Procedures
- ⊕ Training Resources

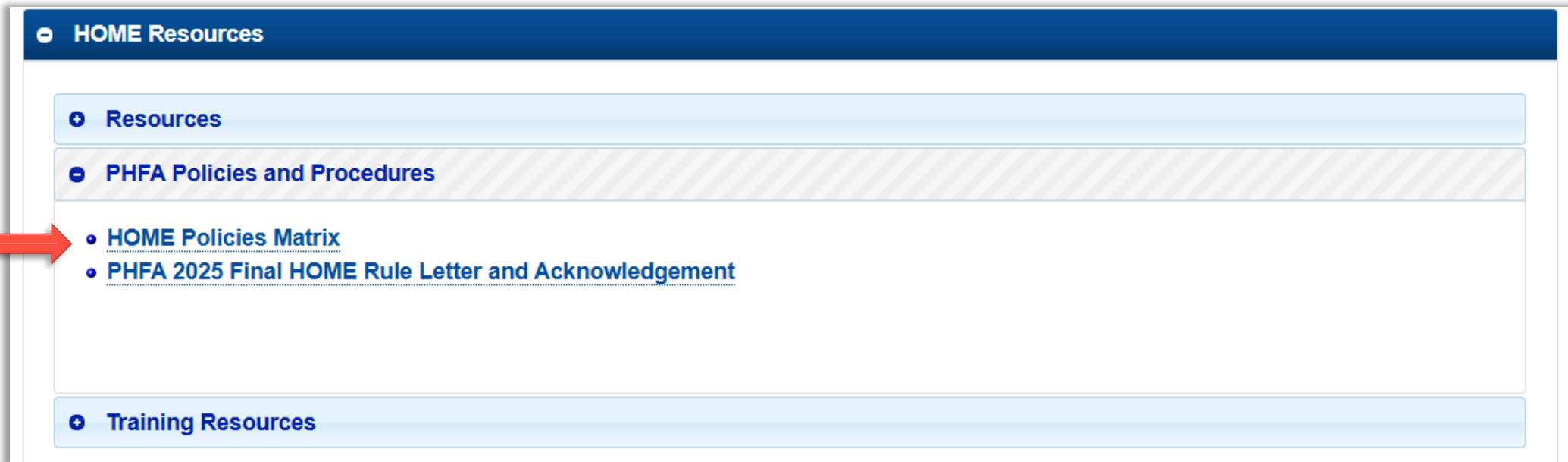


PHFA resources  
do **NOT**  
replace any HUD  
requirements.

# PHFA HOME Rule Policies

PHFA HOME Final Rule Implementation effective: **7/1/2025**

[PHFA HOME Policies Matrix](#) outlines PHFA Policies and Procedures in response to the HOME Final Rule



The screenshot shows a navigation menu with the following items:

- HOME Resources
  - Resources
  - PHFA Policies and Procedures
    - HOME Policies Matrix** (highlighted with a red arrow)
    - PHFA 2025 Final HOME Rule Letter and Acknowledgement
  - Training Resources

# Housing Management Agency Responsibilities

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- The Agency is tasked with ongoing monitoring of multifamily properties for various aspects of project operations.
- We monitor for compliance with program regulations as well as with agency requirements.
- Within Housing Management each department has specific responsibilities and reporting requirements.



# Regulation Resources

---

## **HOTMA:**

[HUD Exchange Website](#)

## **Low Income Housing Tax Credit:**

[IRS 8823 Audit Guide](#)

## **HOME Regulations:**

[CFR 92](#) | [HUD Exchange Website](#)

## **Housing Trust Fund Regulations:**

[CFR 93](#) | [HUD Exchange Website](#)

## **Capital Magnet Fund Regulations:**

[CFR Title 12 Part 1807](#)

# Owner Responsibilities

---

Include but are not limited to:

- Ensuring the property is managed in accordance with:
  - Applicable program regulations
  - Indenture of Restrictive Covenants
  - Regulatory Agreement
  - Management Agreement
- Ensuring units remain suitable for occupancy
- Responding timely to Agency communication
- Notifying the Agency of proposed changes in ownership or management
- Ensuring the Management Agent is compliant with the terms of the Management Agreement

# Management Agent Responsibilities

---

Include but are not limited to:

- General operations of day-to-day activity, including:
  - Enforcement of the lease
  - Collection of rents
  - Building/unit maintenance
- Ensuring staff managing the property has a thorough understanding of **Fair Housing** practices and program knowledge based on the property's funding sources
- Responding timely to monitoring requests
- Submission of required reports
- Adhering to Agency Requirements as described in the Manual
- Providing staff with adequate software to meet program and Agency requirements
- Mandatory attendance for file audits and physical inspections
- Attending property specific Rent-Up meetings
- Submission of rent increase requests
- Establishing training program(s) for property staff

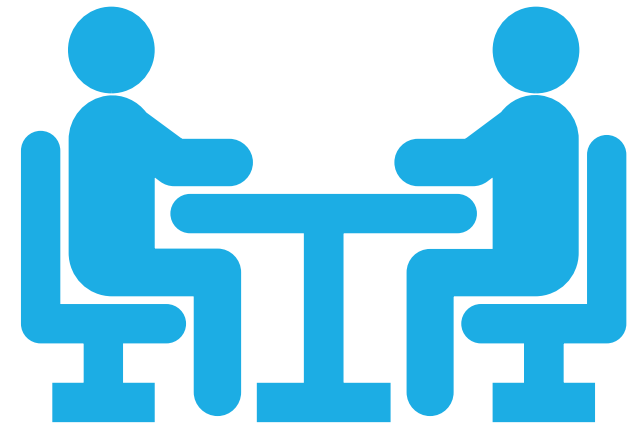
# Communication with the Agency

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Communication between PHFA and Owners/Agents is vital for building trust, strengthening partnerships, and ensuring operational efficiency.

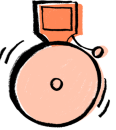
Best Practices:

- Timely responses
- Updated site staff contact information



# Ownership Change Process

---

- Written notification of ownership changes must be submitted to the Director of Housing Management
-  The Indenture of Restrictive Covenant and Regulatory Agreement typically contain terms that bind future owners to the terms and conditions established at closing
- Loan payoff does **not** release a new owner from the obligations within these agreements
- Please refer to the property's legal documents for more information

# Management Agent Change Process

---

- A new Agent must be approved **prior** to implementation of the change
- A fee is assessed for the change request
  - [Multifamily Post-Closing Fee Schedule](#)
- Owners may submit a change request in writing to the Manager of Project Operations. The following items **must** be included:
  - Name of contact person, mailing address, email address and phone number for the new Agent
  - The requested effective date for the change
  - The requested management fee factor percentage

# Management Agent Change Process

---

Following Agency acknowledgement of the request, **additional** documents are required for review and approval by the Agency including but not limited to:

- A completed Certification of Management Agent Experience with applicable attachments
- Property Management Documents

A new Management Agreement **must** be executed. This will be provided by PHFA.



- Agents without sufficient experience in Pennsylvania must submit a certification of compliance from the allocating agency(s) and provide a Memorandum of Understanding with a qualified Mentor.
- For more information on requirements and the process please review [PHFA Portfolio Compliance Manual](#), Chapter 3.1: Ownership and Management Agent Changes.





# Legal Documents

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## Indenture Of Restrictive Covenant (IRC)

Properties with an allocation of Low-Income Housing Tax Credits have an Indenture of Restrictive Covenant (IRC) which outlines the property specific requirements under the Tax Credit program.



## Regulatory Agreement (RA)

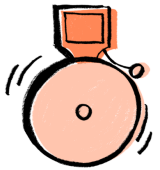
In addition to administering Tax Credits, PHFA administers other funding from the federal and state level, as well as providing Agency financed mortgages.

The RA outlines requirements for the funding source and contains important information including the affordability period, set-asides for income and rent restrictions, and additional requirements such as annual reporting, marketing, etc.



# Legal Documents

---



- Management **must** be familiar with both documents (IRC and RA), and when managing a mixed-financed property, **ensure the most restrictive rules are applied** to comply with both programs.
- Should a conflict occur between the terms of the IRC or the RA and the Agency-Financed Manual, the terms of the IRC and/or RA shall **supersede** the Agency-Financed Manual.
- Owners/Agents (O/A) are strongly encouraged to seek legal counsel and/or specialized consulting agencies in the funding programs.

# Indenture of Restrictive Covenant Agreement (IRC) Defined

---

- Sets forth the income and occupancy restrictions for the project during the compliance period or extended use period (whichever is greater).
- For **Low Income Housing Tax Credits**.



# Regulatory Agreement (RA) Defined

---


- A contract between the agency and the owner that sets terms and conditions that will surround the operation of the project.
- For **Additional Funding Sources**




# Regulatory Agreement

---

Owners are required to execute a RA with the Housing Finance Agency (HFA)



The RA is a deed restriction that runs with the property and carries forward to all subsequent owners



Includes:

Occupancy and Structural Restrictions

Rent and Income Restrictions



# RA Continued

---

- Outlines the requirements for the additional funding source
- Specifies the Affordability Period
- Identifies the number of units and their designated set-asides for income and rent restrictions.
- Specifies the rents for HOME/HTF assisted units at closing
  - HOME/HTF rents are **not** required to be reduced below the amounts that are specified in the Regulatory Agreement
- May include additional requirements such as annual reporting, marketing, etc.

# RA Affordability Period

---

- The Regulatory Agreement requires owners to operate the project as an affordable property during the compliance period.



- The requirements may still apply **after** the affordability period has expired if there is an **outstanding balance** on the loan.

# Affordability Period

- Property Specific
- Outlined in RA

## PENNSYLVANIA HOUSING FINANCE AGENCY REGULATORY AGREEMENT

On this \_\_\_\_ day of October 2022, and effective the \_\_\_\_ day of October, 2022, **ABC Apartments LP**, a Pennsylvania limited partnership, having its principal office at 1900 N. Ninth Street, Philadelphia, Pennsylvania 19122 ("Owner"), grants and covenants to the PENNSYLVANIA HOUSING FINANCE AGENCY, having a mailing address of 211 North Front Street, Harrisburg, Pennsylvania 17101 ("PHFA" or "Agency"), for the purpose of ensuring that the property located at 123 Apple Avenue, Pittsburgh, Allegheny County, Pennsylvania, upon which is to be owned and operated five (5) three-story buildings consisting of forty-five (45) residential rental units as more fully described in Exhibit A, attached hereto and made a part hereof (the "Project"), as affordable housing for general occupancy.

The terms of this Regulatory Agreement ("Agreement" or "Regulatory Agreement") are as follows:

1. **Definitions.** For the purposes of this Regulatory Agreement each of the following terms shall have the meaning specified with respect thereto: Any term not defined herein shall be as defined in the context thereof or in the loan documents of even date herewith relating to the Project.

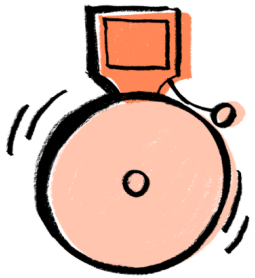
(a) Affordability Period - Upon construction completion of the Project and continuing thereafter, Owner, its successors and assigns, shall maintain the Project for low and moderate families in compliance with all Agency requirements for a period of **thirty-five (35) years.**



**There may be additional clauses within the Regulatory Agreement that extend the affordability period beyond what is specified on page 1 of the RA. Be sure to review the document in its entirety.**

# Set-asides and Unit Mix – Additional Funding

---



Depending on the age of the property, property restriction information may be housed in different sections of the Regulatory Agreement.

Older  
versions of  
RA:

Section 8(a)  
contains the  
property's  
restrictions

8. (a) Upon initial occupancy of the Project and thereafter (as well as upon expiration of federal or state project-based assistance), fourteen (14) units in the Project shall be leased to Families (as defined below) whose annual income does not exceed forty percent (40%) of the area median income based on family size as determined by HUD and does not exceed the applicable forty percent (40%) rents; twenty-two (22) units in the Project shall be leased to Families (as defined below) whose annual income does not exceed fifty percent (50%) of the area median income ("Very Low-Income Families") based on family size as determined by HUD and does not exceed the applicable fifty percent (50%) rents. The remaining thirty-four (34) units in the Project shall be leased to Families whose annual incomes do not exceed sixty percent (60%) of the area median income ("Low Income Families") based on family size as determined by HUD and does not exceed the applicable sixty percent (60%) rents. A "Family" is defined as one or more individuals occupying a unit and satisfying the standards adopted by HUD for the so-called Section 8 Program under the United States Housing Act of 1937, as promulgated at 24 C.F.R. Part 812.

# Newer versions of RA:

Section 9(a) contains the property's restrictions

## 9. Specific Affordability Period Requirements relating to Agency Programs.

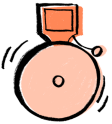
(a) Program Occupancy and Rents. Throughout the Affordability Period, Owner shall maintain **seven (7) HTF** assisted units. The Project to be financed by the Agency is a residential rental housing facility available for occupancy by low income families and/or individuals, with three (3) of the residential units therein reserved for low income individuals and/or families with incomes at or below 20% of the area median income and four (4) of the residential units therein reserved for low income individuals and/or families with incomes at or below 30% of the area median income. In this connection, Borrower must, for itself, its successors and assigns, agree that once available for occupancy each unit in the Project shall be rented or available for rental on a continuous basis to the general public on other than a transient basis throughout the affordability period required by the Agency in accordance with all applicable federal rules, regulations and rent levels relating to qualified housing projects.

(b) Agency Review of Rents. During the Affordability Period, the Agency shall annually review rents for assisted units. The HTF rent limits are calculated and published on an annual basis by HUD. In the event rents decrease, the Owner is not required to reduce rents immediately. Compliance with the decreased limits may be done at the point in time specified in the lease, or if not specified, customary for periodic (usually annual) adjustments in rent. However, rents of the HTF assisted units are never required to be reduced below the following rent levels:

<u>Unit Type</u>	<u>20% HTF Rent</u>	<u>30% HTF Rent</u>
1 bedroom	\$418	\$628

# Fixed or Floating Specification

---

- HOME or HTF funded projects designate whether HOME/HTF units are **fixed** or **floating** in the property's RA.
  - **Floating units:** the unit designated as HOME or HTF assisted units may be changed to maintain conformity with the requirements of the HOME or HTF program during the Affordability Period so that the total number of housing units meeting the program requirements remain the same.
    -  Each substituted unit shall be comparable in terms of size, features, and number of bedrooms to the originally designated assisted units of the same funding type.
- Households do not need to physically transfer **unless** they are in a fixed unit.

# Best Practices: Resources

---

- Bookmark each website on your browser for easy reference.
- Do **NOT** print manuals/guides - you may miss updates.
- Group all applicable links into a Compliance folder.
- Re-read the sections/chapters/etc. covering a specific task **prior** to beginning the task.
- Management must be familiar with **all** funding regulations when managing a mixed-financed property and ensure the **most restrictive** rules are applied to comply with all programs.





# Management Documents

# Management Documents

---

Management  
Plan

Tenant Selection  
Plan  
aka Resident  
Selection Criteria

Affirmative Fair  
Housing  
Marketing Plan  
(AFHMP)

Lease  
Agreement

Grievance  
Procedure

# Additional Management Documents for HOME and HTF Funded Properties

---



Language Access Plan (LAP)



VAWA Emergency Transfer Plan (ETP)



# Management Documents

---

- Management Documents must be submitted to the Agency for review and approval **prior** to closing.
- Agents are **required** to utilize the checklists for each Management Document located on the PHFA website.
- Revisions must be submitted until the documents are approved by the Housing Management Rep.
- **Any** changes to the Agency approved documents must be submitted for review and approval prior to implementation.

# Best Practices: Management Documents

---

- The following slides will provide you with a brief overview of each Management Document, however:
- Please to refer to the [PHFA Portfolio Compliance Manual](#) Chapter 2: Management, Marketing and Leasing for a complete explanation of each document.



- The applicable checklist must be completed and submitted with each Management Document.

# Management Plan

---

- Outlines property operation objectives.
- Relationship between the Owner and the Management Agent
- Staffing
- Occupancy Standards
- Accessible Unit Vacancies
- Violence Against Women Act (VAWA)
- HOME & Housing Trust Fund Properties:
  - Fixed or Floating Unit Designations
  - VAWA Emergency Transfer Plan
- Additional information based on needs of property – up to Owner/Agent discretion



# Management Plan Requirements

---



- A copy of the Management Plan must be retained on-site and available to the property's staff.
- Requirement reviewed at the annual Management Review.

# Affirmative Fair Housing Marketing Plan

---

- The [Affirmative Fair Housing Marketing Plan \(HUD-935.2A\)](#) is a HUD required form for all Agency funded properties.
- The Addendum emphasizes every effort is being made to conduct outreach to persons with disabilities and inform them of the availability of accessible units.
- A signed and dated [PHFA AFHMP Addendum](#) is a required attachment to the AFHMP.
- The AFHMP is a resource to ensure properties are marketing equitably and targeting demographics least likely to apply.



# Fair Housing, the AFHMP & Ongoing Marketing Requirements

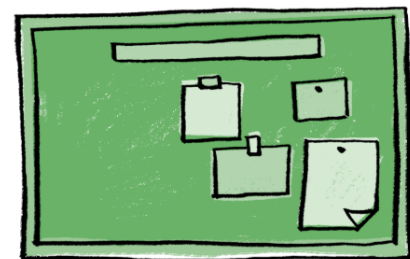
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A copy of the AFHMP with all attachments must be posted on-site and available for public inspection.

Refer to the plan when marketing is needed.

Must maintain:

- An active listing on the [PA Housing Search](#) website.
- A file of all outreach efforts to local social service agencies regarding the availability of accessible units.



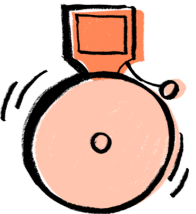
# Affirmative Fair Housing Marketing Updates

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- Following approval of the Initial AFHMP, Owners/Agents must review the AFHMP annually, and submit documentation to the Agency regarding Affirmative Fair Housing Marketing at various intervals:
  - A revised plan when there are changes to the data on Worksheet 1, if new census data has been released or if marketing activities have changed.

or

  - Every five (5) years after an AFHMP is approved, either a new AFHMP, or a Five-Year Acknowledgement stating no updates are needed.
- New and revised AFHMPs and Five Year-Acknowledgement must be submitted to the assigned HMR for approval **prior** to implementation.



A close-up photograph of a person's hands writing on a white notepad with a white pen. The person is wearing a light-colored, ribbed sweater. The background is a plain, light-colored wall. A vertical blue bar is on the right side of the image.

# Best Practices: AFHMP

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- Create an annual reminder to review the AFHMP and conduct marketing efforts utilizing the plan on an annual basis.
- Create a marketing folder/binder and make copies of marketing efforts conducted, such as outreach letters, newspaper ads, website postings.
- Review the waiting list regularly to ensure a sufficient applicant pool for upcoming vacancies. Implement Worksheet 3 and 4 as needed.
- Submit the Marketing Worksheet to PHFA's Supportive Housing Officer to assist with general marketing as well as any accessible unit vacancies.

# Fair Housing and the AFHMP

## Tenant Preferences

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A **residency preference** is a preference for admission of persons who reside or work in a specified geographic area (see [24 CFR 5.655\(c\)\(1\)\(ii\)](#)).

Affirmative marketing procedures must be in place that pertain to the preference.



Written Agency approval is required for projects planning to implement a tenant preference **after** application.



The PHFA [Census Navigation Tool](#) assists with guiding users through the Census website to obtain statistics and maps needed for Worksheet 1.



# Tenant Selection Plan (TSP)

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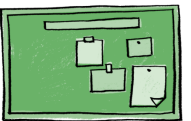
Outlines the criteria Owners/Agents will utilize to determine an applicant's project eligibility.

Requirements include:

- Managing Waitlist
- Resident Application
- Tenant Screening
- Eligibility
- Tenant Selection
- Transfers



TSP must be **publicly posted** and available to applicants upon request, or as the TSP defines.



Owner/Agents are required to utilize the [Tenant Selection Plan Checklist](#), which contains the mandatory requirements for occupancy.

# Lease Agreement

---

The Owners/Agents must execute a written Lease Agreement with each household at the time of move-in. *\*The Agency does not provide a model Lease Agreement\**

Written Lease Agreement must include:

- Required lease terms.
- The following attachments:
  - [PHFA LIHTC Lease Addendum](#)
  - [PHFA Accessible Unit Addendum](#) \*
  - [Resident Notification Letter](#)
  - [VAWA Lease Addendum \(HUD-91067\)](#)



Written Lease Agreement may not include any prohibited terms.

*Please consult legal counsel to ensure the lease complies with federal, state, and local laws.*

# Grievance Procedure

---

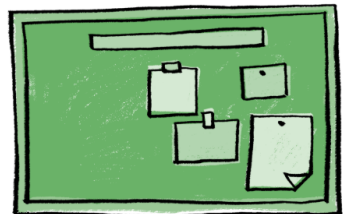
Outlines the method(s) in which a resident could bring a discrimination or management grievance to the Owner/Agent.

The procedure must specify:

- Name and contact information of the Agent's Fair Housing Officer or the individual designated to process grievances.
- A timeframe in which the agent will address the grievance.



- Each household must sign an acknowledgement of receipt of the Grievance Procedure.
- This procedure must be posted in a common area accessible to all residents.

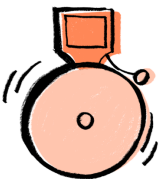


# Violence Against Women Act (VAWA)

---

The Violence Against Women Reauthorization Act of 2013: Implementation in HUD Housing Programs provides protections for victims of domestic violence, dating violence, sexual assault, or stalking.

- VAWA protections are not only available to women but are available equally to all individuals regardless of sex, gender identity, or sexual orientation.
- If more than one VAWA protection applies due to multiple sources, the tenant may choose which protection they prefer.



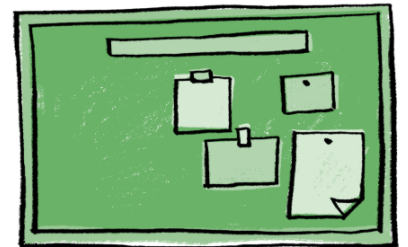
# VAWA Emergency Transfer Plan

---

A housing policy designed to help survivors of domestic violence, dating violence, sexual assault, or stalking move to a new, safe unit.

Required for properties awarded HOME Funds or Housing Trust Funds.

- HUD offers a [Model Emergency Transfer Plan](#).
- PHFA has **additional** requirements that must also be included.
- The VAWA ETP must be posted in a common area at the property.



# Limited English Proficiency (LEP) and Language Access Plan (LAP)

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Required for **HOME** and **HTF** funded properties.

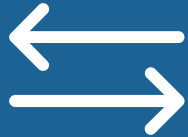
- PHFA does not have specific content requirements for the LAP; however, this is subject to change.
- If the Owner/Agent does not have a plan, the county plan may be adopted.
- See the [Unified Judicial System of PA](#) website, “County Court Information” to locate the county and LAP.

# Management Document Submissions

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Pre-Commitment



Management Agent Change



Document Updates



All documents must be reviewed and approved by a Housing Management Representative prior to implementation.

# Housing Management Requirements: Through Construction Until Lease-up is Concluded

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## RENT-UP MEETING



## FAIR HOUSING

- PA HOUSING SEARCH
- ACCESSIBLE UNITS
- AFFIRMATIVE MARKETING



## DOCUMENTS

- POSTED DOCUMENTS
- AVAILABLE DOCUMENTS



## REPORTING

- MONTHLY OCCUPANCY REPORTING
- QUARTERLY RENT-UP REPORTING
- ANNUAL REPORTS



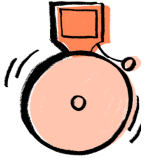
# Rent-Up Meeting

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- Applies to: Agency 1st, PennHOMES, HTF and CMF funded properties.
- Who should attend?
  - Owner/Agent staff members responsible for rent-up and property operations are required to attend.
  - PHFA staff in attendance will include the Financial Analyst, Housing Services Representative, and Housing Management Representative.
- What should be discussed?
  - Review of pertinent information regarding procedures and requirements specific to the property.
- Why hold this meeting?
  - Provides an opportunity to engage in a discussion and answer questions that either party may have prior to lease-up.
- When to host?
  - When construction is approximately 60% completed as determined by Tech Services/PHFA.
    - Conducted via Microsoft Teams

# PA Housing Search

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- PAHousingSearch.com was developed as the state's designated vacancy listing tool for PHFA and its partners.
- Participation is **MANDATORY**.
- Properties must be listed regardless of unit availability.
  - You may note that there is a waitlist for the property, or if the waitlist is closed.
- Log on at [www.pahousingsearch.com](http://www.pahousingsearch.com) or call 1-877-428-8844 to get assistance with registering.



# Accessible Units

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The Agency requires specific outreach marketing efforts to persons with disabilities to ensure persons needing the design features of an accessible unit occupy those units.

-  During the initial lease up, management must **hold** accessible units for persons needing the features of the unit for the first thirty (30) days after the Certificate of Occupancy is issued on a unit.
- The [Accessible Unit Policy](#) outlines the requirements.
- An [Accessible Unit Timeline](#) and resources are also available.



# Accessible Units Resource Center

Please review to assist in marketing accessible units.

## Property Management

PHFA believes that an affordable apartment turns hardship into happiness. Companies that manage affordable units financed with an Agency loan and/or Low Income Housing Tax Credits (LIHTC) will find guidance and information on reporting requirements and regulatory compliance.

If you have any questions regarding the content on this page, please contact Housing Management at 717.780.3819.

### Best Practices

### Accessible Unit Resource Center

The purpose of this guidance is to underscore the obligations associated with accessible units and to provide clear processing instructions for owners and management agents relating to the rental and subsequent reporting of occupancy for accessible units.

This policy governs the initial occupancy efforts and subsequent marketing and monitoring of accessible units in the low income housing tax credit (LIHTC) program and other PHFA financings.

- [Accessibility Unit Worksheet](#)
- [Accessible Unit Policy \(updated August 2022\)](#)
- [Accessible Unit Policy Timeline](#)
- [Marketing Worksheet](#)
- [PHFA Accessible Unit Addendum](#)
  
- [PA Department of Human Services - Local Lead Agencies](#)
  
- [www.PAHousingSearch.com](http://www.PAHousingSearch.com)

# Fair Housing Ongoing Requirements

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Prominently display the HUD Fair Housing and the Pennsylvania Human Relations Commission Fair Housing Practices posters in offices in which sale or rental activity occur.



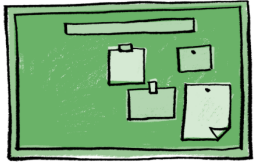
Submit the Marketing Worksheet to PHFA's Supportive Housing Officer when accessible units become available, and no residents or applicants require the features.

Submit a copy of any formal housing discrimination complaint filed against the O/A to the assigned HMR within 30 days of receipt.



Comply with advertising specifications as outlined in Part 109 - Fair Housing Advertising.

# Required On-Site Document Postings



- Affirmative Fair Housing Marketing Plan (AFHMP)
- Tenant Selection Plan
- Grievance Procedure
- Violence Against Women Act (VAWA) Emergency Transfer Plan

- HUD Fair Housing Poster
- PA Human Relations Commission Fair Housing Practices Poster

**Both posters are required.**

- Emergency Pull Cord Policy \*
- Fair Housing Officer contact information \*  
(Non-Participating Jurisdiction)



**\*If applicable**

A close-up photograph of a person's hands writing on a white notepad with a white marker. The person is wearing a light-colored, ribbed sweater. The background is a plain, light-colored wall. A vertical blue bar is on the right side of the image.

# Best Practices: On-Site Documentation

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- Maintain the list of all required On-Site Documents to be posted in a visible or frequently visited area.
- If possible, utilize an enclosed, lockable bulletin board and ensure any multi-page documents display all pages.
- Additionally, utilize a brochure holder to make copies available. Check it regularly to ensure copies continue to be available.
- If the property utilizes an open bulletin board, check the board daily to ensure documents have not been removed or altered.



# Quarterly Rent-Up Reporting

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Provides an update on newly funded properties throughout the initial rent-up.

# Rent-Up Reporting

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- Begins when a property receives an initial Certificate of Occupancy (or a temporary Certificate of Occupancy) and continues quarterly until each unit is occupied at least once by a qualified household.
- The HMR contacts the property staff or designated contact person to obtain information regarding the status of the initial lease-up activities.
- Required Information
  - Number of occupied units by designation.
  - Rents and utility allowances.
  - Utilization of accessible units.
  - Marketing and outreach efforts.



Projects that are **not** 100% occupied within six months of receipt of the Certificate of Occupancy are required to provide a Marketing Action Plan detailing the enhanced marketing measures the agent has implemented to lease the remaining vacant units.



# Occupancy Reporting

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# Monthly Occupancy Reporting

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Occupancy Reporting is collected monthly for Agency-financed properties.



This information is used to monitor ongoing viability and marketability of each property.



Occupancy data is also used for market analysis when evaluating the funding of new properties.

# Monthly Occupancy Reporting

**From:** [managementcoordinator@phfa.org](mailto:managementcoordinator@phfa.org) <[managementcoordinator@phfa.org](mailto:managementcoordinator@phfa.org)>

**Sent:** Sunday, January 25, 2026, 6:29 AM

**Subject:** Requesting Mandatory Monthly (January) Occupancy Information for (Property Name) O-0001

PROPERTY: [PROPERTY NAME](#)

Per PHFA's Agency Financed Properties Manual and property's legal documents, you are required to submit monthly occupancy data to the Agency.

**Please click on the property name above to report the number of occupied units within 5 days of receiving this notice.**

Owners/Agents that fail to comply with monthly occupancy reporting requirements may be subject to placement on the Agency's Bad Actors List which may affect future Tax Credit Application awards.

If you need assistance please contact [MGT Coordinator](#) at 717.780.4352 .

Thank you.

Pennsylvania Housing Finance Agency


\*\*\*\*\* Confidentiality Notice: This email may contain legally privileged and confidential information intended solely for the use of the addressee. If you are not the intended recipient, you are hereby notified that any use, reproducing or distributing of this email (or its attachments) is strictly prohibited. If you believe you have received this email in error, please notify the sender immediately and delete this email without retaining any copies. Thank you.

- Automatically emailed to Agent contact on the **25<sup>th</sup>** of each month.



**Must be completed within 5 days.**

# Monthly Occupancy Reporting Portal


PHFA Multifamily Housing

**Property Occupancy Reporting For:**  
**Your Property (O-0001)**  
**123 Main St**  
**Harrisburg, PA 17102**

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Total Occupied Units as of the last day of February:

Please provide the occupancy status of the accessible units listed below. It must be reported if the unit is vacant or occupied. If occupied, report if the accessibility features are being used by the occupied tenants. If you believe these unit designations are incorrect, please contact Nicole Timbers [ntimbers@phfa.org](mailto:ntimbers@phfa.org) 717.780.3954

Bldg#	Unit#	Accessibility	Occupancy	Accessibility Needed
No Accessible units				
2	2121	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
4	2103	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
4	2105	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
6	2013	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
8	1214	Hearing/Vision	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input type="checkbox"/> Features are being used.
10	1913	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input type="checkbox"/> Features are being used.
13	1309	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
17	1903	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
17	1905	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
18	1909	Mobility	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.
20	1915	Hearing/Vision	<input type="radio"/> Vacant <input checked="" type="radio"/> Occupied	<input checked="" type="checkbox"/> Features are being used.

How Many applicants on your wait list are requesting an accessible unit:

This page is best viewed with Internet Explorer 6.0 or above at 1024 x 768 screen resolution.  
 Pennsylvania Housing Finance Agency



# Occupancy Reporting Instructions

Click on the property name in the email - the entry screen will open in a browser window.



Enter the total number of **occupied** units as of the last day of the reporting month.

For each designated accessible unit, select the occupancy status of the unit. If the unit is **occupied**, check the box if a household member needs the accessible features of the unit.

Next, enter the number of applicants on the waiting list requesting an accessible unit.  
(Accessible units will only be listed for properties with Tax Credits.)

Click SUBMIT to complete the reporting requirement for the month; the email and link will delete upon completion.

# Failure to Report Monthly Occupancy

A Late Notice email is sent for failure to enter the occupancy data by the **2<sup>nd</sup>** of the month.

- If you need further assistance, view the [Monthly Occupancy Reporting How-To Video](#).

Occupancy information is reported **only** through the monthly email request from the Agency.



# Quarterly Occupancy Reporting

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- Properties with low occupancy at the end of the quarter are contacted for additional information including challenges with vacancies, unit turnovers, etc.
  - Properties with an occupancy rate below **90%** (excluding properties in rent-up)
  - Single Room Occupancy (SRO) Properties with an occupancy rate below **80%**
  - Properties that have 11 units or less with an occupancy rate below **80%**
- Data from these reports keeps PHFA informed of the viability and challenges of each property.

# Marketing Assistance

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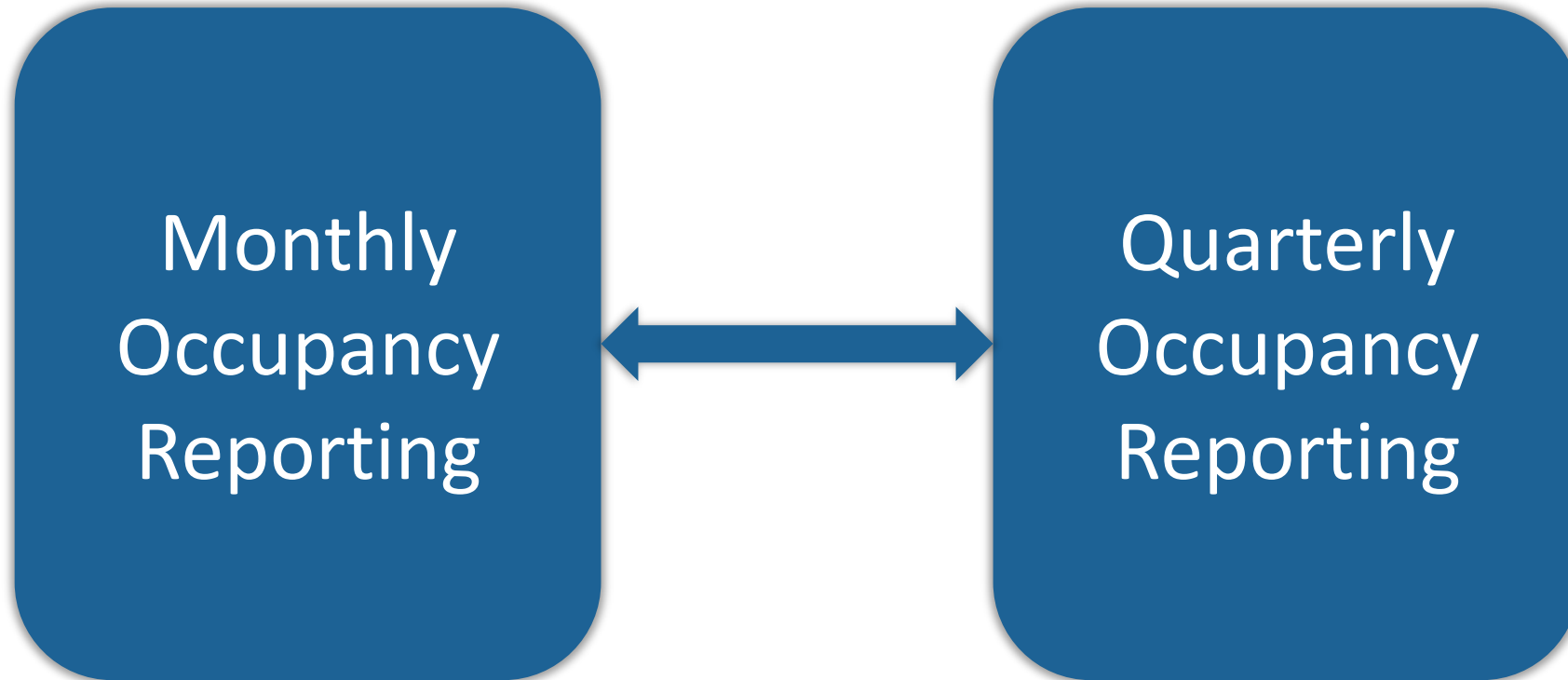
Marketing assistance is available!

- The PHFA Supportive Housing Office provides marketing assistance to properties with vacant accessible units and general vacancy issues (both accessible and non-accessible units).
- Projects experiencing occupancy challenges must complete a [Marketing Worksheet](#) and submit to the PHFA Supportive Housing Officer.



# Ongoing Occupancy Reporting

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# Staffing Request Policy

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- Applies to Portfolio Properties **only**
- Requests for a modification to site staffing must be submitted to the Agency **in writing** and sent to the HMR with a copy to the Financial Analyst (FA).
- Modifications may include new positions, removing a position, or position modifications with significant salary changes.
- The request must include:
  - Job description (general duties)
  - Payroll amount (annually)
  - Number of Hours (allocated to the property)
  - Effective date (potential start date)
  - Justification/narrative for the addition or change
- Written approval must be received **prior** to implementation.
- See Chapter 3.1.3 in the [PHFA Property Compliance Manual for Portfolio Properties](#) for more information.





# Annual Reports & Owner Certifications

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Certifies that Owners/Agents adhered to program requirements during the ***prior calendar year***.

Due by January 31<sup>st</sup>.

# Annual Reports

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Portfolio properties must submit an annual report in addition to the LIHTC Owners Certification of Continuing Compliance.

- PennHOMES Addendum
  - Properties with PennHOMES and Tax Credits
- PennHOMES Annual Report
  - PennHOMES only properties
- HTF Annual Owner's Certification
- CMF Annual Owner's Certification

# Annual Reports

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Required for PennHOMES, HTF, and CMF properties, beginning the year of closing **and** each subsequent year during the period of affordability.

(The period of affordability is stated in the property's RA)



If an Annual Report is **not** submitted on time, a notice of program non-compliance is issued.

# Submitting Annual Reports Prior to Issuance of an 8609

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## LIHTC Owner's Certification of Continuing Compliance

- The original must be mailed to the Manager of Tax Credit Compliance.
- A copy must be retained for your records.
- An electronic copy must be emailed to the assigned HMR.
- The template is available on the Agency's [website](#).

## PennHOMES Addendum, PennHOMES Only Report, HTF Annual Owner's Certification, and CMF Owner's Certification

- An electronic copy must be emailed to the assigned HMR, if applicable.
- These templates are available on the Agency's [website](#).



# Submitting Annual Reports After Issuance of an 8609

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Properties with access to the [PHFA Multifamily Web Entry System](#) (Multifamily Login) must upload:

- Completed PennHOMES Addendum, if applicable
- LIHTC Owner's Certification of Continuing Compliance

These templates are available in the Web Entry System.



Refer to the [Compliance Website Manual](#) on the website for instructions on uploading the annual reports.

# Submitting Annual Reports After Issuance of an 8609

The following reports are not available in the Web Entry System and must be emailed to the assigned HMR.



- PennHOMES Only Report
- HTF Annual Owner's Certification
- CMF Owner's Certification

These templates are available on our website under Agency Financed-Manual.





# Income and Rent Limits

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- The U.S. Department of Housing and Urban Development (HUD) publishes median income information for Pennsylvania that is broken down into local areas, such as county or metropolitan areas. HUD publishes these limits on an annual basis.
- New income and rent limits are published annually for LIHTC, PennHOMES/HOME, Housing Trust Fund (HTF) and Capital Magnet Funds (CMF - HUD Section 8 limits).

# Applicable Income and Rent Limits

Use the Income and Rent chart listed for each funding type.

Funding Type	Income/Rent Limits
PennHOMES: Federal HOME (Non-PJ) or Match (PJ)	PennHOMES for HOME Units PennHOMES w/Tax Credit if unit has both funding types.
PHARE - National Housing Trust Fund (HTF)	HTF for HTF Units HTF w/Tax Credit if unit has both funding types.
Agency Mortgage Loans   PHFA Reserves   Support Loans	Tax Credit
RTT   Marcellus Shale   HRA   CCRP   DCRP	Tax Credit
Capital Magnet Fund (CMF)	HUD Section 8 income limits. Tax Credit rent and income limits.

# Layered Funding Example

Harbor View Apartments consists of 10 units

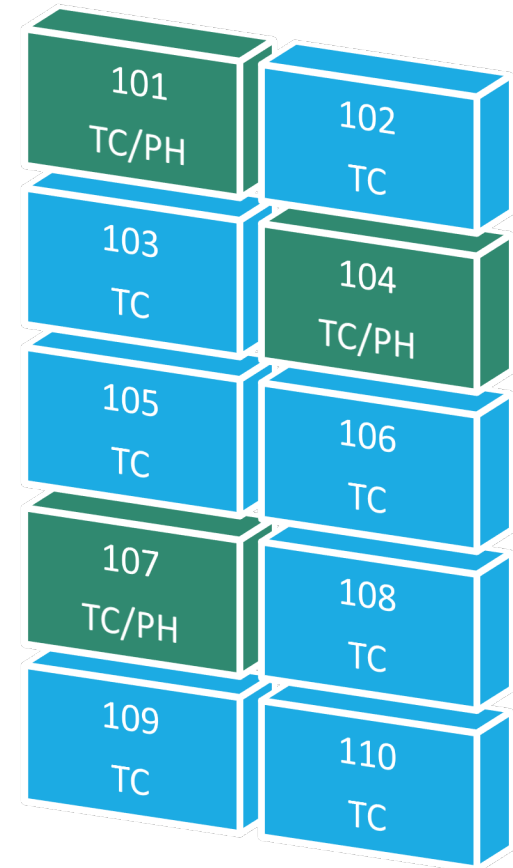
All 10 units have Tax Credit funding and 3 of the 10 units have additional PennHOMES funding.

7 units will use the Tax Credit income and rent limit chart

P E N N S Y L V A N I A   H O U S I N G   F I N A N C E   A G E N C Y  
L O W   I N C O M E   H O U S I N G   T A X   C R E D I T   P R O G R A M  
I N C O M E   L I M I T S   /   R E N T S   A T   2 0 % ,   3 0 % ,   4 0 % ,   5 0 % ,   6 0 % ,   7 0 % ,   8 0 %   O F   2 0 2 5   A R E A   M E D I A N   I N C O M E

3 units will use the PennHOMES with Tax Credit income and rent limit chart

P E N N S Y L V A N I A   H O U S I N G   F I N A N C E   A G E N C Y  
C O U N T Y - W I D E   P e n n H O M E S   P R O G R A M   o r   D C E D   F F Y   9 2 - 9 3   P R O J E C T S  
W I T H   T A X   C R E D I T S  
I N C O M E   A N D   R E N T   L I M I T S   E F F E C T I V E :   6 / 0 1 / 2 0 2 5



# Locating Income and Rent Limit Charts

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Harbor View Apartments will utilize two different income and rent limit charts.

❖ Tax Credit

❖ PennHOMES with Tax Credit

- Prior to receiving the executed 8609, two income and rent limit charts will need to be pulled from the PHFA website for this property.
- After receiving the executed 8609, property-specific income and rent limits will be accessible via the PHFA [Web Entry System](#) (aka Multifamily Login).
  - For Harbor View Apartments, the PHFA Web Entry System will generate both Tax Credit and PennHOMES with Tax Credit income and rent limits charts.

# Retrieving Income and Rent Limits Pre-8609

Prior to receiving the executed 8609, income and rent limits for each county are available on the [PHFA website](#).



# Retrieving Income and Rent Limits Pre-8609

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Properties  
and/or units  
with HOME, or  
HTF with or  
without  
Tax Credits



Rent and Income Limits

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If you have any questions or for past Rent & Income Limits not listed, please contact Housing Management at 717.780.3819.

- Agency Financed Properties
- Low Income Housing Tax Credits
- Non Performance Based Section 8



Properties and/or units  
with Tax Credits and **no**  
HOME or HTF

# Retrieving Income and Rent Limits Post-8609

Once the 8609 is processed, property-specific income and rent limits are accessible via the PHFA [Web Entry System](#) (aka Multifamily Login).

1

**PHFA Multifamily Housing**

WELCOME TO PHFA MULTIFAMILY HOUSING.

**Maintenance**  
All PHFA systems will be unavailable Labor Day Weekend starting on, August 29th, 2025 from 12:00 pm until September 1st, 2025 at 5:00 pm for system maintenance. We apologize for the inconvenience.

**UPDATE 7/9/25 - HOTMA Compliant TICs (with an effective date of 7/1/25 or later) can now be manually entered into the web entry system. Thank you for your patience!**

**MENU**

- Tax Credit
- Income/Rent Limits**
- Owner Cert
- Rental Sch
- TIC Entry
- Edit Account
- Sign Out
- Contact

2

**Income & Rent Limits**  
Please select a Property to request a Income & Rent Limit PDF to be emailed.

**Property Selection**

TC  -

Select	1130 Latona Street	1130 Latona St	Philadelphia , PA 19147-5025	TC1994-128
Select	13 Saint Asaphs Road	13 St Asaphs Rd	Bala Cynwyd , PA 19004-2402	TC1995-60
Select	1301 North 8Th Street	1301 N 8Th St	Philadelphia , PA 19122-4201	TC2019-806
Select	1315 North 8Th St	1315 N 8Th St	Philadelphia , PA 19122-4222	TC2017-107

3

**Property Information**

Property Name : TC# :

Address :

Requesting Limits for :

# Retrieving Income and Rent Limits

View [How To Retrieve Income And Rent Limits](#) On The PHFA YouTube Channel.



# Implementation of Income & Rent Limits

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- **Tax Credit** limits must be implemented within 45 days of the release or the effective date, whichever is later.
  - The 2025 LIHTC income limits were released by HUD on April 1, 2025, and were effective starting that date. Property owners were required to implement these new limits within 45 days, meaning they were in use on or before May 16, 2025.
- **HOME** limits are implemented as soon as the lease permits following the effective date of the limits.
- **HTF** limits follow the same requirement as HOME.
- **CMF/HUD Section 8** limits must be implemented as of the effective date.
  - The HUD Section 8 income limits are only applicable on the CMF Calculation Worksheet (NOT on the TIC)



Ensure your software is updated ASAP!

# Income and Rent Limit Changes: Updating the TIC

---

If a certification was completed (up to) 120 days prior to the the effective date, it will need to be corrected to reflect the new limits – if the effective date of the limit change occurs prior to the effective date of the certification.

To correct a TIC:

- Draw a single line through the incorrect information.
- Legibly write or type in the correct information.
- Corrections to the rent/income limit must be initialed by management.

**Example:** A 7/1/2025 recertification was completed on 4/25/2025. The new HOME limits were released and effective 6/1/2025. The income and rent limits will need to be updated on the TIC to reflect the new limits.

# Rent Increase Policy and Rent Summary

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PHFA's policies and procedures are required when requesting rent increases from tax credit application to annual increases for existing properties.



All rent increases must be approved by the Agency in writing prior to implementation. **Owner/Agents may be required to retroactively refund residents for rent increases made without prior Agency approval.**



Required based on property funding type.



See Chapter 3.2 in the [PHFA Property Compliance Manual for Portfolio Properties](#).

# Rent Increase Policy: Application to Closing

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Tax Credit application rents may be increased **up to 5%** each year from application to closing.



Any increase over 5% requires an updated Market Analysis to support the request and maximum rent limits still apply.



Requests must be submitted to the Lending Analyst and forwarded to the Housing Management Representative for final approval.



# Rent Increase Policy: Closing to Occupancy

- If a project increased rents prior to closing, rents are permitted to increase up to 5% per year from closing to initial occupancy of the first unit.
- If rents did not increase at closing, rents are permitted to increase up to 5% per year from the application date to initial occupancy of the first unit.

**Example:** Application June 1, 2024, and Initial Occupancy December 2027 – This project could receive a compounded 15% rent increase.

Application 2024	2025	2026	Initial Occupancy 2027
Tenant Rent: \$1,000	\$1,000	\$1,050	\$1,102
Increase amount	5% = \$50	5% = \$52	5% = \$55
New Tenant Rent Request	\$1,050	\$1,102	\$1,157

- If a rent increase is **not** requested during this period, the rents on the PHFA Closing Spreadsheet must be used for initial lease up.

# Rent Increase Policy

## Existing Properties Post Rent-Up


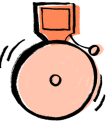
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- Includes a review of the tenant rent and proposed increase for the upcoming year.
- This is the **only** time a rent increase will be considered.
  - The Rent Summary submission is the Agent's opportunity to request an increase to tenant rents for the upcoming year.
- All requested increases must be approved by the Agency in writing **prior** to implementation.
- Due annually by July 15<sup>th</sup>, approximately 30 Days after HOME limits are released.

# Rent Increase Policy

## Existing Properties Post Rent-Up

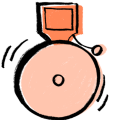
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- Submit Rent Summary to the property's HMR. If the HMR is unable to approve the Rent Summary as submitted, a letter will be sent detailing the reason. 
- A revised Rent Summary correcting the issue(s) must be submitted until approved.
- Tenant Rent increases **may not exceed 5%** without an explanation provided and Agency approval.
- Notes regarding subsidy or explanation of an increase over 5% must be placed in the comments.
-  Failure to submit a Rent Summary by the required deadline could be a violation of the terms and conditions of mortgage financing.

# Rent Increase Policy

## Existing Properties Post Rent-Up

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- Agency approved increases are only applicable to the portion of rent **paid by the tenant** which is referred to in the Rent Approval Policy as “Tenant Rent(s)”.
- Agency approved rent increases are not applicable to Utility Allowance or Gross Rent amounts.
- Tenant Rent (including the requested increase) + the Utility Allowance for tenant-paid utilities **cannot exceed the published maximum rents.**
- Any charges to low-income residents for services that are not optional **must be included** in gross rent.
-  Failure to abide by the Rent Approval Policy may result in negative ranking points on future applications.

# Rent Increase Implementation

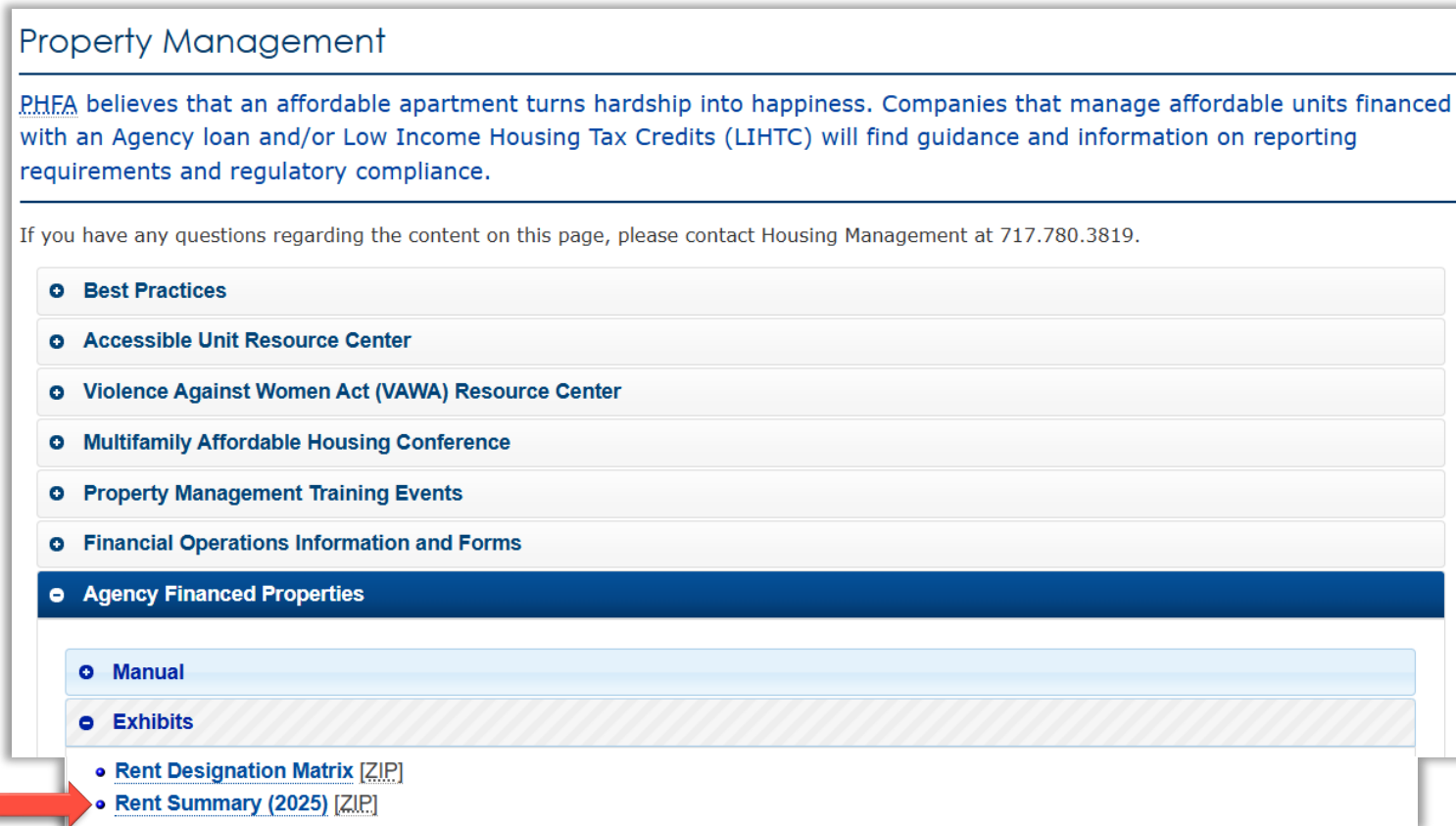
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- Rent increases may be implemented upon receipt of written approval from the Agency.
- The Agent may apply the approved rent increases for move-ins, household recertifications, or at a date specified in the lease agreement.
- The Agency requires at minimum 30 days written notice to residents prior to the increase.
- The New HOME rule requires 60-day notice is provided to the residents.



# Rent Summary Template

Must be downloaded each year from the [Property Management](#) page of the PHFA website.



Property Management

PHFA believes that an affordable apartment turns hardship into happiness. Companies that manage affordable units financed with an Agency loan and/or Low Income Housing Tax Credits (LIHTC) will find guidance and information on reporting requirements and regulatory compliance.

If you have any questions regarding the content on this page, please contact Housing Management at 717.780.3819.

- Best Practices
- Accessible Unit Resource Center
- Violence Against Women Act (VAWA) Resource Center
- Multifamily Affordable Housing Conference
- Property Management Training Events
- Financial Operations Information and Forms
- **Agency Financed Properties**
  - Manual
  - Exhibits
    - [Rent Designation Matrix \[ZIP\]](#)
    - [Rent Summary \(2025\) \[ZIP\]](#)



**Please Note:** Template may change from year to year. Make sure to use the most recent version.

# Rent Summary Review

- Ensure the Total Units Entered is correct.
- Ensure Utility Allowances are correct based on the unit size and type.
- Ensure the Max Allowable Rents are correct based on:
  - Funding source
  - Unit size
  - AMI %
- If the property has a specified number of HOME or HTF units **monitored by PHFA**, ensure they are included and accurately indicated.
- Review all items in **RED** to ensure an exception exists.
  - **For example:** PBV or TBV may exceed max rents depending on the funding
- Ensure the unit breakdown of income/rent tiers matches the IRC and RA. (i.e.: 25 units at 60%, 15 units at 50%, 5 units at 20%)
- Include a comment in the Reconciliation Tab to explain the need for increases exceeding 5%.
- Submit detailed supporting documentation for all requests over 5%.
- Ensure the year ending date is correct.

A close-up photograph of a person's hands writing on a white notepad with a white pen. The person is wearing a light-colored, ribbed sweater. The background is a plain, light-colored wall. A vertical blue bar is on the right side of the image.

# Rent Summary Preparations

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Collect and review the following information in preparation for completing the Rent Summary:

- Legal Documents (IRC & RA)
- Rent roll
- Next annual recertification dates
- PHFA approved utility allowance letter
- Unit chart with rent/income limit designations
- Unit chart with funding type of each unit
- Newly published rent and income limit charts from the PHFA system or website
- Non-optional fee charges (if applicable)

# Certification Of Income

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- A determination of annual income for each person residing in the household is required for properties with Low Income Housing Tax Credits, HOME/PennHOMES, Housing Trust Funds and/or Capital Magnet Funds.
- A certification of income is required at move-in and annually thereafter to ensure eligibility for the applicable program(s).
- The type of certification will vary annually depending on funding type(s) and unit mix.
- A Tenant Income Certification (TIC) must be completed annually to document the household's income and must be retained in compliance with all record retention requirements.

# Types of Income Certifications

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- **Initial Certification:** Owner/Agent must obtain and retain source income and asset documentation and/or acceptable forms 3<sup>rd</sup> party verifications for every move-in.
- **Annual Recertifications:** Owner/Agent must obtain and retain source income and asset documentation and/or acceptable forms of 3<sup>rd</sup> party verifications.
- **Alternate Recertifications:** Tenants may self-certify income and income from assets.



If the applicable fraction is 100%, Alternate Certifications can be conducted for households following initial move-in, up to the 6<sup>th</sup> year when annual recertifications are required.

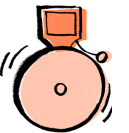
# Annual Recertifications

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Required at different intervals based on the funding type and unit mix.

- **PennHOMES** and **Housing Trust Fund**: required for all households every 6<sup>th</sup> year from the start of the affordability period (date of first certificate of occupancy).
- Properties with **Market Rate** units must complete annual recertifications each year.
- Units with **Capital Magnet Funds** must complete annual recertifications each year.

A new annual recertification date may be established to coincide with a Housing Assistance Payment (i.e. Tenant-Based/Housing Choice Voucher, VASH, etc.), however, the recertification must be processed **PRIOR** to the anniversary date of the previous recertification.

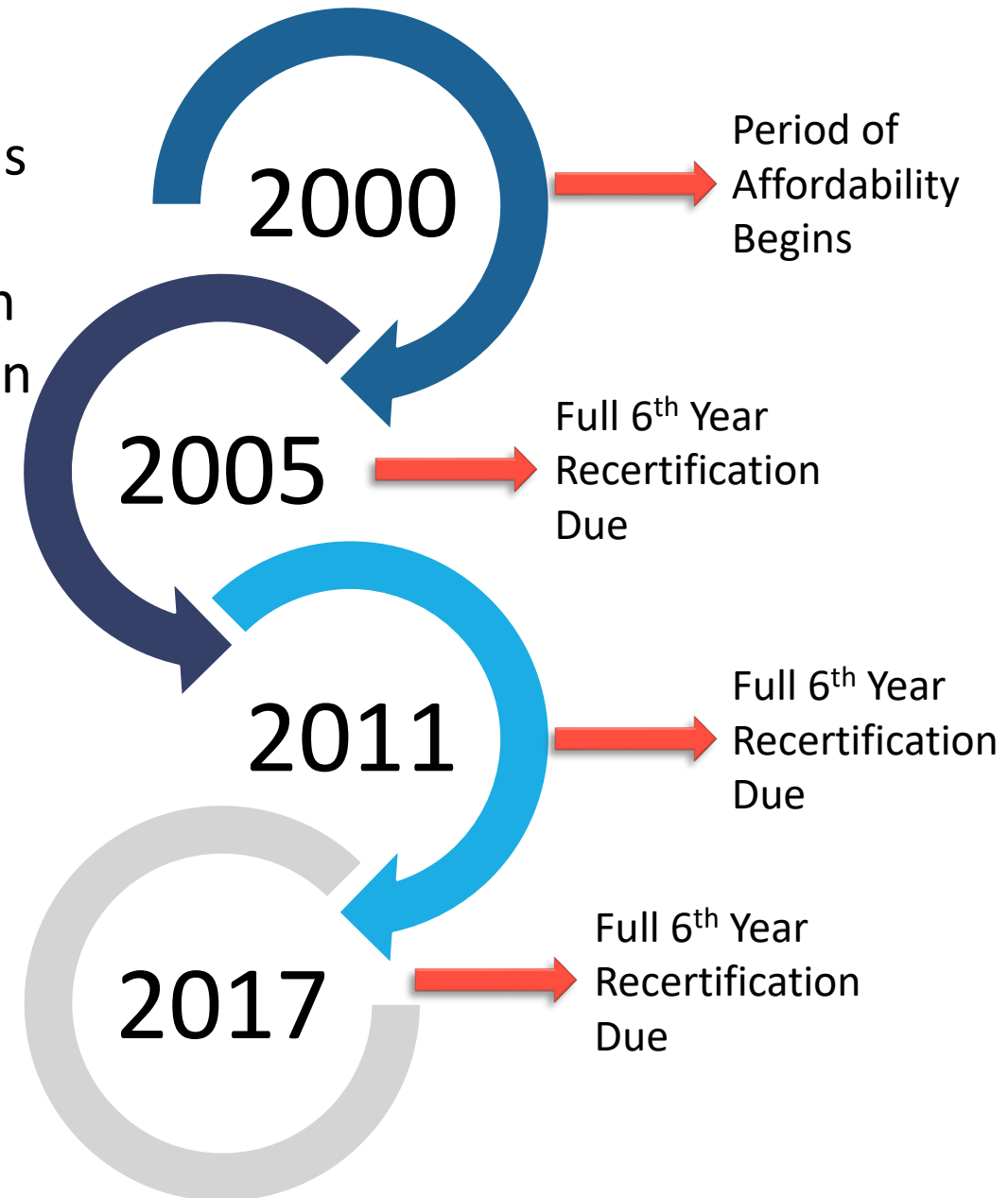


# 6<sup>th</sup> Year Recertification Cycle: PennHOMES & HTF

- Year 1 begins the start of the first 6th year cycle.

## EXAMPLE:

- If the Period of Affordability begins in 2000, a full 6th year recertification is due in 2005, then every six years thereafter



# Annual Submission of Tenant Income Certifications (TIC)

---

- Each year, a Tenant Income Certification (TIC) must be uploaded or manually entered in the PHFA Multifamily Web Entry System ([Multifamily Login](#)).
- The Agency recommends each household's TIC is uploaded **as the event occurs**, to ensure all TICs are uploaded by December 31<sup>st</sup>.



# XML Uploads

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Uploading the TIC into the Multifamily Web Entry System requires compatible software.

- The uploads must be completed using the most recent NAHMA (National Affordable Housing Management Association) version.
- The software creates the XML files needed for upload. The software permits a date range up to a year for the files, i.e., January 1st to December 31st.



Please to refer to the [PHFA Portfolio Compliance Manual](#) - Chapter 3.5: Reporting Tenant Income Certifications (TIC Uploads) - for step-by-step details on XML uploads.

For manual entries, view [How to Submit a Tenant Income Certification](#) on the PHFA YouTube Channel.

# Management Review (MR) and File Audit

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- **Who:** Owner/Agents are required to participate in Management Reviews, consisting of reviewing the resident files for compliance and conducting an interview regarding the status of the property operations and general management practices.
- **What:** A review of compliance with applicable program regulations, the Regulatory Agreement, Indenture of Restrictive Covenant, Management Plan, Tenant Selection Plan, Grievance Procedure, Affirmative Marketing, Fair Housing, VAWA and Agency policies and procedures.
- **When:** Annually
- **Where:** On-site or Remote
- **Completed by:** Housing Management Representative
- **File Sample Size:** Varies





# Onsite MR Preparations

- Prepare information outlined on the Notification Letter.
- Confirm the address for the management review.
  - Ensure all files are available for review.
- Provide information
  - Parking (if applicable)
  - Accessing the building/office upon arrival
  - Cell phone # for the onsite staff and a supervisor
- Have the Wi-Fi password available
- Prepare an acceptable workspace for the auditor
  - Working surface and chair i.e. desk or table
  - Seasonally appropriate temperatures (heating/cooling)

# Management Review Topics

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- AFHMP/Outreach efforts to persons with disabilities.
- Reasonable accommodations
- Staffing
- Occupancy
- Vacancy Units & Make Ready Status
- Waiting List
- Rent Collection/ Delinquency
- Evictions
- Fair Housing/Equal Opportunity Complaints
- 504 Coordinator Contact Information (Non-PJ)
- Lease/Addenda
- Security
- Curb appeal, grounds, and common area maintenance.

# File Audit

---

The primary focus of a file audit is to review tenant files to confirm income qualified tenants are admitted, and rents comply.

- File Sample Size:

- First year: 100% file audit of the initial resident certifications
- Thereafter: a sampling including all new initial certifications



- May include move-ins, annual and/or alternate certifications, move-out files, and rejected applicant files.

# Management Review Follow-Up

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After a Management Review, the Follow-Up Letter outlines general and file-specific deficiencies and gives **30 days** to respond.

Properties that are under-performing:

- Will receive a Corrective Action Plan with **14 days** to respond.
- A follow-up on-site visit may be conducted.
- Identified areas of non-compliance may be attached or sent at a later date.

# Management Review Response

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## When Responding:

- Respond within 30 days.
- Include a response to **all** general and file deficiencies.
  - Review with HMR upon receipt if any questions.
  - Implement internal controls.
- Ensure uploaded documents are directed to the assigned HMR's Regional Office.
- Corrections to a TIC require a revision in the Web Entry System.
- Personal Identifiable Information (PII) must be **redacted** on documents uploaded to the [PHFA Secure Upload Portal](#).



# Non-Compliance

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Non-compliance occurs when:

- The Owner/Agent, project, buildings, or units have not met applicable funding program regulations or state agency policies.
- In addition to program regulations, properties must also abide by the RA and IRC.

Notification is sent to the Owner and Agent when the non-compliance issue is discovered. The notification will provide the non-compliant finding and the allotted corrective period.

# Non-Compliance: Common Issues

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May include but are not limited to:

- Tenant eligibility
- Reporting requirements
- Maintaining unit set-asides

For specific program requirements, refer to the Internal Revenue Code section 42, the 8823 Audit Guide (Low-Income Housing Tax Credit program), Code of Federal Regulation ([HOME Program](#)) and the Housing Trust Fund regulations ([HTF](#)).

Compliance with all funding sources is required.

# Non-Compliance: Types

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## Tax Credit (LIHTC)

- Out of compliance with IRC §42, or the Indenture of Restrictive Covenants.
- Additional guidance can be found in the [LIHTC Manual Chapter 4: Compliance Procedures](#).

## Agency

- Additional non-compliance may be discovered which do not fall under program regulations but are required for receiving Agency financing.
- These topics may be included in the property's Regulatory Agreement or the [PHFA Property Compliance Manual for Portfolio Properties](#).



# Non-Compliance: Types

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## HOME

- Out of compliance with HOME Regulations or the Regulatory Agreement.
- May be Temporary Non-Compliance:
  - i.e. Unit mix does not match the RA or household's income increases over 80%
- 30 days to respond

## Housing Trust Fund (HTF)

- Out of compliance with HTF Regulations or the Regulatory Agreement.
- May be a Temporary Non-Compliance:
  - i.e. Unit mix does not match the RA or household's income increases over 30%
- 30 days to respond

# Tenant Files Required Documents

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During a file review conducted by a Housing Management Representative, required documents are reviewed for **current tenants, move outs, and rejected applicants.**



Required File Documents are found in Chapter 5.1 of the [PHFA Portfolio Property Compliance Manual](#).

A checklist is available to track all required documents for [Move In](#), [Annual](#), and [Alternate](#) files.

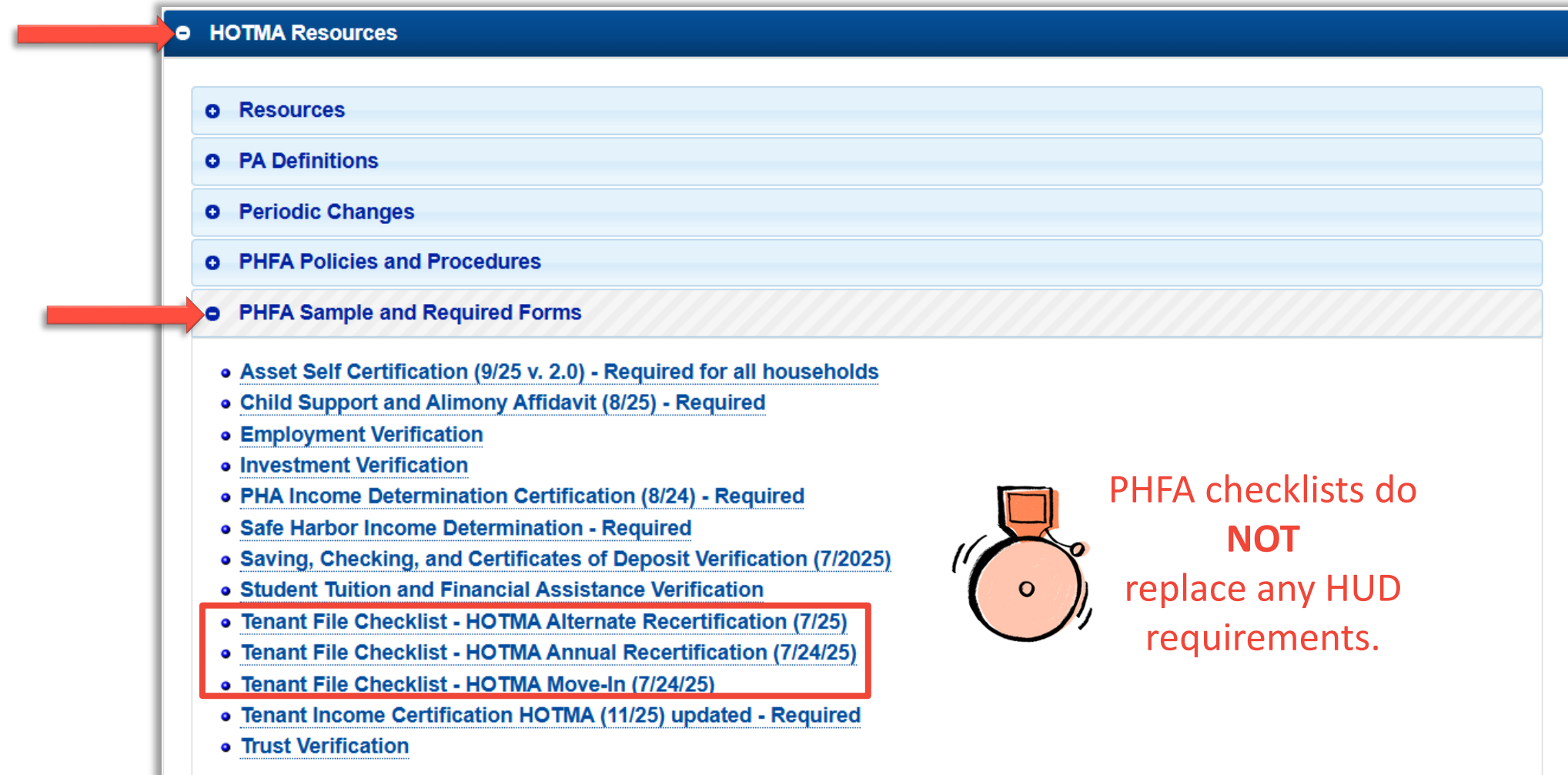
# Required File Documents

Current Tenant File Documentation	Move In	Annual	Alt.
Tenant Income Certification (TIC)	✓	✓	✓
Third party income and asset verification information	✓	✓	
<a href="#">Asset Self-Certification and Manager Worksheet</a>	✓	✓	
<a href="#">Child Support and Alimony Affidavit</a>	✓	✓	
Certification of Student Status ( <a href="#">LIHTC &amp; HOME</a> , if applicable) *see Section 5.4 for funding-specific requirements	✓	✓	✓
Resident Application	✓	✓	
Race and Ethnicity data (attempt to collect)	✓		
Lease Agreement	✓		
<a href="#">PHFA Lease Addendum</a>	✓		
Signed acknowledgement of the <a href="#">Resident Notification Letter</a>	✓		
VAWA Lease Addendum ( <a href="#">HUD-91067</a> )	✓		
Signed acknowledgement of VAWA Forms <a href="#">HUD-5380</a> and <a href="#">HUD-5382</a> , if applicable	✓		
Signed acknowledgement of <a href="#">Fair Housing Brochure</a>	✓		
Signed acknowledgement of the property's Grievance Procedure	✓		
Identification documents (SS number, date of birth)	✓		
Lead-Based Paint Addendum (if applicable)	✓		
Proof of Tenant Screening (i.e. <a href="#">Screening Evaluation Form</a> , landlord verification, etc.)	✓		
Move-in inspection form	✓		
<b>Move-Out documentation</b>			
Tenant Income Certification (Initial TIC)			
Lease Agreement			
Notice to vacate letter from the resident, or note to file stating why none was provided			
Close-out letter to resident from management, including fees charged and security deposit information			
<b>Rejected Applicant File</b>			
Application			
Rejection letter to applicant, indicating enclosure of VAWA documents (HUD-5380, HUD 5382)			
Appeal request, if applicable			
Appeal final determination notice, if applicable			



**NOTE:**  
PHFA Compliance  
Manual for  
Portfolio  
Properties has **not**  
yet been updated  
for HOTMA

# PHFA Tenant File Checklists



**HOTMA Resources**

- Resources
- PA Definitions
- Periodic Changes
- PHFA Policies and Procedures
- PHFA Sample and Required Forms**

- [Asset Self Certification \(9/25 v. 2.0\) - Required for all households](#)
- [Child Support and Alimony Affidavit \(8/25\) - Required](#)
- [Employment Verification](#)
- [Investment Verification](#)
- [PHA Income Determination Certification \(8/24\) - Required](#)
- [Safe Harbor Income Determination - Required](#)
- [Saving, Checking, and Certificates of Deposit Verification \(7/2025\)](#)
- [Student Tuition and Financial Assistance Verification](#)
- [Tenant File Checklist - HOTMA Alternate Recertification \(7/25\)](#)
- [Tenant File Checklist - HOTMA Annual Recertification \(7/24/25\)](#)
- [Tenant File Checklist - HOTMA Move-In \(7/24/25\)](#)
- [Tenant Income Certification HOTMA \(11/25\) updated - Required](#)
- [Trust Verification](#)



PHFA checklists do **NOT** replace any HUD requirements.

# Move In File Checklist



## Tenant File Checklist - Move In

<b>Property Name:</b>	
<b>Head of Household:</b>	
<b>Unit Number:</b>	

- Tenant Income Certification (TIC)
- Acceptable Income Documentation: Must provide at least one.
  - \* [PHA Income Determination Certification](#) and 50058/50059, **PHFA Form Required, or**
  - \* [Safe Harbor Income Certification](#), **PHFA Form Required, or**
  - Income Verification and calculation worksheet and/or tapes
    - Verification of employment
    - Verification of unearned income (SS, SSI, TANF, pension, etc.)
    - Self-employment documentation
    - Child Support
    - [Recurring cash contribution\(s\)](#)
    - Other \_\_\_\_\_
    - [Zero Income Questionnaire](#), if applicable
- Verification of Assets and calculation worksheet and/or tapes
- [Asset Self-Certification and Manager Worksheet](#) - **PHFA Form Required for all households.**
- [Child Support and Alimony Affidavit](#) - **PHFA Form Required for all households.**
- Certification of Student Status ([LIHTC and HOME](#), if applicable)
  - Verification of Student Status, if applicable
  - Verification of Student Financial Assistance, if applicable
  - [Student Certification Financial Assistance Workbook](#), if applicable
- [CMF Calculation Worksheet](#), if applicable
- Initial / Waitlist Application (date and time stamped)
- Lease Agreement
  - [PHFA LIHTC Lease Addendum](#)
  - [PHFA Accessible Unit Addendum](#), if applicable
  - VAWA Lease Addendum ([HUD-91067](#))
  - [Lead-Based Paint Addendum](#), if applicable
  - Section 8 HAP Contract, if applicable
- [Acknowledgment of Receipt of Documents](#)
  - [PHFA Resident Notification Letter](#)
  - [Fair Housing Brochure](#)
  - Property Grievance Procedure
  - VAWA Notice of Occupancy Requirements ([HUD-5380](#))
  - VAWA Certification of Domestic Violence Form ([HUD-5382](#))
  - Emergency Pull Cord Policy, if applicable
- Residency Application
- Race and Ethnicity Information
- [Proof of Age](#) (Record of Visual Inspection or other acceptable documentation)
- Proof of Social Security Number (if required)
- Screening Documentation
  - [Screening Evaluation Form](#) or other comparable document
  - Landlord Verification
- Move in Inspection

(\*) If the 50058/59 or the other assistance program income is used, then the PHFA Form is required.



# Tenant Income Certification (TIC)

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- [Annual Alternate Certification](#)
- [Tenant Income Certification \(11/25\)](#)



- All sections of the TIC must be filled out **completely** and **accurately**.

**PART VI - DETERMINATION OF INCOME ELIGIBILITY**

TOTAL ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES: From Item (L) on Page 1

Household Meets Income Restriction at:

60%  50%  
 40%  30%  
 20%

RECERTIFICATION ONLY:  
 Current Income Limit x 140%   
 Household Income exceeds 140% at recertification:  
 Yes  No

Current Income Limit per Family Size:   
 Household Income at Move-in:  Household Size at Move-in:

---

**PART VII - RENT**

Tenant Paid Rent   
 Utility Allowance

GROSS RENT FOR UNIT: (Tenant paid rent plus Utility allowance & Other non-optional charges)

Maximum Rent Limit for this unit:

Rental Assistance Type:   
 Rent Assistance:   
 Other non-optional charges:

Unit Meets Rent Restriction at:

60%  50%  40%  30%  20%

---

**PART VIII - STUDENT STATUS**

ARE ALL OCCUPANTS FULL-TIME STUDENTS?  Yes  No

If yes, enter student explanation\* (also attach documentation)

\*Student Explanation:  
 0 - N/A Year 16-30  
 1 - TANF assistance  
 2 - Job Training Program  
 3 - Single parent/dependent child  
 4 - Married/joint return  
 5 - Family member

---

**PART IX - PROGRAM TYPE**

Mark the program(s) listed below (a. through e.) for which this household's unit will be counted toward the property's occupancy requirements. Under each program marked, indicate the household's income status as established by this certification/recertification.

a. Tax Credit	b. HOME	c. Tax Exempt	d. PennHOMES	e. PennHOMES/HOME
See Part V above.	<b>Income Status</b>	<b>Income Status</b>	<b>Income Status</b>	<b>Income Status</b>
<input type="checkbox"/>	<input type="checkbox"/> ≤ 50% AMGI	<input type="checkbox"/> 50% AMGI	<input type="checkbox"/> 20% AMGI	<input type="checkbox"/> 20% AMGI
<input type="checkbox"/>	<input type="checkbox"/> ≤ 60% AMGI	<input type="checkbox"/> 60% AMGI	<input type="checkbox"/> 40% AMGI	<input type="checkbox"/> 40% AMGI
<input type="checkbox"/>	<input type="checkbox"/> ≤ 80% AMGI	<input type="checkbox"/> 80% AMGI	<input type="checkbox"/> 50% AMGI	<input type="checkbox"/> 50% AMGI
<input type="checkbox"/>	<input type="checkbox"/> OI***	<input type="checkbox"/> OI***	<input type="checkbox"/> 60% AMGI	<input type="checkbox"/> 60% AMGI
			<input type="checkbox"/> 80%	<input type="checkbox"/> 80%
			<input type="checkbox"/> OI***	<input type="checkbox"/> OI***

\*\*\* Upon recertification, household was determined over-income (OI) according to eligibility requirements of the program(s) marked above.

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**SIGNATURE OF OWNER/REPRESENTATIVE**

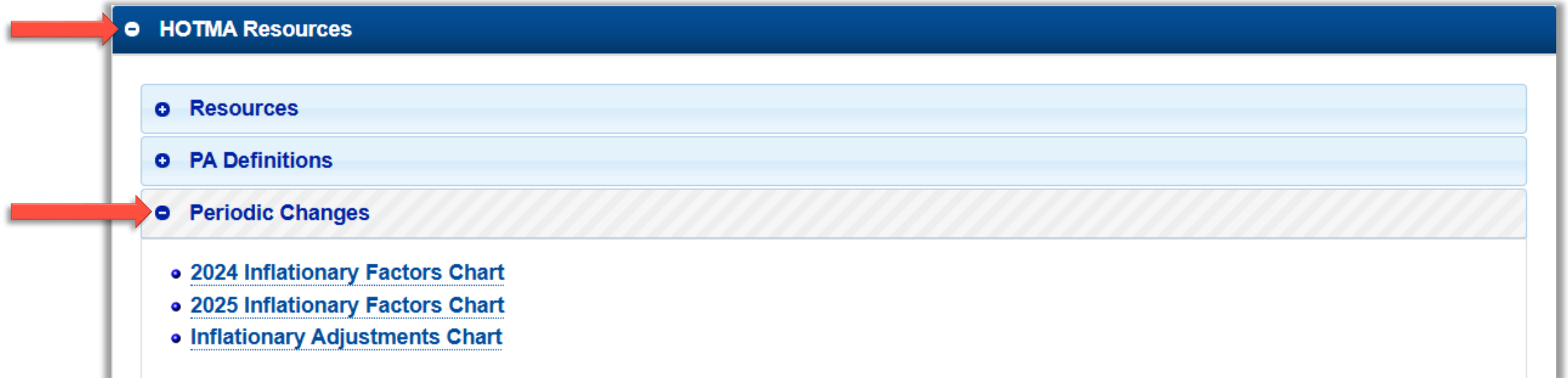
Based on the representations herein and upon the proofs and documentation required to be submitted, the individual(s) named in part II of this Tenant Income Certification is/are eligible under the provisions of Section 42 of the Internal Revenue Code, as amended, and the Land Use Restriction Agreement (if applicable), to live in a unit in this property.

Signature of Owner/Representative Date

Tenant Income Certification (9/25)  
 Page 2

- Provide specific **subsidy type**: i.e. project-based, tenant-based, internal, etc.
- Ensure correct AMI designations for all program types

# HUD Passbook Savings Rate



A screenshot of a web application menu. The menu is titled "HOTMA Resources" and is highlighted with a red arrow. Below the title, there are three main categories: "Resources", "PA Definitions", and "Periodic Changes". The "Periodic Changes" category is highlighted with a red arrow and a grey diagonal striped background. Under "Periodic Changes", there are three sub-items: "2024 Inflationary Factors Chart", "2025 Inflationary Factors Chart", and "Inflationary Adjustments Chart".

- **HOTMA Resources**
- Resources
- PA Definitions
- **Periodic Changes**
  - [2024 Inflationary Factors Chart](#)
  - [2025 Inflationary Factors Chart](#)
  - [Inflationary Adjustments Chart](#)



[Inflationary Adjustments are determined by HUD annually](#)

# Common avoidable TIC deficiencies

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- Missing Rental Assistance Type. Provide specific subsidy type, i.e. project-based, tenant-based, internal, etc.
- Incorrect Rent/Income Limits and/or Utility Allowances.
- Missing AMI designations and/or all program types.
- Income corrections must be made to all sections reflecting income.
- Hand-written corrections on page 1 must be initialed by tenant(s) and landlord.
- Ensure you are using the current Passbook Rate.
- All sections of the TIC must be filled out completely and accurately.

# The Do's and Don'ts of TIC Corrections

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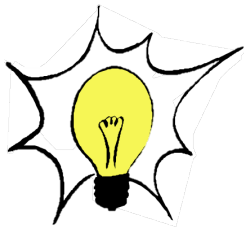
When certifications require corrections, utilize the guidance below:

## **DO:**

- Draw a single thin line through the incorrect information.
- Legibly write in pen or type in the correct information.
- Initial each correction on the first page of a TIC, both the resident and management.
- Reflect mathematical changes in Part IV in Total Annual Household Income (box L).
- Make corrections with a blue or black pen.
- Correct the gross rent when correcting the utility allowance.
- Update the maximum rent and income limit if a change is made to the occupancy designation/set aside.

## **DON'T:**

- Use **white out**.
- Make a correction without a matching verification.
- Require tenant initials on the second page of a full TIC, except for Total Annual Household Income (box L).
- Correct in pencil.



# TIC: Completing Part IVA

Calculate assets from the Asset Self Certification

**If:**  
Assets are less than  
or equal to the imputed income  
threshold  
(Assets < or = Threshold)

**Then:**  
Enter the actual income from  
assets in PART IVA (F)

**If:**  
Assets are greater than the  
imputed income threshold  
(Assets > Threshold)

**Then:**  
Do **NOT** complete Part IVA (F)

**Part IVA- INCOME FROM ASSETS** – Less Than Or Equal To The [Imputed Income Threshold](#) (IIT)

Total net value from Non-Necessary Personal Property (NNPP), Real Property, Other Real Property\*\* and Federal Tax Refunds/Credits has been verified as **LESS** than or **EQUAL** to the Imputed Income Threshold.

**Enter Total of ACTUAL INCOME earned from all Assets (F)** \$



# HOTMA TIC & Listing Assets Example

2026 Imputed income threshold: **\$52,787**

Tenant's certified assets total: **\$11,200**

Tenant's certified annual income from assets: **\$75**

Will you list the tenant's assets on the TIC? **NO**

Will you list the tenant's income from assets on the TIC? **YES**

Where do you list the tenant's income from assets on the TIC?





<b>Part IVA- INCOME FROM ASSETS</b> – Less Than Or Equal To The <a href="#">Imputed Income Threshold</a> (IIT)	
Total net value from Non-Necessary Personal Property (NNPP), Real Property, Other Real Property** and Federal Tax Refunds/Credits has been verified as <b>LESS</b> than or <b>EQUAL</b> to the Imputed Income Threshold.	
<b>Enter Total of ACTUAL INCOME earned from all Assets (F)</b>	\$ <input type="text"/>

**PART IVA (F)**

# Income & Asset Verifications

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Income Verification and calculation worksheet and/or tapes:

- Verification of employment
- Verification of unearned income (SS, SSI, TANF, pension, etc.)
- Self-employment documentation
- Child Support
- Recurring cash contribution(s)
- Other \_\_\_\_\_
- Zero Income Questionnaire\*
- PHA Income Determination Certification and 50058/50059 
- Safe Harbor Income Certification 
- Asset Self-Certification and Manager Worksheet 
- Child Support and Alimony Affidavit 
- Verification of Assets and calculation worksheet/calc. tapes \*
- CMF Calculation Worksheet \*

\*If applicable



# HOME & HTF

## Income & Asset Verifications

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- HOME and HTF require two (2) months source documentation for verification of income (including income from assets) at move-in and at every 6-year full recertification, except for TBRA and PBRA units, in which the PHA / Administrator income determination is utilized.

# HUD New Verification Hierarchy

Level	Verification Technique	Ranking/Order of Acceptability
6	Upfront Income Verification (UIV), using HUD's Enterprise Income Verification (EIV) system	Highest <b>*Not permitted for TC/HOME/HTF.</b>
5	Upfront Income Verification (UIV) using non-EIV system (e.g., The Work Number, web-based state benefits systems, etc.)	Highest
4	Written, third-party verification from the source, aka "tenant-provided verification" <b>OR</b> EIV + Self-Certification	High
3	Written, Third-Party Verification Form	Medium
2	Oral Third-Party Verification	Medium
1	Self-Certification (not third-party verification)	Low <b>*Use as a last resort.</b>

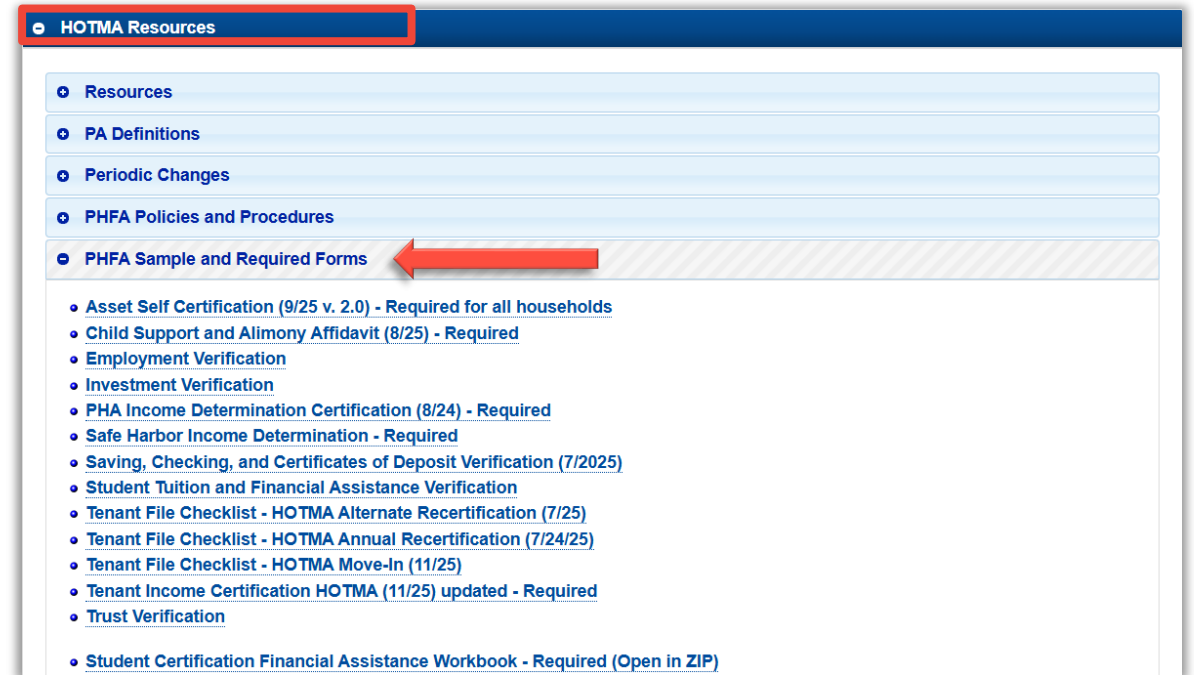
# Income & Asset Verifications

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- If self certification, O/A must document in the tenant file why third-party verification was not available. Including attempts to 3<sup>rd</sup> verify.
- Include clarification records to provide explanations or clarify missing information. Date and sign the document.
- Must be within 120 days of the effective date of the certification.
- Do NOT use screen shots as third-party verification.
- Do NOT adhere calculation tapes, post its, etc. directly onto 3<sup>rd</sup> party verifications. Provide a separate sheet with calculations/label each.
- DO NOT fill out a third-party verification form completed via phone. Use a Record of Oral Verification. Include required information per HUD.

# PHFA Sample Forms

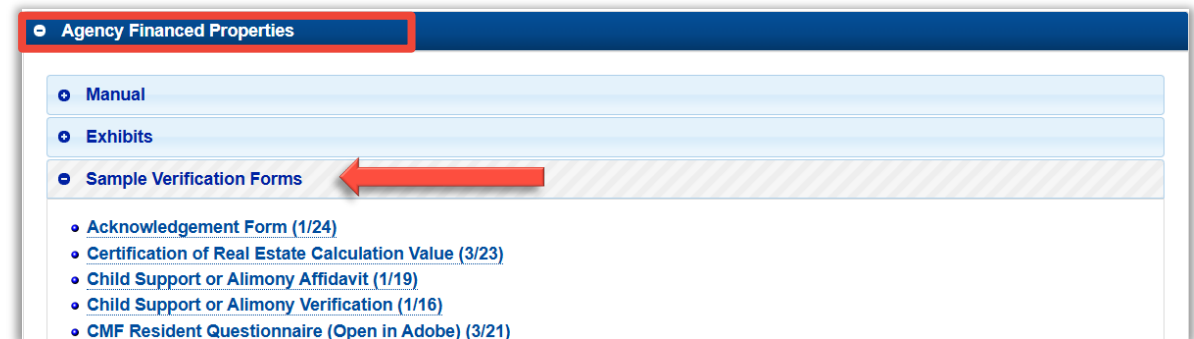
- PHFA sample verifications are available on the [PHFA website](#).
- O/As are not required to utilize PHFA sample forms, however **all** content contained on the samples must be included on the Agent's form.
- The Agent may add to the requirements but **may not delete** from them.



**HOTMA Resources**

- Resources
- PA Definitions
- Periodic Changes
- PHFA Policies and Procedures
- PHFA Sample and Required Forms**

- Asset Self Certification (9/25 v. 2.0) - Required for all households
- Child Support and Alimony Affidavit (8/25) - Required
- Employment Verification
- Investment Verification
- PHA Income Determination Certification (8/24) - Required
- Safe Harbor Income Determination - Required
- Saving, Checking, and Certificates of Deposit Verification (7/2025)
- Student Tuition and Financial Assistance Verification
- Tenant File Checklist - HOTMA Alternate Recertification (7/25)
- Tenant File Checklist - HOTMA Annual Recertification (7/24/25)
- Tenant File Checklist - HOTMA Move-In (11/25)
- Tenant Income Certification HOTMA (11/25) updated - Required
- Trust Verification
- Student Certification Financial Assistance Workbook - Required (Open in ZIP)



**Agency Financed Properties**

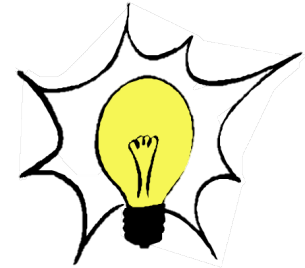
- Manual
- Exhibits
- Sample Verification Forms**

- Acknowledgement Form (1/24)
- Certification of Real Estate Calculation Value (3/23)
- Child Support or Alimony Affidavit (1/19)
- Child Support or Alimony Verification (1/16)
- CMF Resident Questionnaire (Open in Adobe) (3/21)

# PHFA Required Forms

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- Asset Self Certification (9/25 v. 2.0)
  - Required for all households at initial and annual certifications.
- Child Support and Alimony Affidavit (8/25) for all households
  - Is required for all households at move in and full recertification. For households receiving income, third party verification is also required.
- PHA Income Determination Certification (8/24)
  - When using a PHA determination of income, the Owner/Agent is required to obtain this form along with a copy of the 50058/50059.
- Safe Harbor Income Determination
  - When using another administrators' determination of income, the Owner/Agent is required to obtain a completed form.



# Certification of Student Status

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- Student Certification LIHTC and HOME (5/22)
  - Required at initial, annual, and alternate recertifications.
  - To be completed by the head of household.
    - Properties with HOME – required for each adult household member.
- Verification of Student Status (if applicable)
- Verification of Student Financial Assistance (if applicable)
- Student Certification Financial Assistance Workbook (if applicable)

# VAWA Forms

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## **Resident Move-In:**

HUD Forms 91067, 5380 and 5382

## **Upon Execution of a New Lease:**

A new HUD-91067 is signed if the resident enters a new lease.

## **Notice of eviction or termination of assistance:**

HUD Forms 5380 and 5382

## **Rejected applicants:**

HUD Forms 5380 and 5382



Residents must sign and date acknowledgement to confirm VAWA 5380 and 5382 were provided at move-in.

A close-up photograph of a person's hands writing on a white document with a white pen. The person is wearing a light-colored, ribbed sweater. The background is a plain, light-colored wall. A vertical blue bar is on the right side of the image.

## Best Practices: VAWA

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- Notate the HUD-5380 and HUD-5382 as enclosures on the applicant rejection letter template and notice of eviction.
- Inform legal counsel, ensure they are aware of the requirement and include the forms.
- Do NOT need to also retain a printed copy of the HUD 5380 and 5382.

# Required File Documents: Move In Review

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- Lease Agreement
- [PHFA LIHTC Lease Addendum](#)
- [PHFA Accessible Unit Addendum\\*](#)
- VAWA Lease Addendum ([HUD-91067](#))
- [Lead-Based Paint Addendum\\*](#)
- Section 8 HAP Contract\*
- Acknowledgment of Receipt of Documents
  - [PHFA Resident Notification Letter](#)
  - [Fair Housing Brochure](#)
  - Property Grievance Procedure
  - VAWA Notice of Occupancy Requirements ([HUD-5380](#))
  - VAWA Certification of Domestic Violence Form ([HUD-5382](#))
- Emergency Pull Cord Policy\*
- Residency Application
- Initial / Waitlist Application (date and time stamped)
- Race and Ethnicity Information
- [Proof of Age \(Record of Visual Inspection or other acceptable documentation\)](#)
- Proof of Social Security Number\*
- Screening Documentation
- [Screening Evaluation Form](#) or another comparable document
  - Landlord Verification
  - Move in Inspection

\*If applicable

# Lease Agreement

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- Executed Lease Agreement must be maintained in the file and available for review during a file audit.
- Common findings during file audit (what to **avoid**):
  - Handwritten changes without tenant's initials.
  - Incomplete lease, i.e. blank sections such as rent amount, household members, security deposit, etc.
  - Utilities section blank - must identify landlord vs. tenant responsibility

# Lease Addendums

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- PHFA LIHTC Lease Addendum
- VAWA Lease Addendum (HUD-91067)
- Resident Notification Letter
- PHFA Accessible Unit Addendum\*
- Lead-Based Paint Addendum\*
- Section 8 HAP Contract\*

\* if applicable

# PHFA LIHTC Lease Addendum

- Be sure to use the most recent version [\(8/17/2022\)](#)
- A copy of this addendum **must** be attached to the Notice to Quit.

**PENNSYLVANIA  
Low Income Housing Tax Credit Program  
Lease Addendum**

This Lease Addendum sets forth certain mandatory requirements applicable to the Lease between Landlord and Tenant and shall be part of the Lease. **To the extent of any inconsistency with any of the provisions of the attached Lease, the terms of this Lease Addendum shall control.**

The property participates in federally funded program(s) which mandate certain requirements be applicable to this Lease; including, without limitation:

- 1. No termination of the tenancy, or nonrenewal of lease, by Landlord except for "Good Cause" – defined as serious and repeated violations of the material terms of the Lease by the Tenant.**
- 2. Domestic Violence, Dating Violence, Stalking, and Sexual Assault.**
  - **Protections of the Violence Against Women Act, as amended from time to time.** The Landlord must ensure that notice of occupancy rights set forth in Form HUD 5380 and the certification form set forth in Form HUD 5382 is provided to the Tenant or any applicant at the following times: (1) to the applicant for a LIHTC unit at the time the applicant is admitted to a LIHTC unit, (2) at the time an applicant is denied admission to a LIHTC unit based on the Landlord's tenant selection policies and criteria, and (3) to a tenant with any notification of eviction. **HUD Form 5380** Notice of Occupancy Rights under VAWA and **HUD Form 5382** (Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, and Alternate Documentation) are attached hereto and incorporated herein as part of the lease addendum.
  - **PHFA Emergency Transfer Plan.** PHFA has developed, and may amend from time to time, an emergency transfer plan for tenants who are victims of domestic violence, dating violence, sexual assault, or stalking. Owner must comply with the PHFA Emergency Transfer Plan, post it at the property, and attach it to the lease agreement.
  - **Good Cause.** Experience as or criminal activity directly related to a person's status as a victim of domestic violence, dating violence, sexual assault, and stalking does not constitute good cause for eviction under the terms of the lease (if other occupancy rules are met)
- 3. Protections of the Fair Housing Act, as amended from time to time.** A tenant with a qualified disability may request a reasonable accommodation in rules, policies, practices, or services, when such accommodations may be necessary to afford such the tenant or a member of tenant's household an equal opportunity to use and enjoy the property.
- 4. No discrimination against households with Section 8 program vouchers or certificates.**
- 5. Landlord shall not increase gross rents above maximum allowable program rents.**

A copy of this addendum shall be attached to the Notice to Quit. Each party shall bear its own costs and attorney fees in the event that any action, suit or other proceeding is instituted concerning or arising out of the Lease.

Tenant agrees to participate and cooperate with the annual income recertification process and to cooperate with reasonable monitoring and physical inspections by management and necessary third parties. In the event Tenant occupies a unit which has accessibility features not needed by the Tenant, Tenant agrees that Landlord may require Tenant to relocate to another non-accessible comparable unit (upon reasonable notice) to accommodate a household needing the accessible unit.

1

Tenant agrees to provide information to the Owner/Landlord regarding household composition, student status, income, agrees to participate in collection of information regarding consumption of energy and utilities and authorizes release of information by third party providers to the Owner/Landlord for these efforts and agrees to allow reasonable physical inspection of the unit.

**NOTICE TO TENANT: If you receive a notice of eviction or non-renewal of lease, you have the right to contest the eviction in court by explaining to a judge why you disagree with the reason for the termination (or not renewing) your lease. You may be eligible for free or low-cost legal assistance from a Pennsylvania Legal Aid Network, Inc. program. Please visit <http://bit.ly/PLAN-LIHTC-Help> for the list of providers.**

This Lease Addendum has been signed and dated by the Tenant and by an authorized agent of Landlord (such as a Management Agent) below.

**TENANT(S):** \_\_\_\_\_ **LANDLORD:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Date:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Revised 8/17/2022

2

# VAWA Lease Addendum

HUD-91067 must be completed for every adult household member.

Effective date of move-in or recertification.

Signed at Move-In **and** if/when a resident enters a new lease.

**VIOLENCE, DATING VIOLENCE OR STALKING** U.S. Department of Housing and Urban Development Office of Housing OMB Approval No. 2502-0204 Exp. 6/30/2017

**LEASE ADDENDUM**  
**VIOLENCE AGAINST WOMEN AND JUSTICE DEPARTMENT REAUTHORIZATION ACT OF 2005**

TENANT	LANDLORD	UNIT NO. & ADDRESS
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This lease addendum adds the following paragraphs to the Lease between the above referenced Tenant and Landlord.

**Purpose of the Addendum**

The lease for the above referenced unit is being amended to include the provisions of the Violence Against Women and Justice Department Reauthorization Act of 2005 (VAWA).

**Conflicts with Other Provisions of the Lease**

In case of any conflict between the provisions of this Addendum and other sections of the Lease, the provisions of this Addendum shall prevail.

**Term of the Lease Addendum**

The effective date of this Lease Addendum is  This Lease Addendum shall continue to be in effect until the Lease is terminated.

**VAWA Protections**

1. The Landlord may not consider incidents of domestic violence, dating violence or stalking as serious or repeated violations of the lease or other "good cause" for termination of assistance, tenancy or occupancy rights of the victim of abuse.
2. The Landlord may not consider criminal activity directly relating to abuse, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate member of the tenant's family is the victim or threatened victim of that abuse.
3. The Landlord may request in writing that the victim, or a family member on the victim's behalf, certify that the individual is a victim of abuse and that the Certification of Domestic Violence, Dating Violence or Stalking, Form HUD-91066, or other documentation as noted on the certification form, be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA. Failure to provide the certification or other supporting documentation within the specified timeframe may result in eviction.

Tenant \_\_\_\_\_ Date \_\_\_\_\_  
Landlord \_\_\_\_\_ Date \_\_\_\_\_

Form HUD-91067 (9/2008)



# Resident Notification Letter

Verbiage provided on PHFA's [website](#) under LIHTC-Manual-Exhibits.

Please Note:

- Use agent's Letterhead.
- Provide to Tenant(s) with the Lease at Move-in.
- Retain a copy with the Lease.
- Tenant must sign an acknowledgement that it was provided.



## Resident Notification Letter

Dear Resident,

You are receiving this letter because you are signing a lease for a rental unit that is covered under the Low Income Housing Tax Credit (LIHTC) Program. LIHTC helps create more affordable housing by letting landlords get money back on their taxes for providing affordable rent restricted housing to lower income families.

The lease has complicated legal language and this letter is to help you understand your rights and understand what you are signing.

**Please hold on to your lease and all related paperwork.** If you ever have an issue with your landlord or need to appear in court, it is important to be able to show that you live in LIHTC housing. That will help to protect your rights.

Your rights under LIHTC housing include the following:

1. **Your landlord cannot end your lease unless they have "good cause," meaning they need to show that you have broken the rules or agreements in the lease you are signing.** "Good cause" only applies to serious and repeated violations of the rules.
2. You have legal rights and protections under the Violence Against Women Act (VAWA). Under VAWA, **you cannot be rejected for a rental unit, denied assistance, or evicted if the only reason is that you have experienced domestic violence, dating violence, sexual assault or stalking.**

You should also get the following forms from your landlord:

- **HUD Form 5380** Notice of Occupancy Rights under VAWA
- **HUD Form 5382** Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, and Alternate Documentation
- **HUD Form 5383** Emergency Transfer Request Form
- **Emergency Transfer Plan administered** by your landlord on behalf of PHFA

3. You have protections under the Fair Housing Act. This means **your landlord cannot discriminate against you because of your race, color, religion, sex, handicap (disability), national origin or familial status, including your marital status or whether or not you have children living with you.** If you or someone living with you has a disability, you may be able to get accommodations for rules, policies, or services that impact your ability to live in your unit.

4. **You cannot be discriminated against or denied housing for having a Section 8 voucher or certificate.**

5. The LIHTC program has a limit on the amount of rent your landlord can charge you. **Your landlord cannot raise your rent above the limit of what they are allowed to charge.**

**If you receive an eviction notice or are told your lease isn't being renewed, you have the right to go in front of a judge and explain why you disagree.**

You might be able to get a free or low-cost lawyer to help you, through the Pennsylvania Legal Aid Network at <http://bit.ly/PLAN-LIHTC-Help>.

# PHFA Accessible Unit Addendum

Addendum must be completed by all households that reside in accessible units.


 Tenant


 Landlord


## PHFA ACCESSIBLE UNIT ADDENDUM

The undersigned Resident(s) acknowledge and agree that they have executed this Lease Addendum on the day and year indicated below together with the Lease Agreement and subject to the terms and conditions set forth therein. **This Lease Addendum is intended to assist in achieving the maximum utilization of accessible units by eligible households who require the accessible features of the particular unit.** Such Lease Agreement is incorporated herein and made a part of this Lease Addendum and is subject to the terms and conditions herein.


Please initial the applicable statement:

 I (or a permanent member of my household) require an accessible unit because of a disability that requires the accessible features of the unit. **(If this is a unit with accessible features for mobility impairment, I, or a permanent member of my household, meet the definition below.)**<sup>1</sup> I acknowledge and agree that if during the period of my occupancy the accessible features of this unit are no longer required by myself (or a permanent member of my household), I will promptly notify the Landlord and if a qualified household needing such features is located, I will relocate to a non-accessible unit of appropriate size and comparable features.

 I do not require an accessible unit because neither I nor a permanent member of my household has a disability that requires the accessible features of the unit. I therefore acknowledge and agree that if during the period of my occupancy a qualified household needing such features is located, I will relocate to a non-accessible unit of appropriate size and comparable features.

 I, Landlord, will use reasonable efforts to ensure the Resident (or permanent member of the household) requires an accessible unit and to place the Resident in an appropriate unit based on that need. If neither the Resident nor a permanent member of the household has a disability that requires the accessible features of the unit, a request for relocation will be made by the Landlord in writing thirty (30) days prior to relocation to a non-accessible unit for which the household is qualified.


**By signing below, Resident(s) and Landlord agree to the terms and conditions in this Lease Addendum and acknowledge that failure to abide by the terms hereof will violate the Lease Agreement.**

 \_\_\_\_\_  
Resident's Signature and Date

\_\_\_\_\_  
Resident's Signature and Date

\_\_\_\_\_  
Resident's Signature and Date

\_\_\_\_\_  
Resident's signature and Date

 \_\_\_\_\_  
Landlord's Signature and Date

# Tenant Acknowledgement at Move-In

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Tenants must receive a copy of the following documents and sign an acknowledgement of receipt.

- Resident Notification Letter
- HUD-5380 Notice of Occupancy Rights under VAWA
- HUD-5382 VAWA Certification of Domestic Violence
- HUD Fair Housing Brochure
- Property's Grievance Procedure
- Emergency Pull Cord Policy (If Applicable)

We recommend utilizing our sample [Acknowledgement Form](#) located under Agency Financed exhibits on PHFA.org.

A close-up photograph of a person's hands writing on a white document. The person is wearing a light-colored, ribbed sweater. The background is a plain, light-colored wall. A vertical blue bar is on the right side of the image.

# Best Practices: Tenant Acknowledgement

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- Create a pdf file or a printed packet that includes all documents that must be provided to new tenants.
- List all documents on one acknowledgement form.

A close-up photograph of a person's hands writing on a white document with a white pen. The person is wearing a light-colored, ribbed sweater. The background is a plain, light-colored wall. The image is partially obscured by a blue vertical bar on the right side.

# Best Practices: Tenant Files

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- Utilize checklists to ensure all PHFA requirements are in the file.
- Ensure documents are clear, legible, filled out completely, and signed/dated where required.
- Add clarifications to any documentation that does not answer all questions on the verification form.
  - I.e. interest rate, penalties, anticipated raise, bonus, commissions, etc.
- Purge older files into an overflow system:
  - Retain Initial/Move-In & the 2 most recent Certs in the active file.
- Label the file with tenant name, building and unit numbers, corresponding with the PHFA BIN and unit numbers.
- Keep in-process recertifications in a separate folder.
- Include the software summary sheet with the TIC.
- Include calculator tapes or worksheets with income or asset calculations.



# Tenant Files: What to Avoid

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- Retaining excess fax cover sheets, unless needed to document attempts to collect third party verification.
- Retaining bank statements when 3rd party verification is sufficient, except where source documentation is required.
- Retaining employment documentation not used in determining the amount placed on the TIC.
- Keeping unsecured/loose paperwork in the resident file.



# Record Retention

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- Resident Files
- Move Out Files
- Rejected Applications
- Onsite Document Retention
- Regulatory Requirements

# Resident Files Record Retention

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- Initial Move – In Certification
- Two most recent annual/alternate certifications
- Overflow file to contain older certifications

# Initial Move In File Retention

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- Rental Application Form
- Tenant Income Certification (TIC)
- Third-Party/Source Verifications
- Residential Lease and Addenda
  - [VAWA-HUD-91067](#)
  - PHFA LIHTC Addendum
  - Accessible Unit Addendum \*
- Resident Signed Acknowledgement
  - Resident Notification Letter
  - HUD-5380
  - HUD-5382
  - Fair Housing Brochure
  - Property Grievance Procedure
- Lead-Based Paint Disclosure\*
- Proof of social security number
- Proof of age
- Proof of completed screening
- Race and Ethnicity data or attempt to collect
- Move-in Inspection Form

\* If applicable

# Move Out File Retention

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- Notice to vacate and/or any documentation regarding notice of termination or court filing.\*
- A dated copy of the security deposit disposition sent to the former resident, showing any charges deducted or that the refund was issued.
  - The letter must be in the file demonstrating the refund was processed within 30 days per state law.
- Notice of termination, including the enclosure of VAWA forms HUD-5380, HUD-5381 and HUD-5382 and the PHFA LIHTC Lease Addendum.\*

\* If applicable

# Rejected Application File Retention

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- The original application
- The notice of rejection specifying the reason
- The enclosure of the VAWA HUD 5380 and 5382 must be noted
- Appeal documentation (if applicable)

# Onsite Documentation Retention

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- Marketing and Management Plan
- Affirmative Fair Housing Marketing Plan (AFHMP)
- Tenant Selection Plan
- Utility Allowance Documentation
- Resident Grievance Procedure
- Reasonable Accommodation Policy
- Language Access Plan (if applicable)
- Violence Against Women Act (VAWA) Emergency Transfer Plan
- Emergency Pull Cord Policy (if applicable)
- Copies of the signed annual reports

# Onsite Documentation Retention

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- Indenture of Restrictive Covenant
- Regulatory Agreement
- List of accessible units (MIUs) including the unit number and number of bedrooms
- IRS Form 8609 (recommended)

# Regulatory Record Retention

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- Record retention must be compliant with the regulations per funding source.
- Tax Credit [IRS Reg 1.42-5 \(b\)](#)
- HOME [24 CFR 92.508](#)
- Housing Trust Fund [24 CFR 93.407](#)

# PHFA Resources

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[PHFA Property Compliance Manual for Portfolio Properties](#)

[LIHTC Compliance Manual](#)

[PHFA Multifamily YouTube How-To Training Series](#)

[PHFA Property Management Webpage](#)