



09/06/2024

TO: BOARD OF COMMISSIONERS
FROM: MARIA CATRON EXECUTIVE DIRECTOR
SUBJECT: AGENDA INFORMATION

ORHA AGENDA

Thursday, September 12, 2024
76 Honeysuckle Ln. Oak Ridge, TN 37830
Regular Board Meeting
12:00 P.M.

- I. Roll Call**
- II. Public Comment**
- III. Approval of the Minutes of the Previous Meeting**
 - a. July**
- IV. Report of Financials**
 - a. May**
- V. Report of the Executive Director**
- VI. Report of Committees**
- VII. Unfinished Business**
 - a. Write Off Accounts September 2024**
 - b. CEO Salary Consideration**
- VIII. New Business**
 - a. Payment Standards 2025**
 - b. HCV Administrative Plan Update**
 - c. Utility Allowance**
- IX. Announcements**
- X. Adjournment**

Persons wanting to comment on matters that are germane to items on the agenda for a meeting shall give notice of their desire to offer comments, during the public comment period, prior to the start of the meeting. Comments will be limited to three (3) minutes.

PLEASE CONTACT ME PRIOR TO THE MEETING WITH ANY QUESTIONS AND/OR ADDITIONAL INFORMATION NEEDED. THANK YOU.

Copies to:
Oak Ridge Housing Authority Board Commissioners
City Clerk
Oak Ridge City Council



The Oak Ridger

**A REGULAR MEETING OF THE BOARD OF COMMISSIONERS
OF THE OAK RIDGE HOUSING AUTHORITY
HELD ON THURSDAY, JULY 17, 2024, AT 12:00 PM**

The Board of Commissioners of the Oak Ridge Housing Authority met in a Regular Meeting at 76 Honeysuckle Lane, Oak Ridge, Tennessee on Wednesday, the 17th of July 2024, at 12:00 pm.

Upon Roll Call, the following were present:

Commissioners:

Anne Dunthorn, Vice Chair
Jean Lantrip, Chair
Tom Beehan, Commissioner

Staff:

Maria Catron, Executive Director
Kaye Helton, Staff
Jim Ratliff, Staff

Visitors:

None

The Chairperson declared a quorum and called the meeting to order at 12:03 PM

RESOLUTION # 1737

A resolution of the Oak Ridge Housing Authority Board of Commissioners for approval of the minutes from the June 20, 2024, Board Meeting as submitted.

Commissioner Beehan moved that the resolution be adopted.

Commissioner Dunthorn seconded the motion with the following vote resulting:

AYES	NAYES
Lantrip	None
Beehan	
Dunthorn	

Resolution Adopted.

RESOLUTION #1738

A resolution of the Oak Ridge Housing Authority Board of Commissioners for approval of the Public Housing and Section 8, April Financial Reports as submitted.

Commissioner Beehan moved that the resolution be adopted.

Commissioner Dunthorn seconded the motion with the following vote resulting:

AYES	NAYES
Lantrip	None
Dunthorn	
Beehan	

Resolution Adopted.

RESOLUTION #1739

A resolution of the Oak Ridge Housing Authority Board of Commissioners for approval of the revision to the Public Housing Collection Policy.

Commissioner Beehan moved that the resolution be adopted.

Commissioner Dunthorn seconded the motion with the following vote resulting:

AYES	NAYES
Lantrip	None
Beehan	
Dunthorn	

Resolution Adopted.

There being no other business, the Chairperson adjourned the meeting at 1:16 PM.

Chairman

Secretary

Conventional Housing
Balance Sheet

Preview

May, 2024

Balance**Assets****Current Assets**

1	Cash - General Fund	617,602.25
2	Cash - FSS Escrow	64,449.44
3	Security Deposit Fund	32,600.00
4	Petty Cash Fund	300.00
5	Change Fund	25.00
6	Accounts Receivable - Tenants	813.20
10	A/R Other	9,926.65
11	A/R Development Corporation Expenses	51,787.99
14	A/R - Section 8 Expenses	112,578.70
18	General Fund Investments	463,253.16
19	Accrued Interest	6,998.69
20	Prepaid Insurance	66,397.38
23	Other Prepaid Assets	25,526.66
24	Return Check Receivable	392.00
25	Inventories - Materials	42,126.24
26	Allowance for Obsolete Inv	(4,212.62)

Total Current Assets

1,490,564.74**Non-Current Assets**

170	Leasehold Improvements	47,773.00
171	Land	501,784.48
172	Buildings	6,611,982.65
173	Furniture, Equipment and Machine	139,648.91
174	Accumulated Depreciation	(5,930,664.33)
175	Accumulated Amortization	(2,579.98)
178	Leased Asset- Canon IRADV 4245	2,500.38
179	Leased Asset- Canon IR C55401	2,944.74
180	Leased Asset- Postage Meter	5,372.81

Total Fixed Assets

1,378,762.66**Total Assets**

2,869,327.40

Liabilities**Current Liabilities**

301	Tenants Security Deposit	24,045.00
302	Pet Deposits	7,600.00
306	Retirement	13,907.13
307	Medical Insurance W/H	532.66
308	Payments in Lieu of Taxes	20,042.64
309	FSS Escrow	41,470.87
310	Federal Income Tax Withheld	22,978.57
314	FSA	(3,120.96)
315	Garnishment	(406.16)
318	AFLAC Insurance Withholding	(215.65)
321	Accrued Interest Liability	15.50
322	Lease Liability- Canon 4245- CP	339.34
323	Lease Liability- Canon IR DX C5840 - CP	275.85
324	Lease Liability- Postage Meter- CP	253.53

Total Current Liabilities

127,718.32

Conventional Housing Balance Sheet

Preview

May, 2024

	<u>Balance</u>
Non-Current Liabilities	
471 Lease Liability- Canon 4245 NC	839.54
472 Lease Liability- Canon IR DX C5840 NC	2,442.67
473 Lease Liability- Postage Meter NC	4,371.81
Total Non-Current Liabilities	<hr/> 7,654.02
Total Liabilities	<hr/> 135,372.34 <hr/>
Net Assets	
600 Investment in Capital Assets	1,370,239.92
601 Unrestricted Net Position	1,462,610.24
700 Current Year Net Income (Loss)	(98,895.10)
Total Net Assets	<hr/> 2,733,955.06
Total Liabilities and Net Assets	<hr/> 2,869,327.40 <hr/>

Report Selections

Conventional Housing Board Operating Statement

Preview

May, 2024

	<u>Monthly Totals</u>	<u>Year-to-Date Totals</u>
Income		
Dwelling Rent	30,009.44	229,929.66
Other Rental Income	385.00	3,080.00
Excess Utilities	0.00	1,017.86
Other Tenant Charges	2,581.55	19,933.14
HUD PHA Grants- Subsidy	30,398.00	235,159.00
HUD PHA GRANTS - CFP 2023	0.00	200,000.00
ROSS Grant 2023	27,267.62	28,319.78
Interest - General Fund Investments	4,345.01	9,604.46
Other Income	0.10	208.12
Other Income - Insurance Proceeds	1,568.42	1,568.42
Operating Income	96,555.14	728,820.44
Expenses		
Administrative Salaries	22,863.26	173,545.66
Legal Expense	762.50	2,638.50
Staff Training	0.00	12,209.86
Travel	1,331.59	37,021.47
Accounting Fees	600.00	4,158.75
Auditing Fees	0.00	10,435.25
Benefits - Administrative	7,426.95	57,418.35
Sundry	35.32	7,362.26
Administrative Contracts	2,213.90	24,345.68
Computer Maintenance	1,594.17	20,097.68
Postage	2,010.00	5,063.34
Telephone	1,036.66	10,879.07
Advertising	0.00	230.75
Forms and Supplies	1,180.09	5,472.66
Dues and Subscriptions	48.02	5,699.76
Administrative Fuel	0.00	8,063.74
Other Tenant Services	0.00	1,801.54
Water	161.31	1,078.20
Electricity	573.14	3,064.15
Security Lights	243.44	1,574.42
Gas	168.45	1,473.41
Sewage	221.41	1,479.53
Other Utilities Expense	1.65	37.51
Labor - OM & O	9,460.77	73,250.73
Materials- OM & O	1,707.70	26,562.62
Maintenance Fuel	0.00	105.28
Contract Cost	6,100.00	15,486.46
Equipment Maintenance	0.00	9,340.52
Pest Control	4,812.00	17,588.00
Uniforms	0.00	466.75
Unit Turnaround	600.00	9,000.00
HVAC Contract	0.00	1,800.00
Plumbing Contracts	108.47	108.47
Garbage - OM&O	602.08	4,641.60
Benefits - Maintenance	3,140.25	26,581.05
Protective Services	0.00	692.59
Property Insurance	3,715.31	29,722.48
General Liability Insurance	248.10	1,984.80
Auto Insurance	103.63	829.04
Insurance - Fidelity Bond	49.36	394.88
Workmans Comp	121.72	973.76
Insurance - Public Officials Liability	123.52	988.16

Conventional Housing Board Operating Statement

Preview

May, 2024

	<u>Monthly Totals</u>	<u>Year-to-Date Totals</u>
Other	177.48	1,419.84
Payments in Lieu of Taxes	2,505.33	20,042.64
Collection Losses	(106.21)	844.70
Other General Expenses	3,189.00	26,986.96
Interest Expense- Lease Canon 4245	3.44	14.50
Interest Expense- Lease Canon IR DX C5840	8.06	41.63
Interest Expense- Lease Postage Meter	42.67	134.53
Operating Expenses	79,184.54	665,153.53
Operating Profit / (Loss)	17,370.60	63,666.91
Non-Operating Expenses		
Depreciation	15,245.50	121,964.00
Amortization Expense	185.75	1,322.41
ROSS Project Coordinator - 2024	5,476.18	38,223.44
ROSS Project Coordinator - 2023	0.00	1,052.16
Non-Operating Expenses	20,907.43	162,562.01
Profit/(Loss)	(3,536.83)	(98,895.10)

Report Selections

Conventional Housing Board Operating Statement / Budget

Preview

May, 2024

	<u>Monthly Totals</u>	<u>PUM</u>	<u>Monthly Budget</u>	<u>PUM</u>	<u>YTD Totals</u>	<u>PUM</u>	<u>YTD Budget</u>	<u>PUM</u>
Income								
Dwelling Rent	30,009.44	234.45	22,684.00	177.22	229,929.66	224.54	181,472.00	177.22
Other Rental Income	385.00	3.01	924.00	7.22	3,080.00	3.01	7,392.00	7.22
Excess Utilities	0.00	0.00	60.41	0.47	1,017.86	0.99	483.28	0.47
Other Tenant Charges	2,581.55	20.17	2,166.66	16.93	19,933.14	19.47	17,333.28	16.93
HUD PHA Grants- Subsidy	30,398.00	237.48	31,882.75	249.08	235,159.00	229.65	255,062.00	249.08
HUD PHA GRANTS - CFP 2023	0.00	0.00	0.00	0.00	200,000.00	195.31	0.00	0.00
ROSS Grant 2023	27,267.62	213.03	0.00	0.00	28,319.78	27.66	0.00	0.00
ROSS Grant 2024	0.00	0.00	25,565.08	199.73	0.00	0.00	204,520.64	199.73
Interest - General Fund Investmer	4,345.01	33.95	902.50	7.05	9,604.46	9.38	7,220.00	7.05
Other Income	0.10	0.00	41.66	0.33	208.12	0.20	333.28	0.33
Other Income - Insurance Proceec	1,568.42	12.25	0.00	0.00	1,568.42	1.53	0.00	0.00
Operating Income	96,555.14	754.34	84,227.06	658.02	728,820.44	711.74	673,816.48	658.02
Expenses								
Administrative Salaries	22,863.26	178.62	22,117.41	172.79	173,545.66	169.48	176,939.28	172.79
Legal Expense	762.50	5.96	525.00	4.10	2,638.50	2.58	4,200.00	4.10
Staff Training	0.00	0.00	816.66	6.38	12,209.86	11.92	6,533.28	6.38
Travel	1,331.59	10.40	2,416.66	18.88	37,021.47	36.15	19,333.28	18.88
Accounting Fees	600.00	4.69	850.00	6.64	4,158.75	4.06	6,800.00	6.64
Auditing Fees	0.00	0.00	791.66	6.18	10,435.25	10.19	6,333.28	6.18
Benefits - Administrative	7,426.95	58.02	9,627.16	75.21	57,418.35	56.07	77,017.28	75.21
Sundry	35.32	0.28	550.00	4.30	7,362.26	7.19	4,400.00	4.30
Administrative Contracts	2,213.90	17.30	683.33	5.34	24,345.68	23.78	5,466.64	5.34
Computer Maintenance	1,594.17	12.45	1,791.66	14.00	20,097.68	19.63	14,333.28	14.00
Postage	2,010.00	15.70	479.16	3.74	5,063.34	4.94	3,833.28	3.74
Telephone	1,036.66	8.10	1,083.33	8.46	10,879.07	10.62	8,666.64	8.46
Advertising	0.00	0.00	308.33	2.41	230.75	0.23	2,466.64	2.41
Forms and Supplies	1,180.09	9.22	875.00	6.84	5,472.66	5.34	7,000.00	6.84
Dues and Subscriptions	48.02	0.38	750.00	5.86	5,699.76	5.57	6,000.00	5.86
Administrative Fuel	0.00	0.00	250.00	1.95	8,063.74	7.87	2,000.00	1.95
Other Tenant Services	0.00	0.00	416.66	3.26	1,801.54	1.76	3,333.28	3.26
Water	161.31	1.26	208.33	1.63	1,078.20	1.05	1,666.64	1.63
Electricity	573.14	4.48	569.75	4.45	3,064.15	2.99	4,558.00	4.45
Security Lights	243.44	1.90	213.58	1.67	1,574.42	1.54	1,708.64	1.67
Gas	168.45	1.32	433.33	3.39	1,473.41	1.44	3,466.64	3.39
Sewage	221.41	1.73	312.50	2.44	1,479.53	1.44	2,500.00	2.44
Other Utilities Expense	1.65	0.01	45.83	0.36	37.51	0.04	366.64	0.36
Labor - OM & O	9,460.77	73.91	9,339.66	72.97	73,250.73	71.53	74,717.28	72.97
Materials- OM & O	1,707.70	13.34	3,583.33	27.99	26,562.62	25.94	28,666.64	27.99
Maintenance Fuel	0.00	0.00	0.00	0.00	105.28	0.10	0.00	0.00
Contract Cost	6,100.00	47.66	4,433.33	34.64	15,486.46	15.12	35,466.64	34.64
Equipment Maintenance	0.00	0.00	183.33	1.43	9,340.52	9.12	1,466.64	1.43
Pest Control	4,812.00	37.59	1,183.33	9.24	17,588.00	17.18	9,466.64	9.24
Uniforms	0.00	0.00	0.00	0.00	466.75	0.46	0.00	0.00
Unit Turnaround	600.00	4.69	3,541.66	27.67	9,000.00	8.79	28,333.28	27.67
HVAC Contract	0.00	0.00	416.66	3.26	1,800.00	1.76	3,333.28	3.26
Plumbing Contracts	108.47	0.85	733.33	5.73	108.47	0.11	5,866.64	5.73
Garbage - OM&O	602.08	4.70	729.16	5.70	4,641.60	4.53	5,833.28	5.70
Benefits - Maintenance	3,140.25	24.53	4,065.33	31.76	26,581.05	25.96	32,522.64	31.76
Protective Services	0.00	0.00	100.00	0.78	692.59	0.68	800.00	0.78
Property Insurance	3,715.31	29.03	3,403.83	26.59	29,722.48	29.03	27,230.64	26.59
General Liability Insurance	248.10	1.94	227.33	1.78	1,984.80	1.94	1,818.64	1.78

Conventional Housing Board Operating Statement / Budget

Preview

May, 2024

	<u>Monthly</u> <u>Totals</u>	<u>PUM</u>	<u>Monthly</u> <u>Budget</u>	<u>PUM</u>	<u>YTD Totals</u>	<u>PUM</u>	<u>YTD Budget</u>	<u>PUM</u>
Auto Insurance	103.63	0.81	95.00	0.74	829.04	0.81	760.00	0.74
Insurance - Fidelity Bond	49.36	0.39	45.16	0.35	394.88	0.39	361.28	0.35
Workmans Comp	121.72	0.95	125.00	0.98	973.76	0.95	1,000.00	0.98
Insurance - Public Officials Liabilit	123.52	0.97	113.16	0.88	988.16	0.97	905.28	0.88
Other	177.48	1.39	162.58	1.27	1,419.84	1.39	1,300.64	1.27
Payments in Lieu of Taxes	2,505.33	19.57	2,212.58	17.29	20,042.64	19.57	17,700.64	17.29
Collection Losses	(106.21)	(0.83)	941.66	7.36	844.70	0.82	7,533.28	7.36
Other General Expenses	3,189.00	24.91	0.00	0.00	26,986.96	26.35	0.00	0.00
Interest Expense- Lease Canon 4:	3.44	0.03	0.00	0.00	14.50	0.01	0.00	0.00
Interest Expense- Lease Canon IF	8.06	0.06	0.00	0.00	41.63	0.04	0.00	0.00
Interest Expense- Lease Postage	42.67	0.33	0.00	0.00	134.53	0.13	0.00	0.00
Operating Expenses	79,184.54	618.63	81,750.76	638.68	665,153.53	649.56	654,006.08	638.68
Operating Profit / (Loss)	17,370.60	135.71	2,476.30	19.35	63,666.91	62.17	19,810.40	19.35
Non-Operating Expenses								
Depreciation	15,245.50	119.11	0.00	0.00	121,964.00	119.11	0.00	0.00
Amortization Expense	185.75	1.45	0.00	0.00	1,322.41	1.29	0.00	0.00
ROSS Project Coordinator - 2024	5,476.18	42.78	0.00	0.00	38,223.44	37.33	0.00	0.00
ROSS Project Coordinator - 2023	0.00	0.00	0.00	0.00	1,052.16	1.03	0.00	0.00
Non-Operating Expenses	20,907.43	163.34	0.00	0.00	162,562.01	158.75	0.00	0.00
Profit/(Loss)	(3,536.83)	(27.63)	2,476.30	19.35	(98,895.10)	(96.58)	19,810.40	19.35

Report Selections

Conventional Housing Capital Fund Program Detail

Preview

Period Ending 05/31/2024

Development Number	General Description of Proposed Work Items	Account	Estimated Costs		Difference	Funds Obligated	Funds Expended
			Original	Revised			
501-23	OPERATIONS - CFP 2023	001.1406.0000.23	291,086.00	291,086.00	0.00	0.00	223,297.00
501-23	GENERAL CAPITAL ACTIVITY - CFP 20	001.1480.0000.23	30,000.00	30,000.00	0.00	0.00	0.00

Conventional Housing Capital Fund Program Detail

Period Ending 05/31/2024

Preview

Capital Fund Program Summary Phase 501-23					
Line	Summary By Development Account	Total Estimated Cost		Actual Cost	
		Original	Revised	Obligated	Expended
1	Total Non-CFP Funds	0.00	0.00	0.00	0.00
2	1406 Operations (may not exceed 20% of line 15)	291,086.00	291,086.00	0.00	223,297.00
3	1408 Management Improvements	0.00	0.00	0.00	0.00
	1408 Management Improvements Hard Costs	0.00	0.00	0.00	0.00
4	1410 Administration (may not exceed 10% of line 15)	0.00	0.00	0.00	0.00
5	1480 General Capital Activity	30,000.00	30,000.00	0.00	0.00
6	1492 Moving to Work Demonstration	0.00	0.00	0.00	0.00
7	1501 Collateralization Expense / Debit Service Paid by PHA	0.00	0.00	0.00	0.00
8	1503 RAD-CFP	0.00	0.00	0.00	0.00
9	1504 RAD Investment Activity	0.00	0.00	0.00	0.00
10	1505 RAD-CPT	0.00	0.00	0.00	0.00
11	9000 Debt Reserves	0.00	0.00	0.00	0.00
12	9001 Bond Debt Obligation paid Via System of Direct Paym	0.00	0.00	0.00	0.00
13	9002 Loan Debt Obligation paid Via System of Direct Paym	0.00	0.00	0.00	0.00
14	9900 Post Audit Adjustment	0.00	0.00	0.00	0.00
15	Amount of Annual Grant (Sum of lines 2-14)	321,086.00	321,086.00	0.00	223,297.00

Report Selections

OAK RIDGE HOUSING AUTHORITY
ROSS Grant 2023
Schedule Revenues and Expenses

	May 31, 2024 Actual	May 31, 2024 Budget	Over/(Under) Budget
Advances			
ROSS GRANT - 2023	58,036.00	58,036.00	-
Total Advances	58,036.00	58,036.00	-
Expenses			
ROSS PROJECT COORDINATOR - 2023	58,036.00	58,036.00	-
Total Expenses	58,036.00	58,036.00	-
Excess (Deficiency) of Advances	-	-	-

OAK RIDGE HOUSING AUTHORITY
ROSS Grant 2024
Schedule Revenues and Expenses

	May 31, 2024 Actual	May 31, 2024 Budget	Over/(Under) Budget
Advances			
ROSS GRANT - 2024	<u>27,267.62</u>	<u>60,937.00</u>	<u>(33,669.38)</u>
Total Advances	<u>27,267.62</u>	<u>60,937.00</u>	<u>(33,669.38)</u>
Expenses			
ROSS PROJECT COORDINATOR - 2024	<u>38,223.44</u>	<u>60,937.00</u>	<u>(22,713.56)</u>
Total Expenses	<u>38,223.44</u>	<u>60,937.00</u>	<u>(22,713.56)</u>
Excess (Deficiency) of Advances	<u><u>(10,955.82)</u></u>	<u><u>-</u></u>	<u><u>(10,955.82)</u></u>

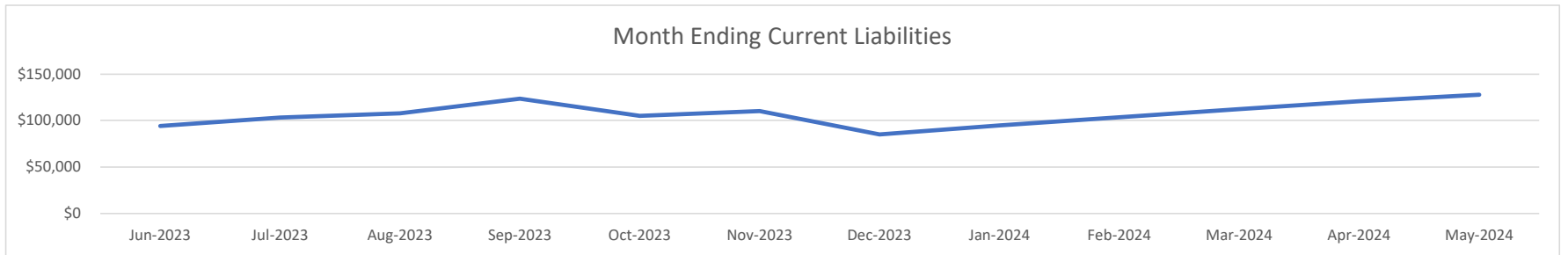
ORHA Trends

Oak Ridge Housing Authority - Public Housing

	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Oct-2023	Nov-2023	Dec-2023	Jan-2024	Feb-2024	Mar-2024	Apr-2024	May-2024
Month Ending Cash Balance (\$)	\$ 1,226,991	\$ 1,182,198	\$ 1,203,328	\$ 1,272,454	\$ 1,234,393	\$ 1,209,199	\$ 1,049,578	\$ 993,828	\$ 1,205,401	\$ 1,158,646	\$ 1,099,108	\$ 1,080,855

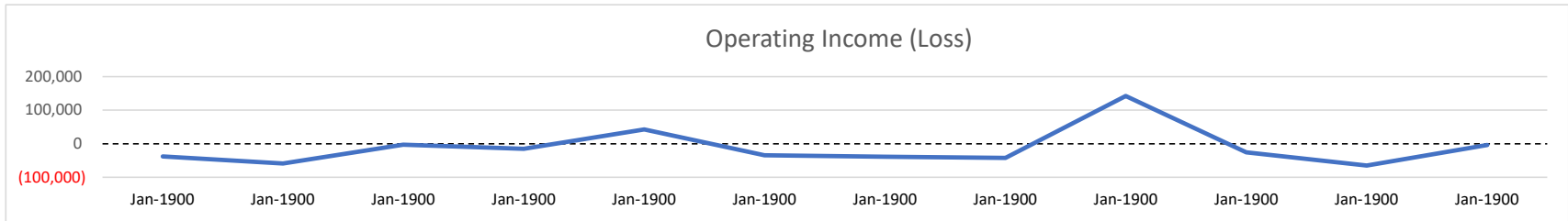


Month Ending Current Liabilities (\$)	\$94,194	\$103,259	\$107,770	\$123,313	\$105,094	\$110,228	\$85,225	\$94,706	\$103,398	\$112,163	\$120,828	\$127,718
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ORHA Trends

	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Oct-2023	Nov-2023	Dec-2023	Jan-2024	Feb-2024	Mar-2024	Apr-2024	May-2024
Net Income (Loss)	(14,306)	(31,784)	20,105	(15,576)	(12,048)	(12,862)	(20,063)	(23,239)	162,793	(4,598)	(43,717)	17,371
Depreciation	17,049	17,049	17,049	-4,589	15,246	15,246	15,246	15,246	15,246	15,246	15,246	15,246
Operating Income (Loss)	(37,761)	(58,532)	(2,615)	(15,325)	42,616	(34,736)	(38,490)	(41,866)	142,016	(25,475)	(64,627)	(3,537)



ORHA - HCV Program Balance Sheet

Preview

May, 2024

Balance

Assets

Current Assets

5	ACH Reserve Account	168,155.12
7	HCV Operating Cash Acct	87,021.88
10	FSS Escrow Account	14,001.46
15	Fraud Recovery Receivable	32,282.98
20	Allowance for Fraud Recovery	(32,282.98)
25	Prepaid Insurance	7,761.54
30	Other Prepaid Assets	1,703.87

Total Current Assets

278,643.87

Non-Current Assets

175	Accumulated Amortization	(619.41)
178	Leased Asset- Canon IRADV 4245	1,231.53
180	Leased Asset- Postage Meter	2,646.31

Total Fixed Assets

3,258.43

Total Assets

281,902.30

Liabilities

Current Liabilities

300	Accounts Payable - Low Rent	112,578.70
305	FSS Escrow Account	14,001.46
321	Accrued Interest Liability	7.63
322	Lease Liability- Canon 4245- CP	167.14
324	Lease Liability- Postage Meter- CP	124.87

Total Current Liabilities

126,879.80

Non-Current Liabilities

471	Lease Liability- Canon 4245 NC	413.51
473	Lease Liability- Postage Meter NC	2,153.28

Total Non-Current Liabilities

2,566.79

Total Liabilities

129,446.59

Net Assets

600	Investment in Capital Assets	(51.01)
601	Unrestricted Net Position	164,265.05
605	Restricted Net Position	(14,989.70)
700	Current Year Net Income (Loss)	3,231.37

Total Net Assets

152,455.71

Total Liabilities and Net Assets

281,902.30

ORHA - HCV Program
Board Operating Statement

Preview

May, 2024

	<u>Monthly Totals</u>	<u>Year-to-Date Totals</u>
Income		
HUD PHA Grants	189,416.00	1,455,139.68
HUD PHA Grants - Admin Fees	17,896.00	156,226.00
Interest Income	34.49	265.37
Fraud Recovery	1,067.54	7,280.97
Operating Income	208,414.03	1,618,912.02
Expenses		
Salaries - Administrative	10,174.31	39,758.46
Legal Expense	132.00	1,056.00
Staff Training	0.00	4,344.48
Travel	68.25	6,126.25
Accounting Fees	200.00	1,491.25
Auditing Fees	0.00	5,139.75
Rent Expense	385.00	3,080.00
Employee Benefits - Admin	1,009.88	8,472.62
Sundry	0.00	3,442.55
Admin Contract Costs	123.99	27,531.24
Computer Maintenance	785.19	10,648.99
Interest Expense- Lease Canon 4245	1.69	7.14
Interest Expense- Lease Postage Meter	21.02	66.27
Postage	990.00	2,493.27
Telephone	334.62	3,890.21
Office Supplies	556.77	6,688.88
Dues and Subscriptions	23.65	2,538.09
Maintenance Salaries	1,178.80	10,004.57
Employee Benefits OM & O	491.52	4,031.32
Protective Services	0.00	341.11
Other General Expense	97.04	776.32
NED HAP	13,886.00	112,417.09
Homeownership HAP	1,658.72	11,013.64
Standard HAP	148,329.36	1,208,815.97
Port Out HAP	1,263.00	8,841.00
VASH HAP	10,218.60	77,444.60
Enhanced HAP	2,713.00	21,282.00
FYI HAP	3,575.00	24,362.00
FSS Escrow Expense	1,254.00	9,575.58
Operating Expenses	199,471.41	1,615,680.65
Operating Profit / (Loss)	8,942.62	3,231.37

Report Selections

ORHA - HCV Program

Board Operating Statement / Budget

Preview

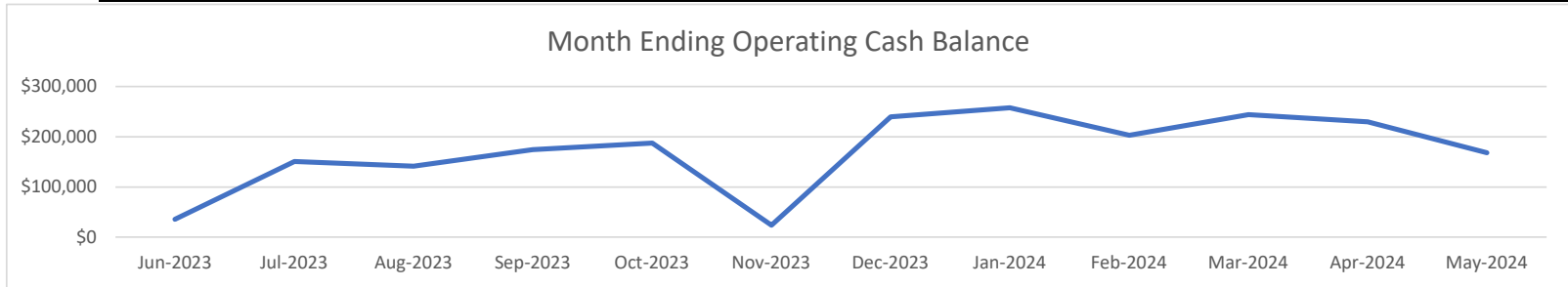
May, 2024

	<u>Monthly Totals</u>	<u>PUM</u>	<u>Monthly Budget</u>	<u>PUM</u>	<u>YTD Totals</u>	<u>PUM</u>	<u>YTD Budget</u>	<u>PUM</u>
Income								
HUD PHA Grants	189,416.00	757.66	15,171.33	60.69	1,455,139.68	727.57	121,370.64	60.69
HUD PHA Grants - Admin Fees	17,896.00	71.58	18,570.33	74.28	156,226.00	78.11	148,562.64	74.28
Interest Income	34.49	0.14	31.66	0.13	265.37	0.13	253.28	0.13
Fraud Recovery	1,067.54	4.27	1,041.66	4.17	7,280.97	3.64	8,333.28	4.17
Operating Income	208,414.03	833.66	34,814.98	139.26	1,618,912.02	809.46	278,519.84	139.26
Expenses								
Salaries - Administrative	10,174.31	40.70	9,234.25	36.94	39,758.46	19.88	73,874.00	36.94
Legal Expense	132.00	0.53	100.00	0.40	1,056.00	0.53	800.00	0.40
Staff Training	0.00	0.00	166.66	0.67	4,344.48	2.17	1,333.28	0.67
Travel	68.25	0.27	166.66	0.67	6,126.25	3.06	1,333.28	0.67
Accounting Fees	200.00	0.80	233.33	0.93	1,491.25	0.75	1,866.64	0.93
Auditing Fees	0.00	0.00	395.83	1.58	5,139.75	2.57	3,166.64	1.58
Other Tenant Services	0.00	0.00	41.66	0.17	0.00	0.00	333.28	0.17
Rent Expense	385.00	1.54	385.00	1.54	3,080.00	1.54	3,080.00	1.54
Employee Benefits - Admin	1,009.88	4.04	3,280.83	13.12	8,472.62	4.24	26,246.64	13.12
Sundry	0.00	0.00	125.00	0.50	3,442.55	1.72	1,000.00	0.50
Admin Contract Costs	123.99	0.50	508.33	2.03	27,531.24	13.77	4,066.64	2.03
Computer Maintenance	785.19	3.14	1,075.00	4.30	10,648.99	5.32	8,600.00	4.30
Interest Expense- Lease Canon 4:	1.69	0.01	0.00	0.00	7.14	0.00	0.00	0.00
Interest Expense- Lease Postage	21.02	0.08	0.00	0.00	66.27	0.03	0.00	0.00
Postage	990.00	3.96	233.33	0.93	2,493.27	1.25	1,866.64	0.93
Telephone	334.62	1.34	375.00	1.50	3,890.21	1.95	3,000.00	1.50
Advertising	0.00	0.00	41.66	0.17	0.00	0.00	333.28	0.17
Office Supplies	556.77	2.23	433.33	1.73	6,688.88	3.34	3,466.64	1.73
Dues and Subscriptions	23.65	0.09	316.66	1.27	2,538.09	1.27	2,533.28	1.27
Maintenance Salaries	1,178.80	4.72	1,276.83	5.11	10,004.57	5.00	10,214.64	5.11
Employee Benefits OM & O	491.52	1.97	453.66	1.81	4,031.32	2.02	3,629.28	1.81
Protective Services	0.00	0.00	41.66	0.17	341.11	0.17	333.28	0.17
General Liability	0.00	0.00	87.16	0.35	0.00	0.00	697.28	0.35
Public Officials	0.00	0.00	27.83	0.11	0.00	0.00	222.64	0.11
Worker's Compensation	0.00	0.00	4.16	0.02	0.00	0.00	33.28	0.02
Other Insurance	0.00	0.00	51.66	0.21	0.00	0.00	413.28	0.21
Other General Expense	97.04	0.39	825.00	3.30	776.32	0.39	6,600.00	3.30
NED HAP	13,886.00	55.54	0.00	0.00	112,417.09	56.21	0.00	0.00
Homeownership HAP	1,658.72	6.63	0.00	0.00	11,013.64	5.51	0.00	0.00
Standard HAP	148,329.36	593.32	0.00	0.00	1,208,815.97	604.41	0.00	0.00
Port Out HAP	1,263.00	5.05	0.00	0.00	8,841.00	4.42	0.00	0.00
VASH HAP	10,218.60	40.87	0.00	0.00	77,444.60	38.72	0.00	0.00
Enhanced HAP	2,713.00	10.85	0.00	0.00	21,282.00	10.64	0.00	0.00
FYI HAP	3,575.00	14.30	0.00	0.00	24,362.00	12.18	0.00	0.00
HAP - Payments - Rents	0.00	0.00	142,916.66	571.67	0.00	0.00	1,143,333.28	571.67
HAP - VASH	0.00	0.00	9,312.50	37.25	0.00	0.00	74,500.00	37.25
HAP - Homeownership	0.00	0.00	737.50	2.95	0.00	0.00	5,900.00	2.95
FSS Escrow Expense	1,254.00	5.02	1,608.33	6.43	9,575.58	4.79	12,866.64	6.43
Operating Expenses	199,471.41	797.89	174,455.48	697.82	1,615,680.65	807.84	1,395,643.84	697.82
Operating Profit / (Loss)	8,942.62	35.77	(139,640.50)	(558.56)	3,231.37	1.62	1,117,124.00)	(558.56)

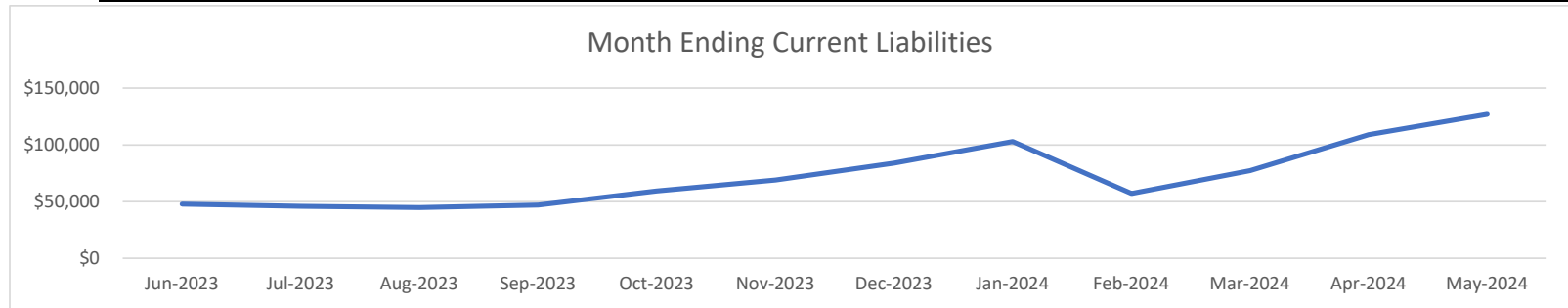
Report Selections

Oak Ridge Housing Authority - Section 8

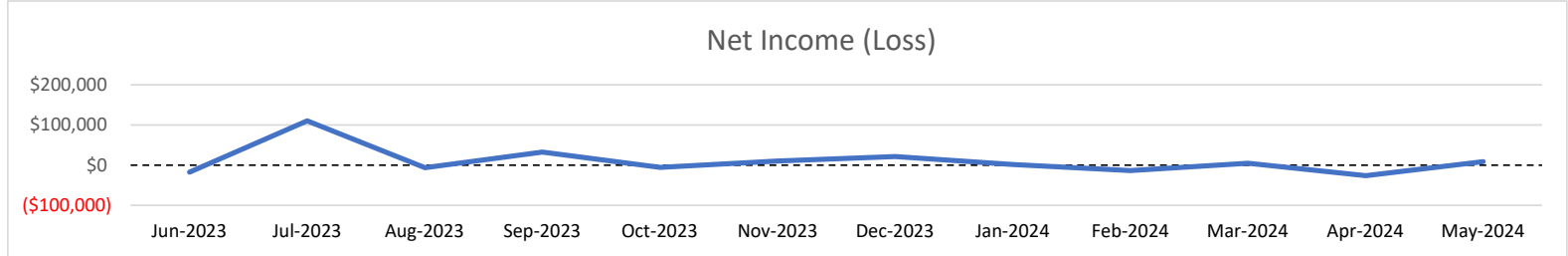
	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Oct-2023	Nov-2023	Dec-2023	Jan-2024	Feb-2024	Mar-2024	Apr-2024	May-2024
Month Ending Cash Balance (\$)	\$35,713	\$150,812	\$141,855	\$174,503	\$187,617	\$23,665	\$239,741	\$257,893	\$203,071	\$244,262	\$229,973	\$168,165



Month Ending Current Liabilities (\$)	\$47,807	\$45,908	\$44,848	\$47,182	\$59,558	\$69,061	\$84,107	\$102,929	\$57,269	\$77,499	\$109,035	\$126,880
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	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Oct-2023	Nov-2023	Dec-2023	Jan-2024	Feb-2024	Mar-2024	Apr-2024	May-2024
Net Income (Loss)	(\$16,886)	\$110,779	(\$6,090)	\$33,160	(\$5,429)	\$10,293	\$21,768	\$2,148	(\$13,416)	\$5,420	(\$26,494)	\$8,943





ORHA
oak ridge housing authority

"Creating vibrant, stable communities"

10 Van Hicks Road
Oak Ridge, TN 37830
865.482.1006
www.orha.net

Memo

To: Oak Ridge Housing Authority Board of Directors

From: Erin Garner

Date: 9/6/2024

Re: Accounts for Write-Off

Please review the Accounts for Write-Off for September, 2024. The total amount to be written off is \$1,410.33.



**ACCOUNTS PROPOSED FOR WRITE OFF
RESOLUTION #
September 2024
Public Housing**

TENANT NUMBER	ADDRESS	MOVE OUT DATE	Rent /Other Charges at Move Out					Total Rent/Charges	LESS SECURITY/PET DEPOSIT	MOVE OUT CHARGES			AMOUNT TO BE WRITTEN OFF	WRITE OFF DATE
			RENT BALANCE AT MOVE OUT	Repayment Agreement Balance	Utilities Paid on Behalf of Tenant	Maintenance Charges	OTHER* See Notes			CLEANING	REPAIR WORK	TOTAL MOVE OUT CHARGES		
042.04	126 Van Hicks Place	8/1/2024	\$ 607.77	\$ -	\$ -	\$ 20.00	\$ 627.77	\$ (200.00)	\$ 480.00		\$ 480.00	\$ 907.77		
049.05	112 Van Hicks Place	8/1/2024	\$ 487.56				\$ 487.56	\$ (350.00)			\$ -	\$ 137.56		
030.1	115 Van Hicks Place	8/1/2024	\$ 19.00				\$ 19.00	\$ (400.00)	\$ 600.00		\$ 600.00	\$ 219.00		
015.02	15 Van Hicks Road	6/3/2024	\$ 106.00				\$ 106.00	\$ (200.00)	\$ 240.00		\$ 240.00	\$ 146.00		
							\$ -				\$ -	\$ -		
							\$ -							
							\$ -							
							\$ -							
							\$ -							
							\$ -							
TOTAL TO BE WRITTEN OFF:											\$ 1,410.33			

TOTAL WRITE OFF AMOUNT	\$	1,410.33
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Oak Ridge Housing Authority

To: The Board of Commissioners – Oak Ridge Housing Authority

From: Alistair Blair – Housing Choice Voucher Director

Date: 09/06/2024

Re: Amendments To Fair Market Rents

The Department of Housing & Urban Development (HUD) has released a new rule regarding the calculation of Fair Market Rents. It will launch the concept of Small Area Fair Market Rents (SAFMRs).

The rule is effective October 01, 2024.

“In the administration of the HCV program, SAFMRs (i.e., FMRs established at the ZIP code–area level) replace the 50th percentile FMRs previously required in metropolitan areas with high concentrations of voucher families. SAFMRs are intended to provide families residing in such areas with access to low-poverty areas by providing rental assistance at a level that makes the higher rents in such areas affordable to them. For HCV-assisted families who reside in metropolitan areas where the use of SAFMRs is mandatory, PHAs are required to use SAFMRs in establishing families’ payment standards.” *Reference: NOTICE PIH 2018–01 (HA)*

The jurisdiction of ORHA encompasses the City of Oak Ridge, as well as an area of ten miles around the city limits (excluding Knox County). This covers a total of 7 zip codes where ORHA is able to issue vouchers and house Participants.

For the period October 01, 2024 until December 31, 2024 ORHA has obtained a HUD waiver to issue vouchers with 120% of the published SAFMR amounts. The 120% SAFMRs of the 7 zip codes are displayed in red next to HUD’s published guidelines.

ORHA has not yet received direction regarding the allowable waivers/ calculation for the period of January 01, 2025 onwards. If ORHA does not receive permission to continue with the 120% waiver, ORHA will use the standard 90-110% of SAFMR formula. To illustrate the possible scenario, the 110% SAFMRs have been displayed on a separate table.

Following the required period for public comment, I am asking that these changes be approved.

The ORHA web page is due to be updated with this information.

Additional reading:

What are SAFMRs?

Housing voucher subsidies are capped based on fair market rents (FMRs) that HUD estimates each year for modest housing units in a geographic area. A family with a voucher pays about 30 percent of its income for rent and utilities, and the voucher covers the remainder up to a payment standard set by the state or local housing agency. The payment standard generally must be within 10 percent of the FMR (i.e. 90-110% of FMR), although agencies may set higher or lower standards if they meet certain criteria and get HUD approval. Families may rent reasonably priced units above the payment standard, but they must pay the extra rent themselves, on top of the 30 percent of their income they would otherwise pay.

Historically, HUD has established a single set of FMRs for units of various sizes in each metro area or rural county. In recent years, however, HUD has tested SAFMRs, which are based on rents in particular zip codes and therefore reflect neighborhood rents more accurately than metro-level FMRs. SAFMRs were first used in the Dallas area in fiscal year 2011 following settlement of a lawsuit claiming that metro-wide FMRs prevented minority voucher holders from moving to predominantly white neighborhoods with higher rents. Two years later, HUD initiated an SAFMR demonstration allowing five agencies in other parts of the country to test the approach. After early results suggested that SAFMRs were effective at helping voucher holders in these areas move to higher-opportunity neighborhoods without undue administrative burdens, HUD issued the 2016 expansion regulation with the goal of providing similar opportunities to families in other parts of the country.

What are the benefits of using SAFMRs?

SAFMRs have two main benefits:

- they can provide voucher holders greater access to high-opportunity areas; and
- they can make the voucher program more cost-effective.

Both of these benefits stem from having payment standards that more accurately reflect neighborhood rents. Payment standards based on the broader metro-level FMRs are often too low to cover rents in some neighborhoods and higher than needed in others. When the payment standard is too low — as is often the case in neighborhoods with low poverty, low crime, and high-performing schools — families will struggle to find units they can rent with their voucher. When the payment standard is too high, families can afford units that are larger or have more amenities than they need, and owners can potentially charge above-market rents (unless housing agencies strictly enforce rules requiring that rents be reasonable in the local market). Such excessive payments reduce the voucher program's cost-effectiveness and encourage families to use vouchers — and owners to accept them — in lower-rent, higher-poverty neighborhoods.

Research shows that SAFMRs have worked well at helping families move to higher-opportunity neighborhoods. In August 2017, HUD released an interim evaluation of SAFMR implementation at two Dallas-area agencies and the five SAFMR demonstration agencies. During the period SAFMRs were used, the share of voucher holders who lived in high-opportunity neighborhoods rose at SAFMR agencies but not at a group of comparison agencies that didn't use SAFMRs. (Researchers identified high-opportunity neighborhoods through an index that considered poverty rate, school quality, access to jobs, and exposure to environmental toxins.) Earlier research also found that SAFMRs in Dallas enabled voucher holders to move to neighborhoods with less crime. These findings have important implications for families' well-being, since research shows moving to lower-poverty neighborhoods can lead to major improvements in adults' health and children's long-run earnings and chances of attending college.

SAFMRs have also made the voucher program more cost-effective. The interim evaluation found that average subsidy costs fell 13 percent at SAFMR agencies from 2010 to 2015, because the total subsidy reductions from using SAFMRs in low-rent neighborhoods exceeded increases in high-rent neighborhoods. Costs also fell at comparison agencies (partly because budget cuts during this period caused many agencies to lower subsidy levels), but by less than half as much. The effects of SAFMRs on costs at individual agencies will depend on a range of factors, including how SAFMRs compare to metro FMRs in their jurisdiction, what kinds of tenant protections the agency adopts, and how many families move to higher-rent areas. To the extent that SAFMRs reduce per-voucher costs, they can enable agencies to provide vouchers to more families with their limited funds. (One risk is that savings could come at the expense of increasing rents for families already using vouchers in low-rent neighborhoods, but as discussed below, HUD's rule gives agencies strong tools to protect those families.)

In addition to helping low-income families access higher-opportunity neighborhoods and potentially extending assistance to more families, SAFMRs can also benefit housing agencies in other ways. SAFMRs can help an agency boost its performance under the Section Eight Management Assessment Program (SEMAP) by making it easier to earn "deconcentration bonus" points for enabling voucher holders to move to low-poverty neighborhoods, meet its obligation to affirmatively further fair housing by providing families access to more racially integrated neighborhoods, and help avoid excessive concentration of voucher holders in a small number of neighborhoods (which in some cases may reduce community support for the agency and the voucher program).

Agencies may experience higher administrative costs to implement SAFMRs for items such as modifying automated systems, training agency staff, and setting payment standards. But the results from the interim evaluation suggest that these costs were modest and consisted mainly of one-time or transitional expenses, and HUD has indicated that it may provide added administrative funding to cover at least some such costs. Moreover, SAFMRs may enable agencies serving jurisdictions with high rents relative to their metropolitan area to raise the share of voucher recipients who successfully lease housing, which could lower their administrative costs by reducing the rate at which they must reissue returned vouchers.

Reference: www.cbpp.org/research/a-guide-to-small-area-fair-market-rents-safmrs



FY2024 SMALL AREA FMRs FOR ANDERSON COUNTY, TN

In metropolitan areas, HUD defines Small Areas using ZIP Codes within the metropolitan area. Using ZIP codes as the basis for FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area, and they are likely to reduce need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Anderson County is part of the **Knoxville, TN HUD Metro FMR Area.**

Anderson County, TN Advisory Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
37705		\$1,000	\$1,220	\$1,580	\$1,830
37710		\$860	\$1,050	\$1,360	\$1,600
37716		\$860 120% - \$1032	\$1,050 120% - \$1260	\$1,360 120% - \$1632	\$1,600 120% - \$1920
37717		\$880	\$1,070	\$1,380	\$1,610
37754		\$980	\$1,200	\$1,550	\$1,800
37769		\$860	\$1,050	\$1,360	\$1,600
37828		\$930 120% - \$1116	\$1,140 120% - \$1368	\$1,470 120% - \$1764	\$1,710 120% - \$2052
37830		\$900 120% - \$1080	\$1,090 120% - \$1308	\$1,420 120% - \$1704	\$1,670 120% - \$2004
37831		\$880 120% - \$1056	\$1,070 120% - \$1284	\$1,380 120% - \$1656	\$1,610 120% - \$1932
37840		\$860 120% - \$1032	\$1,050 120% - \$1260	\$1,360 120% - \$1632	\$1,600 120% - \$1920
37849		\$960 120% - \$1152	\$1,170 120% - 1404	\$1,510 120% - \$1812	\$1,760 120% - \$2112
37931		\$1,200	\$1,470	\$1,900	\$2,210

2024 (October 01 - December 31)

The Oak Ridge Housing Authority issues vouchers for the City of Oak Ridge, plus an area of ten miles from the city limits (excluding Knox County). The relevant ZIP codes have been highlighted.



FY2025 SMALL AREA FMRs FOR ANDERSON COUNTY, TN

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Anderson County is part of the **Knoxville, TN HUD Metro FMR Area**.

Anderson County, TN Advisory Small Area FMRs By Unit Bedrooms									
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom				
37705		\$1,370	\$1,680	\$2,160	\$2,530				
37710		\$900	\$1,100	\$1,430	\$1,650				
37716		\$1,070	120% - \$1284	\$1,310	120% - \$1572	\$1,680	120% - \$2016	\$1,980	120% - \$2376
37717		\$1,120	\$1,370	\$1,760	\$2,070				
37754		\$1,220	\$1,490	\$1,910	\$2,250				
37769		\$900	\$1,100	\$1,430	\$1,650				
37828		\$1,130	120% - \$1356	\$1,380	120% - \$1656	\$1,770	120% - \$2124	\$2,080	120% - \$2496
37830		\$1,150	120% - \$1380	\$1,410	120% - \$1692	\$1,810	120% - \$2172	\$2,150	120% - \$2580
37831		\$1,120	120% - \$1344	\$1,370	120% - \$1644	\$1,760	120% - \$2112	\$2,070	120% - \$2484
37840		\$900	120% - \$1080	\$1,100	120% - \$1320	\$1,430	120% - \$1716	\$1,680	120% - \$2016
37849		\$1,130	120% - \$1356	\$1,390	120% - \$1668	\$1,790	120% - \$2148	\$2,100	120% - \$2520
37931		\$1,540	\$1,890	\$2,430	\$2,850				

2025 (January 01 ->)

The Oak Ridge Housing Authority issues vouchers for the City of Oak Ridge, plus an area of ten miles from the city limits (excluding Knox County). The relevant ZIP codes have been highlighted.



FY2025 SMALL AREA FMRs FOR ANDERSON COUNTY, TN

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Anderson County is part of the **Knoxville, TN HUD Metro FMR Area**.

Anderson County, TN Advisory Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
37705		\$1,370	\$1,680	\$2,160	\$2,530
37710		\$900	\$1,100	\$1,430	\$1,650
37716		\$1,070 <small>110% - \$1177</small>	\$1,310 <small>110% - \$1441</small>	\$1,680 <small>110% - \$1848</small>	\$1,980 <small>110% - \$2178</small>
37717		\$1,120	\$1,370	\$1,760	\$2,070
37754		\$1,220	\$1,490	\$1,910	\$2,250
37769		\$900	\$1,100	\$1,430	\$1,650
37828		\$1,130 <small>110% - \$1243</small>	\$1,380 <small>110% - \$1518</small>	\$1,770 <small>110% - \$1947</small>	\$2,080 <small>110% - \$2288</small>
37830		\$1,150 <small>110% - \$1265</small>	\$1,410 <small>110% - \$1551</small>	\$1,810 <small>110% - \$1991</small>	\$2,150 <small>110% - \$2365</small>
37831		\$1,120 <small>110% - \$1232</small>	\$1,370 <small>110% - \$1507</small>	\$1,760 <small>110% - \$1936</small>	\$2,070 <small>110% - \$2277</small>
37840		\$900 <small>110% - \$990</small>	\$1,100 <small>110% - \$1210</small>	\$1,430 <small>110% - \$1573</small>	\$1,680 <small>110% - \$1848</small>
37849		\$1,130 <small>110% - \$1243</small>	\$1,390 <small>110% - \$1529</small>	\$1,790 <small>110% - \$1969</small>	\$2,100 <small>110% - \$2310</small>
37931		\$1,540	\$1,890	\$2,430	\$2,850

2025 (January 01 ->)

The Oak Ridge Housing Authority issues vouchers for the City of Oak Ridge, plus an area of ten miles from the city limits (excluding Knox County). The relevant ZIP codes have been highlighted.



FY2024 SMALL AREA FMRs FOR MORGAN COUNTY, TN

In metropolitan areas, HUD defines Small Areas using ZIP Codes within the metropolitan area. Using ZIP codes as the basis for FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area, and they are likely to reduce need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Morgan County is part of the **Morgan County, TN HUD Metro FMR Area**.

Morgan County, TN Advisory Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
37719		\$790	\$950	\$1,240	\$1,550
37726		\$660	\$860	\$1,140	\$1,150
37733		\$660	\$860	\$1,140	\$1,150
37748		\$790 <small>120% - \$948</small>	\$950 <small>120% - \$1140</small>	\$1,240 <small>120% - \$1488</small>	\$1,590 <small>120% - \$1908</small>
37770		\$730	\$960	\$1,270	\$1,280
37829		\$750	\$980	\$1,300	\$1,310
37840		\$860	\$1,050	\$1,360	\$1,600
37845		\$780	\$960	\$1,250	\$1,480
37852		\$660	\$860	\$1,140	\$1,150
37854		\$770	\$920	\$1,200	\$1,550
37872		\$660	\$860	\$1,140	\$1,150
37887		\$660	\$860	\$1,140	\$1,150

2024 (October 01 - December 31)

The Oak Ridge Housing Authority issues vouchers for the City of Oak Ridge, plus an area of ten miles from the city limits (excluding Knox County). The relevant ZIP codes have been highlighted.



FY2025 SMALL AREA FMRs FOR MORGAN COUNTY, TN

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

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Morgan County, TN Advisory Small Area FMRs By Unit Bedrooms						
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
37719		\$880	\$1,070	\$1,380	\$1,730	
37726		\$690	\$900	\$1,180	\$1,250	
37733		\$740	\$970	\$1,280	\$1,290	
37748		\$880 120% - \$1056	\$1,060 120% - \$1272	\$1,360 120% - \$1632	\$1,750 120% - \$2100	
37770		\$720	\$930	\$1,230	\$1,290	
37829		\$850	\$1,120	\$1,480	\$1,480	
37840		\$900	\$1,100	\$1,430	\$1,680	
37845		\$850	\$1,060	\$1,380	\$1,590	
37852		\$760	\$950	\$1,220	\$1,440	
37854		\$850	\$1,020	\$1,320	\$1,700	
37872		\$770	\$1,000	\$1,320	\$1,340	
37887		\$690	\$910	\$1,200	\$1,210	

2025 (January 01 ->)

The Oak Ridge Housing Authority issues vouchers for the City of Oak Ridge, plus an area of ten miles from the city limits (excluding Knox County). The relevant ZIP codes have been highlighted.



FY2025 SMALL AREA FMRs FOR MORGAN COUNTY, TN

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into “Opportunity Neighborhoods” with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

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ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
37719		\$880	\$1,070	\$1,380	\$1,730
37726		\$690	\$900	\$1,180	\$1,250
37733		\$740	\$970	\$1,280	\$1,290
37748		\$880 110% - \$968	\$1,060 110% - \$1166	\$1,360 110% - \$1496	\$1,750 110% - \$1925
37770		\$720	\$930	\$1,230	\$1,290
37829		\$850	\$1,120	\$1,480	\$1,480
37840		\$900	\$1,100	\$1,430	\$1,680
37845		\$850	\$1,060	\$1,380	\$1,590
37852		\$760	\$950	\$1,220	\$1,440
37854		\$850	\$1,020	\$1,320	\$1,700
37872		\$770	\$1,000	\$1,320	\$1,340
37887		\$690	\$910	\$1,200	\$1,210

2025 (January 01 ->)

The Oak Ridge Housing Authority issues vouchers for the City of Oak Ridge, plus an area of ten miles from the city limits (excluding Knox County). The relevant ZIP codes have been highlighted.

Oak Ridge Housing Authority

To: The Board of Commissioners – Oak Ridge Housing Authority

From: Alistair Blair – Housing Choice Voucher Director

Date: 09/12/2024

Re: Adoption of New Administration Plan, with HOTMA Changes

The Department of Housing & Urban Development (HUD) has released a Final Rule implementing the Housing Opportunity Through Modernization Act of 2016 (HOTMA). This final rule was published in the Federal Register on February 14, 2023.

HOTMA was intended to streamline processes and reduce burdens on Public Housing Authorities.

Attached is a copy of the HOTMA Sections 102 and 104: Income and Assets Fact Sheet. This sheet provides an overview of the changes related to income reviews and asset limitation from the implementation of HOTMA Sections 102 and 104. These changes have been reflected in the updated and amended Administration Plan.

Following the required period for public comment, I am asking that these changes be approved in anticipation of HUD informing ORHA of the revised implementation date.

The ORHA web page is due to be updated with this information, and one can also request a copy of the Administration Plan from ORHA.



HOTMA Sections 102 and 104: Income and Assets Fact Sheet

This *sheet* provides an *overview* of the changes related to *income* reviews and asset limitations from the implementation of HOTMA Sections 102 and 104.

Income Definitions- 24 CFR 5.609 (a): Income is now defined broadly with an expanded and clarified list of income exclusions. Annual income includes all amounts received from all sources by each adult family member 18 years or older or the head of household or their spouse, plus unearned income by or on behalf of each dependent under 18 years, plus income from assets.

Income Exclusions-24 CFR 5.609(b): See the [Income and Exclusions Resource Sheet](#) for the list of all excluded amounts.

Student Financial Assistance-24 CFR 5.609(b)(9): See the [Student Financial Assistance Resource Sheet](#) for information on deductions, exclusions, and calculating exclusions.

Income from Assets-24 CFR 5.609(a): In general, income from assets is considered income. If it is possible to calculate actual returns from an asset, the PHA should use that amount. If it is not possible to calculate an actual return on an asset, the PHA must impute income from assets based on the current passbook savings rate as determined by HUD when the family has net assets over \$50,000 (adjusted annually by CPI-W). See the [Asset Resource Sheet](#) for the list of all excluded amounts.

Calculation of Income- 24 CFR 5.609(c): For initial occupancy/assistance and interim reexaminations, the PHA must estimate the family income for the upcoming 12-month period using current income. For all annual reexaminations, the PHA must determine the family income for the previous 12-months **unless** using a streamlined income determination, taking into account any redetermination from an interim reexamination and any unaccounted for income changes.

Interim Income Reexaminations-24 CFR 960.257(b), 982.516(c), and 882.515(b): A family may request an interim reexamination because of family income or composition changes since the last examination. An interim reexamination should be conducted when a family's adjusted income decreases by 10% or more (or lower threshold per HUD or PHA policy). An interim reexamination should also be conducted when a family's adjusted income increases by 10% or more; however, the PHA may not consider any increase in the *earned* income of the family when estimating or calculating whether the family's adjusted income has increased, unless the family has previously received an interim reduction during the certification period. See the [Interim Reexaminations Fact Sheet](#)



This material is based upon work supported, in whole or in part, by Federal award number NAL-C-17-094-05 awarded to NALCAB by the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. Neither the United States Government, nor any of its employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, apparatus, product, or process disclosed, or represents that its use would not infringe privately-owned rights. Reference herein to any individuals, agencies, companies, products, process, services, service by trade name, trademark, manufacturer, or otherwise does not constitute or imply an endorsement, recommendation, or favoring by the author(s), contributor(s), the U.S. Government or any agency thereof. Opinions contained herein are those of the author(s) and do not necessarily reflect the official position of, or a position that is endorsed by, HUD or any Federal agency.

HOTMA Sections 102 and 104: Income and Assets Fact Sheet

Safe Harbor: Income Determinations from Other Programs - 24 CFR 5.609(c)(3): The PHA may determine a family's pre-deduction income based on income determinations made by other means-tested federal public assistance programs within the previous 12-months. PHAs are not required to use this method.

Eliminates the Earned Income Disregard: Only families already participating in EID on the effective date of the final rule may continue receiving the benefits up to 2 years from that date. Families receiving the Jobs Plus Earned Income Disregard pursuant to the FY2022 NOFO or earlier may continue to receive the EID under the terms of the NOFO.

Mandatory Deductions-24 CFR 5.611 (a)(1)-(a)(2): Changes the mandatory deduction amounts to \$480 per dependent and \$525 per elderly and disabled family. These amounts are 2024 figures, adjusted annually for inflation and rounded to the next lowest multiple of \$25.

Health and Medical Expense Deduction- 24 CFR 5.611(a)(3): Increases the threshold for the deduction of unreimbursed health and medical care expenses plus unreimbursed reasonable attendant care and auxiliary apparatus expenses that enable employment to 10% of annual income.

Permissive Deductions- 24 CFR 5.611(b): A PHA may adopt, through written policies, additional deductions from annual income. PHAs will not be eligible for additional HUD funding based on application of these deductions.

Hardship Exemptions to the Health and Medical Expenses Deduction - 24 CFR 5.611(c)(1)-(c)(2): There are two categories of hardship exemptions to the new 10% threshold for unreimbursed health and medical expenses: a phase-in for families already receiving a deduction for expenses over 3% of their income and a general hardship exemption.

Exemption to Continue the Child Care Expense Deduction -24 CFR 5.611(d): A family whose eligibility for the child care expense deduction is ending may request a financial hardship exemption to continue the deduction.

Limitation on Assets- 25 CFR 5.618(a): The new rule restricts families from receiving public housing or Section 8 benefits if their net family assets exceed \$100,000 (as adjusted annually) or if the family owns real property deemed suitable for the family to live in.

Exclusion from Assets-24 CFR 5.603(b)(3): There are new exclusions from assets, including related to necessary items of personal property, non-necessary items of personal property when the total value does not exceed \$50,000 (as adjusted), and real property that the family does not have the legal authority to sell.



Memo

To: ORHA Board of Commissioners

From: Kari King, Public Housing Manager

Date: August 13, 2024

Re: Utility Allowance Changes for Public Housing Program

On July 16, 2024, ORHA received updates of the tenant utility allowance study, performed by Energy Consulting, Inc. The following allowances have changed:

- Oak Ridge Electric rates/ allowances have increased +9% to +12%, depending on usage.
- Oak Ridge Gas rates/ allowances have decreased -16% to -22%, depending on usage.
- Oak Ridge Water rates/ allowance have increased +8% to +9%.
- Oak Ridge Sewer rates/ allowances have not changed.
- Oak Ridge Garbage rates have not changed.

Since a category has changed by 10% or more, the HUD register does require an update.

Attached are the proposed utility allowances for all ORHA's units, with an effective date of September 12, 2024. These utility allowance changes will be publicly posted on ORHA's website for comments, 30 days prior to the effective date.

Thank you for your consideration with this update.

Current

Current

Oak Ridge Housing Authority

Apple Lane, Duplex and Town Houses

#1

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit						
	2 BR Dup	3 BR Dup	2 BR Tn Hse	3 BR Tn Hse			
Electricity	\$ 52	\$ 59	\$ 51	\$ 58			
Gas	\$ 71	\$ 77	\$ 58	\$ 64			
Water	\$ 33	\$ 38	\$ 33	\$ 38			
Sewer	\$ 45	\$ 52	\$ 45	\$ 52			
Garbage	\$ 15	\$ 15	\$ 15	\$ 15			
Total	\$ 216	\$ 241	\$ 202	\$ 227			

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Apple Lane, Duplex and Town Houses

#1

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit						
	2 BR Dup	3 BR Dup	2 BR Tn Hse	3 BR Tn Hse			
Electricity	\$ 57	\$ 66	\$ 56	\$ 65			
Gas	\$ 57	\$ 61	\$ 47	\$ 52			
Water	\$ 36	\$ 41	\$ 36	\$ 41			
Sewer	\$ 45	\$ 52	\$ 45	\$ 52			
Garbage	\$ 15	\$ 15	\$ 15	\$ 15			
Total	\$ 210	\$ 235	\$ 199	\$ 225			

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

Honeysuckle Lane, Row Houses

#2

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	1 BR	2 BR				
Electricity	\$ 44	\$ 52				
Gas	\$ 56	\$ 70				
Water	\$ 26	\$ 33				
Sewer	\$ 35	\$ 45				
Garbage	\$ 15	\$ 15				
Total	\$ 176	\$ 215				

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Honeysuckle Lane, Row Houses

#2

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	1 BR	2 BR				
Electricity	\$ 48	\$ 57				
Gas	\$ 46	\$ 56				
Water	\$ 28	\$ 36				
Sewer	\$ 35	\$ 45				
Garbage	\$ 15	\$ 15				
Total	\$ 172	\$ 209				

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

Irene Lane, Town Houses

#3

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	2 BR	3 BR				
Electricity	\$ 51	\$ 58				
Gas	\$ 58	\$ 64				
Water	\$ 33	\$ 38				
Sewer	\$ 45	\$ 52				
Garbage	\$ 15	\$ 15				
Total	\$ 202	\$ 227				

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Irene Lane, Town Houses

#3

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	2 BR	3 BR				
Electricity	\$ 56	\$ 65				
Gas	\$ 47	\$ 52				
Water	\$ 36	\$ 41				
Sewer	\$ 45	\$ 52				
Garbage	\$ 15	\$ 15				
Total	\$ 199	\$ 225				

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

Joel Lane, Row Houses

#4

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit						
	0 BR	1 BR					
Electricity	\$ 36	\$ 43					
Gas	\$ 45	\$ 50					
Water	\$ 19	\$ 26					
Sewer	\$ 26	\$ 35					
Total	\$ 126	\$ 154					

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Joel Lane, Row Houses

#4

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit						
	0 BR	1 BR					
Electricity	\$ 39	\$ 48					
Gas	\$ 37	\$ 42					
Water	\$ 21	\$ 28					
Sewer	\$ 26	\$ 35					
Total	\$ 123	\$ 153					

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

Knoll Lane, Town Houses

#5

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	2 BR	3 BR				
Electricity	\$ 51	\$ 58				
Gas	\$ 58	\$ 64				
Water	\$ 33	\$ 38				
Sewer	\$ 45	\$ 52				
Garbage	\$ 15	\$ 15				
Total	\$ 202	\$ 227				

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Knoll Lane, Town Houses

#5

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	2 BR	3 BR				
Electricity	\$ 56	\$ 65				
Gas	\$ 47	\$ 52				
Water	\$ 36	\$ 41				
Sewer	\$ 45	\$ 52				
Garbage	\$ 15	\$ 15				
Total	\$ 199	\$ 225				

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

LaSalle Road, Town Houses

#6

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	2 BR	3 BR				
Electricity	\$ 51	\$ 58				
Gas	\$ 58	\$ 64				
Water	\$ 33	\$ 38				
Sewer	\$ 45	\$ 52				
Garbage	\$ 15	\$ 15				
Total	\$ 202	\$ 227				

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

LaSalle Road, Town Houses

#6

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit					
	2 BR	3 BR				
Electricity	\$ 56	\$ 65				
Gas	\$ 47	\$ 52				
Water	\$ 36	\$ 41				
Sewer	\$ 45	\$ 52				
Garbage	\$ 15	\$ 15				
Total	\$ 199	\$ 225				

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

Van Hicks Road/Van Hicks Place, Row Houses

#7

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit						
	1 BR	2 BR	3 BR	4 BR			
Electricity	\$ 43	\$ 51	\$ 58	\$ 70			
Gas	\$ 50	\$ 58	\$ 66	\$ 79			
Water	\$ 26	\$ 33	\$ 38	\$ 43			
Sewer	\$ 35	\$ 45	\$ 52	\$ 58			
Total	\$ 154	\$ 187	\$ 214	\$ 250			

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Van Hicks Road/Van Hicks Place, Row Houses

#7

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit						
	1 BR	2 BR	3 BR	4 BR			
Electricity	\$ 48	\$ 56	\$ 65	\$ 78			
Gas	\$ 42	\$ 47	\$ 53	\$ 62			
Water	\$ 28	\$ 36	\$ 41	\$ 46			
Sewer	\$ 35	\$ 45	\$ 52	\$ 58			
Total	\$ 153	\$ 184	\$ 211	\$ 244			

(No cooling or clothes dryers included in allowances.)

Oak Ridge Housing Authority

Wade Lane, Town Houses

#8

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit							
	2 BR	3 BR	4 BR					
Electricity	\$ 51	\$ 58	\$ 70					
Gas	\$ 61	\$ 66	\$ 79					
Water	\$ 33	\$ 38	\$ 43					
Sewer	\$ 45	\$ 52	\$ 58					
Garbage	\$ 15	\$ 15	\$ 15					
Total	\$ 205	\$ 229	\$ 265					

(No cooling or clothes dryers included in allowances.)

Proposed

Oak Ridge Housing Authority

Wade Lane, Town Houses

#8

Monthly Tenant Dollar Allowance For Utilities

	Number of Bedrooms in Dwelling Unit							
	2 BR	3 BR	4 BR					
Electricity	\$ 57	\$ 65	\$ 78					
Gas	\$ 50	\$ 53	\$ 63					
Water	\$ 36	\$ 41	\$ 46					
Sewer	\$ 45	\$ 52	\$ 58					
Garbage	\$ 15	\$ 15	\$ 15					
Total	\$ 203	\$ 226	\$ 260					

(No cooling or clothes dryers included in allowances.)