



Building on Success

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HOUSING OPPORTUNITIES THROUGH MODERNIZATION ACT (HOTMA)

Important changes are coming to the Housing Choice Voucher program starting January 1, 2027. These updates are part of the Housing Opportunities Act of 2016 (HOTMA) and will change how income, assets, and certain expenses are counted.

HOTMA rules will be applied to all Annual Reexaminations and Interim changes that are effective January 1, 2027, or later.

You may be asked for different documents or additional verification that you are used to providing. Please be sure to return any requested paperwork to prevent delays in processing your case.

Asset & Real Property Limitations - *Asset Limitation \$100,000*

If your family's total assets are valued at more than \$100,000 you may not be eligible for housing assistance. Assets may include bank accounts, cash, investments, stocks, and real estate.

Real Property Limitation

You may not be eligible for housing assistance if your family owns a home or property that you have the right to live in, you are legally able to sell, and is safe and suitable for your family to live in.

<https://www.hudexchange.info/resource/7039/hotma-resident-fact-sheet-asset-and-real-property-limitations/>

Health & Medical Deductions

For elderly or disabled families, only medical or attendant care costs **above 10% of your monthly adjusted income** can be deducted (the previous threshold was 3%). If you are currently receiving a health or medical deduction, you may request phased-in relief which lets the deduction threshold gradually increase over a 24-month period.

<https://www.hudexchange.info/resource/6975/hotma-resident-fact-sheet-health-medical-and-childcare-deductions/>

Income Calculation & Reviews

Some income increases may not require us to process an interim change – for example, certain increases of less than 10%.

<https://www.hudexchange.info/resource/6976/hotma-resident-fact-sheet-income-calculation-and-reviews>

However, you must still report ALL changes as soon as they happen.

Reporting is required even if you think the change is small. This protects you from incorrect rent amounts, repayment agreements and program violations.

Your specialist will review the information and apply the correct HOTMA rule to your situation.

Childcare

If you receive a childcare deduction and you stop working, stop looking for work, or stop going to school, you may qualify for a hardship exemption that would allow the deduction to remain in your case for 90 days. You must provide documentation to show that you cannot afford rent without the deduction, you still need childcare and losing childcare would create a hardship for your family.

Additional information related to HOTMA:

<https://www.hudexchange.info/resource/7040/hotma-resident-worksheet-asset-and-real-property-limitations/>

<https://www.hudexchange.info/resource/6977/hotma-resident-worksheet-interim-reviews>

<https://www.hudexchange.info/resource/6978/hotma-resident-worksheet-student-financial-aid/>

<https://www.hudexchange.info/trainings/courses/hotma-resident-training-what-does-it-mean-for-me-part-1-income-and-reviews/>

<https://www.hudexchange.info/trainings/courses/hotma-what-does-it-mean-for-me-part-2-asset-and-real-property-limitations/>