

## Multifamily Housing Programs

### List of Discretionary Policies to Implement HOTMA

This chart is intended to make MFH Owners aware of the policies they must set in their respective Tenant Selection Plan (TSP) and EIV policies and procedures by March 31, 2024.

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
<p><b>Asset Limitation for New Admissions (24 CFR § 5.618)</b></p> <p>Section 8 and 202/8 programs only.</p> <p>Reference:</p> <p>Notice H 2023-10 / Attachment A</p>	<ul style="list-style-type: none"> <li>• MFH Owners must deny admission of an applicant family for the following:               <ol style="list-style-type: none"> <li>1. Net family assets that exceed \$100,000 (adjusted annually for inflation); and/or</li> <li>2. The family has a present ownership interest in, a legal right to reside in, and the effective legal authority to sell the real property (based on laws of the state or locality in which the property is located) that is suitable for occupancy by the family as a residence.</li> </ol> </li> <li>• MFH Owners must include this admissions policy in their TSP.</li> </ul>	<p>No discretion.</p>
<p><b>Asset Limitation at Annual and Interim Reexaminations (24 CFR § 5.618)</b></p> <p>Section 8 and 202/8 programs only.</p> <p>Reference:</p> <p>Notice H 2023-10 / Attachment A</p>		<p>MFH Owners have the following policy options at annual and interim reexaminations:</p> <ol style="list-style-type: none"> <li>1. Total Enforcement           <ul style="list-style-type: none"> <li>• MFH Owners may choose to fully enforce the asset limitation exactly as</li> </ul> </li> </ol>

<sup>1</sup> All discretionary policies must be clearly stated in an owner’s Tenant Selection Plan and EIV policies and procedures. Additionally, all discretionary policies must be applied equally to each family pursuant to 24 CFR § 5.105(a).

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
		<p>written in the statute<sup>2</sup> (i.e., the real property requirement and the \$100,000 net family assets requirement). Nothing in paragraphs (4), (5), or (6) of Section 104 of HOTMA compels MFH Owners to exercise the discretion provided by the statute.</p> <p><b>2. Total Non-Enforcement</b></p> <ul style="list-style-type: none"> <li>MFH Owners may choose to establish a written policy to <u>not enforce</u> the asset limitation for <u>all families</u> at annual and interim reexamination.</li> </ul> <p><b>3. Limited Enforcement</b></p> <ul style="list-style-type: none"> <li>MFH Owners may choose to establish a written policy to not enforce the asset limitation for all families, for up to six months after the effective date of a family’s annual or interim reexamination. Families are given the opportunity to cure noncompliance with the asset limitation during this period.</li> <li>Limited non-enforcement policies must address the timeframe for curing</li> </ul>

<sup>2</sup> [Pub. L. 114-201](#).

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
		<p>non-compliance (e.g., MFH Owners may choose to adopt policies to allow any number of months, up to six months, to cure noncompliance with the asset limitation).</p> <ul style="list-style-type: none"> <li>• MFH Owners who establish limited enforcement policies may not delay initiation of termination of assistance beyond six months after the effective date of the annual or interim reexamination.</li> </ul> <p><b>4. Exception Policies</b></p> <ul style="list-style-type: none"> <li>• MFH Owners may establish in written policy exceptions to the asset limitation based on family type and may take into consideration such factors as age, disability, income, the ability of the family to find suitable alternative housing, and whether supportive services are being provided.</li> <li>• MFH Owners may establish total non-enforcement for excepted families, or they may establish limited enforcement for excepted families to give those families the opportunity to cure noncompliance with the asset</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
		<p>limitation for a period up to six months.</p> <ul style="list-style-type: none"> <li>• Exception policies <u>must</u> conform with applicable fair housing statues and regulations.</li> <li>• Exception policies must describe the families who are excepted, <u>and</u> the policies must describe whether excepted families are subject to total nonenforcement or limited nonenforcement of the asset limitation. If excepted families are subject to limited nonenforcement, then the exception policy must address the timeframe for curing non-compliance (e.g., MFH Owners may choose to adopt policies to allow any number of months, up to six months, to cure noncompliance with the asset limitation).</li> <li>• MFH Owners who establish exception policies with a limited enforcement period may not delay initiation of termination of assistance beyond six months after the effective date of the annual or interim reexamination.</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
		<p>Note: MFH Owners may establish <u>both</u> limited non-enforcement and exception policies. The above discretion is <u>not</u> applicable to eligibility determinations for new admissions or initial certifications (IC) of assistance.</p> <p>MFH Owners must include their asset limitation policy at annual and interim reexamination in their TSP.</p>
<p><b>De Minimis Errors in Income Determinations (24 CFR §§ 5.609(c)(4); 5.657(f); 891.105; 891.410(g); and 891.610(g))</b></p> <p>Reference: Notice H 2023-10 / Attachment B</p>	<ul style="list-style-type: none"> <li>• MFH Owners must take corrective action to credit or repay a family if the family was overcharged tenant rent because of de minimis errors in calculating family income.</li> <li>• MFH Owners may not implement policies to require families to repay in instances resulting in a family being undercharged for rent where the MFH Owner miscalculated the family’s income.</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners must include in their TSP how they will repay or credit a family the amount that the family was overcharged retroactive to the effective date of the action the error was made, regardless of the dollar amount associated with the error, because of the MFH Owner’s de minimis error in income determination.</li> </ul>
<p><b>Hardship Exemptions for Health/Medical Care Expenses &amp; Reasonable Attendant Care &amp; Auxiliary Apparatus Expenses — General Relief (24 CFR § 5.611(c)(2))</b></p> <p>Reference:</p>	<ul style="list-style-type: none"> <li>• MFH Owners must provide hardship relief to a family that demonstrates its eligible health and medical care expenses, or reasonable attendant care and auxiliary apparatus expenses exceed 5 percent of the family’s annual income.</li> </ul>	<ul style="list-style-type: none"> <li>• Generally, MFH Owners must develop written policies in their TSP defining what changes in circumstances are required for the family to be eligible for the health and medical care expenses and reasonable attendant care &amp; auxiliary apparatus general hardship exemption, that would</li> </ul>

<b>HOTMA Provision / Regulation / H 2023–10 Reference</b>	<b>Required HOTMA Policy</b>	<b>MFH Owner’s Discretionary Policies<sup>1</sup></b>
Notice H 2023-10 / Attachment C	<ul style="list-style-type: none"> <li>• An increase in health and medical care, reasonable attendant care, and auxiliary apparatus expenses constitutes a qualifying eligibility factor under 24 CFR 5.611(c)(2)(i), so long as it exceeds 5% of the family's annual income (24 CFR 5.611(c)(2)(ii)).</li> <li>• To meet the requirements for the health and medical care expense hardship exemption, the family must have expenses that meet the definition of health and medical care expenses as provided by 24 CFR 5.603(b).</li> <li>• To meet the requirements for the reasonable attendant care and auxiliary apparatus expenses hardship exemption, the family must have expenses that meet the definition of reasonable attendant care and auxiliary apparatus expenses at 24 CFR 5.603(b).</li> </ul>	<p>not otherwise trigger an interim reexamination.</p> <ul style="list-style-type: none"> <li>• MFH Owners may, pursuant to their own discretionary policies, extend the hardship relief for one or more 90-day intervals, while the family’s hardship condition exists.</li> <li>• MFH Owners must state in their TSP whether extensions of the 90-day hardship period are allowable, and the maximum number of 90-day extensions (if establishing a maximum policy) families may receive.</li> </ul> <p>Note: MFH Owners are not limited by HUD to a maximum number of 90-day extensions.</p> <ul style="list-style-type: none"> <li>• MFH Owners must obtain third-party verification of the hardship or must document in the file the reason that third-party verification was not available. MFH Owners must attempt to obtain third-party verification prior to the end of the 90-day hardship period.</li> </ul>
<b>Hardship Exemptions for Health/Medical Care Expenses &amp; Reasonable Attendant</b>	<ul style="list-style-type: none"> <li>• All families who received a deduction for unreimbursed health and medical care and/or reasonable attendant care or auxiliary apparatus expenses based on</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners may continue the phased-in relief for a new admission who was receiving the phased-in relief at their prior assisted housing at the time that the</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
<p><b>Care &amp; Auxiliary Apparatus Expenses — Phased-In Relief (24 CFR § 5.611(c)(1))</b></p> <p>Reference: Notice H 2023-10 / Attachment C</p>	<p>their most recent income review prior to January 1, 2024, will begin receiving the 24-month phased-in relief at their next annual or interim reexamination, whichever occurs first on or after the date the MFH Owner complies with HOTMA.</p> <ul style="list-style-type: none"> <li>• Families who receive phased-in relief will have eligible expenses deducted as follows: <ul style="list-style-type: none"> <li>○ <u>1<sup>st</sup> 12 months</u> – in excess of 5% of annual income.</li> <li>○ <u>2<sup>nd</sup> 12 months</u> – in excess of 7.5% of annual income.</li> <li>○ <u>After 24 months</u> – in excess of 10% threshold will phase in and remain in effect unless the family qualifies for General Relief.</li> </ul> </li> <li>• Once a family chooses to obtain general relief, a family may no longer receive the phased-in relief.</li> </ul>	<p>family is admitted to their current unit. This discretion should be stated in the TSP.</p> <p>For example, a family is admitted to a new MFH property, but they would have still been receiving the 24-month phased-in hardship exemption had they continued to reside in their previous unit at a different MFH property. MFH Owners may establish a policy to continue the phased-in hardship exemption for the family’s remaining months in the 24-month phase-in period.</p>
<p><b>Hardship Exemption to Continue Child-Care Expense Hardship (24 CFR § 5.611(d))</b></p> <p>Reference:</p>	<ul style="list-style-type: none"> <li>• MFH Owners must develop written policies to define what constitutes a hardship, which includes the family’s inability to pay rent, for the purposes of</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners may, pursuant to their own discretionary policies, extend the hardship relief for one or more additional 90-day periods while the family’s hardship condition continues.</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
Notice H 2023-10 / Attachment C	<p>the childcare expense hardship exemption.</p> <ul style="list-style-type: none"> <li>MFH Owners must include this policy in their TSP.</li> <li>MFH Owners must obtain third-party verification of the family’s inability to pay rent or must document in the file with the reason third-party verification was not available. MFH Owners must attempt to obtain third-party verification prior to the end of the 90-day period.</li> </ul>	<ul style="list-style-type: none"> <li>MFH Owners must include in their TSP whether they will allow extensions of the 90-day hardship period and the maximum number of 90-day extension periods (if establishing a maximum policy) that a family may receive.</li> </ul> <p>Note: MFH Owners are not limited by HUD to a maximum number of 90-day extensions.</p>
<p><b>Self-Certification of Net Family Assets Equal to or Less Than \$50,000 (adjusted annually for inflation) (24 CFR §§ 5.603; 5.609; 5.618; 5.659; 891.105; and 891.415(a)(2))</b></p> <p>Reference: Notice H 2023-10 / Attachment F; Appendix: Sample Net Family Assets Self-Certification Form</p>	<p>MFH Owners must determine if the family’s total net family assets are equal to or less than \$50,000, and they must determine the actual income earned from the asset(s).</p>	<ul style="list-style-type: none"> <li>MFH Owners may accept a family’s self-certification of net family assets equal to or less than \$50,000 (adjusted annually for inflation) and anticipated income earned from assets without taking additional steps to verify accuracy, at admission and at reexamination.</li> <li>Accepting a family’s self-certification at admission may reduce the initial burden on applicants and speed up the lease-up process. In deciding whether to accept a self-certification of assets at admission, MFH Owners are encouraged to consider the local needs and priorities in their communities along with the potential</li> </ul>



HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
		<p>risks of accepting self-certification of net family assets, including the requirement to repay funds for participants/tenants who are later found to be ineligible for assistance.</p> <ul style="list-style-type: none"> <li>• MFH Owners who choose to accept self-certification of net family assets equal to or less than \$50,000 (adjusted annually for inflation) at reexamination are required to fully verify net family assets every three years (5.659(e)).</li> <li>• MFH Owners who choose not to accept self-certification must verify net family assets every year.</li> <li>• MFH Owners must include in their TSP whether they will accept a family’s self-certification of net family assets equal to or less than \$50,000 at admission (only for new admissions effective on or after 1/1/2024) and/or at reexamination.</li> </ul>
<p><b>Interim Reexaminations — Decreases in Adjusted Income (24 CFR §§ 5.657(c)(2); 891.105; 891.410(g); and 891.610(g))</b></p> <p><b>Reference:</b> Notice H 2023-10 / Attachment I</p>	<ul style="list-style-type: none"> <li>• MFH Owners are required by HUD to process interim reexaminations for <i>all</i> decreases in adjusted income when a family member permanently moves out of the unit.</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners may decline to conduct an interim reexamination of family income if the MFH Owner estimates that the family’s annual adjusted income will decrease by an amount that is less than ten percent of the family’s annual</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
	<ul style="list-style-type: none"> <li>MFH Owners <u>are not permitted</u> to establish a dollar figure threshold amount instead of a percentage threshold less than 10%.</li> </ul>	<p>adjusted income, or such lower threshold established by the MFH Owner.</p> <ul style="list-style-type: none"> <li>MFH Owners must identify in their TSP the percentage threshold they will use for conducting interim reexamination for decreases in a family’s adjusted income.</li> <li>MFH Owners may establish policies to round calculated percentage decreases up or down to the nearest unit (e.g., a calculated decrease of 9.5% may be rounded up to 10%).</li> </ul>
<p><b>Interim Reexaminations — Increases in Adjusted Income (24 CFR §§ 5.657(c)(3); 891.105; 891.410(g)(2); and 891.610(g)(2)</b></p> <p>Reference: Notice H 2023-10 / Attachment I</p>	<ul style="list-style-type: none"> <li>MFH Owners must conduct an interim reexamination of family income when they become aware that the family’s annual adjusted income has changed by an amount that would result in an estimated increase of ten percent or more in annual adjusted income or another amount established through a HUD notice, except MFH Owners may not consider any increases in <i>earned</i> income when estimating or calculating whether the family’s adjusted income has increased, unless the family has previously received an interim reduction during the same reexamination cycle.</li> </ul>	<ul style="list-style-type: none"> <li>MFH Owners may choose not to conduct an interim reexamination if a family reports an increase in income within three months of their next annual reexamination effective date.</li> <li>MFH Owners may choose not to include <u>earned</u> income increases in determining whether the 10% threshold is met for increases in adjusted income when the family previously had an interim reexamination performed for a decrease in annual adjusted income (earned, unearned, or combined) since the last annual reexamination.</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
	<ul style="list-style-type: none"> <li>MFH Owners <u>may not</u> establish a different threshold to conduct interim reexaminations for increases in adjusted income.</li> </ul>	<ul style="list-style-type: none"> <li>MFH Owners must describe these policies in their TSP.</li> </ul>
<p><b>Interim Reexaminations — Reporting Changes &amp; Effective Date (24 CFR §§ 5.657(c)(4); 891.410(g)(2); and 891.610(g)(2)</b></p> <p>Reference: Notice H 2023-10 / Attachment I</p>	<ul style="list-style-type: none"> <li>Families must report household composition changes and changes to adjusted income consistent with HOTMA’s requirements; however, MFH Owners determine the timeframe in which reporting must occur to be considered “timely.”</li> <li>If the MFH Owner has adopted a retroactive rent decrease policy, it may not be applied prior to the later of: <ul style="list-style-type: none"> <li>The 1st of the month following the date of the actual decrease in income; or</li> <li>The 1st of the month following the most recent previous income examination.</li> </ul> </li> </ul> <p>Note: MFH Owners must clearly communicate to the family how a retroactive adjustment will affect the family’s responsibility for rent.</p>	<ul style="list-style-type: none"> <li>MFH Owners must develop policies that describe when and under what conditions families must report changes in household composition and adjusted income consistent with HUD’s requirements for processing an interim reexamination or other non-interim reexamination transaction.</li> <li>MFH Owners have the discretion to develop specific reporting policies that describe which changes must be reported and the timeline for reporting the change to be considered timely.</li> <li>MFH Owners may adopt a policy to apply rent decreases retroactively and establish additional criteria to describe the conditions under which retroactive decreases will be applied.</li> <li>MFH Owners must describe these policies in their TSP.</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
<p><b>Revocation of Consent Form (Form HUD–9887)<sup>3</sup> (24 CFR §§ 5.230(c)(5)(iii); 24 CFR 5.232(c)); 891.105; 891.410(g)(3)(ii); and 891.610(g)(3)(ii)</b></p> <p>Reference: Notice H 2023-10 / Attachment J</p>	<ul style="list-style-type: none"> <li>• The executed consent form will remain effective until the family is denied assistance, the assistance is terminated, or the family provides written notification to the MFH Owner to revoke consent.</li> <li>• Families have the right to revoke consent by notice to the MFH Owner; however, revoking consent can result in termination or denial of assistance if the MFH Owner has established an admission and occupancy policy that the revocation of consent will result in termination of assistance or denial of admission.</li> <li>• MFH Owners may not process interim or annual reexaminations of income, including when a family’s income decreases and the family requests an interim reexamination to decrease tenant rent, without the family’s executed consent form(s).</li> <li>• MFH Owners must explain to families the consequences, if any, of revoking their consent.</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners may establish in written policy that revocation of consent will result in termination of assistance or denial of admission.</li> <li>• When MFH Owners do not establish a policy such that revoking consent will result in termination of assistance, participant families will be required to sign a new consent form by the next regularly scheduled reexamination or interim reexamination, whichever occurs first.</li> <li>• MFH Owners may establish policies to deny admission but allow existing participant families to continue to receive assistance after revoking their consent until the next interim or annual reexamination, whichever is sooner.</li> <li>• MFH Owners must describe these policies in their TSP.</li> </ul>

<sup>3</sup> Revocation of consent or refusal to sign the consent form prohibits the MFH Owner from requesting and accessing income information and financial records, including pulling any EIV reports and using EIV data to verify income.

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
	<ul style="list-style-type: none"> <li>• MFH Owners <u>must</u> notify their local HUD office when an applicant or participant family member revokes their consent.</li> </ul> <p>Note: Data matches between HUD and other agencies will continue to automatically occur, when consent is revoked, if the family is not terminated from the program.</p>	
<p><b>Determination of Family Income Using Other Means Tested Public Assistance, i.e., “Safe Harbor” (24 CFR §§ 5.609(c)(3); 891.105; 891.410(b)-(c) and (g); and 891.610(b)-(c) and (g)</b></p> <p>Reference: Notice H 2023-10 / Attachment J</p>	<ul style="list-style-type: none"> <li>• MFH Owners may determine the family’s income prior to the application of any deductions based on income determinations made within the previous 12-month period for purposes of the following means-tested forms of Federal public assistance: <ul style="list-style-type: none"> <li>○ The Temporary Assistance for Needy Families block grant (42 U.S.C. 601, et seq.).</li> <li>○ Medicaid (42 U.S.C. 1396 et seq.).</li> <li>○ The Supplemental Nutrition Assistance Program (42 U.S.C. 2011 et seq.).</li> <li>○ The Earned Income Tax Credit (26 U.S.C. 32).</li> <li>○ The Low Income Housing Tax Credit (26 U.S.C. 42).</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners that choose to implement Safe Harbor income determinations must: <ul style="list-style-type: none"> <li>○ Establish in policy when they will accept Safe Harbor income determinations (e.g., at reexamination only or at admission and reexamination), including which programs from which they will accept income determinations; and</li> <li>○ Create policies that outline the course of action when families present multiple verifications from the same or different acceptable Safe Harbor programs (e.g., MFH Owners could establish policies to accept the most recent income determination).</li> </ul> </li> <li>• MFH Owners must describe these policies in their TSP.</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
	<ul style="list-style-type: none"> <li>○ The Special Supplemental Nutrition for Woman, Infants, and Children (42 U.S.C. 1786).</li> <li>○ Other programs administered by the Secretary.</li> <li>○ Other means-tested forms of Federal public assistance for which HUD has established a memorandum of understanding.</li> <li>○ Other Federal benefit determinations made by other means-tested Federal programs that the Secretary determines to have comparable reliability and announces through a Federal Register notice.</li> <li>● MFH Owners are not required to accept or use determinations of income from other Federal means-tested forms of assistance.</li> <li>● Safe Harbor verification must be obtained by means of third-party verification and must state the family size, must be for the entire family (i.e., the family members listed in the documenting must match the family’s composition in the assisted unit, except for household members) and must</li> </ul>	

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
	<p>state the amount of the family’s annual income.</p> <ul style="list-style-type: none"> <li>• Safe Harbor verification must not be mixed and matched with other income verifications, including other Safe Harbor income determinations.</li> </ul>	
<p><b>Enterprise Income Verification (EIV) Usage (24 CFR § 5.233)</b></p> <p>Reference: Notice H 2023-10 / Attachment J</p>	<ul style="list-style-type: none"> <li>• MFH Owners must use HUD’s EIV system in its entirety, in accordance with 24 CFR 5.233.</li> <li>• MFH Owners must update their EIV policies and procedures to reflect their discretionary use of EIV reports (e.g., Income Report, zero income reports, New Hires Report, etc.) under HOTMA.</li> </ul>	<ul style="list-style-type: none"> <li>• MFH Owners are not required to use EIV during interim reexaminations.</li> <li>• MFH Owners who adopt policies to not include <u>earned</u> income increases in determining whether the ten percent threshold is met for increases in adjusted income when the family previously had an interim reexamination performed for a decrease in annual adjusted income (earned, unearned, or combined) since the last annual reexamination, are not required to use the EIV New Hires report between annual reexaminations.</li> <li>• MFH Owners who have a policy to consider <u>earned</u> income increases in calculating whether the ten percent threshold has been met for an interim reexamination are required to review the EIV New Hires report at least quarterly, for the remainder of the reexamination</li> </ul>

HOTMA Provision / Regulation / H 2023–10 Reference	Required HOTMA Policy	MFH Owner’s Discretionary Policies <sup>1</sup>
		<p>period <u>after</u> the interim reexamination to decrease rent occurs.</p> <ul style="list-style-type: none"> <li>• MFH Owners are not required to use the EIV Income Report or New Hires Report at annual reexamination if they use Safe Harbor verification to determine the family’s income.</li> <li>• MFH Owners are not required to use the EIV Income Discrepancy Report at annual reexamination if they used Safe Harbor verification to determine the family’s income at the last reexamination.</li> <li>• MFH Owners must describe these policies in their EIV policies and procedures.</li> </ul>