



54 LOCKE STREET CHELSEA, MASSACHUSETTS 02150

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Dear Participant,

During calendar year 2024, the Chelsea Housing Authority (CHA) will transition from the current regulations governing income and rent calculation at 24 CFR 5.609 to updated regulations as required under the Housing Opportunity Through Modernization Act of 2016 (HOTMA) and as implemented by HUD in the Federal Register Notice 2/14/23 and Notice PIH 2023-27.

The following is a summary of changes to our Administrative Plan and ACOP.

- **Asset limitation for New Admissions:** PHA's must deny admission of an applicant whose net family assets that exceed \$100,000 or the family has a present ownership interest in, a legal right to reside in, and the effective legal authority to sell, real property that is suitable for occupancy by the family as a residence.
- **Consent form:** PHA's must begin by having families sign the new HUD 9886-A form.
- **Income increases:** PHA's must conduct an interim for increases in unearned income of 10% or more.
- **Annual income:** HUD regulations specify the source of income which is excluded and included from the family's annual income.
- **Assets:** HUD regulations specify the types of assets which are excluded and included from family income.
- **Calculating Annual Income at Annual Reexamination:** PHA's must first determine the family's income for the previous 12-month period and use this amount as the family income for annual reexamination; however, adjustments to reflect current income must be made. Any change of income since the family's last annual reexamination, including those that did not meet the threshold to process an interim reexamination of family income in accordance with PHA policies and HUD regulations, must be considered.
- **EID:** HUD removed the statutory authority for the EID. EID is available only to families that are eligible for and participating in the program as of December 31st, 2023, or before; no new families may be added on or after January 1, 2024. If a family is receiving the EID prior to or on the effective date of December 31, 2023, they are entitled to the full amount of the benefit for a full 24-month period.
- **NSPIRE:** The Department of Housing and Urban Development (HUD) is implementing the National Standards for the Physical Inspection of Real Estate (NSPIRE) as a replacement to the Housing Quality Standards (HQS). NSPIRE has new requirements that the Chelsea Housing Authority will implement effective October 1st, 2024.
- **Verification hierarchy:** HUD developed a hierarchy that described verification documentation from most acceptable to least acceptable.

- **Verification dated within 120 days:** HUD updated the guidance for written third party documentation to include an original or authentic document generated by third party source dated within 120 days of the date received by the PHA.
- **Verification of fixed income sources:** PHA's may accept a statement dated within the appropriate benefit year for fixed income sources.
- **Safe Harbor Income Verification:** Allows PHA to use income determination from other means tested federal public assistance programs to verify annual income.
- **Revocation of consent form (HUD-9886-A):** PHA's may establish in written policy that revocation of consent will result in termination of assistance or denial of admission.
- **Verification of Social Security Numbers (SSN):** PHA's have the option of accepting a self-certification and a third-party verification document with the applicant's name printed on it to satisfy the SSN disclosure requirements.
- **EIV:** PHA's are not required to use EIV during interim reexaminations.
- **ELDERLY/DISABLED FAMILY DEDUCTION:** HUD will increase the elderly/disabled deduction from \$400.00 to \$525.00 and will be adjusted annually rounded to the next lowest multiple of \$25.00.
- **Dependent deduction:** \$480.00 dependent deduction for each dependent will be adjusted annually by HUD, rounded to the next lowest multiple of \$25.00.
- **Medical threshold allowance:** HUD will increase the medical/disability assistance expense from 3% to 5% the first year, 7.5% the second year and to 10% after the 24-month period. Families may be eligible for a hardship exemption for up to 90 days.

THE PROPOSED EFFECTIVE DATE IS JANUARY 1ST, 2025. THE CHA IS WAITING FOR FINAL HUD APPROVAL. WE WILL CONTINUE TO UPDATE YOU ON ANY CHANGES TO THE HOTMA REGULATIONS.

(b) If the PHA answered yes for any element, describe the revisions for each revised element(s):

Financial Resources Planned Sources and Uses		
Sources	Planned \$	Planned Uses
1. Federal Grants (FY 2025 grants)		
a) Public Housing Operating Fund	\$ 2,438,000	
a) Public Housing Capital Fund '24	\$ 1,280,283	
a) HOPE VI Revitalization		
b) HOPE VI Demolition		
c) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 1,262,449	
d) Resident Opportunity and Self- Sufficiency Grants	\$115,300	
e) Community Development Block Grant		
f) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobligated funds only) (list below)		
CFP 2023 MA01P016501-23	\$ 568,595	Capital improvements
3. Public Housing Dwelling Rental Income	\$2,400,00	
4. Other income (list below)		
Administration Fee (Amesbury Housing HCV)	\$ 87,710	
Administration Fee (Lexington Housing HCV)	\$ 62,467	
Administration Fee (Natick Housing HCV)	\$99,537	
Administration Fee (Saugus Housing HCV)	\$ 121,305	
Laundry/parking/misc.	\$ 3,000	
4. Non-federal sources (list below)		
MRVP	\$ 51,500	
State Dwelling Rental Income (EOHLC)	\$ 2,900,000	
State Operating Subsidy	3,023,033	
Total resources	\$ 12,253,179	

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
 Office of Public and Indian Housing
 2577-0274
 02/28/2022

Status: Approved Approval Date: 03/30/2023 Approved By: NORMAN, KARA

Part I: Summary

PHA Name : Chelsea Housing Authority

Locality (City/County & State) Original 5-Year Plan Revised 5-Year Plan (Revision No:)

PHA Number: MA016

A. Development Number and Name	Work Statement for Year 1 2023	Work Statement for Year 2 2024	Work Statement for Year 3 2025	Work Statement for Year 4 2026	Work Statement for Year 5 2027
MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)	\$900,000.00	\$900,000.00	\$900,000.00	\$900,000.00	\$900,000.00

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Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 1		2023		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MAA016000001)			\$900,000.00
ID0022	2022 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0033	2023 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0035	2023 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Kitchen Cabinets)	Upgrade kitchen		\$100,000.00
ID0036	2023 Bathroom Upgrades(Dwelling Unit-Interior (1480)-Tubs and Showers,Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes)	Bathroom upgrades pha wide		\$150,000.00
ID0037	2023 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace caport sprinkler heads at 16-4		\$25,000.00
ID0038	2023 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00

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Work Statement for Year 1		2023		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0039	2023 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0040	2023 Common Area Heat(Non-Dwelling Interior (1480)-Mechanical Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Replace all common area heat sources		\$12,500.00
ID0063	2023 Carport Drain system (Non-Dwelling Exterior (1480)-Gutters - Downspouts,Non-Dwelling Exterior (1480)-Other,Non-Dwelling Exterior (1480)-Roofs,Non-Dwelling Site Work (1480)-Storm Drainage)	Margolis 16-4 roof drains and down spouts from roof need placement leading into carports		\$100,000.00
ID0066	2023 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0070	2023 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0073	2023 balcony structural repair(Non-Dwelling Exterior (1480)-Tuck Pointing,Non-Dwelling Exterior (1480)-Balconies and Railings)	Margolis 16-4 repair balconies		\$40,000.00
ID0095	2023 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00

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Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year		2023		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	Subtotal of Estimated Cost			\$900,000.00

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Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 2		2024		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MAA016000001)			\$900,000.00
ID0042	2024 Administrative/Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0043	2024 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0045	2024 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Kitchen Cabinets)	Upgrade kitchen		\$100,000.00
ID0046	2024 Bathroom Upgrades(Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Tubs and Showers)	Bathroom upgrades pha wide		\$150,000.00
ID0047	2024 Sprinkler-head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0048	2024 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00

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Part II: Supporting Pages - Physical Needs Work Statements (s)

Work Statement for Year 2 2024

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0049	2024 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0050	2024 Common Area Heat(Non-Dwelling Interior (1480)-Mechanical,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Replace all common area heat sources		\$12,500.00
ID0067	2024 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0071	2024 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0074	2024 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Tuck Pointing)	Margolis 16-4 repair balconies		\$40,000.00
ID0075	2024 Carport Drain system (Non-Dwelling Exterior (1480)-Gutters - Downspouts,Non-Dwelling Exterior (1480)-Other,Non-Dwelling Exterior (1480)-Roofs,Non-Dwelling Site Work (1480)-Storm Drainage)	Margolis 16-4 roof drains and down spouts from roof need placement leading into carports		\$100,000.00
ID0096	2024 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00

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Work Statement for Year 2		2024		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	Subtotal of Estimated Cost			\$900,000.00

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Work Statement for Year 3		2025		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MAA016000001)			\$900,000.00
ID0052	2025 Administrative(Administration (14110)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0053	2025 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0054	2025 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0055	2025 Bathroom Upgrades(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Tubs and Showers)	Bathroom upgrades pha wide		\$150,000.00
ID0056	2025 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carpet sprinkler heads at 16-4		\$25,000.00
ID0057	2025 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00

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Work Statement for Year 3 2025

Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0058	2025 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0059	2025 Common Area Heat(Non-Dwelling Interior (1480)-Mechanical,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System)	Replace all common area heat sources		\$12,500.00
ID0068	2025 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0072	2025 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0076	2025 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Truck Painting)	Margolis 16-4 repair balconies		\$40,000.00
ID0089	2025 Carport Drain system (Non-Dwelling Exterior (1480)-Gutters - Downspouts,Non-Dwelling Exterior (1480)-Other,Non-Dwelling Exterior (1480)-Roofs,Non-Dwelling Site Work (1480)-Storm Drainage)	Margolis 16-4 roof drains and down spouts from roof need placement leaking into carports		\$100,000.00
ID0097	2025 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00

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Work Statement for Year		2025		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	Subtotal of Estimated Cost			\$900,000.00

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Work Statement for Year 4		2026		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MAA016000001)			\$900,000.00
ID0069	2026 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0077	2026 Carport Drain system (Non-Dwelling Exterior (1480)-Gutters - Downspouts, Non-Dwelling Exterior (1480)-Other, Non-Dwelling Exterior (1480)-Roofs, Non-Dwelling Site Work (1480)-Storm Drainage)	Margolis 16-4 roof drains and down spouts from roof need placement leaking into carports		\$100,000.00
ID0078	2026 Administrative/Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0079	2026 Playgrounds(Dwelling Unit-Size Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0080	2026 Kitchen Upgrades(Dwelling Unit-Interior (1480)-Kitchen Cabinets, Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0081	2026 Bathroom Upgrades(Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical), Dwelling Unit-Interior (1480)-Commodes, Dwelling Unit-Interior (1480)-Tubs and Showers, Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks)	Bathroom upgrades pla wide		\$150,000.00

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Work Statement for Year 4		2026		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0082	2026 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carpet sprinkler heads at 16-4		\$25,000.00
ID0083	2026 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0084	2026 Common Area Heat(Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System,Non-Dwelling Interior (1480)-Mechanical)	Replace all common area heat sources		\$12,500.00
ID0085	2026 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0087	2026 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pla wide		\$180,000.00
ID0088	2026 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Tuck Pointing)	Margolis 16-4 repair balconies		\$40,000.00
ID0098	2026 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00

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Work Statement for Year		2026		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	Subtotal of Estimated Cost			\$900,000.00

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Work Statement for Year 5		2027		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MAA016000001)			\$900,000.00
ID0099	2027 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0100	2027 Carport Drain system (Non-Dwelling Exterior (1480)-Gutters - Downspouts,Non-Dwelling Exterior (1480)-Other,Non-Dwelling Exterior (1480)-Roofs,Non-Dwelling Site Work (1480)-Storm Drainage)	Margolis 16-4 roof drains and down spouts from roof need placement leaking into carports		\$100,000.00
ID0101	2027 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0102	2027 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0103	2027 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0104	2027 Bathroom Upgrades(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Tubs and Showers)	Bathroom upgrades plus wide		\$150,000.00

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Work Statement for Year 5		2027		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0105	2027 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carpet sprinkler heads at 16-4		\$25,000.00
ID0106	2027 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0107	2027 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0108	2027 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pla wide		\$180,000.00
ID0109	2027 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Tuck Pointing)	Margolis 16-4 repair balconies		\$40,000.00
ID0110	2027 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0111	2027 Common Area Heat(Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System,Non-Dwelling Interior (1480)-Mechanical)	Replace all common area heat sources		\$12,500.00

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Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year		2027		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	Subtotal of Estimated Cost			\$900,000.00