

## LEGAL NOTICE

The Chelsea Housing Authority has developed its FY2027 PHA Annual Plan and revised supporting documents in accordance with the federal regulations. We will be sharing the draft of the proposed CHA Annual Plan and all supporting documents with the Resident Advisory Board (RAB). The draft plans and supporting documents are available for review beginning June 25th, 2026, at the Authority's main office, located at 54 Locke Street, Chelsea and on CHA's website at [www.chelseaha.com](http://www.chelseaha.com). Written comments will be accepted until the close of business, Wednesday, August 12, 2026.

In addition, a public hearing will be held on **Wednesday, August 19th, 2026, at 8:30** am in the main administrative office of the Chelsea Housing Authority, 54 Locke Street, Chelsea. The public is invited

# CHELSEA HOUSING AUTHORITY

## IMPORTANT NOTICE TO PUBLIC HOUSING (PH) AND HOUSING CHOICE VOUCHER (HCV) PARTICIPANTS

Dear Resident/Participant:

The U.S. Department of Housing and Urban Development (HUD) has implemented changes under the Housing Opportunity Through Modernization Act (HOTMA). These changes affect how income, assets, deductions, and rent calculations are determined for families receiving federal housing assistance.

The Chelsea Housing Authority will implement these changes in accordance with HUD regulations and agency policy.

### **1. Changes to Asset Calculations**

Income generated from assets may be counted differently. HUD now requires additional review of household assets. Families with net family assets that exceed HUD-established limits may be ineligible for housing assistance. Ownership of real property that is suitable for occupancy by the family may affect eligibility for continued assistance.

### **2. New Asset Limitation**

Federal regulations prohibit families from receiving housing assistance if net family assets exceed HUD's allowable limit (currently over \$100,000, adjusted periodically by HUD) or if the family owns real property suitable for occupancy unless a HUD exception applies.

### **3. Interim Reexaminations**

Families may request an interim reexamination when household income decreases. CHA may also conduct an interim reexamination when there is a significant increase in household income, in accordance with HUD regulations and CHA policy. Residents remain responsible for reporting all required changes in household income and family composition.

**Income Increases:** The PHA will conduct an interim reexamination of family income when the PHA becomes aware that the family's adjusted income has changed by an amount that the PHA estimates will result in an increase of 10% or more in annual adjusted income or another amount established through HUD notice. A series of smaller increases reported in adjusted income may cumulatively meet the 10% increase threshold, at which point the PHA will conduct an interim reexamination. However, the PHA may not consider any increase in earned income when estimating or calculating whether family's adjusted income has increased, unless the family had a previous interim examination where the family's income decreased during the same reexamination cycle (earned, unearned, or combined).

**Decreases:** The PHA will conduct an interim reexamination any time the family's adjusted income has decreased by any amount.

### **4. Increased Dependent Deduction**

The deduction for each eligible dependent has increased from \$480 to approximately \$525 annually, subject to HUD adjustments.

### **5. Increased Elderly/Disabled Family Deduction**

The deduction for elderly or disabled families has increased from \$400 to approximately \$525 annually, subject to HUD adjustments.

## **6. Medical Expense Deduction Changes**

The threshold for deducting unreimbursed medical expenses has increased. Only qualifying unreimbursed medical expenses that exceed the applicable HUD threshold may be deducted from annual income.

## **7. Hardship Exemptions**

HUD has established hardship exemptions for certain households affected by changes to medical expense deductions, loss of childcare expense deductions, and other qualifying financial hardships.

## **8. Child Care Expense Deductions**

Certain families who would otherwise lose eligibility for a childcare deduction may qualify for a temporary hardship exemption.

## **9. Elimination of the Earned Income Disallowance (EID)**

The Earned Income Disallowance has been eliminated for new participants. Households already receiving EID benefits on the effective date may continue receiving those benefits for the remainder of their eligible period.

## **10. Use of Income Determinations from Other Benefit Programs**

HUD now allows PHAs to use income determinations from certain other means-tested federal assistance programs when permitted by policy and regulation.

## **12. Change to Waiting List Preference Policy**

The Chelsea Housing Authority has revised its Waiting List Preference Policy to expand opportunities for applicants who qualify for multiple preference categories.

Under the previous policy, each preference category was worth one point, and applicants could receive a maximum of two preference points. In addition, applicants who qualified for the Veteran Preference could not also receive the Victim of Domestic Abuse (VAWA) Preference.

Under the revised policy, preference points are awarded as follows:

- Local Residency Preference – 2 points
- Veteran Preference – 2 points
- VAWA Preference – 1 point

Applicants may now receive points for all qualifying preference categories, and preference points

**13. 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 HCA will implement effective February 1, 2027. (HCV Program only)

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

<b>Financial Resources Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned\$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 2025 Grants)</b>		
a) Public Housing Operating Fund	\$	
a) Public Housing Capital Fund '25	\$	
a) HOPE VI Revitalization		
b) HOPE VI Demolition		
c) Annual Contributions for Section 8 Tenant-Based Assistance	\$	
d) Resident Opportunity and Self- Sufficiency Grants	\$	
e) Community Development Block Grant		
f) HOME		
Other Federal Grants (list below)		
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
CFP 2023 MA01P016501-23	\$	Capital improvements
CFP 2024 MA01P016501-24	\$	Capital improvements
<b>3. Public Housing Dwelling Rental Income</b>		
	\$	
<b>4. Other income (list below)</b>		
Administration Fee (Amesbury Housing HCV)	\$	
Administration Fee (Natick Housing HCV)	\$	
Administration Fee (Saugus Housing HCV)	\$	
Laundry/parking/misc.	\$	
<b>4. Non-federal sources (list below)</b>		
<b>MRVP</b>	\$	
<b>State Dwelling Rental Income (EOHLC)</b>	\$	
<b>State Operating Subsidy</b>	\$	
<b>Total resources</b>	\$	

Capital Fund Program - Five-Year Action Plan

Status: Approved

Approval Date: 05/15/2026

Approved By: NORMAN, KARA

Part I: Summary						
PHA Name : Chelsea Housing Authority		Locality (City/County & State)				
PHA Number: MA016		<input checked="" type="checkbox"/> Original 5-Year Plan		<input type="checkbox"/> Revised 5-Year Plan (Revision No: )		
A.	Development Number and Name	Work Statement for Year 1 2026	Work Statement for Year 2 2027	Work Statement for Year 3 2028	Work Statement for Year 4 2029	Work Statement for Year 5 2030
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)	\$900,000.00	\$900,000.00	\$900,000.00	\$900,000.00	\$900,000.00

<b>Part II: Supporting Pages - Physical Needs Work Statements (s)</b>				
<b>Work Statement for Year</b>				
	1	2026		
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000254	2026 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000256	2026 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000258	2026 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$10,000.00
ID0000259	2026 Bathroom Upgrades(Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Tubs and Showers)	Bathroom upgrades pha wide		\$10,000.00
ID0000260	2026 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$95,000.00
ID0000261	2026 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00

Capital Fund Program - Five-Year Action Plan

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<b>Work Statement for Year</b>				
1	2026			
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
ID0000262	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
ID0000263	2026 Apartment Heat Replacement (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all apartment Heating units		\$50,000.00
ID0000265	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
ID0000266	2026 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000267	2025 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000271	2025 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000273	2025 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00

Capital Fund Program - Five-Year Action Plan

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<b>Work Statement for Year</b> 1		2026		
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
ID0000274	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
ID0000275	2025 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000276	2025 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000277	2025 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Tuck Pointing)	Margolis 16-4 repair balconies		\$40,000.00
ID0000279	2025 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000313	roof job(Dwelling Unit-Exterior (1480)-Gutters - Downspouts,Dwelling Unit-Exterior (1480)-Other,Dwelling Unit-Exterior (1480)-Roofs,Dwelling Unit-Exterior (1480)-Soffits)	replace roofs, fascia, gutters, and soffit		\$10,000.00
ID0000315	replace trash compactor, trashroom upgrade(Non-Dwelling Construction - Mechanical (1480)-Electric Distribution,Non-Dwelling Construction - Mechanical (1480)-Other,Non-Dwelling Construction - Mechanical (1480)-Trash Compactor,Non-Dwelling Site Work (1480)-Dumpster and Enclosures)	replace compactor, replace chute doors in each trash room		\$10,000.00

Capital Fund Program - Five-Year Action Plan

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year		1	2026	
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000316	paint common areas(Non-Dwelling Interior (1480)-Common Area Finishes,Non-Dwelling Interior (1480)-Common Area Painting,Non-Dwelling Interior (1480)-Other)	paint all common areas.hallways, stairwells, lobby's, etc		\$10,000.00
ID0000317	electric system upgrade(Housing Related Hazards (1480)-Hazard Controls-Carbon Monoxide,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Other,Dwelling Unit-Site Work (1480)-Electric Distribution,Dwelling Unit-Site Work (1480)-Lighting,Dwelling Unit-Site Work (1480)-Other,Non-Dwelling Construction - Mechanical (1480)-Electric Distribution,Non-Dwelling Construction - Mechanical (1480)-Generator,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System,Non-Dwelling Construction - Mechanical (1480)-Other,Non-Dwelling Construction - Mechanical (1480)-Security - Fire Alarm,Non-Dwelling Construction - Mechanical (1480)-Smoke/Fire Detection,Non-Dwelling Construction - Mechanical (1480)-Unit Sub-panels)	upgrade electrical systems, panels, switchgear, re-wire, devices, lighting etc		\$25,000.00
ID0000318	fire alarm upgrade(Housing Related Hazards (1480)-Hazard Controls-Carbon Monoxide,Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Other,Dwelling Unit-Site Work (1480)-Electric Distribution,Dwelling Unit-Site Work (1480)-Lighting,Dwelling Unit-Site Work (1480)-Other,Non-Dwelling Construction - Mechanical (1480)-Electric Distribution,Non-Dwelling Construction - Mechanical (1480)-Generator,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System,Non-Dwelling Construction - Mechanical (1480)-Other,Non-Dwelling Construction - Mechanical (1480)-Security - Fire Alarm,Non-Dwelling Construction - Mechanical (1480)-Smoke/Fire Detection,Non-Dwelling Construction - Mechanical (1480)-Unit Sub-panels)	upgrade electrical systems, panels, switchgear, re-wire, devices, lighting, fire alarm system, etc		\$25,000.00
ID0000319	accessible shower units(Housing Related Hazards (1480)-Clearance Examinations-Asbestos,Housing Related Hazards (1480)-Evaluation/Risk Assessment-Asbestos,Housing Related Hazards (1480)-Evaluation/Risk Assessment-Other,Housing Related Hazards (1480)-Hazard Controls-Asbestos,Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Flooring (non routine),Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Other,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and	replace bathtubs with accessible shower stalls		\$10,000.00
	Subtotal of Estimated Cost			\$900,000.00

<b>Part II: Supporting Pages - Physical Needs Work Statements (s)</b>				
<b>Work Statement for Year</b>				
	2	2027		
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000280	2027 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$180,000.00
ID0000282	2027 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000283	2027 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000284	2027 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0000285	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 pha wide		\$150,000.00
ID0000286	2027 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$125,000.00

Capital Fund Program - Five-Year Action Plan

<b>Part II: Supporting Pages - Physical Needs Work Statements (s)</b>				
<b>Work Statement for Year</b>				
	2	2027		
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
ID0000287	2027 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0000288	2027 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$150,000.00
ID0000290	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
ID0000291	Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000292	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
	Subtotal of Estimated Cost			\$900,000.00

<b>Part II: Supporting Pages - Physical Needs Work Statements (s)</b>				
<b>Work Statement for Year 3 2028</b>				
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000257	2026 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000293	2028 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000295	2028 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000296	2028 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000297	2028 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$190,000.00
ID0000298	2028 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 pha wide		\$150,000.00

<b>Part II: Supporting Pages - Physical Needs Work Statements (s)</b>				
<b>Work Statement for Year 3 2028</b>				
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
ID0000299	2028 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000300	2028 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0000301	2028 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000302	2028 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00
ID0000303	2028 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Tuck Pointing)	Margolis 16-4 repair balconies		\$40,000.00
ID0000304	2028Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000305	2028 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



<b>Part II: Supporting Pages - Physical Needs Work Statements (s)</b>				
<b>Work Statement for Year</b>				
4	2029			
<b>Identifier</b>	<b>Development Number/Name</b>	<b>General Description of Major Work Categories</b>	<b>Quantity</b>	<b>Estimated Cost</b>
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000306	Copy of 2029 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$60,000.00
ID0000307	Copy of 2028 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000308	Copy of 2028 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
ID0000309	Copy of 2028Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$70,000.00
ID0000310	Copy of 2028 balcony structural repair(Non-Dwelling Exterior (1480)-Balconies and Railings,Non-Dwelling Exterior (1480)-Tuck Pointing)	Margolis 16-4 repair balconies		\$40,000.00
ID0000312	Copy of 2028 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$507,500.00



