



54 LOCKE STREET CHELSEA, MASSACHUSETTS 02150

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Dear Participant,

During calendar year 2025, 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, Notice PIH 2024-38

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

- **Consent form:** PHA's must begin by having families sign the new HUD 9886-A form.
- **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, 2025. (Please note that the effective for NSPIRE changed for Section 8 only to 10/1/2025.
- **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. (This is discretionary. We did adopt this policy).
- **Verification of fixed income sources:** PHA's may accept a statement dated within the appropriate benefit year for fixed income sources. (This is discretionary. We did adopt this policy).
- **Safe Harbor Income Verification:** Allows PHA to use income determination from other means tested federal public assistance programs to verify annual income. (This is discretionary. We did adopt this policy).
- **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. (This is discretionary. We did adopt this policy).

(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 2rants)		
a) Public Housing Operating Fund	\$2,240,669	
a) Public Housing Capital Fund '25	\$1,385,462	
a) HOPE VI Revitalization		
b) HOPE VI Demolition		
c) Annual Contributions for Section 8 Tenant-Based Assistance	\$ 13,062,504	
d) Resident Opportunity and Self- Sufficiency Grants	\$87,000	
e) Community Development Block Grant		
f) HOME		
Other Federal Grants (list below)		
2. Prior Year Federal Grants (unobl2ated funds only) (list below)		
CFP 2023 MA01P016501-23	\$ 510,733.29	Capital improvements
CFP 2024 MA01P016501-24	\$1,283,436	Capital improvements
3. Public Housing Dwelling Rental Income		
	\$2,130,000	
4. Other income (list below)		
Administration Fee (Amesbury Housing HCV)	\$865,212	
Administration Fee (Natick Housing HCV)	\$92,174.40	
Administration Fee (Saugus Housing HCV)	\$86,607.36	
Laundry/parking/misc.	\$ 5,000	
4. Non-federal sources (list below)		
MRVP	\$53,400	
State Dwelling Rental Income (EOHLC)	\$3,019,000	
State Operating Subsidy	\$3,501,458	
Total resources	\$ 28,322,656.05	

Capital Fund Program - Five-Year Action Plan

Status: Approved

Approval Date: 10/30/2024

Approved By: POPE , TALITHA

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 2024	Work Statement for Year 2 2025	Work Statement for Year 3 2026	Work Statement for Year 4 2027	Work Statement for Year 5 2028
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)	\$1,283,436.00	\$900,000.00	\$900,000.00	\$900,000.00	\$900,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
1	2024			
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$1,283,436.00
ID0000112	2024 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000113	2024 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$393,436.00
ID0000114	2024 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Kitchen Cabinets)	Upgrade kitchen		\$100,000.00
ID0000115	2024 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000116	2024 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00
ID0000117	2024 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2024				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000118	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
ID0000119	2024 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000120	2024 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000121	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
ID0000122	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 leaking into carports		\$100,000.00
ID0000123	2024 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000137	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

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
2		2025		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000138	2025 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000139	2025 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000140	2025 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0000141	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
ID0000142	2025 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000143	2025 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 2		2025		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000144	2025 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0000145	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
ID0000146	2025 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000147	2025 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000148	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
ID0000149	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
ID0000150	2025 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
3		2026		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000151	2026 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000152	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
ID0000153	2026 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000154	2026 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000155	2026 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0000156	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 pha wide		\$150,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2026				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000157	2026 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000158	2026 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0000159	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
ID0000160	2026 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000161	2026 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00
ID0000162	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
ID0000163	2026 Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year				
4	2027			
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000164	2027 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000165	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
ID0000166	2027 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000167	2027 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000168	2027 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0000169	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

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 4 2027				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000170	2027 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000171	2027 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0000172	2027 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000173	2027 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00
ID0000174	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
ID0000177	Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000178	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

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5		2028		
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	MARGOLIS-SCRIVANO-MACE APARTMENTS (MA016000001)			\$900,000.00
ID0000179	2028 Apartment Doors (Dwelling Unit-Exterior (1480)-Exterior Doors)	Apartment entry doors need replacement all developments		\$100,000.00
ID0000180	2028 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
ID0000181	2028 Administrative(Administration (1410)-Salaries)	Admin salary for employees associated with cap fund		\$70,000.00
ID0000182	2028 Playgrounds(Dwelling Unit-Site Work (1480)-Playground Areas - Equipment)	Playground repairs		\$10,000.00
ID0000183	2028 Kitchen Upgrade(Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets)	Upgrade kitchen		\$100,000.00
ID0000184	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

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2028				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000185	2028 Sprinkler head replacement(Non-Dwelling Construction - Mechanical (1480)-Fire Suppression System)	Replace carport sprinkler heads at 16-4		\$25,000.00
ID0000186	2028 Common Area Floors(Non-Dwelling Interior (1480)-Common Area Flooring)	Replace all common area floors		\$12,500.00
ID0000187	2028 Apartment Electric Heat Replace (Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Mechanical)	Replace all electric apartment Heating units		\$50,000.00
ID0000188	2028 Window replacement(Dwelling Unit-Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Windows)	Replace all windows pha wide		\$180,000.00
ID0000189	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
ID0000190	2028Laundry shut off valves (Dwelling Unit-Interior (1480)-Plumbing)	shut off valves at each apartment laundry room		\$50,000.00
ID0000191	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

- **EIV:** PHA's are not required to use EIV during interim reexaminations. (This is discretionary. We decided not to adopt this policy).
- **Use new income exclusions at 24 CFR 5.609(b)** – Mandatory effective 7/1/2025
- **Use selected definitions in 24 CFR 5.100, 5.403, and 5.603** -Mandatory effective 7/1/2025
- **Implement policies related to de minimis errors** – Mandatory effective 7/1/2025