**Chapter 12**

**TRANSFER POLICY**

**INTRODUCTION**

This chapter explains the PHA’s transfer policy, based on HUD regulations, HUD guidance, and PHA policy decisions.

This chapter describes HUD regulations and PHA policies related to transfers in four parts:

Part I: Emergency Transfers. This part describes emergency transfers, emergency transfer procedures, and payment of transfer costs.

Part II: PHA Required Transfers. This part describes types of transfers that may be required by the PHA, notice requirements, and payment of transfer costs.

Part III: Transfers Requested by Residents. This part describes types of transfers that may be requested by residents, eligibility requirements, security deposits, payment of transfer costs, and handling of transfer requests.

Part IV: Transfer Processing. This part describes creating a waiting list, prioritizing transfer requests, the unit offer policy, examples of good cause, deconcentration, transferring to another development and reexamination.

**PART I: EMERGENCY TRANSFERS**

**12-I.A. OVERVIEW**

This section is an overview. **No policy decisions are required.**

**12-I.B. EMERGENCY TRANSFERS**

**☑ Decision Point: What will constitute an emergency transfer?**

Things to Consider

* The guidebook categorizes several different circumstances as “emergency transfers” [PH Occ GB, pp. 147, 269]. However, there are few circumstances under which a PHA is required to take immediate action. The model policy designates as an emergency transfer the only circumstance under which a PHA is required to immediately act.
* VAWA requires the PHA to adopt an emergency transfer plan for victims of domestic violence, dating violence, sexual assault, stalking, or human trafficking. Residents qualify for an emergency transfer when the tenant reasonably believes there is a threat of imminent harm from further violence if the tenant remains within the same dwelling unit that the tenant is currently occupying, or in the case of a tenant who is a victim of sexual assault, either the tenant reasonably believes there is a threat of imminent harm from further violence if the tenant remains within the same dwelling unit that the tenant is currently occupying, or the sexual assault occurred on the premises during the 90-calendar-day period preceding the date of the request for transfer. A model emergency transfer plan is attached as Exhibit 16-3 to this policy.
* The PHA’s Emergency Transfer Plan must allow tenants who are victims of domestic violence, dating violence, sexual assault, stalking, or human trafficking to make an internal emergency transfer under VAWA when a safe unit is immediately available. VAWA does not define *immediately available.* Since HUD does not provide guidance on the number of days that may be considered reasonable, the model policy allows the PHA to insert a time period based on local factors.
* HUD’s Model Emergency Transfer Plan, Form HUD-5381, specifies that the PHA insert policies for when a safe unit is immediately or not immediately available that includes the timeframes for approving or denying requests “once a full request is received and absent of any conflicting or missing information,”possible internal transfer options, “as applicable, and without disclosing the victim’s location,” and priority status relative to other tenants seeking transfers. This language is reflected below and in other policies in this ACOP.
* Since the victim decides whether the unit to which they are transferring is a safe unit, HUD encourages PHAs to engage the victim in a conversation as to what they may consider safe or what factors the victim considers unsafe. This may allow the PHA to better tailor its emergency transfer response.
* For external transfers, the model policy simply states the PHA will assist residents in seeking external emergency transfers. However, if the PHA has adopted a preference for emergency transfers from public housing or any other covered PHA programs in its housing choice voucher (HCV) program administrative plan, the PHA should add language to this section. Further, if the PHA has undertaken any memoranda of understanding with other covered housing providers or organizations who provide resources to victims to facilitate moves, this language should be added.

**CAUTION:** **You must insert information here. The model ACOP does not contain language that can be adopted as-is.**

🞎 *Option 1: Use the model ACOP language shown below. Insert the number of days not to be exceeded to meet the definition of* immediately available*.*

The following are considered emergency circumstances warranting an immediate transfer of the tenant or family:

Maintenance conditions in the resident’s unit, building or at the site that pose an immediate, verifiable threat to the life, health or safety of the resident or family members that cannot be repaired or abated within 24 hours. Examples of such unit or building conditions would include: a gas leak, no heat in the building during the winter, no water, toxic contamination, and serious water leaks.

A verified incident of domestic violence, dating violence, sexual assault, stalking, or human trafficking. For instances of domestic violence, dating violence, sexual assault, stalking, or human trafficking, the threat may be established through documentation outlined in section 16-VII.D. To request the emergency transfer, the requestor must submit an emergency transfer request form (HUD-5383) (Exhibit 16-4 of this ACOP), although, the PHA may waive this requirement in order to expedite the transfer process.

The PHA will immediately process requests for transfers due to domestic violence, dating violence, sexual assault, stalking, or human trafficking once a full request is received and absent of any conflicting information. The PHA will allow a tenant to make an internal emergency transfer under VAWA when a safe unit is immediately available, as applicable and without disclosing the victim’s location. The PHA defines *immediately available* as a vacant unit that is ready for move-in within a reasonable period of time, not to exceed **[insert number of days]**. If an internal transfer to a safe unit is not immediately available, the PHA will assist the resident in seeking an external emergency transfer either within or outside the PHA’s programs.

The PHA has adopted an emergency transfer plan, which is included as Exhibit 16-3 to this plan.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-I.C. EMERGENCY TRANSFER PROCEDURES**

**☑ Decision Point: How should a PHA handle an emergency transfer?**

Things to Consider

* If there is a true emergency, the PHA may lack an appropriate unit to immediately accommodate the tenant. Furthermore, maintenance problems may be temporary, requiring the tenant to be away from the unit for only a short time. Although the guidebook does not suggest providing a temporary accommodation, it appears to be the logical procedure in many cases. The model policy provides for temporary accommodations and a permanent transfer if the temporary accommodation is not appropriate based on the circumstances.
* If the dwelling unit is damaged to the extent that conditions are created which are hazardous to life, health, or safety of the occupants, the PHA must offer standard alternative accommodations, if available, where necessary repairs cannot be made within a reasonable time [24 CFR 966.4(h)]. The family is entitled to alternative accommodations even if the tenant, household member, guest, or other covered person is responsible for the damage that caused the hazard or if a family is in the process of being evicted. The model policy is consistent with this requirement.
* The new Public Housing Occupancy Guidebook makes the distinction between emergencies due to physical hazards and emergencies due to other causes [New PH Occ GB, *Transfers,* p. 4]. Emergencies due to other causes are addressed in 12-III.B.
* Emergencies due to physical hazards are considered damage to a family’s unit or building, or the site poses an immediate hazard to the life, health, or safety of an occupant. Examples of such unit or building conditions may include:
  + - Fire damage;
    - A gas leak;
    - Lack of water or heat in the building during the winter;
    - Toxic contamination; or
    - Serious water leaks
* For the PHA to remain compliant with its lease obligations, any condition that would produce an emergency work order would qualify a family for an emergency transfer if the repairs cannot be made within 24 hours.
* In emergency situations when no other appropriate public housing units are available, it is common practice for PHAs to provide families with n HCV or cover the cost of hotel accommodations until repairs are made or a transfer to alternative housing is completed.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Any condition that would produce an emergency work order would qualify a family for an emergency transfer if the repairs cannot be made within 24 hours.

If the transfer is necessary because of maintenance conditions, and an appropriate unit is not immediately available, the PHA will provide temporary accommodations to the tenant by arranging for temporary lodging at a hotel or similar location. The family is entitled to alternative accommodations even if the tenant, household member, guest, or other covered person is responsible for the damage that caused the hazard or if a family is in the process of being evicted.

If the conditions that required the transfer cannot be repaired, or the condition cannot be repaired in a reasonable amount of time, the PHA will transfer the resident to the first available and appropriate unit after the temporary relocation.

Emergency transfers that arise due to maintenance conditions are mandatory for the tenant.

If the emergency transfer is necessary to protect a victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking, the PHA will follow procedures outlined in Exhibit 16-4.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-I.D. COSTS OF TRANSFER**

**☑ Decision Point: Which costs should the PHA bear in relation to an emergency transfer and how will the PHA determine if the costs are reasonable?**

Things to Consider

* The Public Housing Occupancy Guidebook calls for the PHA to bear the reasonable costs of transfers required because of conditions that pose a physical hazard (i.e., building system failure, or other emergency conditions that cannot be repaired within 24 hours) [New PH Occ GB, *Transfers,* p. 11].
* The PHA must make a decision as to what constitutes “reasonable cost.” The Public Housing Occupancy Guidebook states that “The reasonable cost of transfers includes not just the cost of packing, moving, and unloading, but also the cost of disconnecting and reconnecting any existing resident-paid services such as telephone and cable television.” [PH Occ GB, page 150].
* While the PHA can certainly elect to commit to pay for disconnecting and reconnecting telephone and cable television, there is no HUD requirement to do so. The model policy omits this commitment. If you want to follow the guidance in the Public Housing Occupancy Guidebook and pay for disconnecting and reconnecting any existing resident-paid services such as telephone and cable television, select Option 2.
* The model policy explains how a PHA will determine whether costs are reasonable and establishes a maximum moving allowance.
* Rather than reimbursing families for out-of-pocket expenses, PHAs may choose to move the family using PHA staff or pay movers directly (see Option 3).

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will bear the reasonable costs of temporarily accommodating the tenant and of long-term transfers, if any, due to emergency conditions.

The reasonable cost of transfers includes the cost of packing, moving, and unloading.

The PHA will establish a moving allowance based on the typical costs in the community of packing, moving, and unloading. To establish typical costs, the PHA will collect information from companies in the community that provide these services.

The PHA will reimburse the family for eligible out-of-pocket moving expenses up to the PHA’s established moving allowance.

🞎 *Option 2: Use guidance as suggested in the Occupancy Guidebook. Delete the model policy language and insert language below.*

The PHA will bear the reasonable costs of temporarily accommodating the tenant and of long-term transfers, if any, due to maintenance conditions.

The reasonable cost of transfers includes not just the cost of packing, moving, and unloading, but also the cost of disconnecting and reconnecting any existing resident-paid services such as telephone and cable television.

The PHA will establish a moving allowance based on the typical costs in the community of packing, moving and unloading, as well as the costs of disconnecting and reconnecting existing resident-paid services. To establish typical costs, the PHA will collect information from companies in the community that provide these services.

The PHA will reimburse the family for eligible out-of-pocket moving expenses up to the PHA’s established moving allowance.

🞎 *Option 3: Delete the model ACOP language and insert the language below.*

The PHA will bear the reasonable costs of temporarily accommodating the tenant and of long-term transfers, if any, due to maintenance conditions.

The reasonable costs of transfers include the cost of packing, moving, and unloading.

Rather than reimbursing the family for eligible, reasonable expenses related to the move, the PHA will either complete the move, or make arrangements and pay for the move.

🞎 *Option 4: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

##### PART II: PHA-REQUIRED TRANSFERS

**12-II.A. OVERVIEW**

HUD regulations regarding transfers are minimal, leaving it up to the PHA to develop reasonable transfer policies.

The PHA’s transfer policy must be reasonable, must ensure that families are not discriminated against based on race, color, religion, sex, national origin, age, familial status, and disability, and must be applied consistently.

**No policy decisions are required.**

**12-II.B. TYPES OF PHA-REQUIRED TRANSFERS**

**☑ Decision Point: What kind of transfers should the PHA require?**

Things to Consider

* The Public Housing Occupancy Guidebook does not make a distinction between PHA required and resident requested transfers. Instead, transfers are classified as “mandatory” or “optional.” If the PHA wishes to use the mandatory/optional terminology the model ACOP will need to be edited accordingly.
* The PHA required transfers identified in the model policy are consistent with the “mandatory” transfers identified in the Public Housing Occupancy Guidebook [PH Occ GB, p. 149].
* The model policy language clarifies that PHA required transfers are mandatory for the tenant.
* Note that the policy does not limit PHA required transfers to those specifically described in this model policy. The PHA retains the discretion to require a resident transfer under other, reasonable, circumstances.
* The transfer policies in the model ACOP must be consistent with the PHA’s public housing lease.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The types of transfers that may be required by the PHA, include, but are not limited to, transfers to make an accessible unit available for a disabled family, transfers to comply with occupancy standards, transfers for demolition, disposition, revitalization, or rehabilitation, and emergency transfers as discussed in Part I of this chapter.

Transfers required by the PHA are mandatory for the tenant. The family will be given 15 days to vacate the unit after receipt of written notice.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**Transfers to Make an Accessible Unit Available**

**☑ Decision Point: How should the PHA handle transfers to make accessible units available for tenants that need them?**

Things to Consider

* For various reasons, a PHA may initially place a family in a unit that has accessible features, even though that family does not require those features. The public housing lease may contain an agreement that a family will move to a unit without accessible features if those accessible features are required by a disabled tenant or family [24 CFR 8.27(b)]. This policy presupposes that the PHA will require a family to agree to move under these circumstances (see the policy in Section 5-II.E.).
* Remember that a transfer is not always required in order to provide a reasonable accommodation. If the required features can be provided in the current unit without undue financial and administrative burden to the PHA, the PHA can opt to provide those features.
* This policy must be consistent with the language in the PHA’s public housing lease.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

When a non-accessible unit becomes available, the PHA will transfer a family living in an accessible unit that does not require the accessible features, to an available unit that is not accessible. The PHA may wait until a disabled resident requires the accessible unit before transferring the family that does not require the accessible features out of the accessible unit.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**Occupancy Standards Transfers**

**☑ Decision Point: How should the PHA handle transfers related to the occupancy standards?**

Things to Consider

* The PHA may require the tenant or family to transfer to an appropriate sized unit as a result of a reexamination [24 CFR 960.257(a)(4)].
* The model policy does not require the PHA to transfer a family unless they are overcrowded or over-housed as a result of a change in family or household composition.
* The model policy defines *overcrowded* so that a PHA is not required to transfer a family solely because the family qualifies for a larger bedroom size based on the occupancy standards. The PHA will only require transfers when the number of household members exceeds the maximum number allowed in that unit size.
* The model policy will ensure that the most severe circumstances of overcrowding are addressed while limiting the number of PHA-required transfers, thereby minimizing the cost and administrative burden to the PHA.
* A family is considered *over-housed* when they no longer qualify for the bedroom size in which they are living based on the PHA’s occupancy standards. This policy will limit over-housed families to those awaiting a transfer, those with an approved exception, and those approved to live in a larger size unit in response to a vacancy problem.
* A PHA may initially place a family in a unit where the family is over-housed in order to prevent vacancies. The public housing lease must contain an agreement that a family will move to a unit of the appropriate size if the PHA requires it [966.4(c)(3)]. The model policy leaves it to the PHA’s discretion to determine when it is necessary to require families in these circumstances to transfer.
* The model policy clarifies that if a family has requested and been granted an exception to the occupancy standards, the family will only be required to transfer units if necessary to comply with the approved exception.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will transfer a family when the family size has changed and the family is now too large (overcrowded) or too small (over-housed) for the unit occupied.

For purposes of the transfer policy, overcrowded and over-housed are defined as follows:

*Overcrowded*: the number of household members exceeds the maximum number of persons allowed for the unit size in which the family resides, according to the chart in Section 5-I.B.

*Over*-*housed*: the family no longer qualifies for the bedroom size in which they are living based on the PHA’s occupancy standards as described in Section 5-I.B.

The PHA may transfer a family who was initially placed in a unit in which the family was over-housed to a unit of an appropriate size based on the PHA’s occupancy standards, when the PHA determines there is a need for the transfer.

The PHA may elect not to transfer an over-housed family in order to prevent vacancies.

A family that is required to move because of family size will be advised by the PHA that a transfer is necessary and that the family has been placed on the transfer list.

Families that request and are granted an exception to the occupancy standards (for either a larger or smaller size unit) in accordance with the policies in Section 5-I.C. will only be required to transfer if it is necessary to comply with the approved exception.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**Demolition, Disposition, Revitalizations, or Rehabilitation,** **Including Rental Assistance Demonstration (RAD) Conversions Transfers**

**☑ Decision Point: How should the PHA handle transfers to make way for demolition, disposition, revitalization or rehabilitation?**

Things to Consider

* These transfers permit the PHA to demolish, sell or do major capital or rehabilitation work at a building site [PH Occ GB, page 148].
* PHAs must provide transfers or alternative housing to families when necessary to demolish, sell, or do major revitalization or rehabilitation work at a building or site.
* These transfers may consist of a temporary relocation only until the work is completed.
* These transfers require advance planning by the PHA. If transfers are to be permanent, the PHA must carefully plan to ensure that all required moves are completed by the date set for the demolition or other action.
* RAD-converted Developments: The PHA may provide families with tenant-based assistance such as assistance under the Housing Choice Voucher (HCV) program; transfer families to a project-based housing unit, or transfer families to other public housing units. The transfer or alternative housing arrangement must be comparable housing that meets housing quality standards (be decent, safe, and sanitary); be located in an area that is generally not less desirable than the location of the displaced persons; and include similar accommodations for persons with disabilities displaced from a unit with reasonable accommodations. See Notice PIH 2019-23 for more information.
* Section 18 Demolition/Disposition: If residents are relocated due to a demolition and/or disposition, the PHA must follow relocation requirements at 24 CFR 970.21, and not the relocation requirements at 49 CFR Part 24, which implements the URA, as amended. However, if subsequent acquisition, rehabilitation, or demolition carried out with HUD funds or carried out with other HUD-funded activities causes residents to relocate, the URA may apply to those relocations. Additionally, if Community Development Block Grant (CDBG) or HOME Investment Partnerships Program funds are used in the demolition or with conversion of lower-income dwelling units to a use other than lower-income dwelling units, the project may be subject to section 104(d) of the Housing and Community Development Act of 1974, including relocation assistance and one-for-one replacement provisions under 24 CFR part 42 subpart C.
* Section 22 Voluntary Conversions: To the extent that tenants are displaced as a direct result of demolition, acquisition, or rehabilitation of real property that receives federal financial assistance through the conversion of public housing as described in the Streamlined Voluntary Conversions of Last Remaining Projects of Small Public Housing Agencies notice (Notice PIH-2019-05), the requirements of the URA, and its implementing regulations at 49 CFR Part 24 apply.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will relocate a family when the unit or site in which the family lives is undergoing major rehabilitation that requires the unit to be vacant, or the unit is being disposed of or demolished. The PHA’s relocation plan may or may not require transferring affected families to available public housing units.

If the relocation plan calls for transferring public housing families to other public housing units, affected families will be placed on the transfer list.

In cases of revitalization or rehabilitation, the family may be offered a temporary relocation if allowed under Relocation Act provisions, and may be allowed to return to their unit, depending on contractual and legal obligations, once revitalization or rehabilitation is complete.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-II.C. ADVERSE ACTION [24 CFR 966.4(e)(8)(i)]**

This section makes it clear that the PHA required transfer is an adverse action requiring appropriate notice. **No policy decisions are required.**

**12-II.D. COST OF TRANSFER**

**☑ Decision Point: Does the PHA take financial responsibility for PHA required transfers?**

Things to Consider

* The Public Housing Occupancy Guidebook calls for the PHA to bear the reasonable costs of transfers the PHA initiates. This includes demolition, disposition, revitalization, or rehabilitation, or those required because the PHA lease obligations are not being met (e.g. building system failures) [PH Occ GB, p. 150].
* The Public Housing Occupancy Guidebook also states that residents typically bear the costs associated with occupancy standards transfers, although some PHAs may choose to pay the cost of moving families to smaller units [New PH Occ GB, *Transfers* p. 11].
* The model policy follows these guidelines.
* If your PHA pays the costs associated with all PHA required transfers, including occupancy standards transfers, select Option 2 below.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will bear the reasonable costs of transfers that the PHA requires, except that residents will be required to bear the cost of occupancy standards transfers.

🞎 *Option 2: Delete the model policy language and insert language below.*

The PHA will bear the reasonable costs of transfers that the PHA requires.

🞎 *Option 3: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: What costs does the PHA cover and how will the PHA determine whether costs are reasonable?**

Things to Consider

* The Public Housing Occupancy Guidebook states that “The reasonable cost of transfers includes not just the cost of packing, moving, and unloading, but also the cost of disconnecting and reconnecting any existing resident-paid services such as telephone and cable television” [PH Occ GB, p 150].
* While the PHA can certainly elect to commit to pay for disconnecting and reconnecting telephone and cable television, there is no HUD requirement to do so. The model policy omits this commitment. If you want to follow the guidance in the Public Housing Occupancy Guidebook, select Option 2.
* The model policy explains how a PHA will determine whether costs are reasonable and also establishes a maximum moving allowance.
* Rather than reimbursing families for out-of-pocket expenses, PHAs may choose to move the family using PHA staff or pay movers directly (see Option 3).

🞎 *Option 1: Use the model ACOP language shown below. No changes to the ACOP are needed.*

The reasonable costs of transfers include the cost of packing, moving, and unloading.

The PHA will establish a moving allowance based on the typical costs in the community of packing, moving, and unloading. To establish typical costs, the PHA will collect information from companies in the community that provide these services.

The PHA will reimburse the family for eligible out-of-pocket moving expenses up to the PHA’s established moving allowance.

🞎 *Option 2: Use guidance as suggested in the Occupancy Guidebook. Delete the model policy language and insert language below.*

The reasonable costs of transfers include the cost of packing, moving, and unloading, as well as the cost of reconnecting existing resident paid services such as telephone or cable television.

The PHA will establish a moving allowance based on the typical costs in the community of packing, moving, unloading and reconnecting resident paid services. To establish typical costs, the PHA will collect information from companies in the community that provide these services.

The PHA will reimburse the family for eligible out-of-pocket moving expenses up to the PHA’s established moving allowance.

🞎 *Option 3: Delete the model ACOP language and insert the language below.*

The reasonable costs of transfers include the cost of packing, moving, and unloading.

Rather than reimbursing the family for eligible, reasonable expenses related to the move, the PHA will either complete the move, or make arrangements and pay for the move.

🞎 *Option 4: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

##### PART III: TRANSFERS REQUESTED BY TENANTS

**12-III.A. OVERVIEW**

This section is an overview. **No policy decisions are required.**

**12-III.B. TYPES OF RESIDENT-REQUESTED TRANSFERS**

**☑ Decision Point: What types of requests for transfer by residents will the PHA consider?**

Things to Consider

* The only type of resident requested transfer the PHA is required to consider is a transfer that is requested as a reasonable accommodation. Any other requests are considered at the discretion of the PHA.
* The model policy limits the type of transfer requests that will be considered by the PHA in order to minimize the administrative and financial burden of such requests on the PHA and to avoid arbitrary transfers. The PHA may decide to consider other types of transfer requests.
* Although the Public Housing Occupancy Guidebook identifies split family transfers and incentive transfers, as types of resident requested or “optional” transfers these are not included in the model policy.
* Split family transfers permit very large families that have two adults to split into two households and be transferred to two units. A split family transfer is a type of occupancy standards transfer [PH Occ GB, p. 148]. Adopting this type of policy could be problematic for PHAs who give priority to transfers over waiting list as the model policy does. In addition, defining which families qualify as split families may also be problematic and even litigious.
* Since the language in Option 1 does not allow for this type for transfer, if the PHA wishes to allow for split family transfers, the ACOP would describe the requirements necessary for families to qualify. HUD suggests that the following be considered when granting split family transfers [New PH Occ GB, *Transfers,* p. 7]:
  + - The persons who would be the original and new family head of household (HOH) must both be listed on the most recent lease. (This prohibits individuals from extending their “visits” to the family to obtain a unit);
    - The family must be overcrowded according to the PHA’s occupancy standards; and
    - The reason for the family split must be the addition of children through birth, adoption, or court-awarded custody.
* Incentive transfers reward residents with excellent residency histories by allowing residents to move to new or rehabilitated units [PH Occ GB, p. 148]. This type of transfer may be initiated by the PHA or the resident.
* The model policy characterizes resident transfer requests as “high priority” and “regular priority.” The requests characterized as “high priority” are those that may require swift action by the PHA. The high priority requests described here are classified as “emergency transfers” in the guidebook [PH Occ GB, pp. 147, 269]. However, NMA has distinguished these requests from true emergency transfers, because the requests described here do not require immediate action by the PHA, PHA action is not mandatory, and a transfer may not be the actual result of the request. Such requests should be *immediately considered* by the PHA, however, and acting on these requests should be considered a high priority.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The types of requests for transfers that the PHA will consider are limited to requests for transfers to alleviate a serious or life-threatening medical condition, transfers due to a threat of physical harm or criminal activity, reasonable accommodation, transfers to a different unit size provided that the family qualifies for the unit according to the PHA’s occupancy standards, and transfers to a location closer to employment. No other transfer requests will be considered by the PHA.

The PHA will consider the following as high priority transfer requests:

When a transfer is needed to alleviate verified medical problems of a serious or life-threatening nature.

When there has been a verified threat of physical harm or criminal activity. Such circumstances may, at the PHA’s discretion, include an assessment by law enforcement indicating that a family member is the actual or potential victim of a criminal attack, retaliation for testimony, or a hate crime.

When a family requests a transfer as a reasonable accommodation. Examples of a reasonable accommodation transfer include, but are not limited to, a transfer to a first-floor unit for a person with mobility impairment, or a transfer to a unit with accessible features.

The PHA will consider the following as regular priority transfer requests:

When a family requests a larger bedroom size unit even though the family does not meet the PHA’s definition of overcrowded, as long as the family meets the PHA’s occupancy standards for the requested size unit.

When the head of household or spouse is employed 25 miles or more from the public housing unit, has no reliable transportation, and public transportation is not adequate.

Transfers requested by the tenant are considered optional for the tenant.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-III.C. ELIGIBILITY FOR TRANSFER**

**☑ Decision Point: Does the PHA establish any eligibility criteria for resident requested transfers?**

Things to Consider

* The Public Housing Occupancy Guidebook offers model policy language, in the body of the guidebook and in the transfer policy in Appendix III, requiring that residents requesting transfers meet certain criteria [PH Occ GB, pp.150, 270]. The model policy adopts this language.
* There may be times when it is in the PHA’s interest to allow a transfer even if the family does not meet the criteria. The model policy provides this flexibility to the PHA.
* The model policy allows the PHA to make exceptions to the criteria when necessary to protect the health or safety of a resident who is a victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking. This is consistent with HUD guidance in the preamble to the final rule on the Violence against Women Act of 2013 (VAWA), which encourages PHAs to include protections for victims of abuse within their existing transfer policies.
* In addition, HUD’s VAWA forms relating to emergency transfers (HUD-5381 and HUD-5383) clarify that in response to a request for an emergency transfer under VAWA, the PHA should not evaluate whether the tenant is in good standing as part of the assessment or provision of an emergency transfer. The model policy reflects this clarification.
* The model policy states that if a family requested to be placed on the waiting list for a unit size smaller than designated by the occupancy guidelines, the family will not be eligible to transfer to a larger size unit for a period of two years from the date of admission, unless they have a change in family size or composition, or it is needed as a reasonable accommodation. This policy is needed to be consistent with the policy in Section 4-I.D. If changes are made to the policy in this section, changes may also be required in Section 4-I.D.
* Tenants who are not in good standing may still request an emergency transfer under VAWA provided they meet the eligibility requirements outlined in the PHA’s emergency transfer plan [FR Notice 11-16-16].

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Except where reasonable accommodation is being requested, the PHA will only consider transfer requests from residents that meet the following requirements:

Have not engaged in criminal activity that threatens the health and safety of residents and staff

Owe no back rent or other charges, or have a pattern of late payment

Have no housekeeping lease violations or history of damaging property

Can get utilities turned on in the name of the head of household (applicable only to properties with tenant-paid utilities)

A resident with housekeeping standards violations will not be transferred until the resident passes a follow-up housekeeping inspection.

Exceptions to the good record requirement may be made when it is to the PHA’s advantage to make the transfer.

Exceptions will also be made when the PHA determines that a transfer is necessary to protect the health or safety of a resident who is a victim of domestic violence, dating violence, sexual assault, stalking, or human trafficking and who provides documentation of abuse in accordance with section 16-VII.D of this ACOP. In response to an emergency transfer request under such circumstances, the PHA will not evaluate whether tenant is in good standing as part of the assessment or provision of an emergency transfer. Whether or not a tenant is in good standing does not impact their ability to request an emergency transfer under VAWA.

If a family requested to be placed on the waiting list for a unit size smaller than designated by the occupancy guidelines, the family will not be eligible to transfer to a larger size unit for a period of two years from the date of admission, unless they have a change in family size or composition, or it is needed as a reasonable accommodation.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-III.D. SECURITY DEPOSITS**

**☑ Decision Point: How does the PHA handle security deposits for transfers?**

Things to Consider

* Security deposits “shall not exceed one month’s rent or such reasonable fixed amount as may be required by the PHA” [24 CFR 966.4(b)(5)]. The Public Housing Occupancy Guidebook does not address the issue of security deposits in relation to transfers.
* To keep the process as simple as possible, the model policy states that the security deposit will be transferred to the new unit.
* A PHA could choose to require a new security deposit (see Option 2). However, this option may present a financial hardship for a family and may result in additional administrative tasks for the PHA.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

When a family transfers from one unit to another, the PHA will transfer their security deposit to the new unit. The tenant will be billed for any maintenance or others charges due for the “old” unit.

🞎 *Option 2: Delete the model ACOP language and insert the language below.*

The family will be required to pay a new security deposit upon acceptance of a new unit. The amount of the deposit will be equal to the family’s current TTP.

Security deposits from the “old” unit will be refunded minus any damage or cleaning charges applicable to that unit. The tenant will be responsible for charges that exceed the security deposit.

If the PHA determines, based on family provided documentation, that paying a new security deposit will create a financial hardship for the family, the PHA will enter into a payment agreement with the family allowing the family to pay the deposit in installments. Any unused portion of the deposit from the family's “old” unit will be applied to the balance on the new security deposit. If the family does not make payments in accordance with the agreement, the family’s tenancy may be terminated in accordance with policies in Chapter 13.

🞎 *Option 3: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-III.E. COST OF TRANSFER**

**☑ Decision Point: Should the PHA bear the costs of certain tenant requested transfers?**

Things to Consider

* The PHA must pay moving expenses to transfer a resident with a disability to   
  an accessible unit as an accommodation for the resident’s disability   
  [Notice PIH 2010-26].

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The resident will bear all the costs of transfer they request. However, the PHA will bear the transfer costs when the transfer is done as a reasonable accommodation.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-III.F. HANDLING OF REQUESTS**

**☑ Decision Point: Does the PHA require that requests for transfer be in writing?**

Things to Consider

* The Public Housing Occupancy Guidebook does not address this issue. Although this issue can be handled largely through procedures, the PHA should have basic policy here.
* Although it is a good practice for residents to submit written requests for transfer, it is important to remember that, regarding requests for transfer as a reasonable accommodation, the Joint Statement of the Departments of HUD and Justice: Reasonable Accommodation under the Fair Housing Act, issued May 17, 2004, clarified that, while it is usually helpful to both the requester and the PHA to have the request for a reasonable accommodation made in writing, the PHA must give appropriate consideration to reasonable accommodation requests even if the requester makes the request orally or does not use the PHA’s preferred forms or procedures for making such requests.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Residents requesting transfer to another unit or development will be required to submit a written request for transfer.

In order to request the emergency transfer under VAWA, the resident will be required to submit an emergency transfer request form (HUD-5383) (Exhibit 16-4 of this ACOP). The PHA may, on a case-by-case basis, waive this requirement and accept a verbal request in order to expedite the transfer process. If the PHA accepts an individual’s statement, the PHA will document acceptance of the statement in the individual’s file in accordance with 16‑VII.D. of this ACOP. Transfer requests under VAWA will be processed in accordance with the PHA’s Emergency Transfer Plan (Exhibit 16-3). In case of a reasonable accommodation transfer, the PHA will encourage the resident to make the request in writing using a reasonable accommodation request form. However, the PHA will consider the transfer request any time the resident indicates that an accommodation is needed whether or not a formal written request is submitted.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: What are the PHA’s possible actions upon receipt of a transfer request?**

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will respond by approving the transfer and putting the family on the transfer list, by denying the transfer, or by requiring more information or documentation from the family, such as documentation of domestic violence, dating violence, sexual assault, stalking, or human trafficking in accordance with section 16‑VII.D of this ACOP.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: How is a request handled for voluntary transfers if the “good record” requirement is not met?**

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

If the family does not meet the “good record” requirements under Section 12‑III.C, the manager will address the problem and, until resolved, the request for transfer will be denied.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: What is the time frame for PHA response to requests for transfer?**

Things to Consider

* For administrative ease and consistency the PHA’s response time is the standard used throughout much of the ACOP (10 business days).

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will respond within ten (10) business days of the submission of the family’s request. If the PHA denies the request for transfer, the family will be informed of its grievance rights.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

##### PART IV: TRANSFER PROCESSING

**12-IV.A. OVERVIEW**

This section is an overview. **No policy decisions are required.**

**12-IV.B. TRANSFER LIST**

**☑ Decision Point: How does the PHA maintain and select from its transfer list?**

Things to Consider

* The Public Housing Occupancy Guidebook [page 150] states: “PHAs with few developments may be able to process transfers at the sites, but larger PHAs will usually need to maintain a central transfer waiting list to ensure that transfers are processed in the correct order and that procedures are uniform across all properties.”
* For the sake of consistency and simplicity, the model policy proposes a centralized transfer list.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The PHA will maintain a centralized transfer list to ensure that transfers are processed in the correct order and that procedures are uniform across all properties.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: How does the PHA process emergency transfers on the waiting list?**

Things to Consider

* Emergency transfers require emergency action by the PHA. The PHA will probably need to act before the PHA has the opportunity to place the residents on the transfer list, therefore placing residents on the transfer list may not be appropriate.
* Once the immediate emergency is resolved, and if a permanent transfer is required, then emergency transfers should be placed on the waiting list.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Emergency transfers will not automatically go on the transfer list. Instead, emergency transfers will be handled immediately, on a case by case basis. If the emergency cannot be resolved by a temporary accommodation, and the resident requires a permanent transfer, the family will be placed at the top of the transfer list.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: What order will the PHA follow in processing transfers?**

Things to Consider

* The new Public Housing Occupancy Guidebook states (*Transfers,* p. 9): “Transfers are prioritized according to standards established by the lease and the PHA’s ACOP. Emergency transfers due to physical hazards are of the highest priority because of their immediate nature and the fact that PHAs could potentially be in violation of its responsibilities under the lease for failure to correct such hazards. Many PHAs establish multiple categories for transfers to make priorities clear and manageable.” The guidebook presents the following example of how transfers could be prioritized:
  + 1. Emergency due to physical hazards
    2. Emergency due to other causes
    3. Demolition, Disposition, revitalization, or rehabilitation
    4. Reasonable accommodation
    5. VAWA emergency transfer
    6. Occupancy standards
    7. Split family
    8. Incentive
    9. Resident-initiated
* The prioritization of transfers in the model policy is similar to that offered in the new Public Housing Occupancy Guidebook.
* The model policy clarifies that within each category, transfers will be processed according to date, starting with the earliest.
* There may be times when there is an immediate threat to a family. To give the PHA the ability to take action to protect a family, the policy allows the PHA to transfer a family without regard to where the family falls on the transfer list. This type of action should be used only in rare circumstances. To ensure consistency in applying this policy, we recommend that the authority be vested in only one position. In the model policy we have limited the authority to the executive director. Depending on the size of your PHA, the executive director may not be the appropriate position to designate for this approval. If that is the case, the model plan should be edited accordingly.
* Due to the nature of demolition, disposition, and renovation, these types of transfers may have to take precedence over other transfers in order to comply with the approved demolition/renovation schedule. This exception is included in the model policy.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Transfers will be processed in the following order on the waiting list:

1. Emergency transfers (hazardous maintenance conditions, VAWA)

2. High-priority transfers (verified medical condition, threat of harm or criminal activity, and reasonable accommodation)

3. Transfers to make accessible units available

4. Demolition, renovation, etc.

5. Occupancy standards

6. Other PHA-required transfers

7. Other resident-requested transfers

Within each category, transfers will be processed in order of the date a family was placed on the transfer list, starting with the earliest date.

With the approval of the executive director, the PHA may, on a case-by-case basis, transfer a family without regard to its placement on the transfer list in order to address the immediate need of a family in crisis.

Demolition and renovation transfers will gain the highest priority as necessary to allow the PHA to meet the demolition or renovation date.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**☑ Decision Point: Will all transfers take precedence over waiting list admissions?**

Things to Consider

* HUD regulations are silent on this issue, giving the PHA the ability to manage its waiting list and transfer list in a coordinated manner best suited to local needs and PHA policy.
* The Public Housing Occupancy Guidebook [page 148] offers the following guidance: “Generally emergencies or serious problems, reasonable accommodations, demolition/disposition/revitalization/rehabilitation, incentive and certain occupancy standards transfers take precedence over waiting list admissions. The PHA’s list of transfers that take priority over admissions should be listed in the Admissions and Continued Occupancy Policy of the PHA.”
* If the PHA has a Housing Choice Voucher program, the PHA must offer, and if accepted, provide the family a selection preference for an appropriate-sized public housing unit that first becomes available for occupancy after the time period expires for an HCV family whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame, and who are unable to lease a new unit within the term of the voucher [24 CFR 982.404(e)(2)]. If the PHA does not have an HCV program, you may remove the HCV language from the policies below.
* The precedence of transfers over admissions depends partly on criteria for transfer. If the PHA offers a broad range of situations under which a resident can request a transfer, the PHA would want to establish an equitable proportion of transfers to admissions. It is not equitable to transfer tenants while waiting list applicants are rarely served. On the other hand, it is not equitable to process only waiting list applicants while tenants do not receive offers of transfer units when the need for another unit is reasonable or necessary. If a PHA has a cohesive and well-articulated transfer policy, in the long run it may be more cost-effective to transfer a tenant and make the unit then available to a waiting list applicant family.
* The PHA should consider the length of the transfer list and the applicant waiting list when determining how transfers should be processed in relationship to new admissions.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Transfers and HCV abatement-affected families will take precedence over waiting list admissions.

🞎 *Option 2: Delete the model ACOP language and complete and insert the language below.*

Emergency transfers, and HCV abatement-affected families, high priority tenant requested transfers, transfers to make accessible units available, and demolition transfers will take precedence over waiting list admissions.

All other transfers will be processed at a rate of \_(specify a number)\_ transfer to \_(specify a number)\_ admissions.

🞎 *Option 3: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-IV.C. TRANSFER OFFER POLICY**

**☑ Decision Point: How many transfer offers does a resident receive?**

Things to Consider

* The Public Housing Occupancy Guidebook offers the following as guidance [page 149]: “The PHA ACOP should describe the number of transfer units a resident will be offered.” The PHA can thus assume that any reasonable offer system, as long as it is applied consistently, is acceptable.
* The transfer policy contained in Appendix III of the guidebook [page 269] states: “Residents will receive one offer of a transfer. Refusal of that offer without good cause will result in lease termination for mandatory transfers or the removal of the household from the transfer list for voluntary transfer.” The model policy uses this safe harbor language, with one addition. The model policy prevents a family from reapplying for a transfer for a period of six months after being removed from the transfer list.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Residents will receive one offer of a transfer.

When the transfer is required by the PHA, the refusal of that offer without good cause will result in lease termination.

When the transfer has been requested by the resident, the refusal of that offer without good cause will result in the removal of the family from the transfer list. In such cases, the family must wait six months to reapply for another transfer.

🞎 *Option 2: Provide one offer of transfer for emergency and PHA required transfers. Provide two or three offers of transfer for other transfers.*

Residents will receive one offer for a PHA required transfer and two offers for a resident requested transfer.

When the transfer is required by the PHA, refusal of that offer without good cause will result in lease termination.

When the transfer has been requested by the resident, refusal of the second offer without good cause will result in the removal of the household from the transfer list and the family must wait six months to reapply for another transfer.

🞎 *Option 3: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-IV.D. GOOD CAUSE FOR UNIT REFUSAL**

**☑ Decision Point: What constitutes good cause refusal of a transfer unit?**

Things to Consider

* The Public Housing Occupancy Guidebook advises that residents are entitled to reject transfer offers for the “good cause” reasons listed in the Tenant Selection and Assignment Plan (TSAP).
* The sample transfer policy in Appendix III of the Public Housing Occupancy Guidebook does not define good cause in its transfer policy but does define good cause for applicant refusal of unit [PH Occ GB, p. 265].
* To avoid duplicative revisions and cross-checking for PHAs, the model policy uses the same definition for good cause refusal for transfer tenants as for waiting list applicants (see Section 5-II.D). If the definition here is changed, the good cause definition for waiting list applicants in Chapter 5 should be reviewed for potential changes to make the definitions consistent.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

Examples of good cause for refusal of a unit offer include, but are not limited to, the following:

The family demonstrates to the PHA’s satisfaction that accepting the unit offer will require an adult household member to quit a job, drop out of an educational institution or job training program, or take a child out of day care or an educational program for children with disabilities.

The family demonstrates to the PHA’s satisfaction that accepting the offer will place a family member’s life, health or safety in jeopardy. The family should offer specific and compelling documentation such as restraining orders, other court orders, risk assessments related to witness protection from a law enforcement agency, or documentation of domestic violence, dating violence, stalking, or human trafficking in accordance with section 16-VII.D of this ACOP. Reasons offered must be specific to the family. Refusals due to location alone do not qualify for this good cause exemption.

A health professional verifies temporary hospitalization or recovery from illness of the principal household member, other household members (as listed on the lease) or live-in aide necessary to the care of the principal household member.

The unit is inappropriate for the applicant’s disabilities, or the family does not need the accessible features in the unit offered and does not want to be subject to a 30-day notice to move.

The unit has lead-based paint and the family includes children under the age of six.

The PHA will require documentation of good cause for unit refusals.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-IV.E. DECONCENTRATION**

**☑ Decision Point: How will the PHA further deconcentration of poverty goals in its transfer policies?**

Things to Consider

* The Public Housing Occupancy Guidebook offers little in the way of guidance concerning deconcentration goals pertaining to transfers. The guidebook states (page 151): “In PHAs subject to deconcentration requirements, transfers may be a tool needed to achieve income deconcentration. Such transfers will, by definition, be across properties.”
* The regulations state that the PHA may not take any adverse action toward a family for choosing not to accept an offer of a unit under the PHA’s deconcentration policy [24 CFR 903.2(c)(4)]. Therefore, the model policy states that a transfer offer under deconcentration is considered a bonus offer.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

If subject to deconcentration requirements, the PHA will consider its deconcentration goals when transfer units are offered. When feasible, families above the Established Income Range will be offered a unit in a development that is below the Established Income Range, and vice versa, to achieve the PHA’s deconcentration goals. A deconcentration offer will be considered a “bonus” offer; that is, if a resident refuses a deconcentration offer, the resident will receive one additional transfer offer.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**12-IV.F. REEXAMINATION POLICIES FOR TRANSFERS**

**☑ Decision Point: How is the effective date of the reexamination affected by a transfer?**

Things to Consider

* The PHA could choose to keep the original effective date of the annual reexamination instead of changing the effective date. However, it is useful to remember that compliance with community service coincides with the end of the lease term. Therefore, retaining the reexamination date would require, in most cases, two annual actions by the PHA: the annual reexamination and the determination of compliance with the community service requirement.
* For administrative simplicity for both the PHA and the family, the model policy calls for changing the reexamination date to correspond with the date of the new lease. Please note that the PHA policy here needs to match the policies in Sections 9-I.B. and 11-I.C.

🞎 *Option 1: Use the model ACOP language shown below. No changes to the model ACOP are needed.*

The reexamination date will be changed to the first of the month in which the transfer took place.

🞎 *Option 2: Use another PHA-established policy. Edit the model ACOP language or delete it and insert the PHA’s policy.*

**FINALIZING THE DOCUMENT**

Take a final look at the changes you have made in this chapter of the ACOP.  
Have you:

(1) Added or subtracted any exhibits at the end of the chapter?  Yes  No.

(2) Added, subtracted or reordered any major sections (at the A, B, or C level?)  Yes  No

If you answered yes to either of these questions, you must adjust the chapter to match your changes.

**☑ Decision Point: Are any changes required to this chapter?**

No. No changes to the model policy are needed.

Yes. Edits only. Edit and insert PHA language as appropriate.

Yes. PHA changed the organization of the chapter. Adjust the chapter to reflect your changes **and** review the rest of the document to make sure that any references to section numbers are correct.

**☑ Decision Point: Are changes required in other chapters as a result of changes to this chapter?**

Check the “Things to Consider” under each decision point to identify if changes to the model policy will require changes to policies in other chapters of the ACOP.

No. Changes to other chapters are not necessary.

Yes. Changes to the following chapters are also required: