

Public Housing Assessment System Scores

CDA'S PHAS SCORES

What is PHAS?

The Public Housing Assessment System (PHAS) was developed as a way to measure housing authorities' operating performance. A score is generated for each Asset Management Project (AMP) then weighted by how many units are in the AMP and combined into an agency-wide score.

PHAS uses a 100-point scoring system based on 4 categories of 12 total indicators:

1. PASS (Physical Assessment Subsystem) – **40 Points**
2. MASS (Management Assessment Subsystem) – **25 Points**
3. FASS (Financial Assessment Subsystem) – **25 Points**
4. CFP (Capital Fund Program) – **10 Points**

MASS

(Management Assessment Subsystem) – 25 Points

Occupancy Rate	16 Points
Tenant Accounts Receivable	5 Points
Accounts Payable	4 Points
TOTAL MASS	25 POINTS

FASS

(Financial Assessment Subsystem) – 25 Points

Quick Ratio (QR)	12 Points
Months Expendable Net Ratio (MENAR)	11 Points
Debt Service Coverage Ratio (DSCR)	2 Points
TOTAL FASS	25 POINTS

CFP (Capital Fund Program) – 10 Points

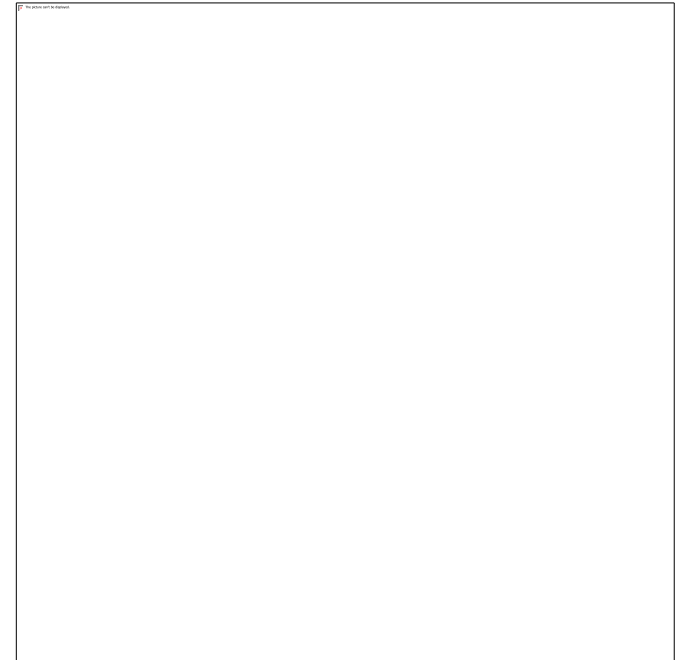
Timeliness of Fund Obligation	5 Points
Occupancy Rate	5 Points
TOTAL CFP	10 Points

PASS

(Physical Assessment Subsystem) – 40 Points

■ PASS Standards

- PASS Standards do not replace or override state and local building and maintenance codes
- Total possible score: 40 points
- PHAs must score at least 60% (24 points) to pass
- Scores are based on physical inspections, with deductions for deficiencies based on severity and location.



HUD NSPIRE Inspections Generate PASS (Physical Assessment Score)

How often does HUD inspect?

- Every 1-3 Years, based on performance and risk

What is the inspection process like?

- On-site review of units, systems, common areas, and site
- Deficiencies scored by severity (health & safety focus)
- Inspections (0-100 points) are weighed to result in a PASS score (0-40 points)

How have CDA properties scored in the past? (What are common problems?)

- Typically Standard Performer
- Common findings
 - Site/Safety (lighting, trip hazards)

Recent HUD Physical Inspection Scores



2025 Physical Inspection Scores

Brittingham (AMP 400): 90

Truax Phase 2 (AMP 600): 84

East Scattered (AMP 200): 83

2024 Physical Inspection Scores

Romnes (AMP 300): 93

Truax Park Apts (AMP 500): 96

AMPs 300 & 500 did not have an inspection in 2025 due to high scores in 2024

(Max of 100 points)

Historic Performance PHAS

	Physical (PASS)	Financial (FASS)	Manegement (MASS)	Capital Fund	PHAS Total Score	Designation Status
2023	28	21	20	7	76	Standard Performer
2022	30	16	18	10	74	Standard Performer
2021	Previous Year Scored Carried Over (CARES Act Waiver)-PIH Notice 2022-02				78	Standard Performer
2020	Previous Year Scored Carried Over (CARES Act Waiver)-PIH Notice 2021-38				78	Standard Performer
2019	Previous Year Scored Carried Over (CARES Act Waiver)-PIH Notice 2020-05				78	Standard Performer
2018	31	23	17	7	78	Standard Performer
<i>Max Score</i>	<i>40</i>	<i>25</i>	<i>25</i>	<i>10</i>	<i>100</i>	<i>High Performer</i>

2025 PHA Score Estimate

	CDA Score	CDA %	Total Possible
Physical (PASS)	34.11	85%	40.00
Management (MASS)	10.67	43%	25.00
Financial (FASS)	20.42	82%	25.00
Capital (CFP)	10	100%	10.00
TOTAL	75.20		100.00

CDA Designation Status: **STANDARD PERFORMER**

What are things CDA does to improve scores?

- **Proactive Inspections:** All maintenance staff are trained on HUD's NSPIRE standards and conduct regular self inspections of every unit and building based on these standards.
- **Preventative Maintenance:** Each site has an established preventative maintenance plan that focuses on building exteriors, systems, and dwelling units to reduce health and safety violations and make necessary repairs.
- **Maximize Occupancy:** We continue to focus on increasing occupancy by reducing vacant unit turnaround time and modernizing dated units to make them more desirable.
- **Improve Rent Collection:** We are continually refining our service coordination processes and seeking resources to better support residents facing barriers to paying their rent.

Other detail to keep in mind:

- We have an aging inventory and Gay Braxton is “Obsolete” based on HUD inspection criteria
- City Building Inspection also reviews our properties
- We are planning a resident satisfaction survey later in the year to get a better handle on resident concerns.

Appendix Slides



MASS Scoring Calculation Details

Occupancy

Calculation Methodology

$$\frac{\text{Unit Months Leased}}{\text{Unit Months Available}}$$

Detail Line Item Calculation

$$\frac{11210}{11190}$$

≥ 98%	16 points
98% > but ≥ 96%	12 points
96% > but ≥ 94%	8 points
94% > but ≥ 92%	4 Points
92% > but ≥ 90%	1 point
< 90%	0 Points

Tenant Accounts Receivable (TAR)

Calculation Methodology

$$\frac{\text{Accounts Receivable - Tenants}}{\text{Total Tenant Revenue*}}$$

*includes rents and other charges to the tenants

Detail Line Item Calculation

$$\frac{126}{70500}$$

< 1.5%	5 points
≥ 1.5% but < 2.5%	2 points
≥ 2.5%	0 points

Accounts Payable (AP)

Calculation Methodology

$$\frac{(\text{Current AP < 90 days} + \text{Past Due AP > 90 days})}{\text{Total Operating Expenses} / 12}$$

Detail Line Item Calculation

$$\frac{312 + 313}{96900 / 12}$$

<.75	4 points
≥ .075 but < 1.5	2 points
≥ 1.5	0 points

FASS Scoring Calculation Details

Quick Ratio

Calculation Methodology

$$\frac{\text{Cash + Cash Equivalents + Current Receivables}}{\text{Current Liabilities}}$$

Detail Line Item Calculation

$$\frac{111+114+115+120+131+135+142+144}{310 - 343.010}$$

QR < 1.0	0 points
QR = 1.0	7.2 points
1.0 < QR < 2.0	7.2 < pts < 12.0
QR ≥ 2.0	12.0 Points

When the QR calculates to a value > 1.0 but < 2.0, the number of points that will be assigned for this ratio can be calculated as follows:
 $7.2 + ((QR-1) \times 4.80)$

Months Expendable Net Assets Ratio (MENAR)

Calculation Methodology

$$\frac{\text{Unrestricted Resources}}{\text{Average Monthly Operating and Other Expenses}}$$

Detail Line Item Calculation

$$\frac{[(111+114+115+120+131+135+142+144) - 310]}{(96900+97100+97200+97800)/12}$$

MENAR < 1.0	0 points
MENAR = 1.0	6.6 points
1.0 < MENAR < 4.0	6.6 < pts < 11.0
MENAR ≥ 4.0	11 Points

When the MENAR calculates to a value > 1.0 but < 4.0, the number of points that will be assigned for this ratio can be calculated as follows:
 $6.6 + (MENAR - 1) \times 1.4667$

Debt Service Coverage Ratio (DSCR)

Calculation Methodology

$$\frac{\text{Adjusted Operating Income}}{\text{Annual Debt Service, excluding CFFP Debt}}$$

Detail Line Item Calculation

$$\frac{(97000 + 96700)}{(96710 + 96720 + 11020)}$$

DSCR < 1.0	0 points
≥ 1.0 but < 1.25	1 point
DSCR ≥ 1.25	2 points
NO DEBT AT ALL	2 Points

CFP Calculation

Timeliness of Fund Obligation

≥ 90% at Obligation End Date	5 points
< 90% at Obligation End Date	0 points

Occupancy Rate

$$\frac{\text{Total occupied assisted, special use, and non-assisted units}}{\text{Total ACC Units} - \text{Total uninhabital Units}}$$

≥ 96%	5 points
≥ 93% or < 96%	2 points
< 93%	0 points

PHAS Status Designation	Composite PHAS Score	Individual Indicator Score
HIGH PERFORMER	90% or higher	At least 60% of total points in PASS, MASS, and FASS & 90% or greater score for CFP.
STANDARD PERFORMER	At least 60%	Not less than 60% of total points available in PASS, MASS, and FASS & 50% of CFP.
SUBSTANDARD PERFORMER	At least 60%	Less than 60% in one or more of the PASS, FASS, or MASS indicators.
TROUBLED	Less than 60%	
CAPITAL FUND TROUBLED		Less than 50% on CFP

PHAS Status Designation

2025 MASS Score Estimate

Calculations:

	AMP 200 (East)	AMP 300 (West)	AMP 400 (Triangle)
Occupancy	97.37%	97.00%	97.00%
Tenant AR	3.3%	0.6%	0.9%
Accounts Payable	0.09	0.081	0.075

MASS Score:

	AMP 200	AMP 300	AMP 400	Points Possible
Occupancy	13	12	11	16
Tenant AR	1	5	5	5
Accounts Payable	4	4	4	4
TOTAL	18	21	20	25

How to Improve MASS

- Increase the number of occupied units, reduce vacancies
 - Maintain an updated waiting list
 - Turn vacant units around quickly
- Monitor Vacant Unit Turnaround by tracking move-out date to re-occupancy date
 - Down time
 - Make Ready Time
 - Lease Up Time
- Collect rent on time
 - Enforce rent collection policies as much as possible
 - Increase revenue and lower TAR ratio
- Reduce accounts payable by paying bills on time

2025 FASS Score Estimate

Calculations:

	AMP 200	AMP 300	AMP 400
Quick Ratio	14.15	0.89	0.20
MENAR	19.32	0.70	-0.22
DSCR	0.00	0.00	0.00

FASS Score:

	AMP 200	AMP 300	AMP 400	Points Possible
Quick Ratio	12	3	0	12
MENAR	11	3	2.5	11
DSCR	2	2	2	2
TOTAL	25	8	4.5	25

How to Improve FASS

- Maintain accurate financial records
- Submit financial reports to HUD on time
- Increase Quick Ratio by increasing cash available and reducing accounts payable
- Increase MENAR by increasing savings/cash in bank and reducing operating costs

Why Does This Matter?

If a PHA is a HIGH PERFORMER:

- Capital Fund Bonus eligible
- Eligible for the PASS Performance Incentive, project is inspected every 3rd year
- Moving to Work Eligible

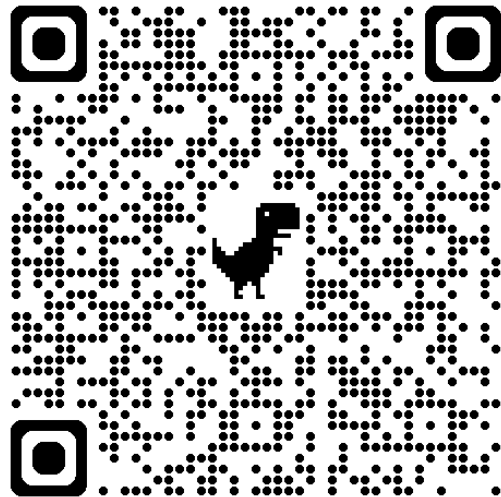
Operating Subsidy:

- HUD will pay operating subsidy for a limited number of vacant units. Limited Number is defined as equal to or less than 3% of the unit months on a project-by-project basis.

Want to learn more?

Check out the HUD Lead the Way Training:

<https://www.hudexchange.info/trainings/courses/lead-the-way-pha-governance-and-financial-management/resources/>



A screenshot of a web browser displaying the HUD Exchange website. The address bar shows the URL: https://www.hudexchange.info/trainings/courses/lead-the-way-pha-governance-and-financial-management/resources/. The page header includes the HUD EXCHANGE logo and navigation menus for Programs, Resources, Trainings, Program Support, Grantees, and News. A navigation breadcrumb trail reads: Home > Trainings > Courses > Lead the Way: PHA Governance and Financial Management - A Training for Board Members > Lead the Way Training Resources and Guides. The main heading is 'Lead the Way Training Resources and Guides'. Below the heading, there is a paragraph describing the training as a free, online self-paced program for PHA boards and staff. A link 'Access Lead the Way.' is provided. The 'Training Resources' section lists various supporting documents such as 'Roles and Responsibilities', 'Asset Management', 'Housing Choice Voucher Program', 'Ethics', 'Assessing your PHA', 'Budgets', 'Procurement', 'Intro to Risk Management', and 'Development'. The 'Quick Reference Documents' section states that these documents outline need-to-know information for each section. The 'Worksheets' section is partially visible at the bottom.