

**From:** [PIH Alerts](#)  
**To:** [Chris Bruns](#)  
**Subject:** Your PIH Alert for August 22, 2025  
**Date:** Friday, August 22, 2025 1:30:55 PM

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PIH banner



**August 22, 2025**

## GENERAL NEWS

### HUD Publishes 2026 Fair Market Rents

In a *Federal Register* [notice](#) today, the Department of Housing and Urban Development ([HUD](#)) announced that it has published the fair market rents (FMRs) for fiscal year (FY) 2026. The notice describes the methods used to calculate the FY 2026 FMRs and lists the procedures for PHAs to request reevaluations of their FMRs.

The due date for comments on the 2026 FMRs is **September 22, 2025**. The revised FMRs will be effective on **October 1, 2025**, unless HUD receives a valid request for reevaluation of specific

area FMRs.

Materials [posted](#) on PD&R's [FMR page](#) include the [FY 2026 Schedule of Metropolitan and Non-Metropolitan Fair Market Rents](#) and the [FY 2026 Small Area Fair Market Rent \(SAFMR\) Schedule](#). SAFMRs for all metropolitan and nonmetropolitan areas are available [here](#) in [Excel](#) format.

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Nan McKay & Associates, 1810 Gillespie Way, Suite 202, El Cajon, CA 92020, USA, 1-800-783-3100  
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# FY 2026 FAIR MARKET RENT DOCUMENTATION SYSTEM

80% FMR

## The FY 2026 Pike County, IL FMRs for All Bedroom Sizes

Final FY 2026 & Final FY 2025 FMRs By Unit Bedrooms									
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom				
FY 2026 FMR	\$632	\$698	\$559	\$916	\$733	\$1,114	\$892	\$1,368	\$1,095
FY 2025 FMR	\$597	\$663	\$531	\$870	\$696	\$1,048	\$839	\$1,308	\$1,047

Pike County, IL is a non-metropolitan county.

### Fair Market Rent Calculation Methodology

[Show/Hide Methodology Narrative](#)

Fair Market Rents for metropolitan areas and non-metropolitan FMR areas are developed as follows:

- Calculate the Base Rent:** HUD uses 2019-2023 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area as the new basis for FY2026, provided the estimate is statistically reliable. For FY2026, the test for reliability is whether the margin of error for the estimate is less than 50% of the estimate itself and whether the ACS estimate is based on at least 100 survey cases. HUD does not receive the exact number of survey cases, but rather a categorical variable known as the count indicator indicating a range of cases. An estimate based on at least 100 cases corresponds to a count indicator of 4 or higher.

If an area does not have a reliable 2019-2023 5-year estimate, HUD checks whether the area has had at least 2 minimally reliable estimates in the past 3 years, or estimates that meet the 50% margin of error test described above. If so, the FY2026 base rent is the average of the inflated ACS estimates.

If an area has not had a minimally reliable estimate in the past 3 years, HUD uses the estimate for the area's corresponding metropolitan area (if applicable) or State non-metropolitan area as the basis for FY2026.

- Calculate the Basis for Recent Mover Adjustment Factor:** HUD calculates a recent mover adjustment factor by comparing an ACS 2023 1-year 40th percentile recent mover 2-bedroom rent to the ACS 2019-2023 5-year 40th percentile adjusted standard quality gross rent. If either the recent mover and non-recent mover rent estimates are not reliable, HUD uses the recent mover adjustment for a larger geography. For metropolitan areas, the order of geographies examined is: FMR Area, Entire Metropolitan Area (for Metropolitan Sub-Areas), State Metropolitan Portion, Entire State, and Entire US; for non-metropolitan areas, the order of geographies examined is: FMR Area, State Non-Metropolitan Portion, Entire State, and Entire US. The recent mover adjustment factor is floored at one.

HUD first examines recent movers who have moved within the current year of the ACS survey. If there is no reliable local area estimate, HUD then examines those who have moved into their residence within the current year or preceding year of the ACS survey. Upon determining a reliable recent mover estimate, HUD calculates the appropriate recent mover adjustment factor between the 5-year data and the 1-year data.

- Adjust for Inflation:** In order to calculate rents that are "as of" 2024, HUD applies a gross rent inflation adjustment factor using data from commercial rent data sources and the Consumer Price Index. HUD uses a local measure of private rent inflation for markets that are covered by at least three of the six available

sources of private rent data. HUD combines this local measure of rent inflation with either the local metropolitan area CPI rent of primary residence for the 23 areas where such data exist, or the regional CPI rent in areas without a local index.

For areas without at least three of the six private rent data sources available, HUD uses a regional average of private rent inflation factors alongside the regional CPI rent of primary residence. HUD constructs the regional average by taking the rental unit weighted average of the change in rents of each area in a region that does have private rent data coverage. HUD averages the private and CPI shelter rent data with the year-to-year change in the CPI housing fuels and utilities index for the area in order to make the resulting inflation measure reflective of gross rents.

The private and CPI gross rent update factors are then combined using a weighting scheme which controls the national weighted average of the private and CPI gross rent factors to the national change in the ACS recent mover gross rent. The resulting weights assigned are as follows:  $W_{2024} = 0.643$  assigned to the private gross rent factor and  $(1 - W_{2024}) = 0.357$  assigned to the CPI gross rent factor.

4. **Calculate the Trend Factor:** To further inflate rents from CY2024 to FY2026, HUD uses a "trend factor" based on the forecast of CPI gross rent changes through FY2026.
5. **Multiply the Factors:** HUD multiplies the base rent by the recent mover factor, the gross rent inflation factor, and the trend factor to produce a rent that is "as of" the current fiscal year.
6. **Compare to the State minimum:** FY2026 FMRs are then compared to a State minimum rent, and any area whose preliminary FMR falls below this value is raised to the level of the State minimum.
7. **Calculate Bedroom Ratios:** HUD calculates "bedroom ratios" and multiplies these by the two-bedroom rent to produce preliminary FMRs for unit sizes other than two bedrooms.
8. **Compare to Last Year's FMR:** FY2026 FMRs may not be less than 90% of FY2025 FMRs. Therefore, HUD applies "floors" based on the prior year's FMRs.

**The results of the Fair Market Rent Step-by-Step Process**

1. **Base Rent Calculation**

The following are the 2023 American Community Survey 5-year 2-Bedroom Adjusted Standard Quality Gross Rent estimates and margins of error for Pike County, IL.

Area	ACS <sub>2023</sub> 5-Year 2-Bedroom Adjusted Standard Quality Gross Rent	ACS <sub>2023</sub> 5-Year 2-Bedroom Adjusted Standard Quality Gross Rent Margin of Error	Ratio	Sample Size Category	Result
Pike County, IL	<a href="#">\$653</a>	\$34	$\frac{\$34}{\$653} = 0.05207$	2	2 < 4 Check for reliable local ACS estimates from previous years

ACS <sub>2023</sub> 5-year Estimate	ACS <sub>2023</sub> 5-year Error	ACS <sub>2023</sub> 5-year Estimate Minimally Reliable?	ACS <sub>2022</sub> 5-year Estimate	ACS <sub>2022</sub> 5-year Error	ACS <sub>2022</sub> 5-year Estimate Minimally Reliable?	ACS <sub>2021</sub> 5-year Estimate	ACS <sub>2021</sub> 5-year Error	ACS <sub>2021</sub> 5-year Estimate Minimally Reliable?
\$653	\$34	$\frac{\$34}{\$653} = 0.05207$	\$654	\$39	$\frac{\$39}{\$654} = 0.05963$	\$611	\$42	$\frac{\$42}{\$611} = 0.06874$

Since 3 of the 3 ACS estimates are minimally reliable, the base rent is the average of those estimates, with each estimate first inflated to 2023 dollars (not shown).

Area	FY2026 Base Rent
Pike County, IL	\$679

**2. Recent Mover Adjustment Factor Calculation**

A recent mover adjustment factor is applied based on the smallest area of geography containing Pike County, IL that has an ACS<sub>2023</sub> 1-year Adjusted Standard Quality Recent-Mover estimate with a Margin of Error Ratio that is less than .5 and a sufficient number of sample cases.

Area	ACS <sub>2023</sub> 1-Year Adjusted Standard Quality Recent-Mover Gross Rent	ACS <sub>2023</sub> 1-Year Adjusted Standard Quality Recent-Mover Gross Rent Margin of Error	Ratio	Sample Size Category	Result
Pike County, IL – ACS 1-year recent mover 2 Bedroom	N/A	N/A	N/A	N/A	No ACS <sub>2023</sub> 1-Year 2-Bedroom Adjusted Standard Quality Recent-Mover Gross Rent Produced For Pike County, IL
Pike County, IL – ACS 1-year recent mover All Bedroom	N/A	N/A	N/A	N/A	No ACS <sub>2023</sub> 1-Year All Bedroom Adjusted Standard Quality Recent-Mover Gross Rent Produced For Pike County, IL
Pike County, IL – ACS 2-year recent mover 2 Bedroom	N/A	N/A	N/A	N/A	No ACS <sub>2023</sub> 1-Year 2 Bedroom Adjusted Standard Quality Recent-Mover Gross Rent Produced For Pike County, IL
Pike County, IL – ACS 2-year recent mover All Bedroom	N/A	N/A	N/A	N/A	No ACS <sub>2023</sub> 1-Year All Bedroom Adjusted Standard Quality Recent-Mover Gross Rent Produced For Pike County, IL
Illinois Non-metropolitan Portion – 2 Bedroom	<a href="#">\$841</a>	\$22	0.026	6	0.026 < .5 6 ≥ 4 Use ACS <sub>2023</sub> 1-Year Non-metropolitan Portion 2-Bedroom Adjusted Standard Quality Recent-Mover Gross Rent

The calculation of the relevant Recent-Mover Adjustment Factor for Pike County, IL is as follows:

ACS <sub>2023</sub> 5-Year Area	ACS <sub>2023</sub> 5-Year 40th Percentile Adjusted Standard Quality Gross Rent	ACS <sub>2023</sub> 1-Year 40th Percentile Adjusted Standard Quality Recent-Mover Gross Rent
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Illinois Non-metropolitan Portion – 2 Bedroom	<a href="#">\$778</a>	<a href="#">\$841</a>
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Area	Ratio	Recent-Mover Adjustment Factor
Pike County, IL	$\frac{\$841}{\$778} = 1.081$	$1.081 \geq 1.0$ Use calculated Recent-Mover Adjustment Factor of 1.081

**3. Inflation Adjustment Factor Calculation**

A gross rent inflation adjustment factor is applied based on a weighted average of a private source gross rent inflation factor and a Consumer Price Index gross rent inflation factor. Since Pike County, IL is not covered by at least 3 private data sources, a region-based private rent factor is applied. Furthermore, since Pike County, IL is not covered by a local-CPI rent area, a Region-based CPI gross rent factor is applied.

Components of 2024 Inflation Adjustment Factor for Pike County, IL					
	$R_{2024} =$ Shelter Rent Change, 2023 to 2024	$U_{2024} =$ CPI Annual Utilities Change, 2023 to 2024	$C_{2024} =$ ACS Utility Cost as a Percent of Gross Rent	Gross Rent Inflation Factor Calculation = $(R_{2024} \times (1 - C_{2024}) +$ $U_{2024} \times C_{2024})$	Inflation Factor Type
$P_{2024} =$ Private Inflation Factor	1.04413	1.01466	0.18323	$(1.04413 \times 0.81677) +$ $(1.01466 \times 0.1832) =$ 1.03873	Region
$CPI_{2024} =$ CPI Inflation Factor	1.06453	1.01466	0.18323	$(1.06453 \times 0.8168) +$ $(1.01466 \times 0.1832) =$ 1.0554	Region

The 2024 Gross Rent Inflation Factor for Pike County, IL is computed as follows:

$$= CPI_{2024} \times (1 - W_{2024}) + P_{2024} \times W_{2024}$$

$$= (1.0554 \times 0.356965956) + (1.03873 \times 0.643034044)$$

$$= (0.376742) + (0.667939)$$

$$= \mathbf{1.04468}$$

**4. Trend Factor Adjustment**

The calculation of the Trend Factor is as follows: HUD forecasts the change in gross rents from 2024 to 2026 for each CPI area and Census Region. This makes Fair Market Rents "as of" FY2026.

Trend Factor	Trend Factor Type
<a href="#">1.07569</a>	Region

**5. Combination of Factors**

The FY 2026 2-Bedroom Fair Market Rent for Pike County, IL is calculated as follows:

Area	Base Rent	Recent-Mover Adjustment Factor	Annual 2023 to 2024 Gross Rent Inflation Adjustment	Trending 2024 to FY2026	FY 2026 2-Bedroom FMR
Pike County,	\$679 *	1.0810 *	1.04468 *	1.07569 =	\$825

IL

**6. State Minimum Comparison**

In keeping with HUD policy, the preliminary FY 2026 FMR is checked to ensure that it does not fall below the state minimum.

Area	Preliminary FY2026 2-Bedroom FMR	FY 2026 Illinois State Minimum	Final FY2026 2-Bedroom FMR
Pike County, IL	\$825	<a href="#">\$916</a>	\$825 < \$916 Use Illinois minimum of \$916

**7. Bedroom Ratios Application**

Bedroom ratios are applied to calculate FMRs for unit sizes other than two bedrooms.

Click on the links in the table to see how the bedroom ratios are calculated.

FY 2026 FMRs By Unit Bedrooms					
	<a href="#">Efficiency</a>	<a href="#">One-Bedroom</a>	<a href="#">Two-Bedroom</a>	<a href="#">Three-Bedroom</a>	<a href="#">Four-Bedroom</a>
FY 2026 FMR	\$632	\$698	\$916	\$1,114	\$1,368

**8. Comparison to Previous Year**

The FY2026 FMRs for each bedroom size must not be below 90% of the FY2025 FMRs.

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY2025 FMR	\$597	\$663	\$870	\$1,048	\$1,308
FY2025 floor	\$538	\$597	\$783	\$944	\$1,178
FY 2026 FMR	\$632	\$698	\$916	\$1,114	\$1,368
Use FY2025 floor for FY2026?	No	No	No	No	No

**Final FY2026 Rents for All Bedroom Sizes for Pike County, IL**

Final FY 2026 FMRs By Unit Bedrooms					
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2026 FMR	\$632	\$698	\$916	\$1,114	\$1,368

The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four bedroom FMR, for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedroom FMR, and the FMR for a six bedroom unit is 1.30 times the four bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero bedroom (efficiency) FMR.

Permanent link to this page:

[http://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026\\_code/2026summary.odn?&year=2026&fmrtype=Final&selection\\_type=county&fips=1714999999](http://www.huduser.gov/portal/datasets/fmr/fmrs/FY2026_code/2026summary.odn?&year=2026&fmrtype=Final&selection_type=county&fips=1714999999)

**Select a different area**

Press below to select a different county within the same state (same primary state for metropolitan areas):

Adams County, IL	▲
Alexander County, IL	●
Bond County, IL	
Boone County, IL	
Brown County, IL	▼

Press below to select a different state:

Select a Final FY 2026 Metropolitan FMR Area:

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Prepared by the [Program Parameters and Research Division](#), HUD. Technical problems or questions? [Contact Us](#).



# FY2026 SMALL AREA FMRs FOR PIKE COUNTY, IL

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

<b>Pike County, IL Advisory Small Area FMRs By Unit Bedrooms</b>					
<b>ZIP Code</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
<a href="#">62312</a>	\$630	\$700	\$920	\$1,140	\$1,370
<a href="#">62314</a>	\$650	\$720	\$950	\$1,160	\$1,410
<a href="#">62323</a>	\$640	\$710	\$940	\$1,130	\$1,410
<a href="#">62340</a>	\$630	\$700	\$920	\$1,110	\$1,370
<a href="#">62343</a>	\$630	\$700	\$920	\$1,140	\$1,360
<a href="#">62345</a>	\$630	\$700	\$920	\$1,110	\$1,370
<a href="#">62352</a>	\$810	\$900	\$1,180	\$1,430	\$1,780
<a href="#">62355</a>	\$910	\$980	\$1,260	\$1,560	\$1,880
<a href="#">62356</a>	\$630	\$700	\$920	\$1,110	\$1,370
<a href="#">62357</a>	\$630	\$700	\$920	\$1,110	\$1,370
<a href="#">62361</a>	\$770	\$830	\$1,070	\$1,320	\$1,580
<a href="#">62362</a>	\$630	\$700	\$920	\$1,110	\$1,370
<a href="#">62363</a>	\$670	\$740	\$970	\$1,180	\$1,450
<a href="#">62366</a>	\$760	\$800	\$990	\$1,270	\$1,480
<a href="#">62370</a>	\$640	\$710	\$930	\$1,130	\$1,380

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## Flat Rent Policy<sup>i</sup>

The FY 2015 Appropriations Act (Act), found at Section 238 of Title II of P.L. 113-235, the Department of Housing and Urban Development Appropriations Act of 2015, maintained the FY 2014 rent increase phase-in requirements and amended the 2014 Act to require that flat rents be set at no less than the lower of:

1. 80 percent of the applicable FMR established under Section 8(c) of this Act; or
2. At the discretion of the Secretary, 80 percent of such other applicable FMR established by the Secretary that the Secretary determines more accurately reflects local market conditions and is based on an applicable market area that is geographically smaller than the applicable market area used for purposes of the applicable FMR under Section 8(c) of this Act (such as the applicable Small Area Fair Market Rent (SAFMR) or unadjusted rent).

If a PHA does not believe the 80 percent FMR is reflective of its local market conditions (flat rent setting Option 1), it may use a HUD-established FMR that is based on an area geographically smaller than the effective FMR published to determine the minimum flat rent amount (flat rent setting Option 2).

Therefore, PHAs should assess all available options when setting its flat rent rates:

- 80 percent of the FMR; or
- 80 percent of the SAFMR (or if a SAFMR is not available, 80 percent of the unadjusted rent).

For Federal Fiscal Year (FFY) 2026, beginning 10/1/2025 through 9/30/2026, the Pike County Housing Authority's Flat Rent Schedule for its Public Housing program will be determined based on 80 percent of the HUD determined Final FMR:

**The below example is a comparison of the two different options for FFY 2026;**

### **Option 1:**

**80% of the HUD determined Final Fair Market Rents (FMR);**

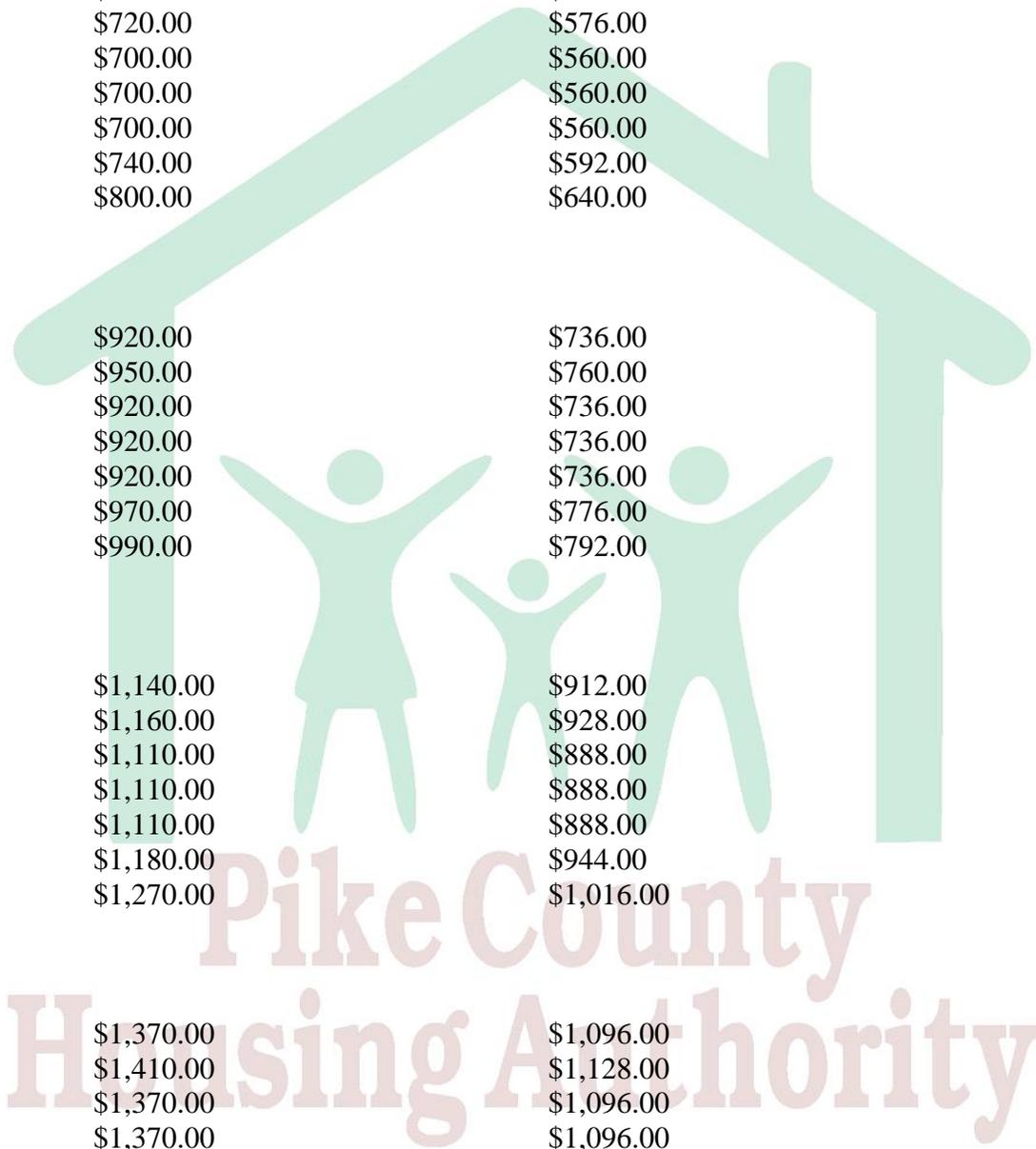
	<u>2026 FMR</u>	<u>80% FMR</u>
1BR	\$698.00	\$559.00
2BR	\$916.00	\$733.00
3BR	\$1,114.00	\$892.00
4BR	\$1,368.00	\$1,095.00

### **Option 2:**

**80% of the HUD determined Final Small Area Fair Market Rents (SAFMR);**

	<u>2026 SAFMR</u>	<u>80% SAFMR</u>
<b>1BR</b>		
62312	\$700.00	\$560.00
62314	\$720.00	\$576.00
62340	\$700.00	\$560.00
62356	\$700.00	\$560.00
62362	\$700.00	\$560.00
62363	\$740.00	\$592.00
62366	\$800.00	\$640.00
<b>2BR</b>		
62312	\$920.00	\$736.00
62314	\$950.00	\$760.00
62340	\$920.00	\$736.00
62356	\$920.00	\$736.00
62362	\$920.00	\$736.00
62363	\$970.00	\$776.00
62366	\$990.00	\$792.00
<b>3BR</b>		
62312	\$1,140.00	\$912.00
62314	\$1,160.00	\$928.00
62340	\$1,110.00	\$888.00
62356	\$1,110.00	\$888.00
62362	\$1,110.00	\$888.00
62363	\$1,180.00	\$944.00
62366	\$1,270.00	\$1,016.00
<b>4BR</b>		
62312	\$1,370.00	\$1,096.00
62314	\$1,410.00	\$1,128.00
62340	\$1,370.00	\$1,096.00
62356	\$1,370.00	\$1,096.00
62362	\$1,370.00	\$1,096.00
62363	\$1,450.00	\$1,160.00
62366	\$1,480.00	\$1,184.00

**80% of the HUD determined Final Unadjusted Rents;**

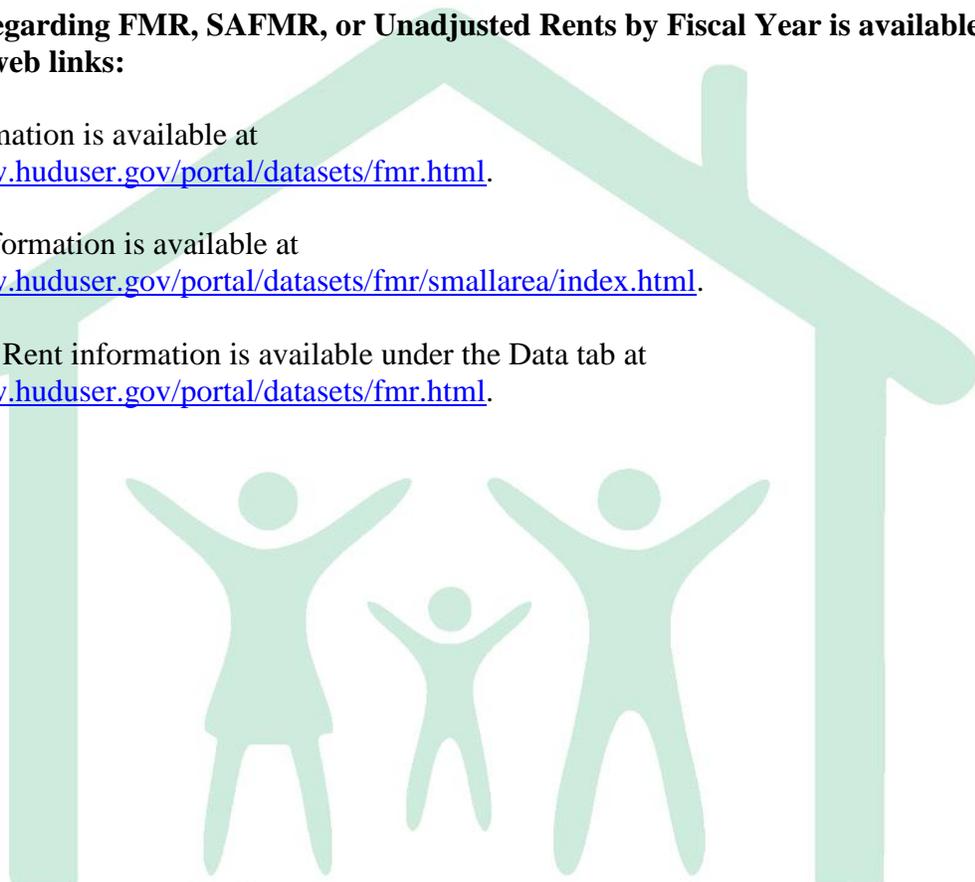


As a result of the above HUD guidance, Unadjusted Rents are unable to be considered for use in determining flat rents due to the existence of the SAFMR for Pike County, Illinois.

**Note:** The above figures **do not** reflect the final flat rent values. All final flat rent values are determined by reducing the above 80% FMR figure by the respective Utility Allowance figure for the respective area.

**Information regarding FMR, SAFMR, or Unadjusted Rents by Fiscal Year is available at the following web links:**

- FMR information is available at <https://www.huduser.gov/portal/datasets/fmr.html>.
- SAFMR information is available at <https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html>.
- Unadjusted Rent information is available under the Data tab at <https://www.huduser.gov/portal/datasets/fmr.html>.



Pike County  
Housing Authority

**From:** [Chris Bruns](#)  
**To:** "[Joann \(pikecountyexpressads@yahoo.com\)](mailto:Joann(pikecountyexpressads@yahoo.com))"  
**Subject:** Public Notice - FY 2026 Flat Rent Policy  
**Date:** Thursday, September 18, 2025 3:14:58 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

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Hi Gina,

May we have the below public notice ran [9/24/2025](#), [10/8/2025](#), and [10/22/2025](#)?

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### **PUBLIC NOTICE**

The Pike County Housing Authority (PCHA) has available for public review and comment its updated FY 2026 Flat Rent Policy. This policy has been updated to incorporate HUD supplied data for FY 2026 Fair Market Rents and Small Area Fair Market Rents.

The FY 2026 Flat Rent Policy was approved as a draft at PCHA's 9/18/2025 Board Meeting. PCHA's updated FY 2026 Flat Rent Policy and related documents will be available for public review for a period of at least 45 days, beginning 9/24/2025, and a public meeting will be held at PCHA's Community Building, 842 Mason St., Barry, IL on 11/10/2025 at 1:00p.m. to collect any and all comments regarding the documents. At PCHA's 11/20/2025 Board Meeting, the FY 2026 Flat Rent Policy is expected to be ratified as final. HUD requires the updated FY 2026 Fair Market Rents or Small Area Fair Market Rents to be in effect as of 10/1/2025 and to be incorporated into the housing authority's payment standards upon final PHA policy ratification.

PCHA has the FY 2026 Flat Rent Policy and related documents posted for review at the PCHA community building mentioned above, and also on its website at [www.pikehousing.com](http://www.pikehousing.com) in the Public Notice section. Questions and comments regarding the FY 2026 Flat Rent Policy and related documents can be directed through the public meeting to the

below.

PCHA is an Equal Housing Provider and Equal Opportunity Employer.

PCHA

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Regards,

Chris Bruns

Executive Director

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