

 Multifamily Housing Case Studies:  
A RHIP Training Program

# Multifamily Housing Case Studies

## A RHIP Training Program



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 **Pre-Test**

- **While you are waiting .... take the pre-training self test**
  - A learning tool for you
  - Not a test to be graded by others
- **10 questions related to Module 2 topics**
- **Complete without looking at the training materials or handbook.**
- **Time required: About 15 minutes**



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 **Welcome and Introductions**

- **Trainers and Facilitators**
- **Participants**



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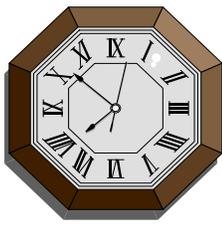
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 **Housekeeping**



- Start and ending times
- Breaks
- Rest rooms
- Personal comfort
- To-Do List
- Materials

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 **Reasonable Accommodation**

- We are committed to ensuring full access to participation
- If you need accommodation for a disability, please let the trainer/facilitator know

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 **About the Participant Manual**

- **Designed for multiple purposes:**
  - A course book for this class
  - A self-study training manual for individual learners
  - A reference book
- **Trainer Manual is available for those who want to conduct training sessions**

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 **Training Program Overview**

- **Training and TA tool provided by Multifamily Housing in support of RHIP**
- **Training presented in 6 modules**
  - Address key issues identified as problem areas in QC studies



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 **Relationship to 4350.3 REV-1**

- **Training materials based on 4350.3 REV-1**
  - Supplement, not replace, handbook
  - Handbook citations provided to enable user to quickly locate expanded guidance and additional examples



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 **Case Studies Method**

- **Case Studies enable us to:**
  - See the application of policies to individual families
  - Deal with rent calculations as they are done in real life – one family at a time.
- **Using case studies means:**
  - Not every topic is covered in each module



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## Training Objectives

- **Participants will be able to:**
  - Determine income inclusions and exclusions
  - Identify assets and asset income
  - Explain and apply HUD requirements on disclosure of SSNs
  - Explain and apply HUD requirements on Citizenship/Immigration status




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## Training Objectives

- **Participants will be able to:**
  - Identify and apply income deductions
  - Verify and document income and rent factors, including consent
  - Develop and use effective verification forms
  - Plan and execute effective interviewing
  - Calculate TTP, UAs, URPs, and Assistance Payments




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## Technical Topics

<ul style="list-style-type: none"> <li>• <b>Eligibility</b> <ul style="list-style-type: none"> <li>– Household composition</li> <li>– Citizenship</li> <li>– Social Security Numbers</li> <li>– Consent Forms</li> </ul> </li> <li>• <b>Annual Income</b> <ul style="list-style-type: none"> <li>– Inclusions</li> <li>– Exclusions</li> <li>– Calculations</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <b>Adjusted Income</b> <ul style="list-style-type: none"> <li>– Dependent deduction</li> <li>– Elderly/disabled deduction</li> <li>– Disability assistance expenses</li> <li>– Child care expenses</li> <li>– Medical expenses</li> </ul> </li> </ul>
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## Technical Topics

- **TTP, Rent and Assistance Payment Calculations**
  - Section 8
  - Section 202/811 PRAC
  - Section 202 PAC
- **Verification and Documentation**
- **Interviewing**
  - Approaches and tips
  - Questions:
    - Required
    - Recommended
    - Prohibited
  - Developing your skills as an interviewer



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## The Six Modules

- **Each module covers different topics**  
For example:  
Module 2 includes TANF and unemployment (but not the other aspects of income)
- **Modules 1 - 5 cover technical issues**
- **Module 6 is for trainers**
- **See Appendix 1 for a summary**



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## Ground Rules & Opportunities

- **Ground Rules**
  - Ask questions, but share the floor with your fellow participants
  - Focus on the topics covered in this module
- **Opportunities**
  - Get clarifications for those tricky issues
  - Share experiences with your colleagues



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 **Questions**



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 Multifamily Housing Case Studies:  
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**Module 2**



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 **What to Expect in Module 2**

- **Agenda for Module 2**
- **Lecture, Ideas, Discussion, Case Studies, Resources and Tools**
- **Assessment**

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 **Overview**

- **Module 2 in a series of 6 RHIP training modules**
- **Use of case studies, simple to complex, to practice application of HUD policies**
- **Module 2 used as self-study tool or in a formal training program**

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 **Module 2 Objectives**

- **Participants will be able to correctly apply HUD requirements re:**
  - Family consent to verify
  - Documentation for citizenship and eligible immigration status
  - Social security number disclosure and documentation
  - Proration of rent and assistance for mixed families

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 **Module 2 Objectives**

- **Participants will be able to correctly apply HUD requirements re:**
  - TANF
  - Unemployment
  - Food stamps and food contributions
  - Regular contributions and gifts
  - Minimum rent exceptions
  - Income and rent in welfare as-paid locality

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 **Organization of Module 2**

- Part I.** Consent and Verification
- Part II.** Disclosure of Social Security Numbers
- Part III.** Restriction on Assistance to Non-citizens
  - **Case Study 1**
- Part IV.** Additional Income Types
  - **Case Studies 2 and 3**
- Part V.** Advanced Topics
  - **Case Study 4**

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 Multifamily Housing Case Studies:  
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**Part I**

**Consent and Verification  
Forms**



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 **General Requirements**

- **Consent & verification forms protect rights and privacy of families**
  - Inform family how information will be used
  - Ask for authorization to collect information

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 **General Requirements**

- **Adult family members:**
  - Sign consent forms
  - Sign verification forms, as necessary
- **Refusal to sign forms leads to denial of assistance or termination**

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 **General Requirements**

- **Owners use documents to verify eligibility, unit size, income**
- **Owners must comply with federal Privacy Act and state/local confidentiality laws**

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 **HUD-Required Forms**

- **HUD requires adult family members to sign 2 forms:**
  - **HUD-9887**, *Notice and Consent to the Release of Information to HUD and to PHA*
  - **HUD-9887-A**, *Applicant/Tenant's Consent to Release of Information – Verification by Owners of Information Supplied by Individuals who Apply for Housing Assistance*

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### Form HUD-9887

- Designed to permit **HUD** to:
  - Collect certain automated information*
  - and
  - Conduct income-matching*



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### Form HUD-9887

- **Allows HUD to collect information from a SWICA**
  - Limited to wage & unemployment compensation from last 5 years of housing assistance
- **Allows HUD to collect information from the IRS and SSA**
  - Limited to current tax returns and W-2 form



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### Form HUD-9887

- **Signed by:**
  - Head of household
  - Spouse
  - Co-head
  - Each family member at least 18 years old
- **Signed at:**
  - Initial certification
  - Annual recertification



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## Form HUD-9887

- Valid for 15 months from date of signature
- May be used any time during 15 month period




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## Form HUD-9887-A

- **Allows Owners to:**
  - Request and receive information about family from third-party sources




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## Form HUD-9887-A

- **Signed by:**
  - Head of household
  - Spouse
  - Co-head
  - Each family member at least 18 years old
  - The Owner
- **Signed at:**
  - Initial certification
  - Annual recertification




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## Form HUD-9887-A

- **Valid for 15 months from date of signature**
- **Used during 120 day period before effective date of certification or recertification**
- **After effective date, used only when owner has reason to believe tenant-supplied info is incorrect**
  - In this case, HUD-9887-A used to obtain info from any time in last 5 years that individual was receiving assistance




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## HUD-Required Forms

- **Owners must provide applicants and tenants with:**
  - Signed copies of HUD-9887 & HUD-9887-A
  - HUD-9887 Fact Sheet describing verification requirements
  - Resident Rights and Responsibilities brochure




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## Owner Forms

- **Owners create verification forms to request information on family from:**
  - Employers
  - Child care providers
  - Medical professionals
  - Others
- **Adult family members sign owner-developed verification forms**




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## Owner Forms

- **HB 4350.3 REV-1, Appendix 15 gives specific instructions on:**
  - Development of individual consent and verification forms
  - Verification of disability
  - Types of information to request




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## Owner Forms

- **Owner-created forms must:**
  - State (prominently) that applicant/tenant does not have to sign form if it is not clear who will provide info or receive info
  - Request only information necessary to determine eligibility or level of assistance




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## Owner Forms

- **Owner-created forms must include verbatim statement on penalties for misusing consent form:**
  - Title 18, Sec. 1001 of the U.S. Code
  - Unauthorized disclosure and improper use of information
  - Requesting, obtaining, disclosing information under false pretenses may lead to misdemeanor prosecution and \$5,000 fine
  - Affected applicant/tenant may bring civil action for damages




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 **Owner Forms**

- **Owner-created forms must include verbatim authorization and consent statement signed by applicant/tenant**
  - Limits info collected to no more than 12 months old
  - Verification of info up to 5 years old requires separate consent

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 **Owner Forms**

- **Owner-created forms must provide space for third-party to provide title, agency/organization, and signature of individual supplying the information**
- **Owner-created forms are valid for 15 months from date of signature**

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 **Owner Forms**

- **Used during 120 day period before effective date of certification or recertification to gather *prospective* information**
  - After effective date, owner forms used only when owner has reason to believe tenant-supplied info is incorrect

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## Owner Forms

- **For *historical* information, forms restricted to collecting data no more than 12 months old**
  - If owner receives inconsistent info and has reason to believe tenant-supplied info is incorrect, owner uses HUD-9887-A to gather info from past 5 years




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Multifamily Housing Case Studies:  
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## Part II

### Disclosure of Social Security Numbers




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## Basic Requirements

- **Head of household, spouse or co-head must disclose SSNs for all family members who are at least six years of age**
- **Applicants/tenants must provide documentation of SSNs disclosed**




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 **Basic Requirements**

- **If no SSN has been assigned, the individual (or parent or guardian for a minor) must sign a statement to that effect**
  - At each recertification, individual must again certify that no SSN has been assigned, or supply verification of SSN

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 **Basic Requirements**

- **After initial disclosure and verification of SSNs:**
  - A new member who is at least age 6 years must comply with SSN requirements at next interim or annual recertification
  - A family member that reaches the age of 6 must comply with SSN requirements at the next annual recertification

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 **Required Documentation**

- **Preferred documentation of SSN:**
  - Original social security card issued by Social Security Administration (SSA)

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## Required Documentation

- **Other adequate documentation of SSN:**
  - Driver's license with SSN
  - ID card issued by federal, State, or local agency, medical insurance provider, employer or trade union
  - Earnings statements on payroll stubs
  - Bank statement
  - Form 1099
  - Benefit award letter
  - Retirement benefit letter
  - Life insurance policy
  - Court records




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## Required Documentation

- **Where applicant/tenant supplies SSN documentation other than original social security card issued by SSA:**
  - Applicant/tenant must also certify that the document is complete and accurate




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## Unable to Document SSN

- **Applicant with SSN but no required documentation may certify to the number and its accuracy**
  - Owners must accept certification and continue to process application
  - Family not permitted to lease a unit until all SSN requirements are met




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## Unable to Document SSN

- **Otherwise eligible family unable to document SSN:**
  - May retain place on waiting list for 60 days from the date of the certification
  - After 60 days, family is determined ineligible and removed from waiting list
  - Elderly applicants unable to submit within the first 60-day period may be allowed additional 60 days




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## Immigrants Requesting Temporary Lawful Status

- **Person who applies for legalization under Immigration and Reform Control Act of 1986 is issued SSN**
  - Social security card is held by DHS until individual is granted temporary lawful resident status.
  - Owner may accept as documentation a letter from DHS that states that SSN has been assigned




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Multifamily Housing Case Studies:  
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## Part III

### Documentation of Citizenship and Eligible Immigration Status




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 **Basic Requirements**

- **Assistance in federally subsidized housing restricted to:**
  - U.S. citizens or nationals
  - Noncitizens who have eligible immigration status

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 **Basic Requirements**

- **Following properties covered by 4350.3 REV-1 not subject to restriction on assistance to noncitizens:**
  - Sec. 221(d)(3) BMIR
  - Sec. 202 PAC
  - Sec. 202 PRAC
  - Sec. 811 PRAC
  - Sec. 202, with units not receiving Sec. 8 or Rent Supp assistance

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 **Basic Requirements**

- **All family members, regardless of age, must declare citizenship or immigration status**
- **Noncitizens must submit appropriate documentation**

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 **Basic Requirements**

- **A “mixed” family: family with one or more *ineligible* family members and one or more *eligible* family members**
  - May receive either prorated assistance or continued assistance

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 **Basic Requirements**

- **Applicants with noncitizen student Visa are ineligible**
  - Includes noncitizen family members living with student
- **Owners responsible for administering assistance to noncitizens in accordance with regulations**

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 **Documentation at Admission**

- **Owners determine applicant’s citizenship or immigration status during the initial eligibility determination**
- **Owners obtain documentation for each family member, regardless of age**

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 **Documentation at Admission**

- **Owners give each applicant notification of requirement either to:**
  - Submit documentation of citizenship/eligible immigration status, or
  - Choose not to claim eligible status

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 **Documentation at Admission**

- **Notification must:**
  - State that financial assistance is contingent on submission and verification of citizenship or eligible immigration status
  - Describe type of evidence that must be submitted

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 **Documentation at Admission**

- **Notification must:**
  - Give time period in which evidence must be submitted
  - State that assistance may be prorated, denied, or terminated if any or all family members are determined ineligible for assistance

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 **Documentation at Admission**

- **For U.S. Citizens:**
  - Signed declaration of citizenship
  - Owners may require verification of declaration through U.S. birth certificate or U.S. passport

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 **Documentation at Admission**

- **For noncitizens 62 years of age and older:**
  - Signed declaration of eligible noncitizen status
  - Proof of age

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 **Documentation at Admission**

- **For noncitizens under age 62 who claim eligible status:**
  - Signed declaration of eligible immigration status
  - Signed consent form
  - Dept. of Homeland Security (DHS) approved document

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 **Documentation at Admission**

- **For noncitizens under age 62 not claiming eligible status:**
  - No specific documentation required beyond signed statement acknowledging ineligibility for assistance

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 **Documentation after Admission**

- If status of family member changes from ineligible to eligible, family may request interim recertification to re-determine eligibility
- If new member joins family, required evidence of citizenship/immigration status submitted at first interim or regular recertification after person moves to unit

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 **Submitting Documentation**

- **Applicants submit required documentation within timeframe specified by owner**
  - **May be extended to no more than 30 days**
    - Or shorter extension period based on circumstances of individual case
  - **Owner informs applicant in writing**
    - If request granted, owner states new deadline
    - If request denied, owner states reasons for denial

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 **Submitting Documentation**

- **NOTE:**  
Because of prohibition against delaying assistance to obtain verification of citizenship/immigration status, owners should implement procedures to verify eligible immigration status as early as possible in the eligibility verification process

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 **Verification of Status**

- **Owners must verify with Dept. of Homeland Security (DHS) the validity of documents provided by applicants and tenants**

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 **Verification of Status**

- **Primary Verification:**
  - Owners not required to verify the status of members who claim they are not eligible
  - Owner's use DHS automated computer-based system –SAVE– to verify applicant status
  - Refer to 4350.3 REV-1, Chapter 3, for details on conducting primary verification using the DHS system

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## Verification of Status

- **Secondary Verification:**
  - Where primary verification fails, owners institute manual secondary verification process
  - Refer to 4350.3 REV-1, Chapter 3, for details on conducting secondary verification




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## Notification and Appeals

- **Once owner has determined citizenship/immigration status of all family members, owner must notify family:**
  - Family is eligible for full assistance
  - Family is eligible for partial assistance, as a mixed family
  - Family is ineligible for assistance




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## Notification and Appeals

- **Where ineligibility is based on DHS determination, family has 30 days to appeal a negative decision directly to DHS**
  - DHS responds to appeal within 30 days
  - If DHS decision results in a negative determination of eligibility, family has 30 days to request hearing with the owner




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## Prohibition Against Delay

- **Owners may not delay family's assistance if:**
  - Family submits immigration information in a timely manner, but DHS verification or appeals process has not been completed
  - At least one member of family is eligible




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## Prohibition Against Delay

- **Owner offers available unit**
  - Full assistance to family members whose documents were received on time
  - Family members not submitting documentation on time are considered "ineligible" for purposes of computing prorated assistance
  - Owners provide appropriate assistance (full or prorated) until verification received




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## Prorated Assistance

- **"Mixed family"**
  - Includes members that are citizens and/or eligible immigrants, plus members that are noncitizens without eligible immigration status




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## Prorated Assistance

- **Amount of assistance is adjusted based on number of eligible family members compared with total number of family members**
  - Number of eligible family members divided by total family members produces a fraction
  - Example:       **4 Eligible Family Members**  
                          **5 Total Family Members**  
                          **Fraction: 4/5**




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## Prorated Assistance

- **Full assistance payment multiplied by the fraction equals prorated assistance**
  - Example:       **4 Eligible Family Members**  
                          **5 Total Family Members**  
  
                          **\$600 Full Assistance**  
                          **\$200 Current TTP**  
                          **\$600 x 4/5 = \$480 prorated assistance**




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## Prorated Assistance

- **Prorated assistance results in increased TTP**
  - Example:       **4 Eligible Family Members**  
                          **5 Total Family Members**  
  
                          **\$600 Full Assistance**  
                          **\$200 Current TTP**  
                          **\$600 x 4/5 = \$480 prorated assistance**  
                          **(\$600 - \$480) + \$200 = \$320 new TTP**




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 **Continued Assistance**

- **Mixed family receiving assistance on 6/19/95 entitled to continue to receive full assistance if:**
  - Head, spouse, or co-head was citizen or had eligible immigration status
  - Family did not include any members who did not have eligible immigration status
    - except for head, spouse, parents of the head, parents of the spouse, or children of head or spouse

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 **Continued Assistance**

- **Eligibility for *continued* assistance must have been established prior to 11/29/96**
- **If any non-eligible family members added after 11/29/96, family qualifies for *prorated* assistance**

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 Multifamily Housing Case Studies:  
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**Case Study 1**

**The Hunt Family**



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 **Case Study 1: Answer 1**

Member	Name	Age	Consent Required?		SSN Disclosure Required?	
			Yes	No	Yes	No
Head	Lucy	37	Yes		Yes	
Other Adult	Ricky	38	Yes		Yes	
Daughter	Sara	17		No	Yes	
Son	Sammy	13		No	Yes	
Daughter	Susan	5		No		No

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 **Case Study 1: Answer 1**

- **Sara, Sammy and Susan are all non-adult family members, less than 18 years of age**
  - Consent and authorization not required
- **Susan, age 5**
  - SSN disclosure not required
  - Even if family voluntarily discloses SSN for Susan, no documentation necessary at this time

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 **Case Study 1: Answer 2**

- **ALL family members, regardless of age, must declare their citizenship or their immigration status**

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 **Case Study 1: Answer 3a**

**a. Owner must deny assistance until all adults have signed the consent forms**



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 **Case Study 1: Answer 3b**

**b. Other adequate documentation of SSN:**

- Driver's license with SSN
- ID card issued by federal, State, or local agency, medical insurance provider, employer or trade union
- Earnings statements on payroll stubs
- Bank statement
- Form 1099
- Benefit award letter
- Retirement benefit letter
- Life insurance policy
- Court records



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 **Case Study 1: Answer 3b**

**b. You cannot offer a unit to the Hunt family before you get documentation of SSN for Ricky**

- If you determine that family is otherwise eligible and that only outstanding verification is SSN, you could permit Hunt family to retain their place on the waiting list for 60 days from date of SSN certification



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 **Case Study 1: Answer 3c**

**c. Ricky must submit an acceptable form of documentation**

- You may grant Ricky an extension of up to 30 days, but only if Ricky certifies that documentation is temporarily unavailable and additional time is needed



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 **Case Study 1: Answer 4**

- **Owner's must verify with DHS the validity of documents provided by applicants claiming eligible immigration status**
  - Owner's use SAVE system to verify the applicants' status in ASVI database



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 **Case Study 1: Answer 5**

- **Form is missing:**
  - Title 18 statement on penalties for misusing consent form and knowingly and willingly supplying false information
  - Statement in a prominent place that the applicant/tenant does not have to sign consent form if it is not clear who will provide the information
    - NOTE: There is space for name, title, organization/agency of third party on the form, but this info supplied by third party after family would have signed the form



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**Case Study 1: Answer 6**

Member	Name	Age	AVSI Message	Verification Completed?	
Head	Lucy	37	Lawful Permanent Resident	Yes	
Other Adult	Ricky	38	Institute Secondary Verification		No
Daughter	Sara	17	Lawful Permanent Resident	Yes	
Son	Sammy	13	Lawful Permanent Resident	Yes	

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**Case Study 1: Answer 6**

- **Owner's must pursue secondary verification when SAVE AVSI system is unable to verify documentation through primary verification**

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**Case Study 1: Answer 7**

- **Within 10 days of receiving message to institute secondary verification:**
  - Manually submit form G-845S, Document Verification Request, along with photocopy of documents provided by Ricky, to DHS office serving the property's jurisdiction

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 **Case Study 1: Answer 8**

- If unit is available, family has come to top of the waiting list, and at least one family member has submitted required documentation in a timely manner and has been determined to be eligible:
  - Owner cannot delay assistance
  - Owner must offer family a unit with full assistance to those family members whose documentation was received on time

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 **Case Study 1: Answer 8**

- Documentation for all Hunt family members was received on time
- 4 of 5 members are eligible; awaiting word from DHS on Ricky
- Assistance for Hunt family cannot be delayed
- Full assistance must be offered

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 Multifamily Housing Case Studies:  
A RHIP Training Program

**Part IV**

**Additional Types of Annual Income**



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 **Overview**

- **Module 2 addresses following additional income sources:**
  - Welfare assistance and Temporary Assistance for Needy Families (TANF)
  - Unemployment assistance
  - Regular contributions and gifts
  - Casual or sporadic income
  - Food stamps and food contributions
  - Lump sum payments
  - Adjustments for prior overpayment

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 **Welfare and TANF**

- **Welfare assistance is included in annual income**
- **Welfare assistance could be provided by state, county or local entities**
- **Temporary Assistance for Needy Families (TANF) is considered welfare assistance under 24 CFR 5.609(b)(6)**

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 **Welfare and TANF**

- **Certain payments made by welfare agency are excluded:**
  - Payments for or in reimbursement of medical expenses of any family member
  - Payments for or in reimbursement of out of pocket expenses to enable person's participation in a specific program

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## Welfare and TANF

- **Special calculations necessary for “as-paid” state, county or local public assistance programs**
- **“As-paid” system means a system where:**
  - Family receives an amount from a public agency specifically for shelter and utilities; and
  - Amount is adjusted based upon the actual amount the family pays for shelter and utilities.



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## Welfare and TANF

- **Third-party Verification:**
  - Written: Award or benefit notification letters prepared and signed by authorizing agency
  - Oral: Telephone or in-person contact with income source, documented in file by the owner



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## Welfare and TANF

- **Documents Provided by Applicant/Tenant:**
  - Current/recent check stubs with date, amount, and check number recorded by owner
  - Award letters or printout from agency
  - Copies of validated bank deposit slips, with identification by bank



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 **Welfare and TANF**

- **Verification Tips:**
  - Checks, check stubs or automatic bank deposit slips will not necessarily provide gross amounts of benefits if applicant has deductions for any reason
  - Award letters/printouts from agency may be out of date; telephone verification of letter/printout is recommended

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 **Payments in Lieu of Earnings**

- **Payments in lieu of earnings are included in annual income**
- **Payments in lieu of earnings includes:**
  - unemployment
  - disability compensation
  - worker's compensation
  - severance pay
- **Module 2 focuses on unemployment**

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 **Payments in Lieu of Earnings**

- **Third –party Verification:**
  - Written: Verification form completed by unemployment compensation agency
  - Oral: Telephone or in-person contact with agency, documented in file by the owner

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### Payments in Lieu of Earnings

- **Documents Provided by Applicant/Tenant:**
  - Copies of checks or records from unemployment agency provided by applicant stating payment amounts and dates
  - Benefit notification letter signed by authorizing agency




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### Payments in Lieu of Earnings

- **Verification Tips:**
  - Award letters/printouts from agency may be out of date; telephone verification of letter/printout is recommended
  - Frequency of payments and expected length of benefit term must be verified
  - Income not expected to last full 12 months must be annualized and an interim recertification completed when benefits stop




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### Contributions and Gifts

- **Regular contributions and gifts from persons not living in the unit are included in annual income**
  - Rent and utility payments paid on behalf of the family
  - Other cash or non-cash contributions provided on a regular basis, unless otherwise excluded




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### Contributions and Gifts

- **Contributions made to family's child care provider, by person not living in the unit, are excluded from family's income**
  - NOTE: Where child care expenses are reimbursed by an outside source, these expenses are not eligible to be used for a child care deduction




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### Contributions and Gifts

- **Third-party Verification:**
  - Written: Notarized statement or affidavit signed by the person providing the assistance giving the purpose, dates, and value of gifts
  - Oral: Telephone or in-person contact with source, documented in file by the owner




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### Contributions and Gifts

- **Documents Provided by Applicant/Tenant:**
  - Copies of checks paid to the care provider
  - Contract or agreement with a child care center




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## Contributions and Gifts

- **Applicant/Tenant Self Declaration as Verification:**
  - Notarized statement or affidavit signed by applicant stating purpose, dates, and value of gifts




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## Contributions and Gifts

- **Verification Tips:**
  - Child care is often an informal (and sometimes cash) arrangement
  - If a family provides a self declaration, explain to the family the records that should be kept in the future




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## Casual or Sporadic Income

- **Temporary, nonrecurring, or sporadic income (including gifts) excluded from annual income:**
  - Gifts for special occasions (birthdays, Christmas, etc.)
  - Occasional work such as paid baby-sitting
  - One-time, short term job opportunities that are not expected to reoccur




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 **Food Stamps/Food**

- The value of food provided to the family from a source outside the family is **excluded** from income

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 **Food Stamps/Food**

- Meals on Wheels program
- Food stamps
- Other programs providing food for the needy
- Groceries provided by persons not living in the household
- Amounts received under the School Lunch Act and the Child Nutrition Act of 1966
  - WIC program

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 **Food Stamps/Food**

- Someone outside the family regularly provides money to the family, with the ***intent*** of enabling the family to purchase groceries:
  - This would be considered a regular contribution and **would** be counted

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 **Lump Sum Payments as Assets**

- **Lump sum amounts received by a family are generally considered assets:**
  - lump sum lottery winnings
  - insurance settlements
  - proceeds from sale of property
  - settlements from claim disputes over welfare, unemployment, or similar benefits

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 **Lump Sum Payments as Income**

- **Some lump sum receipts must be counted as *income*:**
  - Most payments caused by delays in the start of a periodic payment
  - Lottery winnings paid in periodic payments

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 **Delays in Processing Periodic Payments**

- **Lump sum payments caused by delays in processing periodic payments for unemployment or welfare assistance are included as income**

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 **Delays in Processing Periodic Payments**

- **How lump sum payments for delayed start are counted depends upon:**
  - when the family reports the change
  - when an interim re-examination is conducted
  - whether the family's income increases or decreases as a result

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 **Delays in Processing Periodic Payments**

- **How lump sum payments for delayed start are counted depends upon:**
  - when the family reports the change
  - when an interim re-examination is conducted
  - whether the family's income increases or decreases as a result
  - See 4350.3 REV-1, Figure 5-3, for a detailed example

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 **Delays in Processing Periodic Payments**

- **Lump sum social security or SSI payments as a result of deferred periodic payments are excluded from annual income**

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## Adjustments for Prior Overpayment

- **Where agency is reducing family's benefits to adjust for a prior overpayment of benefits:**
  - Count the amount the family is actually provided after the reduction
  - Benefits could include social security payments, SSI, TANF, or unemployment benefits
  - Reduction in benefits should be verified through the normal avenues for verifying the benefit amount



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Multifamily Housing Case Studies:  
A RHIP Training Program

## Case Study 2

### The Hunt Family Again



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## Case Study 2: Answer 1

- **Owner's responsibilities at this annual recertification for the Hunt family**
  - **Consent and authorization?**

Sara now 18, must sign consent and verification forms



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**Case Study 2: Answer 1**

- Owner's responsibilities at this annual recertification for the Hunt family
  - SSN Disclosure?
    - Susan now 6, must submit SSN documentation

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**Case Study 2: Answer 1**

- Owner's responsibilities at this annual recertification for the Hunt family
  - Citizenship documentation requirements?
    - Citizenship/immigration status of all Hunt family members established at admission; not necessary to reconfirm at reexam

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**Case Study 2: Answer 2**

Family Member	Calculation	Employment	Public Assistance	Other
Lucy	\$300 x 12			\$3,600
Lucy	\$600 x 12		\$7,200	
Ricky				\$0
Sara	(\$6.50 x 20 x 52) > \$480	\$480		
Total Each Source:		\$480	\$7,200	\$3,600
		<b>Total Annual Income:</b>		<b>\$11,280</b>

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**Case Study 2: Answer 2**

<b>Total Annual Income:</b>	<b>\$11,280</b>
Dependent Deduction: <u>  3  </u> x \$480	\$ 1,440
<b>Child Care Allowance:</b>	<b>\$ 0</b>
Child care expenses for work:	
Child care expenses for education:	
<b>Elderly Household Deduction:</b>	<b>\$ 0</b>
<b>Medical/Disability Assist. Expense Deduction:</b>	<b>\$ 0</b>
<b>Total Allowances:</b>	<b>\$ 1,440</b>
<b>Total Adjusted Income:</b>	<b>\$ 9,840</b>

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**Case Study 2: Answer 2**

<b>Monthly (gross) Income</b>	<b>\$ 940</b>
<b>Monthly Adjusted Income</b>	<b>\$ 820</b>
<b>30% of Monthly Adjusted Income</b>	<b>\$ 246</b>
<b>10% of Monthly (gross) Income</b>	<b>\$ 94</b>
<b>Welfare Rent</b>	<b>NA</b>
<b>Minimum Rent</b>	<b>\$ 25</b>
<b>Total Tenant Payment</b>	<b>\$ 246</b>

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**Case Study 2: Answer 2**

<b>Total Tenant Payment</b>	<b>\$ 246</b>
<b>Minus Utility Allowance</b>	<b>\$ 75</b>
<b>Tenant Rent</b>	<b>\$ 171</b>
<b>Utility Reimbursement</b>	<b>\$ 0</b>

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 **Case Study 2: Answer 2**

Contract Rent	\$ 900
Utility Allowance	\$ 75
Gross Rent	\$ 975
TTP	\$ 246
Total Assistance Payment	\$ 729
Assistance Payment for Rent	\$ 729
Assistance Payment for Utility Reimbursement	\$ 0

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 **Case Study 2: Answer 3**

- Lump sum payment (\$750) for delay in periodic payments counted as income
- Weekly unemployment (\$125) counted as income
- Interim reexam necessary to add Ricky's income:

$\$125/\text{week} \times 52 \text{ weeks} = \$6,500$

$\$6,500 + \$750 = \$7,250$  Annual Income for Ricky

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 **Case Study 2: Answer 4**

- Agency is reducing benefit for prior overpayment
- Count the amount that is actually provided to the family, after the adjustment

$\$500 \times 12 = \$6,000$  Annual Income for Lucy

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 Multifamily Housing Case Studies:  
A RHIP Training Program

## Case Study 3

### The Hunt Family Part 3



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 **Case Study 3: Answer 1a**

**a. Any family member age 18 years or older must sign the HUD-required consent forms**

- Consent and verification form requirements apply to Randy, a new family member, age 33, at the time of the interim reexamination



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 **Case Study 3: Answer 1b**

**b. Where family adds a new family member who is at least age 6, family must submit SSN assigned to the new member and SSN documentation**

- SSN disclosure and documentation requirements apply to Randy, age 33, at Nov. 1st interim reexamination



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### Case Study 3: Answer 1c

**c. All noncitizens under age 62 must sign verification consent form, authorizing owner to verify eligible immigration status, and provide appropriate documentation of that status**

- Immigration requirements apply to Randy, a new family member, age 33, at the time of the interim reexamination



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### Case Study 3: Answer 2

**• Form I-94, *Arrival-Departure Record*, annotated with “Section 208,” is acceptable form of eligible immigration status documentation**

- The “Admission for Permanent Residence” endorsement is over 1 year old
- Attempt to verify validity of document by instituting immediate secondary verification



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### Case Study 3: Answer 3a

- Family has 30 days from date of owner’s notification to request an appeal
- Appeal must be made in writing directly to DHS, with a copy to owner
- DHS issues a decision within 30 days of receipt of family’s appeal and documentation
- The notice is sent to the family, with a copy to the owner



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### Case Study 3: Answer 3a

- Owner notifies family of right to an informal hearing on owner’s determination of ineligibility
- If family elects not to appeal, family may still request informal hearing with owner
- The request for hearing must be made within 30 days of receiving DHS appeal decision, or within 30 days of receiving notice of denial of assistance from owner



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### Case Study 3: Answer 3b

- Until any appeal made to DHS is resolved, owner must not delay, deny, reduce or terminate assistance on the basis of immigration status alone
- Hunt family would qualify for full assistance until appeals process is completed



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### Case Study 3: Answer 4

Number eligible family members:	5
Total number of family members:	6

Prorated Assistance:	$\$578 \times 5/6$	\$482
Increase in Hunt Family TTP:	$\$578 - \$482$	\$96
New TTP:	$\$397 + \$96$	\$493
New Tenant Rent:	$\$493 - \$75$	\$418



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 **Case Study 3: Answer 5**

- Annual income includes all amounts that go to or are received on behalf of the family head, spouse, co-head or any other family member
- Randy is a family member - the fact that Randy is an ineligible noncitizen does not mean that Randy's income is excluded
- You must process an interim reexamination to count Randy's income, recalculate rent, including prorated rental assistance

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 Multifamily Housing Case Studies:  
A RHIP Training Program

**Part V**

**Advanced Topics**

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 **Minimum Rent Exemptions**

- **Overview:**
  - TTP formula requires Section 8 tenants to pay a minimum rent of \$25
  - Minimum rent does not apply to Section 202 PAC and Section 202/811 PRAC projects

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## Minimum Rent Exemptions

- **Overview:**
  - Owners must waive minimum rent for family unable to pay due to long-term financial hardship
  - Hardship exemption applies only to families required by TTP formula to pay minimum rent
    - Owner must keep records of every waiver requested and the actions taken




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## Minimum Rent Exemptions

- **Types of Hardships (1):**
  - *Loss of Government Assistance:* Family lost federal, state, local government assistance
  - *Waiting for Government Assistance:* Family waiting for eligibility determination for government assistance
  - *Threat of Eviction:* Family would be evicted if minimum rent requirement was imposed




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## Minimum Rent Exemptions

- **Types of Hardships (2):**
  - *Change in Circumstances:* Family income decreased due to change in circumstances, including loss of employment
  - *Death in the Family:* A death in the family has a financial impact on the family
  - *Other HUD-approved Situations:* No other HUD-approved situations; owner must request HUD approval




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## Minimum Rent Exemptions

- **When an exemption is granted, TTP does not automatically become zero**

**Example:**

- \$ 0 30% of monthly adjusted income
- \$ 17 10% of monthly gross income
- \$ 0 Welfare Rent
- \$ 25 Minimum Rent

If an exemption to the minimum rent is approved, the family must pay \$17




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## Minimum Rent Exemptions

- **Qualifying for the Hardship Exemption:**
  - Hardship must have a *long term financial impact that makes the family unable to pay the minimum rent*




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## Minimum Rent Exemptions

- **Some hardships easy to establish**

**Example:**

- Mary and her 3 children live in a Section 8 development
- Mary works part time while the children are in school and pays the \$25 minimum rent
- Mary is injured in a car accident and will not be able to work for six months
- Loss of Mary's income created a hardship that makes family unable to pay minimum rent




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## Minimum Rent Exemptions

- **Some hardships not financial hardships**

Example:

- Bob is single person with a disability living in a Section 8 development and paying minimum rent
- His mother lives nearby and visits every day
- Bob reports that his mother has died
- This is a hardship for Bob, but not a financial hardship that makes Bob unable to pay rent



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## Minimum Rent Exemptions

- **Processing Exemption Requests (1)**

- Owner waives minimum rent charge effective first of the monthly following the family's request
- Owner may request reasonable documentation of family circumstances that support the request



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## Minimum Rent Exemptions

- **Processing Exemption Requests (2)**

- **Owner should make a decision about request within one week**
- **If owner determines that there is no hardship, minimum rent is reinstated**
  - Tenant must pay any minimum rent that was suspended
  - Owner should offer a reasonable repayment agreement



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## Minimum Rent Exemptions

- **Processing Exemption Requests (3)**
  - If the owner determines that a hardship is **temporary (90 days or less)**:
    - Rent is suspended for 90 days
    - At end of 90 days, tenant must repay the suspended minimum rent amount retroactive to initial date of suspension
    - The owner should offer a reasonable repayment agreement



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## Minimum Rent Exemptions

- **Processing Exemption Requests (4)**
  - If the owner determines that a hardship is **long-term (more than 90 days)**:
    - Rent is suspended for duration of hardship
    - Owner must recertify family every 90 days
    - Owner must determine when hardship no longer exists
    - Family does NOT have to repay suspended amounts when the hardship ends



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## Minimum Rent Exemptions

- **Processing Exemption Requests (5)**
  - **Owners must establish policies describing how owner will determine that the hardship has ended**
  - Neither the regulations nor 4350.3 REV-1 provide instructions for determining when a hardship ends



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## Minimum Rent Exemptions

- **Processing Exemption Requests (6)**
  - End of hardship period is obvious for some situations (e.g., family waiting for government assistance to begin)
  - End of hardship less clear in other situations (death of family member)
  - Owners must apply their criteria consistently and document in tenant file how determinations are made



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Multifamily Housing Case Studies:  
A RHIP Training Program

## Case Study 4A

### Minimum Rent Exemptions



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## Case Study 4A: Answer 1

- **The following are justification for exemption from minimum rent:**
  - Sole wage earner cannot work for 6 months
  - Lay-off and not yet receiving unemployment
  - SSI termination as a result of fraud



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### Case Study 4A: Answer 2

- The following is **not** a reasonable approach to family repayment of suspended minimum rent:
  - Deducting a small amount from the family's utility reimbursement each month



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### Case Study 4A: Answer 3

- When will the Blake family hardship exemption end?
  - Hardship exemption should continue until the family begins receiving additional income that would result in the family's TTP exceeding the \$25 minimum rent



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### Case Study 4A: Answer 4

- Acceptable criteria for determining when the hardship ends?
  - Flat 12 months?
  - Based on dollar amount of the hardship?
  - As long as minimum rent is an element of TTP?
- No single “correct” answer
- Owner must have policies that are not inconsistent with HUD requirements



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## As-Paid Localities

- **Special calculations of income necessary for “as-paid” state, county or local public assistance programs**




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## As-Paid Localities

- **As-paid” system means:**
  - The family receives an amount from a public agency specifically for shelter and utilities; and
  - The amount is adjusted based upon the actual amount the family pays for shelter and utilities




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## As-Paid Localities

- **In the TTP formula, the term "welfare rent" means the amount specifically designated for rent and utilities**

30% of Monthly Adjusted Income	\$ 100
10% of Monthly (gross) Income	\$ 50
<b>Welfare Rent</b>	<b>\$ 250</b>
Minimum Rent	\$ 25




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## As-Paid Localities

- **To determine annual income from public assistance in as-paid localities, include:**
  - (1) amount of family's grant for other expenses, and
  - (2) maximum amount the welfare department can pay for shelter and utilities for the family's size




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## As-Paid Localities

**Example:**

- Family's welfare grant is \$410/month
  - \$185 for shelter and utilities
  - \$225 for other expenses
- \$215 is maximum the welfare department could pay for shelter and utilities for family
- Annual income calculation:  

$$\$225 + \$215 = \$440/\text{month}$$




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## As-Paid Localities

- **Welfare rent rules vary by state and some have been the subject of court decrees**
- **Owners should discuss with HUD Field Office how rules are applied in the project's jurisdiction**




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## Utility Reimbursement

- **Utility allowance is provided at projects where tenant is responsible for payment of utilities**
- **If family's TTP is less than utility allowance, family receives a utility reimbursement**




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## Utility Reimbursement

- **Owner receives assistance payment from HUD that covers entire unit rent and amount of the utility reimbursement to be paid to family**
  - Owner is to pay utility reimbursement to the tenant monthly so that he/she has money to pay the utility bills




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## Utility Reimbursement

- **Distribution of utility reimbursement to the tenant by the owner was key billing study issue**
- **Study revealed that:**
  - Owners not paying utility reimbursements to tenants
  - Owners not paying utility reimbursements monthly
  - Owners are applying utility reimbursement against other charges due from the tenant




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 Multifamily Housing Case Studies:  
A RHIP Training Program

## Case Study 4B

### Welfare Rent in As-Paid States




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 **Case Study 4B: Answer**

Family Member	Calculation	Public Assistance	Other
G. Red	$(\$125 + \$250) \times 12$	\$4,500	
Total Each Source:		\$4,500	
<b>Total Annual Income:</b>		<b>\$4,500</b>	




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 **Case Study 4B: Answer**

- **Welfare Income:**
  - Count actual amount received for basic needs (**\$125**)
  - Count state maximum allowable amount for shelter and utilities (**\$250**)

$\$125 + \$250 = \$375$

$\$375 \times 12 = \$4,500$




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**Case Study 4B: Answer**

<b>Total Annual Income:</b>	<b>\$4,500</b>
Dependent Deduction: <u>3</u> x \$480	\$ 1,440
<b>Child Care Allowance:</b>	<b>\$ 950</b>
Child care expenses for work: <u>\$0</u>	
Child care expenses for education: <u>\$0</u>	
<b>Elderly Household Deduction:</b>	<b>\$ 0</b>
<b>Medical/Disability Assist. Expense Deduction:</b>	<b>NA</b>
<b>Total Allowances:</b>	<b>\$ 2,390</b>
<b>Total Adjusted Income:</b>	<b>\$ 2,110</b>

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**Case Study 4B: Answer**

<b>Monthly (gross) Income</b>	<b>\$ 375</b>
<b>Monthly Adjusted Income</b>	<b>\$ 176</b>
<b>30% of Monthly Adjusted Income</b>	<b>\$ 53</b>
<b>10% of Monthly (gross) Income</b>	<b>\$ 38</b>
<b>Welfare Rent</b>	<b>\$ 250</b>
<b>Minimum Rent</b>	<b>\$ 25</b>
<b>Total Tenant Payment</b>	<b>\$ 250</b>

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**Case Study 4B: Answer**

- **Welfare Rent:**
  - Maximum amount state could allow for shelter and utilities
  - For Green family, TTP is the greater of:
    - 30% of Monthly Adjusted Income (\$53)
    - 10% of Monthly (gross) Income (\$38)
    - Welfare Rent (\$250)
    - Minimum Rent (\$25)
  - So, TTP = Welfare Rent = \$250

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**Case Study 4B: Answer**

Total Tenant Payment	\$ 250
Minus Utility Allowance	\$ 95
Tenant Rent	\$ 155
Utility Reimbursement	\$ 0

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**Case Study 4B: Answer**

Contract Rent	\$ 935
Utility Allowance	\$ 95
Gross Rent	\$1,030
TTP	\$ 250
Total Assistance Payment	\$ 780
Assistance Payment for Rent	\$ 780
Assistance Payment for Utility Reimbursement	\$ 0

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Multifamily Housing Case Studies:  
A RHIIP Training Program

**Case Study 4C**

**Utility Reimbursement**

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**Case Study 4C: Answer**

Family Member	Calculation	Public Assistance	Other
G. Red	\$325 x 12	\$3,900	
Total Each Source:		\$3,900	
<b>Total Annual Income:</b>		<b>\$3,900</b>	

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**Case Study 4C: Answer**

<b>Total Annual Income:</b>	<b>\$3,900</b>
Dependent Deduction: <u>3</u> x \$480	\$ 1,440
Child Care Allowance:	\$ 950
Child care expenses for work: <u>\$ 0</u>	
Child care expenses for education: <u>\$ 950</u>	
Elderly Household Deduction:	\$ 0
Medical/Disability Assist. Expense Deduction:	NA
<b>Total Allowances:</b>	<b>\$ 2,390</b>
<b>Total Adjusted Income:</b>	<b>\$ 1,510</b>

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**Case Study 4C: Answer**

Monthly (gross) Income	\$ 325
Monthly Adjusted Income	\$ 126
30% of Monthly Adjusted Income	\$ 38
10% of Monthly (gross) Income	\$ 33
Welfare Rent	NA
Minimum Rent	\$ 25
<b>Total Tenant Payment</b>	<b>\$ 38</b>

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**Case Study 4C: Answer**

Total Tenant Payment	\$ 38
Minus Utility Allowance	\$ 95
Tenant Rent	\$ 0
Utility Reimbursement	\$ 57

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**Case Study 4C: Answer**

Contract Rent	\$ 935
Utility Allowance	\$ 95
Gross Rent	\$1,030
TTP	\$ 38
Total Assistance Payment	\$ 992
Assistance Payment for Rent	\$ 935
Assistance Payment for Utility Reimbursement	\$ 57

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**Case Study 4C: Answer**

- UA exceeds TTP by \$57
- Owner receives assistance payment:
  - Contract Rent (\$935)
  - +
  - Amount by which UA exceeds TTP (\$57)
- Owner retains \$935 and pays \$57 to tenant as utility reimbursement payment

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### Post-Test

- For you – to measure what you have learned
- Answers in Attachment F
- Study the 4350.3 REV-1 and the training materials for questions you miss



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### Evaluation

Please help us improve our training by filling out the evaluation form

Thank you!



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