

Learning Activity 4-1: Converting Income to an Annual Figure

Ms. Randall receives a total of \$358 semimonthly from public assistance for herself and her two children.

Annual Income		Monthly Income	
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Mr. Price receives a gross wage of \$1,275 biweekly.

Annual Income		Monthly Income	
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Mr. Pfeiffer earns \$1,810 per month from his job as a sales clerk.

Annual Income		Monthly Income	
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Learning Activity 4-2: Summary of Types of Income

EMPLOYMENT INCOME

Count the full amount, prior to payroll deductions. Includes overtime, commissions, fees, tips, and bonuses.

NYCHA requires a minimum of two current and consecutive paystubs when calculating employment income. LIHTC developments require six consecutive paystubs.

- An average of paystubs is used:

Averaging Paystubs
Tenant is paid semi-monthly and provides NYCHA four paystubs
<ul style="list-style-type: none">• Paystub 1: \$725.80 for 5/1• Paystub 2: \$799.93 for 5/15• Paystub 3: \$730.48 for 6/1• Paystub 4: \$767.92 for 6/16
What is the annual income?

EARNED INCOME DISALLOWANCE (EID)

Congress removed the statutory authority for the EID. The EID is available only to families that are eligible for and participating on the program as of December 31, 2023 or before. No new families may be added on or after January 1, 2024.

MILITARY PAY

Count all regular pay, special pay, and allowances of a member of the armed forces (whether or not living in the dwelling). Exclude the special pay for exposure to hostile fire.

Learning Activity 4-3: Calculating Annual Income

Family name: Lu		
Head: wages	3 paystubs, paid biweekly: \$826 \$803 \$798	
Spouse: Social Security	\$550/month	Annual income:

Family name: Rios		
Head: child support	\$250 semimonthly	
Head: employment	\$19.43/hour (40 hrs/wk)	Annual income:

Family name: Tilden		
Head: unemployment	\$450 weekly	
Son: FT student, 19 yrs, wages	\$12.50/hour (20 hrs/wk)	Annual income:

INCOME EXCLUSIONS

INCOME EXCLUDED UNDER HUD REGULATIONS AND FEDERALLY MANDATED INCOME EXCLUSIONS

Sources of income excluded, under either HUD regulations or federally mandated, are not counted when conducting annual or interim recertifications. It is not essential to understand which exclusions are under HUD regulations or which are federally mandated; it is, however, essential to have access to a current list of exclusions so that these sources of income are excluded from determination of income.

Income exclusions are listed in Chapter 10.

Learning Activity 4-4: Assets and Income from Assets

Scenario

Julius F. and his wife, Shana, live in public housing. Here are the family's assets:

- Julius has stocks of \$3,400, which earn 3.2 percent interest. If he were to sell the stocks, he would pay \$160 in brokers' fees.
- Shana has a non-interest-bearing checking account of \$1,240.

Instructions

Calculate the family's assets and income from assets.

1. Assets – QA Program Manager Calculation from Supporting Documents						
Family member name	Type of asset	Market Value	Disposal Expense (subtracted from market value)	Cash value	Interest or Dividend Rate	4. Anticipated Income from Asset
Julius	Stocks	\$	\$	\$		\$
Shana	Checking	\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
Column total: 4. Anticipated income from assets				\$		4.
Passbook rate (decimal)						.006
5. Imputed asset income: Cash value x Passbook rate of 0.006 (if Cash value is \$5,000 or less, put 0)						5.
6. Final asset income: Larger value from total anticipated income from assets or imputed assets income						6.

Learning Activity 4-5: Assets and Income from Assets

Scenario

Henry Fulton and spouse Tai live in public housing. Henry is 72 and a person with disabilities. Tai is 66 and not disabled.

- They have a joint savings account earning 1.75 percent interest per year with a current balance of \$7,800.
- They also have a checking account with a current balance of \$900. Their checking account earns 1.2 percent interest per year.

Instructions

Calculate the family's assets and income from assets.

2. Assets – QA Program Manager Calculation from Supporting Documents						
Family member name	Type of asset	Market Value	Disposal Expense (subtracted from market value)	Cash value	Interest or Dividend Rate	4. Anticipated Income from Asset
Henry	Savings	\$	\$	\$		\$
Tai	Checking	\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
Column total: 4. Anticipated income from assets				\$		4.
Passbook rate (decimal)						.006
5. Imputed asset income: Cash value x Passbook rate of 0.006 (if Cash value is \$5,000 or less, put 0)						5.
6. Final asset income: Larger value from total anticipated income from assets or imputed assets income						6.

Learning Activity 4-6: Medical/Disability

Scenario

The Alden family qualifies for the medical expense deduction. The Alden family’s total annual income is \$23,500.

Instructions

All the following are unreimbursed expenses that the family pays out of pocket. Calculate total annual anticipated medical expenses from the following information:

Medical and Disability Expenses Deductions if Applicable – QA Program Manager Calculation from Supporting Documents					
Family member name	Type of expense	Expense amount	Frequency	Annual expense amount	Annual unreimbursed expense amount
	Health insurance premium	\$ 55	Monthly	\$	\$
	Eyeglasses for HoH and Spouse	\$ 300	Annually	\$	\$
	Doctor visits, 4 x/year for \$20 each visit	\$ 20	Quarterly	\$	
	Anticipated yearly prescription and nonprescription costs	\$ 426	Annual	\$	
	Balance due on a medical bill of \$325 – (will be paying it off at \$15/month)	\$ 15	Monthly	\$	
Total annual unreimbursed medical expenses (Item) put in 16.					\$

Section 6: Expenses/Allowances and Annual Adjusted Income

Then enter into AR RRT:

3. Adjusted Annual Income – QA Program Manager Calculation from Supporting Documents		
8.	Total annual income	\$
12	Medical/disability threshold: $8 \times .03$	\$
13	Total annual unreimbursed disability assistance expense (if no disability expenses, skip to line # 16)	
14	Maximum disability deduction: If 13 minus 12 is positive or zero, put amount:	\$
	If negative and head/spouse/cohead is under 62 and not disabled, put 0	
	If negative and head/spouse/cohead is elderly or disabled, copy from 13	
15	Allowable disability assistance expense: copy from 14	\$
16	Total annual unreimbursed medical expenses	\$
17	Total annual disability assistance and medical expenses: $15 + 16$ (if there are no disability expenses, copy from 16)	\$
18	Medical/disability assistance deduction	If no disability assistance expenses or if 13 is less than 12, calculate $17 - 12$
		If there are disability assistance expenses and 13 is greater or equal to 12, copy from 17
19	Elderly/disability household deduction (\$400)	\$
20	Number of dependents	
21	Dependent deduction: $\#20 \times \$480$	\$
22	Total annual unreimbursed & verified childcare costs	\$
23	Total deductions: $18 + 19 + 21 + 22$	\$
24	Household adjusted annual income: $8 - 23$ (if 23 is larger, put 0)	\$

Learning Activity 4-7: Calculation of Childcare Expenses

Beck Walker's annual income is \$44,590, all from employment.

They have three children:

- River, aged 11, who has childcare after school for two hours each school day.
- Shilo, aged 4
- Madison, aged 6 months

Beck states in their AOI, and NYCHA verifies, the following out-of-pocket expenses for Beck:

- Beck pays \$110 per week for River to be in an after school program during the school year. In the three months of summer, Beck pays \$640 per week for River to be in a day camp.
- Beck pays \$12,000 per year to Shilo and Madison's childcare center for the care of both children.

Calculate Beck's childcare costs.

Section 8 Chapter 4 Quiz

1. EIV is used as a third-party verification and for use as income determination for annual and interim recertifications for the following source(s) of income:
 - a. Employment (wages)
 - b. Social Security Disability
 - c. SSI
 - d. All the above
 - e. b and c

2. The Cost-of-Living Adjustment (COLA) for Social Security benefits must be factored in to all annual and interim recertifications in process effective the day after the Social Security Administration announces the COLA.
 - a. True
 - b. False

3. If, when processing an annual recertification, staff entered the incorrect income (which could be an error of the amount or frequency), and it results in the tenant paying the incorrect rent, staff must:
 - a. Process an interim recertification to correct the error if the annual recertification has gone into effect
 - b. Process a retroactive charge to the tenant if the tenant has underpaid rent
 - c. Process a post-annual adjustment if the annual recertification has not gone into effect
 - d. Note the file and not process an interim recertification or a post-annual adjustment if the amount of error is \$360 or less in annual adjusted income
 - e. None of the above
 - f. a and c

Section 8: Chapter 4 Quiz

4. NYCHA will conduct an interim recertification to increase rent when:
 - a. A tenant experiences any increase in earned income
 - b. For zero income families, when an income source has been restored after the tenant's rent was reduced during a previous interim recertification
 - c. A tenant experiences an increase in earned or unearned income that adds up to more than 10 percent of the family's annual adjusted income
 - d. When a family experiences any decrease in unreimbursed expenses in medical or disability assistance or childcare

Learning Activity 5-1: Household Composition

Scenario

You are reviewing an AR effective January 1, 2025. The AOI and verifications in the e-file case assessment indicate the following:

Lee Simmons and her daughter, Tam, live in a NYCHA public housing apartment. Lee's DOB is 2/16/1982. Tam's date of birth is 6/26/2005.

The e-file shows that Lee was coded as “N” for “Disability” for the AR. Lee does not receive SSA benefits. There is a verification in the e-file from Lee's physician verifying that Lee meets the HUD/Social Security definition of “person with disability.” The family reported and submitted verification of medical expenses.

At last year's AR, there was verification that Tam was a full-time student at NYU. Although the family's AOI states that Tam is a full-time student, you note that there is no verification of full-time student status since last AR. Tam is coded as “E” in the e-file.

Instructions

Fill out the Household section of the RRT, below.

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Conducting the Pre-HOTMA QA Review with the RRT

Section 4: Household Members

3. Household									
E-File	Last Name Simmons	First Name Lee	DOB 2/16/82	10. Age on effective date of action 42	Relationship Code HoH	Citizenship EC	11. Disability (Y or N) N	SSN 111-222-3333	Alien Registration No.
Check if Not Correct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
E-File	Last Name Simmons	First Name Tam	DOB 6/26/05	10. Age on effective date of action 20	Relationship Code E	Citizenship EC	11. Disability (Y or N) N	SSN 456-789-1011	Alien Registration No.
Check if Not Correct	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<u>Relationship Codes:</u> H = head S – spouse K = co-head F = foster child/foster adult Y = other youth under 18 E = full-time student 18+ L – live-in aide A = other adult			<u>Citizenship codes:</u> EC = eligible citizen EN = eligible noncitizen IN = ineligible noncitizen PV = pending verification						

Section 4: Household Members

Now fill out the Household Comparison section of the RRT:

Household Comparison					
	E-File	File Review Data	Discrepancy?		Comments on Discrepancies
			Yes	No	
Total # in household	2	2	<input type="checkbox"/>	<input type="checkbox"/>	
Total # of live-in aides	0	0	<input type="checkbox"/>	<input type="checkbox"/>	
Total # of foster children/foster adults	0	0	<input type="checkbox"/>	<input type="checkbox"/>	
Total # of family members	2	2	<input type="checkbox"/>	<input type="checkbox"/>	
Total # of ineligible noncitizen permanent household members	0	0	<input type="checkbox"/>	<input type="checkbox"/>	
Total # of permanent household members w/immigration verification status pending	0	0	<input type="checkbox"/>	<input type="checkbox"/>	
Is head, spouse/cohead senior/disabled?	N		<input type="checkbox"/>	<input type="checkbox"/>	
Total # of dependents	1		<input type="checkbox"/>	<input type="checkbox"/>	

Learning Activity 5-2: Assets and Income from Assets

Scenario

Lee Simmons indicated on the AOI and provided verification of a checking account of \$2,572 which earns 1.6 percent interest.

Lee also has stocks of \$5,320. If she were to sell the stocks, she would have to pay a broker's fee of \$190. Lee provides a document indicating that the stocks earn 4.2 percent interest.

Tam has a non-interest-bearing checking account of \$381.

NYCHA's passbook rate is .006.

Instructions

Complete the RRT tool assets section below:

5. Assets – QA Program Manager Calculation from Supporting Documents						
Family member name	Type of asset	Market Value	Disposal Expense (subtracted from market value)	Cash value	Interest or Dividend Rate	4. Anticipated Income from Asset
Lee	Checking	\$	\$	\$		\$
Lee	Stocks	\$	\$	\$		\$
Tam	Checking	\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
		\$	\$	\$		\$
Column total: 4: Anticipated income from assets				\$		4.
Passbook rate (decimal)						.006
5. Imputed asset income: Cash value x Passbook rate of 0.006 (if Cash value is \$5,000 or less, put 0)						5.
6. Final asset income: Larger value from total anticipated income from assets or imputed assets income						6.

Assets Comparison

The e-file shows the following:

- Anticipated income from Lee's checking account = \$41 ($\$2,572 \times .016$)
- Anticipated income from Lee's stocks = \$215 ($\$5,130 \times .042$)
- Anticipated income from Tam's checking account = \$0

Based on your review of core documents, indicate any discrepancies between the tenant e-file and your file review data. Provide comments/instructions for any discrepancy.

Assets Comparison					
	Assessment	File Review Data	Discrepancy?		Comments on Discrepancies
			Yes	No	
Total cash value	\$ 8,083	\$ 8,083	<input type="checkbox"/>	<input type="checkbox"/>	
4. Total anticipated income	\$ 256	\$	<input type="checkbox"/>	<input type="checkbox"/>	
5. Imputed asset income	\$ 48	\$ 48	<input type="checkbox"/>	<input type="checkbox"/>	
6. Final asset income	\$ 256	\$	<input type="checkbox"/>	<input type="checkbox"/>	

Section 6: Income

Learning Activity 5-3: Income

Scenario

Following is what the documents in the e-file indicate:

Lee Simmons receives \$462 biweekly in worker’s unemployment benefits.

Tam works part-time as a computer technician, earning \$233 semimonthly.

Instructions

Complete the RRT tool assets section below:

7. Income – QA Program Calculation from Supporting Documents							
Family member name	Income Type	Income Rate	Frequency	QA Reviewer Calculation	Dollars per year	7. Income exclusions	Income after exclusions (Dollars minus exclusions)
Lee					\$	\$	\$
Tam					\$	\$	\$
					\$	\$	\$
					\$	\$	\$
					\$	\$	\$
					\$	\$	\$
Total Income							\$
Total annual income (Item #8): Total Income plus Final Asset Income							\$

Section 6: Income

Income comparison

The e-file shows the same calculation for Lee's worker's unemployment benefits. The e-file shows that the first \$480 of Tam's salary was counted.

Based on your review, indicate any discrepancies between the tenant e-file and your file review data. Provide comments/instructions for any discrepancy.

Income Comparison					
Assessment Fields	Assessment	File Review Data	Discrepancy?		Comments on Discrepancies
			Yes	No	
Is the family a zero-income family?	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Total annual income	\$ 12,748	\$	<input type="checkbox"/>	<input type="checkbox"/>	

Learning Activity 5-4: Adjusted Annual Income

Scenario

We continue with the Lee Simmons household. The AOI and verifications in file show that Lee is paying out of pocket for the following medical expenses:

- Clinic visit once each quarter at \$40 per visit
- Prescription medication \$216 annually
- Glasses for Tam \$186 twice per year

Instructions

Complete the RRT tool below:

Comparison of Medical/Disability Expenses if Applicable					
	Assessment	File Review Data	Discrepancy?		Comments on Discrepancies
			Yes	No	
Medical/disability assistance deduction	\$ 0	\$	<input type="checkbox"/>	<input type="checkbox"/>	

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Section 7: Expenses/Allowances

9. Adjusted Annual Income – QA Program Manager Calculation from Supporting Documents		
8.	Total annual income	\$ 17,868
12.	Medical/disability threshold: 8×0.03	\$
13.	Total annual unreimbursed disability assistance expense (if no disability expenses, skip to line # 16)	0
14.	Maximum disability deduction: If 14 minus 12 is positive or zero, put amount	\$ 0
	If negative and head/spouse/co-head is under 62 and not disabled, put 0	
	If negative and head/spouse/co-head is elderly or disabled, copy from 12	
15.	Allowable disability assistance expense: copy from 14	\$ 0
16.	Total annual unreimbursed medical expenses	\$
17.	Total annual disability assistance and medical expense: If no disability expenses, copy from 16.	\$
18.	Medical/disability assistance deduction	If no disability assistance expenses or if 13 is less than 12, calculate 17 minus 12
		If there are disability assistance expenses and 13 is greater or equal to 12, copy from 17
19.	Elderly/disability household deduction (\$400)	\$
20.	Number of dependents	
21.	Dependent deduction: $\#20 \times \$480$	\$
22.	Total annual unreimbursed & verified childcare costs	\$
23.	Total deductions: $18 + 19 + 21 + 22$	\$
24.	Household adjusted annual income: 8 minus 23 (if 23 is larger, put 0)	\$

Complete the Adjusted Income Comparison for the Simmons household

Adjusted Income Comparison					
	Assessment	File Review Data	Discrepancy?		Comments on Discrepancies
			Yes	No	
18. Medical/disability assistance deduction	\$ 0	\$	<input type="checkbox"/>	<input type="checkbox"/>	
19. Elderly/disability deduction	\$ 0	\$	<input type="checkbox"/>	<input type="checkbox"/>	
20. Number of dependents	1		<input type="checkbox"/>	<input type="checkbox"/>	
21. Dependent deduction	\$ 480	\$	<input type="checkbox"/>	<input type="checkbox"/>	
22. Allowable childcare costs	\$ 0	\$	<input type="checkbox"/>	<input type="checkbox"/>	
23. Total deductions	\$ 480	\$	<input type="checkbox"/>	<input type="checkbox"/>	
24. Adjusted annual income	\$ 12,268	\$	<input type="checkbox"/>	<input type="checkbox"/>	

TENANT RENT AND FINAL OUTCOME OF THE QA REVIEW

We will continue later with the Tenant Rent and final outcome of the QA review with the RRT in Chapter 8.

Section 8 Chapter 5 Quiz

1. The QA reviewer should start the QA review by reviewing the income and rent determined by NYCHA property staff.
 - a. True
 - b. False

2. The QA reviewer does not need to identify verifications for family net assets of \$5,000 or less, since self-certification is acceptable.
 - a. True
 - b. False

3. Some of the core documents the QA reviewer will look for include the following:
 - a. Affidavit of Income (AOI) completed by all permanent household members
 - b. NYCHA Form 040.608 Third Party Verification - Consent to Release Information
 - c. EIV/IVT Income Report
 - d. Verification from the educational institute if a household claims a full-time student
 - e. All the above

Learning Activity 8-1: Conducting the QA Review of Rent with the RRT and Documenting the Final Outcome

Scenario

In this learning activity, you will complete the Lee Simmons household QA review. Refer back to Chapter 5 if you need to recall information about the Simmons household.

Reminder:

- The household's total annual income (#8 from the RRT) is \$17,868.
- The household's adjusted annual income (#24 of Section 5 of the RRT) is \$17,256.

6. Total Tenant Payment (TTP) – QA Program Manager Calculation		
8.	Total annual income	\$ 17,868
25.	Household monthly adjusted income (#8 ÷ 12)	\$
26.	TTP if based on total monthly income: (#25 x 0.10)	\$
27.	TTP if based on 30% of monthly adjusted income: [(#24 from Section 5 of the RRT) ÷ 12 x 0.30]	\$
28.	Welfare rent per month (Based on HRA Rent Allowances Chart)	\$
32	TTP: Highest of lines 26, 27, or 28	\$
	Most recent TTP (check for Rent Change letter with at least 30 days' notice)	\$

Section 3: Final Outcome of the QA Review

Now compare your calculation to the AR or IR Case Assessment in the e-file and indicate any discrepancies, commenting on each discrepancy.

TTP Comparison					
Assessment Fields	Assessment	File Review Data	Discrepancy?		Comments on Discrepancies
			Yes	No	
26. TTP if based on total monthly income: $(8 \div 12) \times 0.10$	\$ 106	\$	<input type="checkbox"/>	<input type="checkbox"/>	
27. TTP if based on 30% of monthly adjusted income	\$ 307	\$	<input type="checkbox"/>	<input type="checkbox"/>	
28. Welfare rent per month	\$	\$	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
32. TTP: Highest of lines 26, 27 or 28	\$ 307	\$	<input type="checkbox"/>	<input type="checkbox"/>	

Now complete the Rent section for the Simmons family.

7. Rent – QA Program Manager Calculation from Supporting Documents – if Mixed Family, fill out 7.m. Prorated Rent Calculation for Mixed Family		
32.	TTP	\$
33.	Unit's flat rent (Flat Rent Table)	\$ 1,965
34.	Monthly Tenant Rent (Lower of 32 or 33)	If flat rent is lower, this is the rent
42..	Utility allowance, (Base on Utility Allowance Table)	\$ 0
	Tenant rent: 34 minus 42 (do NOT subtract if 33 is less than 32.)	
46.	If 32. minus 42. is a positive number or zero, indicate here	\$
45.	If 32 minus 42 is a negative number, indicate utility reimbursement payment here	\$

Section 3: Final Outcome of the QA Review

Next, complete the Rent Comparison section of the RRT.

Rent Comparison					
Assessment Fields	File	QA PM Review	Discrepancy?		Comments
			Yes	No	
32. TTP:	\$ 307	\$	<input type="checkbox"/>	<input type="checkbox"/>	
33. Unit's flat rent	\$ 1,965	\$ 1,965	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
34. Monthly Tenant Rent	\$ 307	\$	<input type="checkbox"/>	<input type="checkbox"/>	
42. Utility allowance	\$ 0	\$ 0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
46. Tenant rent	\$ 307	\$	<input type="checkbox"/>	<input type="checkbox"/>	
Additional Charges	\$ 0	\$ 0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
2. Actual Total Monthly Rent	\$ 307	\$	<input type="checkbox"/>	<input type="checkbox"/>	
42. Mixed family tenant rent	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	
44. LIHTC rent	\$ N/A	\$ N/A	<input type="checkbox"/>	<input type="checkbox"/>	

Tenant Rent and Final Outcome of the QA Review

Section 3: Final Outcome of the QA Review

To complete the QA review, document the final outcome of your file review for the Simmons household.

8. Final Outcome of MSD QA File Review		
<input type="checkbox"/> Fail (Check all that apply below)	<input type="checkbox"/> Pass	<input type="checkbox"/> Pass w/Comments
<input type="checkbox"/> Administrative Error		
<input type="checkbox"/> Income/Assets/Expenses		
<input type="checkbox"/> Delayed Recertification > 60 days		
<input type="checkbox"/> Verification Error		
Fail Reason(s)		
Fail Errors:	<i>Note: the below are defined by NYCHA's compliance requirements. There may be more than one Fail Error.</i>	
Administrative Error	<i>Rent calculation/arithmetic errors.</i>	
Income/Assets/Expenses	<i>Incorrect gathering or submission of documents; failure to include a source of income or deduction, or including an excluded source of income.</i>	
Delayed Recertifications > 60 days	<i>Applicable to ARs. Delays in both PHA and Tenant compliance.</i>	
Verification Error	<i>NYCHA gaps in verifying income/assets/expenses provided by the Tenant 3rd-party verification process.</i>	
If NYCHA owes Tenant a Credit or if Tenant owes Retroactive Rent		
<input type="checkbox"/> Check if NYCHA owes Credit to Tenant, complete Worksheet in 8.a. below.		
<input type="checkbox"/> Check if Tenant owes Retroactive Rent, complete Worksheet in 8.b. below.		

Good job! You have just completed the QA review for the Simmons household!

Learning Activity 8-2: Credit Owed to Tenant

Scenario

On 2-12-25, **you** finished conducting an AR QA review for the Fields family. The AR was effective 7-1-24.

The Fields household consists of:

- Daniel, Head of Household, aged 49 and not disabled
- Spouse Juanita, aged 42 and not disabled
- Daughter Marisa, aged 19 who is a FT student
- Son Andre, aged 17

The e-file shows that NYCHA had been charging the family \$367 per month in rent as of the family's AR.

Your QA file review resulted in family rent of \$235 per month.

- You identified the following errors in the file:
 - The HA counted Marisa's total employment income of \$17,450 instead of only counting the first \$480 of her wages.
 - The HA counted Andre's part-time wages of \$4,209. Andre graduated from high school in June of 2024. He will turn 18 on 5-9-25.

Calculate retroactive credit owed to the Fields family by utilizing the following worksheet:

NYCHA Quality Assurance Training

Tenant Rent and Final Outcome of the QA Review

Section 3: Final Outcome of the QA Review

8.a. Credit Owed to Tenant from Overpayment of Rent. Complete Worksheet in Appendix B.				
	Yes	No	N/A	Instructions
1. Was tenant overcharged for rent?	<input type="checkbox"/>	<input type="checkbox"/>		If "Yes", calculate credit owed to tenant.
2. Total owed to Tenant by NYCHA			\$	

Worksheet – Credit Owed to Tenant	
Date of Worksheet: _____	
a. From _____	b. To _____ (add 30 days for processing)
RENT CHARGED BY NYCHA	RENT THAT SHOULD HAVE BEEN CHARGED
Tenant Rent \$ _____	Tenant Rent \$ _____
Difference \$ _____	X _____ (Number of Months)
Total Owed by NYCHA \$ _____	
Prepared By _____	Approved By _____
Date _____	Date _____

Learning Activity 8-3: Retroactive Rent Owed by Tenant

Scenario

You are conducting a file review for the Bonillo family on 10-24-24.

The Bonillo household consists of Linda, Head of Household, aged 37 and not disabled. Her two children are Mo, aged 12, and Kat, aged 9.

The only income reported by this household was Door Dash of \$560 per month. Ms. Bonillo does not have any assets.

At the completion of the file review for the Bonillo family, you have compiled the following information:

- On September 24, 2024, Ms. Bonillo submitted her income tax return and accounting documents which showed the following:
 - On January 10, 2024, Head of Household Linda Bonillo began a catering business, earning a net income of \$32,690 per year. She did not report this income and did not inform NYCHA that her Door Dash stopped.
 - NYCHA verified that Door Dash was discontinued 2-28-24.
 - On May 21, 2024, her business expanded, earning a net income of \$35,620.

Calculate the Bonillo household's retroactive rent utilizing the following worksheet for retroactive owed by the Resident:

NYCHA Quality Assurance Training

Tenant Rent and Final Outcome of the QA Review

Section 3: Final Outcome of the QA Review

Date Tenant Should Have Reported Change by (per PHA policy): _____

If Reported Timely, Rent Should have Increased on (30-day notice for rent increase): If an interim, refer to PHA's ACOP policy on interim increases:

a.From _____

b.To _____

REPORTED INCOME		ACTUAL INCOME	
SOURCE	ANNUAL AMOUNT	SOURCE	ANNUAL AMOUNT
Door Dash	\$ _____	OWNS BUSINESS	\$ _____
Total Annual Income	\$ _____	Total Annual Income	\$ _____

ALLOWANCES: (TYPE)	AMOUNT	ALLOWANCES: (TYPE)	AMOUNT
DEPENDENT \$480 x 2	\$960	DEPENDENT \$480 x 2	\$960
Total Allowances	\$960	Total Allowances	\$960
Adjusted Annual Income	\$ 5,760	Adjusted Annual Income	\$31,730
TTP	\$144	TTP	\$793
U/A	\$0	U/A	\$0
Tenant Rent	\$144	Tenant Rent	\$793

Amount of Tenant Rent for Reported Income:	\$	144
Amount Tenant Rent Should Have Been:	\$	793
Difference	\$	_____
		<u>X</u> (Number of Months)
Total	\$	_____

NYCHA Quality Assurance Training

Tenant Rent and Final Outcome of the QA Review

Section 3: Final Outcome of the QA Review

If Income Changed After Previous Page., Continue Here:

Date Tenant Should Have Reported Change by (*per PHA policy*): _____

a.From _____

b.To _____

<u>REPORTED INCOME</u>		<u>ACTUAL INCOME</u>	
SOURCE	ANNUAL AMOUNT	SOURCE	ANNUAL AMOUNT
Door Dash	\$ _____	OWNS BUSINESS	\$ _____
Total Annual Income	\$ _____	Total Annual Income	\$ _____

ALLOWANCES: (TYPE)	AMOUNT	ALLOWANCES: (TYPE)	AMOUNT
DEPENDENT \$480 x 2	\$ 960	DEPENDENT \$480 x 2	\$ 960
Total Allowances	\$ 960	Total Allowances	\$ 960
Adjusted Annual Income	\$ 5,760	Adjusted Annual Income	\$ 34,660
TTP	\$ 144	TTP	\$ 867
U/A	\$ 0	U/A	\$ 0
Tenant Rent	\$ 144	Tenant Rent	\$ 867

Amount of Tenant Rent for Reported Income:	\$ 144
Amount Tenant Rent Should Have Been:	\$ _____
Difference	\$ _____
	X _____ (Number of Months)
Total	\$ _____
Total (add all pages)	\$ _____

Prepared By _____	Approved By _____
Date _____ 20__	Date _____ 20__

Section 4 Chapter 8 Quiz

1. The QA reviewer would document a "Pass w/Comment" outcome in the following example(s):
 - a. Processing errors do not impact the accuracy of the income and rent calculations
 - b. Delayed processing of annual recertification by more than 60 days
 - c. Lack of adequate verification for assets and/or income from assets if total family assets are \$5,000 or less
 - d. All of the above
 - e. a and c

2. A file can "Fail" in more than one category.
 - a. True
 - b. False

3. Following are the file "Fail" categories:
 - a. Administrative error (rent calculation/math errors).
 - b. Income/assets/expenses component errors (incorrect gathering or submission of documents)
 - c. Delayed processing of annual recertification (delays in both NYCHA and tenant compliance) - includes late by more than 60 days
 - d. Verification error (NYCHA's gaps in verifying income/assets/expenses provided by the tenant or 3rd party)
 - e. All the above