

POST-TEST FOR UNIT 1

1. Public housing management is modeled on HUD's multifamily industry. The two components of this model are:
 - a. Project-based management and HUD
 - b. Project-based management and asset management
 - c. Project-based management and PHAS
 - d. HUD and the PHA
 - e. The internal and external environment
2. The manager's ability to work closely with community-based service providers is important because:
 - a. Community-based service providers are competitors of the public housing program
 - b. The PHA has a contractual relationship with community agencies through the cooperation agreement
 - c. With welfare time limits, community services are critical in helping families build knowledge, skills, and abilities
 - d. Community-based agencies report to HUD
 - e. None of the above
3. It is important for a PHA to work with the judicial system because:
 - a. Laws are passed by the judiciary branch
 - b. Hearings must be presided over by a judge or magistrate
 - c. The judicial system develops public housing regulations
 - d. It is important that judges and magistrates understand the mandates of the public housing program
4. The executive director is an internal customer of the public housing manager.
 - a. True
 - b. False
5. As an administrator, the public housing manager is responsible for building all the following internal relationships *except*:
 - a. The executive director
 - b. The maintenance director
 - c. The Department of Housing and Urban Development
 - d. Board of commissioners
 - e. Public housing staff

POST-TEST FOR UNIT 2

1. The public housing program is a tenant-based subsidy program
 - a. True
 - b. False
2. The PHA plan replaces the admissions and continued occupancy Policy.
 - a. True
 - b. False
3. All the following are written by HUD *except*:
 - a. Regulations
 - b. Handbooks
 - c. PHA policies
 - d. Notices
4. The contract between the city and the PHA is called the PILOT agreement.
 - a. True
 - b. False
5. The contract between the PHA and HUD is called the annual contributions contract.
 - a. True
 - b. False
6. HUD's response to comments from the public can be found:
 - a. In the appropriate HUD handbook
 - b. In the rule summary
 - c. In the preamble of a final rule
 - d. In the CFR
7. What legal document from HUD requires that the PHA follow HUD rules?
 - a. Annual contributions contract (ACC)
 - b. Admissions and continued occupancy policy
 - c. Cooperation Agreement
 - d. PILOT agreement
 - e. None of the above
8. Congress required state enabling legislation to create local public housing through the Housing Act of 1937.
 - a. True
 - b. False
9. Who is responsible for the supervision of staff?
 - a. HUD
 - b. City council
 - c. Executive director
 - d. Board of commissioners
10. The admissions and continued occupancy policy must be approved by:
 - a. Negotiated rule making committee
 - b. The mayor
 - c. HUD
 - d. The resident advisory board
 - e. The board of commissioners

11. The laws relevant to public housing are made by HUD.
 - a. True
 - b. False
12. The number of commissioners and their method of appointment are regulated by HUD.
 - a. True
 - b. False
13. Regulations published as proposed rules:
 - a. Must be implemented immediately
 - b. Are for comment only
 - c. Must be implemented within 60 days
 - d. Should be implemented by the end of the comment period
 - e. None of the above
14. The executive director of a PHA reports to:

15. The primary role of HUD headquarters is to:
 - a. Write regulations to interpret and implement housing laws
 - b. Approve legislation
 - c. Write housing legislation
 - d. Allocate funds to OMB
 - e. Enforce the Public Housing Assessment System
16. HUD's budget is established by:

17. HUD requires PHAs to submit certifications, PIC documents, and the PHA plan.
 - a. True
 - b. False
18. Mandatory HUD references include all the following *except*:
 - a. HUD regulations
 - b. Current HUD notice
 - c. HUD guidebooks
 - d. HUD required form
19. PHAs are required to follow HUD guidance because it is "safe harbor".
 - a. True
 - b. False
20. Court decisions are important for all the following *except*:
 - a. Court decisions interpret the application of laws
 - b. Court decisions set new laws at the local level
 - c. Court decisions set legal precedent on landlord-tenant law
 - d. Understanding court decisions can help the PHA avoid legal challenges

21. The ACOP:
- a. Must be included in its entirety in the PHA plan
 - b. Must be revised at least annually
 - c. Is replaced by the PHA plan
 - d. Is a supporting document to the PHA plan
 - e. Supersedes HUD regulations
22. PHAs (public housing authorities) have a contractual relationship with:
- a. Congress
 - b. HUD
 - c. The state
 - d. The city
 - e. Both b and d
23. The contract between HUD and the PHA is the:
- a. Cooperation agreement
 - b. MOU
 - c. Annual contributions contract (ACC)
 - d. Voluntary compliance agreement
 - e. Consent decree
24. One of the criteria for successful conversion to project-based and asset management is that the PHA must identify its nonperforming properties.
- a. True
 - b. False
25. Congress:
- a. Passes housing laws
 - b. Has a contract with PHAs
 - c. Establishes HUD's budget
 - d. Establishes each PHA's budget
 - e. Both a and c
26. The public housing program:
- a. Is a project-based program
 - b. Is a tenant-based subsidy program
 - c. Must follow federal laws but not state laws
 - d. None of the above
27. The contract between the PHA and the public housing tenants is the:
- a. Annual contributions contract (ACC)
 - b. Cooperation agreement
 - c. Lease
 - d. PILOT
 - e. ACOP

Learning Activity 3-1: Reasonable Accommodation

- How to approach reasonable accommodations
 - Manner in which PHA will respond to request
 - Decision-making process
 - Time period for implementation
 - Procedure for handling confidential information

Evaluate the following requests for “reasonable accommodation.”

What steps do you take?

1. A resident requests a reserved parking space based on the resident’s disability. The PHA staff fears that if they grant one request, they will be faced with numerous requests of a similar nature in the future. In other words, the PHA believes that a “damaging precedent” will be set by agreeing to the accommodation request.

2. In the case above, the resident making the fourth request for reserved parking, requests that her name be placed on a waiting list for reserved parking.

3. A public housing development has open yard space. Each household has an individual clothesline behind the unit. A resident who uses a wheelchair full-time cannot reach his clothesline and requests that it be lowered. The PHA is concerned that children running by could be injured by the clothesline.

4. A very elderly applicant wants to move into public housing. The PHA is concerned that the applicant is too frail to live independently.

5. Who can be held liable if the PHA is found to have engaged in a prohibited practice?

6. How does a PHA respond to a fair housing complaint?

POST-TEST FOR UNIT 3

1. For purposes of reasonable accommodation, the definition of “disability”:
 - a. Is the same definition used by HUD for eligibility/allowances of a disabled family
 - b. Is defined by the PHA in the ACOP
 - c. Is more broadly defined than the HUD definition
 - d. Is not defined
2. To provide reasonable accommodation, the PHA needs to know:
 - a. The nature and severity of a person’s disability
 - b. The details about a disability
 - c. Enough to verify the necessity of a request for a reasonable accommodation
 - d. What a qualified physician has to say about the nature of the disability
3. A reasonable accommodation:
 - a. Allows a person with a disability to meet essential requirements of the lease
 - b. Requires the PHA to reduce or waive essential program requirements
 - c. Must be defined exactly in the ACOP
4. Accommodations are not considered reasonable if:
 - a. They are inconvenient for the housing authority
 - b. They impose undue administrative and financial burdens on the public housing program
 - c. They require alteration of the unit in any way
 - d. If the applicant or tenant is not mobility impaired
5. The housing authority should document requests for reasonable accommodation:
 - a. Only if accommodation is approved
 - b. In all cases, including the considerations and response of the housing authority, even if denied
 - c. Only if required by FHEO
 - d. Only in cases of physical disability

6. A person with a disability:
 - a. Must be afforded the exact same opportunity to that afforded to others
 - b. May not sue for discrimination under ADA if he or she is no longer disabled
 - c. Is given opportunity equal to others only if he or she meets the HUD definition of disability
 - d. Must be afforded an opportunity equal to that afforded to others
7. Before the applicant or tenant requests an accommodation, the PHA should offer a specific accommodation when the disability is noticed.
 - a. True
 - b. False
8. Receipt of SSI is proof that a person is disabled and requires a particular accommodation.
 - a. True
 - b. False
9. In deciding whether to grant a request for a reasonable accommodation, the PHA can require a third-party verification from a competent professional that the accommodation will allow equal access to the program.
 - a. True
 - b. False
10. PHAs must determine the severity of a disability before granting a request for an accommodation.
 - a. True
 - b. False
11. It is acceptable for a PHA to keep confidential medical records in a tenant's file as long as the tenant volunteers the information.
 - a. True
 - b. False
12. A public housing resident, Sandy Clark, requests that grab bars be installed in her shower stall. Ms. Clark's disability is obvious or otherwise known to the PHA, and the need for the accommodation is readily apparent or known. The PHA:
 - a. May require verification of the nexus from a competent third-party who is knowledgeable about the situation
 - b. May not request any additional information
 - c. Must require third-party verification, in order to ensure consistency and compliance
 - d. May establish policy for any of the above options

13. Under a PHA's Limited English Proficiency (LEP) requirements:
 - a. PHAs are not required to have a Language Assistance Plan (LAP)
 - b. The PHA must hire bilingual staff for any language group of 1,000 persons or 5 percent of the eligible population in the jurisdiction
 - c. The PHA must provide written translation for key documents in any language spoken by an LEP individual
 - d. The PHA must offer interpretation, free of charge, for any language requested
14. An elderly family with a minor child may not reside in a mixed population or designated elderly development even if they have been awarded custody of the child.
 - a. True
 - b. False
15. An elderly person with a minor child may be offered a unit in:
 - a. A general occupancy development
 - b. A mixed population development
 - c. A designated elderly development
 - d. a, b, and c
 - e. Only where there are two-bedroom units available

POST-TEST FOR UNIT 4

1. The PHA determines the size unit most appropriate for the family based on:
 - a. Family's request
 - b. PHA's occupancy standards
 - c. HUD's occupancy ranges
 - d. Federal preference status
2. A mixed population development must give equal preference to elderly families and disabled families.
 - a. True
 - b. False
3. The very low-income limit is used to determine income eligibility for public housing.
 - a. True
 - b. False
4. A live-in aide is a person who resides with persons who are elderly and/or have a disability, and:
 - a. Is approved by the PHA
 - b. Is determined to be essential to the care and well-being of the elderly/disabled person
 - c. Who would not otherwise be living in the unit
 - d. May be a relative of the person
 - e. All of the above
5. Which of the following is *not* a HUD requirement for initial program eligibility purposes?
 - a. All family members must be citizens or eligible noncitizens
 - b. Families must be income eligible for the program
 - c. All family members age 18 and over must sign form HUD-9886
 - d. Disclosure of Social Security numbers for all household members is required except for noncontending persons
6. If everyone else moves out of the public housing unit except one adult, the PHA must accept the one family member as the remaining member if:
 - a. The family member was on the lease
 - b. The family was paying flat rent and not subject to income reexamination for another two years
 - c. The family member signed the lease
 - d. The family occupied a unit with less than three bedrooms

7. Which statement is *not* true about the use of preferences?
 - a. A PHA may adopt the former federal preferences as local preferences
 - b. Preferences for working families do not require HUD approval
 - c. Date and time can be used as the selection method
 - d. A PHA may adopt a residency requirement
8. Under the noncitizen rule, a family that consists of a head and spouse that are not citizens or eligible immigrants and two children who are citizens would be considered:
 - a. An ineligible family because either the head or spouse must be eligible
 - b. A fully eligible family
 - c. A mixed family
 - d. None of the above
9. A mixed population development:
 - a. Is designed for families comprised of citizens or eligible noncitizens and those without citizenship or eligible noncitizen status
 - b. May set a minimum age, but not below 50, for the admission of persons with disabilities
 - c. Is a project where some residents pay income-based rent and some pay market rent
 - d. None of the above
10. In deciding whether to approve a request for a live-in aide, the PHA should set reasonable policies, which could include all the following *except*:
 - a. Signing of a live-in aide addendum
 - b. Screening for suitability
 - c. Determining whether to transfer to a larger unit with the addition of a live-in aide
 - d. Precluding live-in aides with family members
11. Mildred Castle lives in a one-bedroom unit at PHA's public housing mixed population (elderly/disabled) development, Hillside View. All the bedrooms at Hillside View are one-bedroom units. Ms. Castle informs the PHA that she is getting custody of her four-year-old granddaughter, Eva. The PHA:
 - a. Must establish policy to require that Ms. Castle transfer to a general occupancy (family) development because of the presence of a minor child
 - b. May not establish policy to require Ms. Castle to transfer to a general occupancy development because of the presence of a minor child
 - c. May establish policy to require that Ms. Castle transfer to a general occupancy development because of the presence of a minor child
 - d. May require Ms. Castle to transfer to a two-bedroom unit at another development.
 - e. a and d

12. The PHA must add to its definition of family... “regardless of gender identity, sexual orientation, or marital status.”
 - a. True
 - b. False
13. If the PHA determines that an application appears to be ineligible for the public housing program, the PHA must send the family a written notice, specifying the reasons for the determination, with an opportunity for informal hearing.
 - a. True
 - b. False
14. HUD defines *disabled family* as a family in which:
 - a. Any family member meets the HUD definition of disabled
 - b. Head of household, spouse, or cohead meet the HUD definition of disabled
 - c. Any family member meets the Fair Housing Act (FHA) definition of disabled used for reasonable accommodation
 - d. Head of household, spouse, or cohead meets the Fair Housing Act (FHA) definition of disabled used for reasonable accommodation
 - e. HUD does not define *disabled family*

POST-TEST FOR UNIT 5

1. The purpose of deconcentration is:
 - a. To target 40 percent of new admissions each year to very low-income families
 - b. To provide for a healthy mix of incomes in public housing
 - c. To promote the Family Self-Sufficiency program in public housing
 - d. To provide a varied mix of bedroom sizes in public housing developments
2. The requirement for a PHA to deconcentrate poverty in public housing supersedes the income targeting requirement.
 - a. True
 - b. False
3. The Fair Housing Act applies to PHA decisions to deny based on criminal activity. This means that:
 - a. The PHA may establish policy to deny admission for any criminal activity
 - b. PHA policies must distinguish between criminal activity that poses a risk or threat and that which does not
 - c. PHA policies may waive the statutory regulations that require denial of admission
 - d. The PHA must deny admission for all criminal activity
4. The PHA's obligation to deny admission to sex offenders subject to lifetime sex offender registration can be waived on a case-by-case basis contingent upon successful completion of rehabilitation.
 - a. True
 - b. False
5. In screening for suitability, the PHA should consider all but the following:
 - a. Nature and severity of a mental illness
 - b. History of disturbing the neighbors
 - c. History of destroying property
 - d. History of meeting financial obligations, especially rent
 - e. Criminal activity, especially involving violence or illegal drugs
6. HUD requires that the PHA permanently deny admission to persons convicted of producing or manufacturing any illegal drug on the premises of assisted housing.
 - a. True
 - b. False
7. PHAs can use site-based waiting lists if in the PHA plan.
 - a. True
 - b. False

8. Before denying admission based on criminal records, the PHA must provide the subject of record and the applicant a copy of the criminal record at the informal hearing.
 - a. True
 - b. False

9. The income targeting requirement for public housing is:
 - a. 75 percent of all new admissions each fiscal year must be to extremely low-income families
 - b. 40 percent of all new admissions each fiscal year must be to extremely low-income families
 - c. 75 percent of all new admissions each fiscal year must be to very low-income families
 - d. 40 percent of all new admissions each fiscal year must be to very low-income families
 - e. Up to PHA policy

10. The Fair Housing Act is applicable to PHA adverse decisions, such as decisions to deny admission and decisions to terminate.
 - a. True
 - b. False

Notes

Learning Activity 6-1: Annual Income

Mrs. Anna Jones works full time in a bakery. She makes \$7.25 per hour.

Task

- Complete section 7 of the HUD-50058 form following to calculate her total annual income.

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income	
				\$	\$	
				\$	\$	
				\$	\$	
				\$	\$	
				\$	\$	
				\$	\$	
				\$	\$	
				\$	\$	
6f, 6g. Column totals				\$	6g. \$	
6h. Passbook rate (written as decimal)					0. _____	6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$	6i.
6j. Final asset income: larger of 6g or 6i					\$	6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
				\$	\$	\$	
7g. Column total						\$	7g.
7h. Reserved							
7i. Total annual income: 6j + 7g						\$	7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
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Notes

Learning Activity 6-2: Income from Assets

- Mrs. Anna Jones has a savings account with a current balance of \$400. She will earn 2.3 percent interest on the account. The PHA passbook rate is 0.75 percent..

Task

1. Complete section 6 of the HUD-50058 form to calculate her final asset income (6j).
2. Using the information already included on the 50058 form, calculate her total annual income (7i).

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f, 6g. Column totals				\$	6g. \$
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
Anna	1	W	7.25 x 2080	\$ 15,080	\$	\$ 15,080
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 15,080 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
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Notes

Learning Activity 6-3: Assets and Asset Income

- Mrs. Anna Jones received an inheritance of \$6,000 which she has put into stocks. The broker fee if she were to sell the stock is \$480. She is expected to earn a 2 percent dividend on the stock this year. The PHA passbook rate in her area is 0.75 percent.

Task

1. List her assets in section 6 of the HUD-50058 form and compute final asset income (6j).
2. Using the information already included on the 50058 form, compute her total annual income (7i).

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
Anna	1	Savings	400 x .023	\$ 400	\$ 9
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f. 6g. Column totals				\$	6f. \$ 6g.
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
Anna	1	W	7.25 x 2080	\$ 15,080	\$	\$ 15,080
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 15,080 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
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Notes

Learning Activity 6-4: Cash Value of Assets

- A resident owns a house valued at \$45,000. There is an outstanding mortgage balance of \$29,000. If the resident were to sell, there would be a realtor commission of \$3,600 and closing costs of \$450. What is the cash value of the asset?

Market Value	_____
Less HUD Asset Expenses:	
Broker Fee	_____
Legal Fee	_____
Settlement Costs	_____
Penalty for Early Withdrawal	_____
Less Mortgage Balance	_____
Cash Value	_____

Instructions

- Obtain the market value of the asset.
- Subtract the allowable HUD asset expenses, which could include:
 - Broker fee
 - Legal fees
 - Settlement costs
 - Penalty for early withdrawal of the invested asset
- Subtract mortgage balance the family owes (if any) on the asset.

Notes

Learning Activity 6-5: Imputed Assets

- John Q. Tenant is a person with a disability and could no longer maintain his home.
- In preparing to move into public housing, Mr. Tenant just “sold” the house to his son for \$10,000. His son assumed the mortgage which has a balance of \$15,000. The house is appraised at \$50,000. Mr. Tenant’s son paid all transfer costs. What is the imputed value of the asset?

Date Disposed	_____
Market Value	_____
Less HUD Asset Expenses:	
Broker Fee	_____
Legal Fee	_____
Settlement Costs	_____
Penalty for Early Withdrawal	_____
Less Mortgage Balance	_____
Less Amount Received	_____
Imputed Asset Cash Value	_____

Instructions

- Obtain the market value of the asset.
- Subtract the allowable HUD asset expenses, which could include:
 - Broker fee
 - Legal fees
 - Settlement costs
 - Penalty for early withdrawal of the invested asset
- Subtract any mortgage balance the family owes on the asset.
- Subtract any amount the family received in payment for receipt of the asset.

Notes

Learning Activity 6-6: Dependent and Child Care Allowances

- Mrs. Bernice Smith's annual income is \$10,717. Her work income is \$10,525.
- Mrs. Smith has two children, both under 12 years of age. She is paying \$50 per week child care for them.

Task

- Complete section 8 of the HUD-50058 to get adjusted annual income (8y).

Head of household name Smith	Social Security Number	Date modified (mm/dd/yyyy)
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8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
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Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
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8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
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8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
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If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
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If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
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8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
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8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
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8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
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8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
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8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
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If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
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8p. Elderly/disability allowance (default = \$400)	\$	8p.
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8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
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8r. Allowance per dependent (default = \$480)	\$	8r.
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8s. Dependent allowance: 8q X 8r	\$	8s.
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8t. Total annual unreimbursed childcare costs	\$	8t.
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8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
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8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Notes

Learning Activity 6-7: Medical Allowance

- Family name: Korbel
- Head 64
- Spouse 63
- Annual income \$12,000
- Total medical expenses \$1,500

$$\begin{array}{r} \$ 12,000 \text{ Annual Income} \\ \times .03 \text{ 3\%} \\ \hline \$ 360 \text{ 3\% of Annual Income} \end{array}$$

$$\begin{array}{r} \$ 1,500 \text{ Total Medical Expenses} \\ - 360 \text{ 3\% of Annual Income} \\ \hline \$ 1,140 \text{ Allowable Medical Expenses} \end{array}$$

Task

- Using the information provided, complete section 8 of the HUD-50058 form to calculate total allowances (8x) and adjusted annual income (8y).

Head of household name	Korbel	Social Security Number	Date modified (mm/dd/yyyy)
------------------------	---------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Notes

Learning Activity 6-8: Disability Assistance Expense Allowance

- Family name: Norton
- Head: 36 Earned income: \$12,000
- Spouse 35 Earned income: \$10,000
- Son 15 (has a disability)
- Assuming \$3,500 expenses/year for care of the son (enables spouse to work), calculate allowable disability assistance.

Disability Assistance Allowance:

\$	_____	Annual Income
x	<u> .03</u>	
\$	_____	3% of Annual Income

\$	_____	Expenses for care of son
-	<u> </u>	3% of Annual Income
\$	_____	Allowable Disability Assistance Expenses

Head of household name	Norton	Social Security Number	Date modified (mm/dd/yyyy)
------------------------	---------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Notes

Learning Activity 6-9: Imputed Welfare Income

- Susan Perkins was receiving \$462 per month in TANF.
- She reported to the PHA that her TANF benefits were reduced to \$296.
- The PHA verified with the local welfare agency that Ms. Perkins' TANF was sanctioned due to failure to comply with a TANF economic self-sufficiency requirement.

Task

- Complete Section 7 of the HUD-50058 to indicate annual income.

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f. 6g. Column totals				\$	6g. \$
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
---	---	---

Learning Activity 6-10: Income Changes from Welfare

- The amount of imputed welfare income is offset by the amount of additional income a family receives that begins after the sanction was imposed
 - When additional income is at least equal to the imputed welfare income, the imputed income is reduced to zero

First example:

- Family receives \$500 in TANF. Due to failure to cooperate with TANF job training requirement, \$100 is sanctioned. The family is now receiving \$400.

The PHA counts _____ in imputed welfare income

Second example:

- Family receives \$600 in TANF. Due to welfare fraud, \$250 is sanctioned. The family is now receiving \$350.

The PHA counts _____ in imputed welfare income

- Then the head of household begins working and earns \$160/month.

The PHA now counts _____ in imputed welfare income

- The head of household begins to work more hours and earns \$300/month. Now that the additional income is at least equal to the imputed welfare income,

The imputed welfare income is _____

POST-TEST FOR UNIT 6

1. The definition of elderly is:

2. Lump-sum receipts to family assets not included as income are:
 - a. Inheritances
 - b. Lump sum representing deferred periodic payments of SS and SSI
 - c. Worker's compensation deferred periodic payments
 - d. Health and accident insurance settlement
 - e. a, b, and d above
3. A dependent is defined as any household member under 18 years of age, age 18 or older who has a disability, or a full-time student regardless of age.
 - a. True
 - b. False
4. Annual income minus allowances for dependents, elderly/disabled family status, child care, medical, and disability assistance expenses is:

5. Never counted as dependents are:
 1. _____
 2. _____
 3. _____
 4. _____
6. If assets are valued at more than \$5,000, imputed income from assets:
 - a. Is included in the calculation of annual income
 - b. Is calculated using a passbook rate of 5.5 percent
 - c. Is not used if actual income from assets is greater
7. Which income is used to determine annual income?
 - a. Anticipated income using current circumstances
 - b. Last year's income
 - c. Last six month's rent
8. To convert semi-monthly wages to annual income, multiply by:
 - a. 26
 - b. 52
 - c. 24
 - d. 12

9. The following income of a minor would be included as income to the household:
 - a. Wages
 - b. Social Security
 - c. Interest on savings account
 - d. Both a and b
 - e. Both b and c
10. When net family assets are \$5,000 or less, income from assets is based on:
 - a. Actual income from assets
 - b. Greater of imputed income or actual income
 - c. Imputed income
11. What restrictions are placed on child care?
 - a. Deduction allowed when care allows an adult member of the family to work.
 - b. Deduction allowed when care allows an adult member of the family to attend school or vocational training.
 - c. Must be reasonable.
 - d. Must not be reimbursed by another source.
 - e. All the above
12. Disability assistance expenses are allowed:
 - a. To allow a person with a disability or other adult to attend school or work.
 - b. Only for elderly families
 - c. Medical expense of family member with disability.
 - d. Both a and c above
 - e. None of the above
13. According to the PHA's ACOP, which of the following can be included in calculation of total medical expenses for a qualified family?
 - a. Both prescription and nonprescription medicine
 - b. Cost of medical and life insurance premiums
 - c. Transportation related to treatment
 - d. Eyeglasses and hearing aids
 - e. a, c, and d above
 - f. All of the above
14. The dependent allowance is:
 - a. \$400 per family
 - b. \$480 per family
 - c. \$480 per dependent
15. The value of food stamps would be included in determining annual income.
 - a. True
 - b. False

16. The elderly family allowance is \$400 per person age 62 or over.
 - a. True
 - b. False
17. The medical expense allowance is permitted only for families in which the head, spouse, or cohead is at least 62 or disabled.
 - a. True
 - b. False
18. Annual income is defined as “income after allowances.”
 - a. True
 - b. False
19. Earned income in excess of \$480 of full-time students 18 and older (not head/spouse/cohead) is not to be included in income.
 - a. True
 - b. False
20. All income and gifts received from persons outside the household must be counted as annual income.
 - a. True
 - b. False
21. Lump-sum receipts are always counted as income.
 - a. True
 - b. False
22. Foster children are counted when giving the dependent allowance.
 - a. True
 - b. False
23. Child care for children age 13 and under can be included in determining total child care allowances.
 - a. True
 - b. False
24. Only elderly families can receive an allowance for disability assistance expenses.
 - a. True
 - b. False
25. Disability assistance expenses may be deducted if they enable a family member to work or attend school.
 - a. True
 - b. False
26. Cost of Medicare premiums is to be included in calculating total medical expense if the family is eligible for medical expenses.
 - a. True
 - b. False

27. If any family member is age 62+, or a person with a disability, the family will receive the elderly/disabled family allowance of \$400.
- True
 - False
28. Income of a 17-year-old mother of one child, who has dropped out of school to work but is living with her parents is counted in determining annual income.
- True
 - False
29. Interest received on the savings account of a minor child does not count as income.
- True
 - False
30. If a family member qualifies for the EID, they have a total of how many months in which to receive the 12-month full exclusion and the 12-month phase-in exclusion?
- 48 months
 - 24 months, as long as the family member continues to work
 - 24 months, regardless of whether the family member continues to work or not
 - Up to PHA policy
31. Tammi Reynolds becomes qualified for the EID on January 4, 2018. Her EID begins February 1, 2018. She loses her job on July 18, 2018. She goes back to school and earns her associate degree. She is then hired at a better job on August 20, 2019. What does the PHA do?
- Use her total earned income now
 - Resume her initial exclusion period
 - Move her into the phase-in exclusion period
 - Any of the above, up to PHA policy
32. Family-provided documents such as paystubs and award letters are not considered third-party verification.
- True
 - False

Notes

Learning Activity 7-1: Rent Calculation

- Using the information provided, complete sections 8, 9, and 10a through 10f of the following HUD-50058 forms for the following family:

Korbel

- Annual Income: \$12,000
- Adjusted Income: \$10,460
- PHA's Minimum TTP \$25
- Utility Allowance: \$50
- Flat Rent \$500

Head of household name	Korbel	Social Security Number	Date modified (mm/dd/yyyy)
------------------------	---------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Head of household name Korbel	Social Security Number	Date modified (mm/dd/yyyy)
--------------------------------------	------------------------	----------------------------

9. Total Tenant Payment (TTP)

9a. Total monthly income: $8a \div 12$	\$	9a.
9c. TTP if based on annual income: $9a \times 0.10$	\$	9c.
9d. Adjusted monthly income: $8y \div 12$	\$	9d.
9e. Percentage of adjusted monthly income: use 30% for Section 8		9e.
9f. TTP if based on adjusted annual income: $(9d \times 9e) \div 100$	\$	9f.
9g. Welfare rent per month (if none, put 0)	\$	9g.
9h. Minimum rent (if waived, put 0)	\$	9h.
9i. Enhanced Voucher minimum rent	\$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	\$	9j.
9k. Most recent TTP	\$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	\$	9m.

Head of household name	Korbel	Social Security Number	Date modified (mm/dd/yyyy)
------------------------	---------------	------------------------	----------------------------

10. Public Housing and Turnkey III

10a.	TTP: copy from 9j	\$	10a.
10b.	Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c.	Income based ceiling rent, if any	\$	10c.
10d.	Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	10d.
10e.	Utility allowance, if any	\$	10e.
10f.	Tenant rent: 10d minus 10e	If positive or 0, put tenant rent	\$ 10f.
		If negative, credit tenant	\$ 10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h.	Public Housing maximum rent	\$	10h.
10i.	Family maximum subsidy: 10h minus 10a	\$	10i.
10j.	Total number eligible		10j.
10k.	Total number in family		10k.
10n.	Eligible subsidy (10i ÷ 10k) X 10j	\$	10n.
10p.	Mixed family TTP: 10h minus 10n	\$	10p.
10r.	Utility allowance, if any	\$	10r.
10s.	Mixed family tenant rent: 10p minus 10r	If positive or 0, put tenant rent	\$ 10s.
		If negative, credit tenant	\$ 10s.

Type of Rent

10u.	Type of rent selected:	<input type="checkbox"/> Income based	<input type="checkbox"/> Flat
------	------------------------	---------------------------------------	-------------------------------

Notes

Learning Activity 7-2: Rent Calculation

- Using the information provided, complete sections 8, 9, and 10a through 10f of the following HUD-50058 forms for the following family:

Waters

- Annual Income:	\$3,600
- Adjusted Income:	\$808
- PHA's Minimum TTP	\$25
- Utility Allowance:	\$90
- Flat Rent	\$500

Head of household name Waters	Social Security Number	Date modified (mm/dd/yyyy)
--------------------------------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Head of household name Waters	Social Security Number	Date modified (mm/dd/yyyy)
--------------------------------------	------------------------	----------------------------

9. Total Tenant Payment (TTP)

9a. Total monthly income: $8a \div 12$	\$	9a.
9c. TTP if based on annual income: $9a \times 0.10$	\$	9c.
9d. Adjusted monthly income: $8y \div 12$	\$	9d.
9e. Percentage of adjusted monthly income: use 30% for Section 8		9e.
9f. TTP if based on adjusted annual income: $(9d \times 9e) \div 100$	\$	9f.
9g. Welfare rent per month (if none, put 0)	\$	9g.
9h. Minimum rent (if waived, put 0)	\$	9h.
9i. Enhanced Voucher minimum rent	\$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	\$	9j.
9k. Most recent TTP	\$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	\$	9m.

Head of household name	Waters	Social Security Number	Date modified (mm/dd/yyyy)
------------------------	---------------	------------------------	----------------------------

10. Public Housing and Turnkey III

10a.	TTP: copy from 9j	\$	10a.
10b.	Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c.	Income based ceiling rent, if any	\$	10c.
10d.	Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	10d.
10e.	Utility allowance, if any	\$	10e.
10f.	Tenant rent: 10d minus 10e	If positive or 0, put tenant rent	\$ 10f.
		If negative, credit tenant	\$ 10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h.	Public Housing maximum rent	\$	10h.
10i.	Family maximum subsidy: 10h minus 10a	\$	10i.
10j.	Total number eligible		10j.
10k.	Total number in family		10k.
10n.	Eligible subsidy (10i ÷ 10k) X 10j	\$	10n.
10p.	Mixed family TTP: 10h minus 10n	\$	10p.
10r.	Utility allowance, if any	\$	10r.
10s.	Mixed family tenant rent: 10p minus 10r	If positive or 0, put tenant rent	\$ 10s.
		If negative, credit tenant	\$ 10s.

Type of Rent

10u.	Type of rent selected:	<input type="checkbox"/> Income based	<input type="checkbox"/> Flat
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Notes

Learning Activity 7-3: Flat Rents and Family Choice in Rental Payments

- Assume the Burns family has chosen to pay flat rent (NOT ceiling rent) for the unit. Using the following information, complete lines 10a through 10f of the HUD-50058.

- TTP: \$562
- Flat rent: \$550

Head of household name Burns	Social Security Number	Date modified (mm/dd/yyyy)
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10. Public Housing and Turnkey III

10a. TTP: copy from 9j	\$	10a.
10b. Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c. Income based ceiling rent, if any	\$	10c.
10d. Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	10d.
10e. Utility allowance, if any	\$	10e.
10f. Tenant rent: 10d minus 10e	If positive or 0, put tenant rent	\$ 10f.
	If negative, credit tenant	\$ 10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h. Public Housing maximum rent	\$	10h.
10i. Family maximum subsidy: 10h minus 10a	\$	10i.
10j. Total number eligible		10j.
10k. Total number in family		10k.
10n. Eligible subsidy (10i ÷ 10k) X 10j	\$	10n.
10p. Mixed family TTP: 10h minus 10n	\$	10p.
10r. Utility allowance, if any	\$	10r.
10s. Mixed family tenant rent: 10p minus 10r	If positive or 0, put tenant rent	\$ 10s.
	If negative, credit tenant	\$ 10s.

Type of Rent

10u. Type of rent selected:	<input type="checkbox"/> Income based	<input type="checkbox"/> Flat
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Learning Activity 7-4: EID Calculation – Davis Family

Task

- Answer the following questions:

Laurie Davis has been employed part-time at a coffee shop for three years while attending school part-time. Her last 50058 indicated that she earned \$2,600 per year at the coffee shop. Minimum wage in the PHA’s jurisdiction is \$7.25 per hour.

On 5/20/18, Ms. Davis reports to the PHA that she finished her school program and has a job earning \$526 bi-weekly at a print shop. She left her job at the coffee house.

1. Does Ms. Davis qualify for the earned income disallowance?

2. If Ms. Davis qualifies for the earned income disallowance, what is her baseline or pre-qualifying income?

3. If Ms. Davis qualifies for the earned income disallowance, when would her earned income disallowance begin?

4. If Ms. Davis qualifies for the earned income disallowance, and assuming she had an interruption in employment for four months, when would her phase-in exclusion period begin?

Learning Activity 7-5: EID Calculation – Tepper Family

Task

- Calculate the amount of the EID family member’s earnings to be included in annual income.

Sylvia Tepper and her four-year-old son have been on TANF, receiving \$399 monthly. On 6/20/18, she calls the PHA to report that she was hired at a print shop, earning \$11,520 annually, and her TANF income stops. PHA policy calls for a 50 percent exclusion during the phase-in period.

1. Ms. Tepper’s baseline or pre-qualifying income was:

2. Ms. Tepper’s earned income disallowance would begin on:

3. Calculate on the earned income disallowance worksheet.

Earned Income Disallowance Calculation

(HCV: only for persons with disabilities)

This form applies to family members eligible for EID on or after 5/9/16.

Family Name _____

Family Member _____

- How much is the EID family member's pre-qualifying (baseline) income? (ALL income of EID family member, including asset income, prior to qualifying event):

--

Step 1: Calculate the full exclusion amount

A1. Enter EARNED income of EID family member	\$	
A2: Earned income, if any, included in pre-qualifying income		
A3: Increase in earned income (A1 – A2). If 0 or negative, STOP. Do not exclude any earned income.		
B. Enter other income of EID family member (including income from assets)		
C. Total annual income of EID family member (A1 + B)		
D. Enter pre-qualifying income (baseline)	\$	
E. Full exclusion (C minus D, but no more than A3). If amount exceeds A3, enter amount from A3. (First 12 months)	=\$	
F. Enter percentage excluded for the second 12-month period per PHA policy		
G. Calculate exclusion for second 12-month period (E x F)	=\$	

Step 2: Determine EID family member's wages after exclusion

H. Enter EID family member's earnings (HUD 50058, 7d):	\$	
I. Enter exclusion from E or G, as applicable (HUD 50058, 7e):	\$	
J. EID family member's earned income after exclusions (HUD 50058, 7f): (H minus I)	=\$	

HUD Form 50058

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
7g. Column total						

Part 2

- On 7/1/19, the PHA begins the phase-in exclusion period, after giving Ms. Tepper a 30-day notice to increase rent. PHA policy calls for a 50 percent exclusion during the phase-in period. Her income is the same.
- Calculate her income during the phase-in exclusion period.

Earned Income Disallowance Calculation

(HCV: only for persons with disabilities)

This form applies to family members eligible for EID on or after 5/9/16.

Family Name _____

Family Member _____

- How much is the EID family member’s pre-qualifying (baseline) income? (ALL income of EID family member, including asset income, prior to qualifying event):

--

Step 1: Calculate the full exclusion amount

A1. Enter EARNED income of EID family member	\$	
A2: Earned income, if any, included in pre-qualifying income		
A3: Increase in earned income (A1 – A2). If 0 or negative, STOP. Do not exclude any earned income.		
B. Enter other income of EID family member (including income from assets)		
C. Total annual income of EID family member (A1 + B)		
D. Enter pre-qualifying income (baseline)	\$	
E. Full exclusion (C minus D, but no more than A3). If amount exceeds A3, enter amount from A3. (First 12-months)	= \$	
F. Enter percentage excluded for the second 12-month period per PHA policy		
G. Calculate exclusion for second 12-month period (E x F)	= \$	

Step 2: Determine EID family member’s wages after exclusion

H. Enter EID family member’s earnings (HUD 50058, 7d):	\$	
I. Enter exclusion from E or G, as applicable (HUD 50058, 7e):	\$	
J. EID family member’s earned income after exclusions (HUD 50058, 7f): (H minus I)	= \$	

HUD Form 50058

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
7g. Column total						

Part 3

- On 10/1/19, Ms. Tepper reports that she has been promoted to a print shop supervisor, earning \$16,320 annually. The PHA gives 30-day notice to increase rent.

1. Calculate Ms. Tepper’s earned income disallowance effective 12/1/19.

Earned Income Disallowance Calculation

(HCV: only for persons with disabilities)

This form applies to family members eligible for EID on or after 5/9/16.

Family Name _____

Family Member _____

- How much is the EID family member’s pre-qualifying (baseline) income? (ALL income of EID family member, including asset income, prior to qualifying event):

--

Step 1: Calculate the full exclusion amount

A1. Enter EARNED income of EID family member	\$	
A2: Earned income, if any, included in pre-qualifying income		
A3: Increase in earned income (A1 – A2). If 0 or negative, STOP. Do not exclude any earned income.		
B. Enter other income of EID family member (including income from assets)		
C. Total annual income of EID family member (A1 + B)		
D. Enter pre-qualifying income (baseline)	\$	
E. Full exclusion (C minus D, but no more than A3). If amount exceeds A3, enter amount from A3. (First 12-months)	= \$	
F. Enter percentage excluded for the second 12-month period per PHA policy		
G. Calculate exclusion for second 12-month period (E x F)	= \$	

Step 2: Determine EID family member’s wages after exclusion

H. Enter EID family member’s earnings (HUD 50058, 7d):	\$	
I. Enter exclusion from E or G, as applicable (HUD 50058, 7e):	\$	
J. EID family member’s earned income after exclusions (HUD 50058, 7f): (H minus I)	= \$	

HUD Form 50058

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
7g. Column total						

Learning Activity 7-6: EID Calculation – Chappel Family

Task

- Cliff Chappel was unemployed for five months, receiving unemployment insurance benefits (UIB) of \$688 monthly, reflected on his most recent 50058. In October, 2018, he reported that while finishing his electrician apprenticeship he began earning \$1,055 monthly. UIB ends.
 1. Mr. Chappel’s baseline or prequalifying income was:

 2. His earned income disallowance begins on:

 3. Mr. Chappel continues in the job. His phase-in exclusion period begins on:

- On January 12, 2020, he reports to the PHA that he has been promoted to journeyman electrician and now earns \$2,075 monthly. The PHA has chosen to use 50 percent for the phase-in exclusion. The PHA gives proper notice to increase rent. Calculate his income.

Earned Income Disallowance Calculation

(HCV: only for persons with disabilities)

This form applies to family members eligible for EID on or after 5/9/16.

Family Name _____

Family Member _____

- How much is the EID family member's pre-qualifying (baseline) income? (ALL income of EID family member, including asset income, prior to qualifying event):

--

Step 1: Calculate the full exclusion amount

A1. Enter EARNED income of EID family member	\$	
A2: Earned income, if any, included in pre-qualifying income		
A3: Increase in earned income (A1 – A2). If 0 or negative, STOP. Do not exclude any earned income.		
B. Enter other income of EID family member (including income from assets)		
C. Total annual income of EID family member (A1 + B)		
D. Enter pre-qualifying income (baseline)	\$	
E. Full exclusion (C minus D, but no more than A3). If amount exceeds A3, enter amount from A3. (First 12 months)	=\$	
F. Enter percentage excluded for the second 12-month period per PHA policy		
G. Calculate exclusion for second 12-month period (E x F)	=\$	

Step 2: Determine EID family member's wages after exclusion

H. Enter EID family member's earnings (HUD 50058, 7d):	\$	
I. Enter exclusion from E or G, as applicable (HUD 50058, 7e):	\$	
J. EID family member's earned income after exclusions (HUD 50058, 7f): (H minus I)	=\$	

HUD Form 50058

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
7g. Column total						

Learning Activity 7-7: Earned Income Disallowance and Childcare

- It is May 10, 2018. Paul Holiday, a public housing tenant, reports to you that he is working full-time, making \$8.00 per hour. He also pays \$4,000 in child care.
- You have just been hired to work at this PHA. You look in the file and see the following documentation:
- This family consists of William Holiday, aged 63, his adult son Paul, and Paul's eight-year-old son, Danny. William, the head of household, receives \$1,000 per month in pension income.
- Paul received TANF of \$300 monthly until July 29, 2017, when he became employed part-time, working 20 hours a week and earning \$7.25 per hour. He became qualified for the earned income disallowance.

Task

- Complete Sections 7 and 8 of the HUD-50058 on the following pages for the interim examination effective June 1, 2018.

Interim Full Exclusion (Paul Holiday) – Interim

Head of household name Holiday	Social Security Number	Date modified (mm/dd/yyyy)
---------------------------------------	------------------------	----------------------------

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f. Column totals				\$	6g. \$
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
---	---	---

Head of household name Holiday	Social Security Number	Date modified (mm/dd/yyyy)
---------------------------------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Case Studies

CASE STUDY #1: INITIAL CERTIFICATION

Mr. and Mrs. Yu are in the lease-up process with Anytown Housing Authority. Mr. Yu receives \$630 a month SSI. Mrs. Yu pays \$40 bi-weekly for medical prescriptions. They are paying off an old hospital bill at \$30 a month. They have a savings account of \$3,000, which is expected to earn \$180 in interest. The family chooses income-based rent. After review of the tenant file, staff also knows the following:

Family Member	Name	Age	Disabled	SS#
Head	Ben Yu	67	Y	150-40-3226
Spouse	Helen Yu	63	N	148-32-6032

Citizenship status:	All family members are eligible citizens
PHA's minimum TTP:	\$25
Flat rent	\$400
Utility allowance: PHA	\$55
passbook rate:	0.75%

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f, 6g. Column totals				\$	6g. \$
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
---	---	---

Head of household name Yu	Social Security Number	Date modified (mm/dd/yyyy)
----------------------------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Head of household name	Yu	Social Security Number	Date modified (mm/dd/yyyy)
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9. Total Tenant Payment (TTP)

9a.	Total monthly income: $8a \div 12$	\$	9a.
9c.	TTP if based on annual income: $9a \times 0.10$	\$	9c.
9d.	Adjusted monthly income: $8y \div 12$	\$	9d.
9e.	Percentage of adjusted monthly income: use 30% for Section 8		9e.
9f.	TTP if based on adjusted annual income: $(9d \times 9e) \div 100$	\$	9f.
9g.	Welfare rent per month (if none, put 0)	\$	9g.
9h.	Minimum rent (if waived, put 0)	\$	9h.
9i.	Enhanced Voucher minimum rent	\$	9i.
9j.	TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	\$	9j.
9k.	Most recent TTP	\$	9k.
9m.	Qualify for minimum rent hardship exemption? (Y or N)	\$	9m.

Head of household name	Yu	Social Security Number	Date modified (mm/dd/yyyy)
------------------------	-----------	------------------------	----------------------------

10. Public Housing and Turnkey III

10a.	TTP: copy from 9j	\$	10a.
10b.	Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c.	Income based ceiling rent, if any	\$	10c.
10d.	Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	10d.
10e.	Utility allowance, if any	\$	10e.
10f.	Tenant rent: 10d minus 10e	If positive or 0, put tenant rent	\$ 10f.
		If negative, credit tenant	\$ 10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h.	Public Housing maximum rent	\$	10h.
10i.	Family maximum subsidy: 10h minus 10a	\$	10i.
10j.	Total number eligible		10j.
10k.	Total number in family		10k.
10n.	Eligible subsidy (10i ÷ 10k) X 10j	\$	10n.
10p.	Mixed family TTP: 10h minus 10n	\$	10p.
10r.	Utility allowance, if any	\$	10r.
10s.	Mixed family tenant rent: 10p minus 10r	If positive or 0, put tenant rent	\$ 10s.
		If negative, credit tenant	\$ 10s.

Type of Rent

10u.	Type of rent selected:	<input type="checkbox"/> Income based	<input type="checkbox"/> Flat
------	------------------------	---------------------------------------	-------------------------------

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
Ben	1	Savings		\$ 3,000	\$ 180
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f. Column totals				\$ 3,000	6f. \$ 180 6g.
6h. Passbook rate (written as decimal)					0. 0075 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 0 6i.
6j. Final asset income: larger of 6g or 6i					\$ 180 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
Ben	1	S	630 x 12	\$ 7,560	\$	\$ 7,560
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 7,560 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7,740 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
---	---	---

Head of household name Yu	Social Security Number	Date modified (mm/dd/yyyy)
----------------------------------	------------------------	----------------------------

8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$ 7,740	8a.
---------------------------------------	-----------------	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$ 232	8f.
---	---------------	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$ 1,400	8k.
--	-----------------	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$ 1,400	8m.
---	-----------------	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$ 1,168	8n.
--	---	-----------------	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$ 400	8p.
--	---------------	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$ 1,568	8x.
--	-----------------	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$ 6,172	8y.
--	-----------------	-----

Head of household name Yu	Social Security Number	Date modified (mm/dd/yyyy)
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9. Total Tenant Payment (TTP)

9a. Total monthly income: $8a \div 12$	\$	645	9a.
9c. TTP if based on annual income: $9a \times 0.10$	\$	65	9c.
9d. Adjusted monthly income: $8y \div 12$	\$	514	9d.
9e. Percentage of adjusted monthly income: use 30% for Section 8		30	9e.
9f. TTP if based on adjusted annual income: $(9d \times 9e) \div 100$	\$	154	9f.
9g. Welfare rent per month (if none, put 0)	\$	0	9g.
9h. Minimum rent (if waived, put 0)	\$	25	9h.
9i. Enhanced Voucher minimum rent	\$		9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	\$	154	9j.
9k. Most recent TTP	\$		9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	\$		9m.

Head of household name Yu	Social Security Number	Date modified (mm/dd/yyyy)
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10. Public Housing and Turnkey III

10a. TTP: copy from 9j	\$	154	10a.
10b. Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	400	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c. Income based ceiling rent, if any	\$		10c.
10d. Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	154	10d.
10e. Utility allowance, if any	\$	55	10e.
10f. Tenant rent: 10d minus 10e	If positive or 0, put tenant rent	\$	99 10f.
	If negative, credit tenant	\$	10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h. Public Housing maximum rent	\$		10h.
10i. Family maximum subsidy: 10h minus 10a	\$		10i.
10j. Total number eligible			10j.
10k. Total number in family			10k.
10n. Eligible subsidy (10i ÷ 10k) X 10j	\$		10n.
10p. Mixed family TTP: 10h minus 10n	\$		10p.
10r. Utility allowance, if any	\$		10r.
10s. Mixed family tenant rent: 10p minus 10r	If positive or 0, put tenant rent	\$	10s.
	If negative, credit tenant	\$	10s.

Type of Rent

10u. Type of rent selected:	<input type="checkbox"/> Income based	<input checked="" type="checkbox"/> Flat
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CASE STUDY #2: RECERTIFICATION

Francine Evans is divorced with two children. Happy Hills Housing Authority is conducting her annual recertification. It has been verified that she receives \$250 per month child support. She earns wages of \$410, bi-weekly. The children require braces which will cost \$3,000. Francine's insurance will pay 80 percent and she will pay 20 percent. The Evans' occupy a three-bedroom unit. The Utility Allowance is \$85. Ms. Evans chooses to pay income-based rent. After review of the tenant file, staff also knows the following:

Family Member	Name	Age	Disabled	SS#
Head	Francine Evans	45	N	310-46-1240
Son	Ron Evans	11	N	213-52-1332
Daughter	Carla Evans	9	N	213-74-5321

Citizenship status: All family members are eligible citizens
PHA's minimum TTP: \$25
Flat rent \$620

6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f. Column totals				\$	6g. \$
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
---	---	---

Head of household name Evans	Social Security Number	Date modified (mm/dd/yyyy)
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8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$	8a.
---------------------------------------	----	-----

Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$	8q.
---	----	-----

8r. Allowance per dependent (default = \$480)	\$	8r.
---	----	-----

8s. Dependent allowance: 8q X 8r	\$	8s.
----------------------------------	----	-----

8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$	8x.
--	----	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$	8y.
--	----	-----

Head of household name	Evans	Social Security Number	Date modified (mm/dd/yyyy)
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9. Total Tenant Payment (TTP)

9a.	Total monthly income: $8a \div 12$	\$	9a.
9c.	TTP if based on annual income: $9a \times 0.10$	\$	9c.
9d.	Adjusted monthly income: $8y \div 12$	\$	9d.
9e.	Percentage of adjusted monthly income: use 30% for Section 8		9e.
9f.	TTP if based on adjusted annual income: $(9d \times 9e) \div 100$	\$	9f.
9g.	Welfare rent per month (if none, put 0)	\$	9g.
9h.	Minimum rent (if waived, put 0)	\$	9h.
9i.	Enhanced Voucher minimum rent	\$	9i.
9j.	TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	\$	9j.
9k.	Most recent TTP	\$	9k.
9m.	Qualify for minimum rent hardship exemption? (Y or N)	\$	9m.

Head of household name	Evans	Social Security Number	Date modified (mm/dd/yyyy)
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10. Public Housing and Turnkey III

10a.	TTP: copy from 9j	\$	10a.
10b.	Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c.	Income based ceiling rent, if any	\$	10c.
10d.	Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	10d.
10e.	Utility allowance, if any	\$	10e.
10f.	Tenant rent: 10d minus 10e	If positive or 0, put tenant rent	\$ 10f.
		If negative, credit tenant	\$ 10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h.	Public Housing maximum rent	\$	10h.
10i.	Family maximum subsidy: 10h minus 10a	\$	10i.
10j.	Total number eligible		10j.
10k.	Total number in family		10k.
10n.	Eligible subsidy (10i ÷ 10k) X 10j	\$	10n.
10p.	Mixed family TTP: 10h minus 10n	\$	10p.
10r.	Utility allowance, if any	\$	10r.
10s.	Mixed family tenant rent: 10p minus 10r	If positive or 0, put tenant rent	\$ 10s.
		If negative, credit tenant	\$ 10s.

Type of Rent

10u.	Type of rent selected:	<input type="checkbox"/> Income based	<input type="checkbox"/> Flat
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6. Assets

6a. Family member name	No.	6b. Type of asset	6c. Calculation (PHA use)	6d. Cash value of asset	6e. Anticipated Income
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$
6f, 6g. Column totals				\$	6g. \$
6h. Passbook rate (written as decimal)					0. _____ 6h.
6i. Imputed asset income: 6f X 6h (if 6f is \$5,000 or less, put 0)					\$ 6i.
6j. Final asset income: larger of 6g or 6i					\$ 6j.

7. Income

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
Francine	1	W	410 x 26	\$ 10,660	\$	\$ 10,660
Francine	1	C	250 x 12	\$ 3,000	\$	\$ 3,000
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
7g. Column total						\$ 13,660 7g.
7h. Reserved						
7i. Total annual income: 6j + 7g						\$ 13,660 7i.

7b: Income Codes Wages: B = own business F = federal wage HA = PHA wage M = military pay W = other wage	Welfare: G = general assistance IW = annual imputed welfare income T = TANF assistance SS/SSI/Pensions: P = pension S = SSI SS = Social Security	Other Income Sources: C = child support E = medical reimbursement I = Indian trust/per capita N = other nonwage sources U = unemployment benefits
---	---	---

Head of household name	Evans	Social Security Number	Date modified (mm/dd/yyyy)
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8. Expected Income Per Year

8a. Total annual income: copy from 7i	\$ 13,660	8a.
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Permissible Deductions (Public Housing Only. If Section 8, Skip to 8f or 8q)

8b. Family member name	No.	8c. Type of permissible deduction	8d. Amount
			\$
			\$
			\$
			\$
			\$
			\$

8e. Total permissible deductions (sum of column 8d)	\$	8e.
---	----	-----

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8q

8f. Medical/disability threshold: 8a X 0.03	\$	8f.
---	----	-----

8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)	\$	8g.
---	----	-----

8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount	\$	8h.
--	----	-----

If negative and head/spouse/co-head is under 62 and not disabled, put 0	\$	8h.
---	----	-----

If negative and head/spouse/co-head is elderly or disabled, copy from 8g	\$	8h.
--	----	-----

8i. Earnings in 7d made possible by disability assistance expense	\$	8i.
---	----	-----

8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)	\$	8j.
--	----	-----

8k. Total annual unreimbursed medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)	\$	8k.
--	----	-----

8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)	\$	8m.
---	----	-----

8n. Medical/disability assistance allowance:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	\$	8n.
--	---	----	-----

If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	\$	8n.
---	----	-----

8p. Elderly/disability allowance (default = \$400)	\$	8p.
--	----	-----

8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)	\$ 2	8q.
---	-------------	-----

8r. Allowance per dependent (default = \$480)	\$ 480	8r.
---	---------------	-----

8s. Dependent allowance: 8q X 8r	\$ 960	8s.
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8t. Total annual unreimbursed childcare costs	\$	8t.
---	----	-----

8x. Total allowances: 8e + 8n + 8p + 8s + 8t	\$ 960	8x.
--	---------------	-----

8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)	\$ 12,700	8y.
--	------------------	-----

Head of household name	Evans	Social Security Number	Date modified (mm/dd/yyyy)
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9. Total Tenant Payment (TTP)

9a. Total monthly income: $8a \div 12$	\$	1,138	9a.
9c. TTP if based on annual income: $9a \times 0.10$	\$	114	9c.
9d. Adjusted monthly income: $8y \div 12$	\$	1,058	9d.
9e. Percentage of adjusted monthly income: use 30% for Section 8		30	9e.
9f. TTP if based on adjusted annual income: $(9d \times 9e) \div 100$	\$	317	9f.
9g. Welfare rent per month (if none, put 0)	\$	0	9g.
9h. Minimum rent (if waived, put 0)	\$	25	9h.
9i. Enhanced Voucher minimum rent	\$		9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	\$	317	9j.
9k. Most recent TTP	\$		9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	\$		9m.

Head of household name	Evans	Social Security Number	Date modified (mm/dd/yyyy)
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10. Public Housing and Turnkey III

10a.	TTP: copy from 9j	\$	317	10a.
10b.	Unit's flat rent (see Instruction Booklet for prorated flat rent calculation)	\$	620	10b.

Income Based Rent Calculation (if prorated rent, skip to 10h)

10c.	Income based ceiling rent, if any	\$		10c.			
10d.	Lower of TTP or income based ceiling rent (if no income based ceiling rent, put 10a)	\$	317	10d.			
10e.	Utility allowance, if any	\$	85	10e.			
10f.	Tenant rent: 10d minus 10e						
		If positive or 0, put tenant rent	\$	232	10f.		
				If negative, credit tenant	\$		10f.

Income Based Prorated Rent Calculation (if not prorated, skip to 10u)

10h.	Public Housing maximum rent	\$		10h.			
10i.	Family maximum subsidy: 10h minus 10a	\$		10i.			
10j.	Total number eligible			10j.			
10k.	Total number in family			10k.			
10n.	Eligible subsidy (10i ÷ 10k) X 10j	\$		10n.			
10p.	Mixed family TTP: 10h minus 10n	\$		10p.			
10r.	Utility allowance, if any	\$		10r.			
10s.	Mixed family tenant rent: 10p minus 10r						
		If positive or 0, put tenant rent	\$		10s.		
				If negative, credit tenant	\$		10s.

Type of Rent

10u.	Type of rent selected:	<input type="checkbox"/>	Income based	<input type="checkbox"/>	Flat
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POST-TEST FOR UNIT 7

1. The form HUD 50058 must be submitted when?
 - a. New admissions
 - b. Annual and interim reexamination
 - c. End of participation
 - d. All of the above
2. What is TTP and how do you calculate it?

3. If the tenant's utility allowance is greater than the TTP, the amount by which the utility allowance exceeds the TTP is paid to the family or the utility company.
 - a. True
 - b. False
4. PHAs must charge a minimum rent to everyone.
 - a. True
 - b. False
5. TTP and tenant rent calculations are worked on the HUD 50058 form.
 - a. True
 - b. False
6. Maggie Smith is on TANF, getting \$360 per month. On May 10, 2018, she reports to the PHA that she is working, earning \$650 per month. TANF benefits stop. On August 3, 2019, Maggie gets a promotion and earns \$1000 per month. Assume the PHA policy is to use a 50 percent phase-in. During the phase-in exclusion period, how much of Ms. Smith's income would be counted?
 - a. \$8,160
 - b. \$1,660
 - c. \$4,320
 - d. \$12,000
 - e. \$9,350

7. Joe Billings is on TANF, getting \$420 per month. On August 16, 2018, he begins working, earning \$1,300 per month. TANF benefits stop. Joe works for four months and then is laid off until March 20, 2019, when he is hired at another job and earns \$1,400 per month. Calculate Joe's countable annual income under EID effective September 1, 2019. Assume the PHA policy is to use a 50 percent phase-in.
- a. \$11,760
 - b. \$10,560
 - c. \$10,920
 - d. \$5,880
 - e. \$5,040
8. The PHA is conducting the annual reexamination for Betty Clark. The PHA's minimum rent is \$50. Thirty percent of the family's monthly adjusted income is \$47. Ten percent of the family's total monthly income is \$39. The PHA charges the family the minimum rent of \$50, and the family requests, is qualified for, and is granted the minimum rent hardship exemption. The Clark family's TTP is now:
- a. \$39
 - b. \$47
 - c. \$50
 - d. zero

Earned Income Disallowance Calculation

(HCV: only for persons with disabilities)

This form applies to family members eligible for EID on or after 5/9/16.

Family Name Smith

Family Member Maggie Smith

- How much is the EID family member's pre-qualifying (baseline) income? (ALL income of EID family member, including asset income, prior to qualifying event):

--

Step 1: Calculate the full exclusion amount

A1. Enter EARNED income of EID family member	\$	
A2: Earned income, if any, included in pre-qualifying income		
A3: Increase in earned income (A1 – A2). If 0 or negative, STOP. Do not exclude any earned income.		
B. Enter other income of EID family member (including income from assets)		
C. Total annual income of EID family member (A1 + B)		
D. Enter pre-qualifying income (baseline)	\$	
E. Full exclusion (C minus D, but no more than A3). If amount exceeds A3, enter amount from A3. (First 12-months)	=\$	
F. Enter percentage excluded for the second 12-month period per PHA policy		
G. Calculate exclusion for second 12-month period (E x F)	=\$	

Step 2: Determine EID family member's wages after exclusion

H. Enter EID family member's earnings (HUD 50058, 7d):	\$	
I. Enter exclusion from E or G, as applicable (HUD 50058, 7e):	\$	
J. EID family member's earned income after exclusions (HUD 50058, 7f): (H minus I)	=\$	

HUD Form 50058

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
7g. Column total						

Public Housing Management

Rent Calculations

Case Studies

Earned Income Disallowance Calculation

(HCV: only for persons with disabilities)

This form applies to family members eligible for EID on or after 5/9/16.

Family Name Billings

Family Member Joe Billings

- How much is the EID family member's pre-qualifying (baseline) income? (ALL income of EID family member, including asset income, prior to qualifying event):

--

Step 1: Calculate the full exclusion amount

A1. Enter EARNED income of EID family member	\$	
A2: Earned income, if any, included in pre-qualifying income		
A3: Increase in earned income (A1 – A2). If 0 or negative, STOP. Do not exclude any earned income.		
B. Enter other income of EID family member (including income from assets)		
C. Total annual income of EID family member (A1 + B)		
D. Enter pre-qualifying income (baseline)	\$	
E. Full exclusion (C minus D, but no more than A3). If amount exceeds A3, enter amount from A3. (First 12-months)	= \$	
F. Enter percentage excluded for the second 12-month period per PHA policy		
G. Calculate exclusion for second 12-month period (E x F)	= \$	

Step 2: Determine EID family member's wages after exclusion

H. Enter EID family member's earnings (HUD 50058, 7d):	\$	
I. Enter exclusion from E or G, as applicable (HUD 50058, 7e):	\$	
J. EID family member's earned income after exclusions (HUD 50058, 7f): (H minus I)	=\$	

HUD Form 50058

7a. Family member name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
7g. Column total						

Learning Activity 8-1: Pet Policy

- Identify the components of the following pet policy your PHA may want to choose:

Sample Provisions of Pet Policy

- Families residing in a public housing unit are allowed to keep common household pets in their apartments as stated in their lease and in accordance with the Code of Federal Regulations. Families may request permission to keep a common household pet.
- Households may keep (only one) (two) (three) common household pets.
- Maximum size of a dog is (10 pounds) (20 pounds) (other).
- Households must register a pet with the PHA before it is brought onto the premises.
- Pet registration must be updated each year at annual reexamination.
- Registration includes a certificate signed by a licensed veterinarian stating that the common household pet has received all inoculations currently required by state and local laws.
- A questionnaire is to be mailed to and completed by a veterinarian and will include animal's breed, weight, age, and if under one year old, weight expected when fully grown.
- Also required is whatever license is mandated by local law.
- For each dog, written evidence of completion of basic obedience training.
- Two pictures of each common household pet must be taken at the PHA office or rental office at time of registration. Family provided pictures will not be accepted.

Notes

- All animals are to be spayed or neutered.
- Dogs will be prohibited at developments with no green space.
- The resident will be responsible for all reasonable expenses directly related to the presence of the animal or pet on the premises, including the cost of repairs and replacement in the apartment.
- The pet deposit will be (\$400) (\$350) (\$300) (\$250) (\$200) (whichever is greater, the resident's total tenant payment or \$400, \$350, \$300, \$250 etc.) (the resident's total tenant payment) for each pet.
- A common household pet must be effectively restrained by use of a leash and under the control of a responsible person when passing through a common area.
- Any animal or pet waste deposited in any common area or animal/pet exercise area must be removed immediately by the pet owner.
- All pets are to be fed inside the apartment. Feeding is not allowed on porches, sidewalks, patios, balconies, or other outside area.
- Residents will not permit any disturbances by their pets which would interfere with the quiet enjoyment of other tenants; whether by loud barking, howling, biting, scratching, chirping, or other such activities.
- The authorization for a common household pet may be revoked at any time subject to the housing authority's grievance procedure if the pet becomes destructive or a nuisance to others, or if the tenant fails to comply with this policy.

POST-TEST FOR UNIT 8

1. Purposes for resident orientation include:
 - a. Explain policies and procedures
 - b. Explain PHA and resident responsibilities under the lease
 - c. Establish a rapport with the new residents
 - d. Answer questions
 - e. All of the above
2. The PHA may not limit the number of days residents can have overnight guests.
 - a. True
 - b. False
3. The tenant's right to use and occupancy under the lease states that the tenant may:
 - a. Engage in any profit-making activity in the dwelling unit
 - b. Not engage in any legal profit-making activity in the dwelling unit
 - c. Engage in legal profit-making activity in the dwelling unit with the consent of the PHA
4. Tenant obligations include responsibility for:
 - a. Other household members
 - b. Guests
 - c. Payments included in the lease
 - d. All of the above
5. If the family switches from flat rent to income-based rent because of hardship, and then the family's income increases:
 - a. The family can switch back to flat rent between annual reexaminations
 - b. The family has the option at annual reexamination whether to pay income-based or flat rent
 - c. The family's rent must not be increased between annual reexaminations.
6. If the unit must be entered during tenancy for nonemergency reasons, the tenant must be furnished 72 hours written notice prior to entry.
 - a. True
 - b. False
7. In emergency situations, no advance written notice is required to enter the unit.
 - a. True
 - b. False
8. If damage hazardous to health and safety is tenant-caused, the PHA does not have to move them out of the unit.
 - a. True
 - b. False

9. All notices to tenants should be in writing sent by first-class mail, properly addressed to tenant, or prominently posted to front door of unit.
 - a. True
 - b. False
10. If all the tenants in a general occupancy development vote not to allow pets, the PHA could prohibit pets in the development.
 - a. True
 - b. False
11. It is not necessary that the lease be signed annually.
 - a. True
 - b. False
12. Persons with disabilities living in a public housing development are automatically exempt from the community service requirement.
 - a. True
 - b. False
13. Support animals are subject to the pet rules; however, the PHA may not apply the pet rules to service animals.
 - a. True
 - b. False
14. Persons with disabilities living in public housing may self-certify whether they are able to comply with the community service requirement.
 - a. True
 - b. False
15. Service and support animals are subject to the PHA's pet rules.
 - a. True
 - b. False
16. HUD regulations do not specify when the public housing orientation must occur and what must be covered during the orientation.
 - a. True
 - b. False
17. The PHA has determined that a live-in aide is essential to the care and well-being of Mary Jones, a public housing resident. Ms. Jones has requested that Helen Williams, her niece, be her live-in aide. Helen has a one-year-old child. The PHA could deny Helen as a live-in aide because she has a child.
 - a. True
 - b. False

POST-TEST FOR UNIT 9

1. Occupancy standards are used for admission and for continued occupancy
 - a. True
 - b. False
2. What is a mandatory move?

3. Verifications at interim reexaminations, if rent is income-based, include:
 - a. Verification of all income, assets, and allowances
 - b. Verification of those things that have changed since the last annual reexamination
 - c. No verifications are required
4. Annually, the PHA must give the family a choice whether:
 - a. To pay minimum TTP or ceiling rent
 - b. To pay flat rent or income-based rent
 - c. To pay 30 percent of monthly adjusted income or flat rent
 - d. To pay flat rent, income-based rent, or ceiling rent
5. The PHA may conduct an interim reexamination at any time in accordance with PHA policy.
 - a. True
 - b. False
6. When a family selects flat rent, the PHA will conduct a full reexamination either annually or once every three years, depending on PHA policy.
 - a. True
 - b. False
7. If the family reports a decrease in income or increase in allowances/deductions that result in a decrease of the family's TTP, the PHA must conduct an interim reexamination to decrease the rent.
 - a. True
 - b. False
8. The PHA's transfer policies are dictated by HUD.
 - a. True
 - b. False

Learning Activity 10-1: Termination Exercise

- Below is a list of items found in a resident's file for the month of January. Examine the list. The manager has not had previous complaints about the resident nor has the manager discussed the issues in the file with the resident. It is now February 14.
 - a. Mrs. Jones complained on January 4 that loud noises were coming from the resident's apartment at 3:00 a.m.
 - b. The resident was observed by manager throwing trash in the hallway on January 7.
 - c. The resident was observed by manager parking his car in a no parking area on January 8.
 - d. Mr. Smith complained on January 10 that the resident parked in his space.
 - e. The resident did not pay for a service charge for repairing a sink that was damaged due to the resident's misuse (written notice of charges was sent January 19).
 - f. The resident had six guests residing in the apartment for four weeks as of January 31.
 - g. The resident did not pay rent due on February 1.
- After reviewing this information, answer the questions on the following page.

(a) Does the manager have grounds for taking eviction action in relation to non-payment of rent?

Yes _____ No _____ Why/Why not? _____

(b) Does the manager have grounds for taking eviction action in relation to rules of behavior stated in the lease?

Yes _____ No _____ Why/Why not? _____

(c) What would you suggest that the manager do in this case?

Learning Activity 10-2: Hearing Exercise

INSTRUCTIONS:

You are presiding over a hearing. The following are the facts, based on documentary evidence in the hearing packet.

SCENARIO

Alice Masters and her two children are residents of the public housing program. For the last five years, Ms. Masters had reported part-time employment income working retail. No other income was reported. Last year, the PHA revised its verification policies to require that the resident provide IRS tax returns.

A housing specialist at the PHA found that Ms. Masters advertised her wedding planning business, “Masters Dream Weddings” on social media. During processing of Ms. Masters’ annual reexamination, Ms. Masters’ tax returns showed that Ms. Masters had been self-employed for the last three years as a wedding planner. When asked about the unreported income at the annual reexamination, Ms. Masters confirmed the existence of her business, but stated that she was not aware of any requirement to report self-employment. Her reexamination forms for the past three years indicated only the part-time retail income.

The PHA determined that due to Ms. Masters’ unreported self-employment income, she owes \$1,980 in back rent. In compliance with the PHA’s ACOP, the PHA offered Ms. Masters a repayment agreement. The PHA’s repayment agreement policies were as follows:

PHA Policy

Before executing a repayment agreement with a family, the PHA will generally require a down payment of 10 percent of the total amount owed. If the family can provide evidence satisfactory to the PHA that a down payment of 10 percent would impose an undue hardship, the PHA may, in its sole discretion, require a lesser percentage or waive the requirement.

The PHA has established the following thresholds for repayment of debts:

- Amounts between \$3,000 and the federal or state threshold for criminal prosecution must be repaid within 36 months.
- Amounts between \$2,000 and \$2,999 must be repaid within 30 months.
- Amounts between \$1,000 and \$1,999 must be repaid within 24 months.
- Amounts under \$1,000 must be repaid within 12 months.

Per the PHA’s ACOP, Ms. Masters requested an explanation and stated she could not afford to pay \$198 up front and \$148.50 each month. The PHA agreed to waive the 10 percent upfront payment and adjust the monthly payment to \$75 monthly.

Ms. Masters declined to sign the repayment agreement. The PHA then issued a notice of termination for owing money to the PHA and refusing to enter into a repayment agreement. Ms. Masters requested a grievance hearing.

At the hearing, Ms. Masters explained that she did not sign the repayment agreement because she could not afford to repay the overpayment. The PHA had increased her family share of rent, and she stated she would not have enough money to buy food and pay rent if she was required to pay \$75 per month, along with her increased rent. She requested that any repayment be postponed for at least two years.

What is your decision and why?

POST-TEST FOR UNIT 10

1. The PHA must notify the post office:
 - a. Whenever a family vacates
 - b. Whenever a family is evicted
 - c. When a family is evicted for criminal activity
 - d. When a unit changes occupants.
2. A tenant may be evicted only for drug-related activity on the premises.
 - a. True
 - b. False
3. PHAs may terminate the tenancy of someone whose abuse of alcohol interferes with the health, safety, or right to peaceful enjoyment of other residents.
 - a. True
 - b. False
4. If in PHA policy, termination of assistance for conviction of producing methamphetamine on the premises may be waived on a case-by-case basis.
 - a. True
 - b. False
5. If in a HUD-declared due process state, PHAs may bypass the grievance procedures for cases involving termination of tenancy for drug-related criminal activity on or off premises by tenant, member of household, or guest.
 - a. True
 - b. False
6. **MATCHING:** Match the terms below with the proper definition following:

	Grievance policy
	Hearing officer
	Complainant
	Grievance

 - a. Document that must be included in the lease or incorporated by reference in the lease.
 - b. Tenant whose grievance is presented to the PHA, according to regulations.
 - c. Any dispute which a tenant may have with respect to PHA action or failure to act in accordance with the individual tenant's lease or PHA regulations, which adversely affects the individual.
 - d. A person or persons selected in accordance with regulations to hear grievances and render a decision.
 - e. Deposits made by a tenant in the event of hearings regarding rent.
7. If a "due process determination" is issued by HUD, the PHA may exclude any grievance that involves:
 - a. Nonpayment of rent
 - b. Any criminal activity that threatens the health, safety, or right to peaceful enjoyment of the premises by other residents or PHA employees
 - c. Any serious violation of the lease
 - d. All the above

8. The hearing officer must give a written decision, stating reasons for the decision, to both the tenant and the PHA within a reasonable time:
 - a. True
 - b. False
9. A manager must give careful consideration to what they write, as what may have originated as a memorandum today can become evidence in court tomorrow.
 - a. True
 - b. False
10. A live-in aide has no rights to a grievance hearing.
 - a. True
 - b. False
11. A grievance hearing is always a public hearing.
 - a. True
 - b. False
12. Prior to a grievance hearing for lease termination, the tenant must be given the right to examine and copy, before the hearing, all documents the PHA intends to produce at the hearing.
 - a. True
 - b. False
13. Notice of lease termination for unpaid maintenance charges is:
 - a. 3 days
 - b. 14 days
 - c. A reasonable time, not to exceed 30 days
 - d. 10 days
14. The PHA may terminate the lease if a member of the household:
 - a. Is delinquent in child support payments
 - b. Has committed fraud against welfare agency
 - c. Is violating a condition of probation or parole
 - d. Is convicted of any misdemeanor under state law
15. The type of notice the PHA delivers for failure to pay rent is:
 - a. 30-day notice
 - b. 3-day notice
 - c. Generally, 14-day notice. 30-day notice when HUD determines that there is a national emergency
 - d. Based on how much back rent the tenant owes
 - e. Up to PHA policy

16. An example of “other person under the tenant’s control,” according to the HUD definition, would be:
 - a. A relative visiting for two weeks
 - b. A maintenance worker repairing the stove
 - c. A friend spending the night
 - d. Someone who was invited over for a party
 - e. All the above
17. A tenant obligation is to assure that no other person under the tenant’s control engages in any drug-related criminal activity:
 - a. On or off the premises
 - b. That is a felony
 - c. On the premises
 - d. On or near the premises
18. A tenant obligation is to assure that no tenant, member of the household, or guest engages in any drug-related criminal activity:
 - a. On or off the premises
 - b. That is a felony
 - c. On the premises
 - d. On or near the premises
19. The PHA does not have to inform the tenant in writing of their right to a hearing when giving notice of proposed adverse action as that right is included in the lease agreement.
 - a. True
 - b. False
20. The standard of proof for a public housing hearing is:
 - a. Beyond a reasonable doubt
 - b. Preponderance of the evidence
 - c. Innocent until proven guilty
 - d. Double indemnity
 - e. Any of the above, depending on whether the hearing is a termination case based on criminal activity
21. The family’s assistance may be terminated for criminal activity:
 - a. Only if there is a conviction
 - b. Only if the criminal activity is a felony
 - c. When there is a preponderance of the evidence and the PHA has followed all due process requirements
 - d. All the above

22. When a public housing tenant is grieving a PHA's adverse decision, all the following are due process rights the PHA must afford the tenant, *except*:
- a. The tenant must be given the right to cross-examine all witnesses
 - b. The notice must state specific grounds for the PHA's adverse action
 - c. The tenant has the right to be represented by counsel or any other person, at the tenant's expense
 - d. The tenant must be given the right to view and copy any documents the PHA is going to produce at the hearing, before the hearing
 - e. The tenant must bring an interpreter if they do not understand English well
23. The PHA's notice for failure to pay rent when HUD determines that there is a national emergency is a 30-day notice.
- a. True
 - b. False
24. Any adult in the household may grieve.
- a. True
 - b. False
25. Any adult who lives in the unit and executed the lease may grieve.
- a. True
 - b. False
26. A remaining member of the family, who had not executed the lease, may grieve.
- a. True
 - b. False
27. HUD defines a "short-term invitee" as:
- a. Remaining member of the family
 - b. Other person under the tenant's control
 - c. A guest
 - d. A household member
 - e. An unauthorized person
28. The PHA termination action for criminal activity must meet the standard of proof for a criminal case.
- a. True
 - b. False

POST-TEST FOR UNIT 11

1. A program to help residents of public and assisted housing achieve economic independence is:

 - a. True
 - b. False
2. All new families moving into public housing must enroll in the Family Self-Sufficiency program.
 - a. True
 - b. False
3. Section 3 is a requirement that PHAs make their best efforts to provide employment and training opportunities to public housing residents, participants in YouthBuild programs, and low and very low-income persons residing within the metropolitan area.
 - a. True
 - b. False
4. The FSS escrow account is optional for the PHA to offer to FSS families whose earned income increases.
 - a. True
 - b. False
5. HUD notifies PHAs of available grant funds by publishing:
 - a. DOFAs
 - b. ACCs
 - c. PILOTs
 - d. NOFAs
 - e. REACs

Learning Activity 12-1: PUM

- PUM formula: Any income or expense divided by the number of months units are available (UMA) = PUM.
- Based on the PUM formula, calculate PUM for the following:
 1. The Grove has 100 units, all will be available. Utility costs budgeted are \$67,000.
 - PUM for utilities is:

 2. Vineland has 225 units. Of those 225 units, eight units (two buildings) have been approved for capital improvements which will last four months in the HUD-approved schedule. Utilities for the upcoming year are estimated at \$252,788.
 - What is your PUM in the upcoming year for utilities?

 3. Last year, Green Gulch spent \$198,200 in maintenance. Green Gulch has 168 units. If all units had been available all year, Green Gulch would have had 2,016 unit months. However, Green Gulch has 1,989 unit months available due to HUD-approved vacancies.
 - What is the PUM for last year's maintenance?

 4. Daybreak spent \$106,770 in maintenance last year. Daybreak had 1,180 unit months available.
 - How does Daybreak's maintenance PUM costs compare to Green Gulch's?

Learning Activity 12-2: Hilldale Budgets

- Refer to Willow Run’s operating budget. Review the overall revenue, expenses, and net cash flow.

1. What is the largest source of revenue?

- Refer to Juniper Garden's operating budget.

2. What is the largest source of revenue?

3. What are the three largest budgeted expenses on a PUM basis for Willow Run?

	\$
	\$
	\$

Learning Activity 12-3: Shared Resources

- Refer back to Hilldale Housing Authority's organizational chart.

1. Do the developments share any staff?

2. If the developments were in adjoining neighborhoods, can you conceive of a situation where they might utilize greater use of shared staff?

Learning Activity 12-4 Budget Variance

- Following is a sample budget variance report.

Summary Budget Variance Report Consolidated Project Statement For the period ending June 30, 2017 Fiscal Year January 1, 2017 – December 31, 2017					
Asset Management Project 03					
Account	YTD Actual	YTD Budget	\$Variance	% Change	Favorable or Unfavorable
Revenue					
Tenant Rents	288,476.45	280,000.00	8,476.45	3%	F
- Vacancy	(1,932.50)	(2,000.00)	67.50	3%	F
- Delinquency	(725.63)	(500.00)	(225.63)	-31%	U
Total Rental Income	285,818.32	277,500.00	8,318.32	3%	F
Other Income	3,328.75	1,000.00	2,328.75	70%	F
Total Revenue	289,147.07	278,500.00	10,647.07	4%	F
Expense					
Salaries	85,301.05	82,176.00	(3,125.05)	-4%	U
Maintenance	28,980.35	30,000.00	1,019.65	3%	F
Utilities	49,815.24	45,000.00	(4,815.24)	-10%	U
Landscaping	4,067.81	2,000.00	(2,067.81)	-50%	U
Make-readies	5,988.75	4,000.00	(1,988.75)	-33%	U
Insurance	7,283.25	5,000.00	(2,283.25)	-31%	U
Tenant Services	4,000.00	4,000.00	0	0	
Total Expense	185,436.45	172,176.00	(13,260.45)	-7%	U
Net Operating Income	103,710.62	106,324.00	(2,613.38)	-2%	U

1. What is the problems you would start remedying first?

2. Why?

Public Housing Management

Understanding and Managing the Budget

- Following is an example of a PHA balance sheet.

Hilldale Georgia PHA
Combining Project Balance Sheet
31-Dec-17

	Willow Run	Juniper Gardens	Total
Assets			
<i>Current Assets:</i>			
111 Cash-unrestricted	\$ 122,970	\$ 120,170	\$ 243,140
112 Cash-restricted for modernization	12,000	-	12,000
114 Cash-tenant security deposits	18,900	12,500	31,400
126 Accounts receivable-tenants	420	-	420
126.1 Allowance for doubtful accounts-tenants	(70)	-	(70)
131 Investments	200,000	100,000	300,000
142 Prepaid expenses	28,500	21,450	49,950
150 Total Current Assets	<u>382,720</u>	<u>254,120</u>	<u>636,840</u>
<i>Non-Current Assets</i>			
161 Land	30,000	20,000	50,000
162 Buildings	7,750,000	6,115,000	13,865,000
164 Equipment-administration	15,000	14,000	29,000
167 Construction in progress	260,000	213,000	473,000
166 Accumulated depreciation	(4,958,000)	(4,845,000)	(9,803,000)
180 Total Non-Current Assets	<u>3,097,000</u>	<u>1,517,000</u>	<u>4,614,000</u>
190 Total Assets	<u>\$ 3,479,720</u>	<u>\$ 1,771,120</u>	<u>\$ 5,250,840</u>
Liabilities and Net Assets			
<i>Current Liabilities</i>			
312 Accounts payable-vendors	\$ 2,800	\$ 10,050	\$ 12,850
312 Accounts payable-COCC	2,000	2,100	4,100
321 Wages payable	1,450	940	2,390
322 Accrued compensated absences	4,800	3,300	8,100
333 Payments in lieu of taxes	12,690	12,910	25,600
341 Tenant security deposits	18,000	12,500	30,500
342-030 Tenant prepaid rents	780	1,100	1,880
342-020 Excess Capital Fund Program advances	12,000	-	12,000
310 Total Current Liabilities	<u>54,520</u>	<u>42,900</u>	<u>97,420</u>
<i>Non-Current Liabilities</i>			
354 Accrued compensated absences (net of current)	<u>1,200</u>	<u>890</u>	<u>2,090</u>
350 Total Long-Term Liabilities	<u>1,200</u>	<u>890</u>	<u>2,090</u>
300 Total Liabilities	<u>55,720</u>	<u>43,790</u>	<u>99,510</u>
<i>Net Assets</i>			
508.1 Investment in net fixed assets (net of debt)	3,097,000	1,517,000	4,614,000
511.1 Restricted net assets	-	-	-
512.1 Unrestricted net assets	<u>327,000</u>	<u>210,330</u>	<u>537,330</u>
513 Total Net Assets	<u>3,424,000</u>	<u>1,727,330</u>	<u>5,151,330</u>
600 Total Liabilities & Net Assets	<u>\$ 3,479,720</u>	<u>\$ 1,771,120</u>	<u>\$ 5,250,840</u>
<i>Ratios:</i>			
Quick Ratio	<u>6.50</u>	<u>5.42</u>	<u>6.02</u>

POST-TEST FOR UNIT 12

1. The two main sources of income for the public housing program are:
 - a. Capital fund and rents
 - b. Rents and HAP
 - c. Rents and operating subsidy
 - d. Operating subsidy and reserves
 - e. Maintenance charges and operating subsidy
2. What report does the manager analyze at least monthly to determine rent collection rate for all public housing units?
 - a. Rent roll
 - b. Rent statement for each tenant
 - c. Balance statement
 - d. Work order log
3. In preparing the operating budget, a property manager would best start with:
 - a. HUD occupancy handbook
 - b. Most recent RIM review
 - c. Cooperation agreement with the local government
 - d. Analyzing past year's expenses
4. The operating subsidy calculation and allocation results in:
 - a. More accountability at the development level
 - b. Higher operating subsidies for all PHAs
 - c. Making public housing operate less like the private sector
 - d. Aggregate and centralized accounting
 - e. All the above
5. The accounts receivable on which a manager has the most impact is:
 - a. Rent
 - b. Excess utilities
 - c. Non-dwelling rent
 - d. Investment income
 - e. Operating subsidy
6. A budget is a management tool that can be used as a guide for operations, a way to measure performance, an early warning system, and a control for expenditures:
 - a. True
 - b. False
7. The asset management fee:
 - a. Is a fee paid by the central office cost center to the development for managing the asset
 - b. Is based on units leased
 - c. Is paid by HUD to the central office cost center
 - d. Is a fee paid by the development to the central office cost center
8. The public housing maintenance function:
 - a. Can be decentralized, or assigned to specific developments
 - b. Can be centrally maintained
 - c. Can be a mix, where some maintenance services are at the development and some are centralized
 - d. Will charge a fee-for-service to the development when a service is provided to the development from a central location
 - e. All the above are true

9. Accounts payable by the property may include all the following *except*:
 - a. Dwelling rental income
 - b. Direct administrative costs
 - c. Maintenance costs
 - d. Tenant services
10. The formula for calculating per unit month (PUM) is:
 - a. Favorable budget variance divided by unfavorable budget variance
 - b. Line item divided by unit months available
 - c. Number of units divided by any line item
 - d. Occupancy rate
 - e. Total number of vacancy days divided by number of units leased up in the reporting period
11. Treating each development as its own asset requires PHAs to:
 - a. Evaluate the financial viability of each development
 - b. Centralize maintenance
 - c. Consolidate
 - d. Fund each development from the central office
 - e. All the above
12. Under project-based management:
 - a. Each development's budget must be approved by HUD
 - b. Budgets are developed at an aggregate level
 - c. Budgets may not be revised
 - d. Each development's budget must be approved by the board
 - e. The property manager has no input into the development's budget
13. Good customer service and working well with other departments have no relation to the financial viability of your development.
 - a. True
 - b. False
14. The following category or categories of vacancies are approved by HUD and thus continue to receive operating subsidy:
 - a. Central eligibility team too slow in making unit offers
 - b. Make-readies are causing units to remain vacant
 - c. Vacant days due to formally declared disasters
 - d. No one has accepted offers to the unit
 - e. All the above are HUD-approved vacancies
15. Vacancy days and HUD-approved vacancies are tracked in PIC.
 - a. True
 - b. False
16. The balance sheet provides the following important information about the development:
 - a. Month-to-month expenditures and revenues of the development
 - b. Trend analysis of rent collection rates and occupancy rates
 - c. Financial viability of the development; the development's ability to handle unexpected expenses or losses
 - d. What the development owes, what the development owns, and the value of the development (what the development is worth)

17. Linden Lane's balance sheet shows that the development will have excess cash at the end of the year. Oakview's balance sheet shows that Oakview will not have excess cash. Which of the following is an option for the PHA?
- The central office (COCC) could charge Linden Lane above \$10 in asset management fees to make up for Oakview's lack of excess cash
 - Linden Lane can transfer funds to Oakview
 - Oakview can pay asset management fees to the central office (COCC)
 - Oakview can transfer funds to Linden Lane
 - None of the above are allowed options for the PHA
18. The property management fee:
- Can only be paid if the development's balance sheet shows excess cash at the end of the year
 - Is paid by the central office (COCC) to the development if the development has insufficient cash
 - Is based on the total number of units in the development
 - Is based on occupied units and allowable vacancies
 - Up to PHA policy
19. Centralized maintenance staff salary and benefits:
- Are a frontline allocated cost, prorated back to the developments on a reasonable basis
 - Are paid by the development on a fee-for-service basis
 - Are a direct frontline cost of the development if the service is highly technical, such as HVAC or electrician
 - Can be paid in any reasonable way per PHA policy
20. The following functions or services can be allocated back to the developments *except*:
- Centralized waiting list, including supervisor
 - 504 coordinator
 - Tenant services
 - Procurement
 - All the above functions or services can be allocated back to the developments
21. A PHA has ten developments. An example of a shared resource would be:
- Human Resources (HR) staff
 - Maintenance technician working for two developments
 - Centralized skilled plumber on call to all ten developments
 - Waiting list/eligibility staff
 - All the above

22. Development A may only transfer funds to Development B if:

- a. Development B has excess cash
- b. Development A is a high performer under PHAS
- c. Development B has adequate reserves
- d. Development A has excess cash
- e. All the above

23. The property manager should compare the actual-to-budget report:

- a. To determine the viability of the COCC
- b. Annually
- c. Regularly, at least monthly
- d. To determine what the development owns, what the development owes, and what the development is worth (equity)
- e. Both b and d

Learning Activity 13-1: Security Learning Exercise

1. Are your housing developments mostly:
 Smaller (less than 50 units) Newer (less than 15 years old)
 Larger Older
2. Do you perform a “windshield” (drive around a bit before work, at lunch, and/or after work) at each of your developments:
 Daily Every 2-3 days Weekly Monthly Who has time?
3. Do you inspect your vacant units:
 Daily Every 2-3 days Weekly Monthly Who has time?
4. Do you put on your walking shoes and walk around each of your developments:
 Daily Every 2-3 days Weekly Monthly Who has time?
5. Do you perform after-hours light inspection:
 Daily Every 2-3 days Weekly Monthly Who has time?
6. Do you have a system for maintenance to report possible lease violations or suspicious activity?
 Yes, we have a form When they report, we look into it We try
7. Do you hold lease violation conferences for possible violations, and document agreements made with the PHA and resident?
 Yes, always We call, but don't always document We try
8. Do you have a system for the local police to report incidents and arrests which occurred on public housing property or drug-related criminal activity off the premises by a public housing resident?
 Yes Only arrests on PHA property PHA has limited access
 No sophisticated system but we stay in touch
9. Is it your perception that residents report crime?
 Yes, regularly Mostly They're afraid It's too widespread
10. Do you hold meetings with residents and/or resident councils?
 Monthly Regularly When we can Rarely

11. In your public housing units, are there unauthorized persons?
- No, we have a strict visitor policy which we enforce
 - We have a visitor policy and try to enforce it the best we can
 - We need to tighten up our visitor policy
12. Does your PHA have a “capable guardian”, or person who takes responsibility, at each development? The “capable guardian” could be a resident, the property manager, or any other individual.
- Yes
 - At some sites
 - Only during work hours
13. Does your PHA perform insect spraying and maintenance quality control inspections:
- Monthly
 - Regularly
 - As needed
 - Who has time?
14. Do you require residents to register vehicles?
- Yes
 - No

POST-TEST FOR UNIT 13

1. The manager can identify problems before they become major by doing the following:
 - a. Reviewing work order logs
 - b. Walking the grounds
 - c. Listening to residents
 - d. All the above

2. All emergency work orders should be completed or emergency abated within 24 hours or less.
 - a. True
 - b. False

3. Three categories of maintenance are:

4. Trash removal, policing the grounds, and lawn care are examples of:

5. Repair of a dripping faucet, replacing a toilet seat, and unclogging a drain are examples of:

6. Inspections, replacement of furnace/heater filters, and testing safety devices are examples of:

7. Maintenance costs can be held down if:
 - a. Tenants are charged for wear and tear
 - b. Maintenance is centralized
 - c. Routine repairs and capital improvements are deferred
 - d. Routine repairs and preventive maintenance are performed
 - e. All the above

8. An immediate threat to the health and safety of the tenant or to the structural integrity of the unit constitutes:

9. A system for tracking the completion of work orders is:

10. Public housing programs use Uniform Physical Condition Standards to inspect units.
 - a. True
 - b. False

11. The percentage of management-generated vs. resident-requested repairs:
 - a. Should be assessed entity-wide only and not property by property
 - b. Must be 50/50
 - c. Is assessed under PHAS
 - d. Should be assessed by the PHA to deliver maintenance more efficiently
 - e. All the above
12. PHAs need to make a distinction between which two types of corrective maintenance?
 - a. Preventive and deferred
 - b. Emergency and non-emergency
 - c. Capital and emergency
 - d. Custodial and emergency
13. Establishing a preventive maintenance program may be costly in the short run but it saves the PHA money in the long run.
 - a. True
 - b. False
14. Property and inventory control is:
 - a. Required only of PHAs with 250 public housing units or more
 - b. Applies to both expendable and non-expendable equipment
 - c. Not applicable to the site manager, who has no responsibilities regarding equipment or inventory
 - d. Required regardless of the size of the PHA
15. Paying for consulting to improve an area of public housing performance under the Capital Fund program:
 - a. Is allowed only if no physical improvements are necessary
 - b. Is an eligible activity under the Capital Fund
 - c. Is allowed only if the PHA has less than 250 units and the operating and capital funds are fungible
 - d. Is prohibited

Learning Activity 14-1: Vacant Unit Turnaround Time

Case Study

- It is your first day on the job. One of the properties you will manage is Juniper Gardens, which has only 12 units.
- Before you have time to do anything else, you are asked to calculate Juniper Gardens' vacant unit turnaround time. You are assessing your fiscal year January 1, 2018 through December 31, 2018. Unit E was vacant due to state law (tenant skipped and PHA couldn't enter for 30 days).

Unit	Date Vacated	Effective Date of New Lease	Vacant Unit Turnaround Days
A	11/08/17	3/6/18	
B	12/26/17	1/11/18	
C	N/A		
D	11/19/17		
E	12/11/17	1/12/18	
F	2/14/18	2/20/18	
G	9/30/18	10/7/18	
H	N/A		
I	N/A		
J	11/12/18	11/20/18	
K	12/10/18		
L	N/A		

- The average number of vacant unit turnaround days for Juniper Gardens in FY18 was:

Learning Activity 14-2: Vacant Unit Turnaround Time

- The following information was provided by your development team. You need to determine the total turnaround days and average turnaround time for this month and year-to-date.

Move-ins, Move-outs, and Unit Turnaround Time

	This Month	Year-to-Date
a. Move-ins	5	32
b. Move-outs	4	35
c. Evictions (included with move-outs)	2	4
d. Down time for units leased this month	2	17
e. Make-ready time for units leased this month	35	201
f. Lease-up time for units leased this month	17	144
g. Total turnaround days (d+e+f)		
h. Average turnaround time (g/a)		

- Where is it taking the longest in the turnaround process?
- How did the team perform this month as compared to the year-to-date?

Learning Activity 14-3: Occupancy Rate

- The following information was compiled from the past 12 monthly reports to determine the occupancy rate for the fiscal year.
- You need to complete the Gross Occupancy and Adjusted Occupancy columns for each bedroom size and the Totals row to send to your asset manager.

Physical Occupancy								
<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>	<i>e</i>	<i>f</i>	<i>g</i>	<i>c/b%</i>	<i>c/(b-f)%</i>
Unit Type	Total Units	Occupied Units	Capital Fund (Mod)	Other Exemptions	(d + e) Total Exemptions	Vacant Units	Gross Occupancy	Adjusted Occupancy
0 BR								
1 BR	30	29				1		
2 BR	110	102	4	2	6	8		
3 BR	60	53	2	3	5	7		
4 BR								
5 BR								
Total								

1. What percent of operating subsidy will your development receive?
 - a. 0%
 - b. 92%
 - c. 97%
 - d. 100%
2. Will you receive all 16 points under PHAS for Occupancy Rate? _____

Learning Activity 14-4: Non-Emergency Work Orders

- You need to determine the performance of your site-based maintenance staff in completing non-emergency work orders for this month and see if you are trending any better than the year’s average so far overall as well as for tenant-generated non-emergency work orders.

Non-Emergency Work Orders		
	This Month	Year-to-Date
a. Beginning balance from previous month(s)	5	22
b. Number of non-emergency work orders active – include work orders active from previous month(s)	98	877
c. Total number of calendar days to complete non-emergency work orders in b (above)	678	6,927
d. Number within b (above) generated by tenant	33	359
e. Total number of calendar days to complete tenant-generated work orders in d (above)	194	2,148
f. Average number of calendar days to complete non-emergency work orders (c/b)		
g. Average number of calendar days to complete tenant-generated work orders (e/d)		

- How is your maintenance team doing this month as compared to year-to-date?

POST-TEST FOR UNIT 14

1. PHAS scores are confidential and are not made available to the public.
 - a. True
 - b. False
2. The four indicators under the PHAS Interim Rule are:
 - a. Physical Condition, Financial Condition, Management Review, and Capital Fund
 - b. Physical Condition, Financial Condition, Management Operations, and Resident Service and Satisfaction
 - c. Physical Condition, Financial Condition, Management Operations, and Capital Fund
 - d. Physical Condition, Financial Condition, Management Review, and Capital Expenses
3. Under the Physical Condition indicator, a PHA is issued a score:
 - a. Calculated by the PHA
 - b. Based on inspection done by the PHA
 - c. Based on inspection of 100 percent of the PHA's public housing stock
 - d. Based on the number and severity of deficiencies observed during the inspection
4. Which of the following statement(s) is/are true about the HUD-contracted (REAC) inspection process?
 - a. Although FHEO deficiencies are not scored, they will be reported to FHEO
 - b. The HUD-contracted inspection utilizes Uniform Physical Condition Standards
 - c. The inspection software begins with an assumption of a perfect score, and observed deficiencies carry point deductions
 - d. Health and safety deficiencies significantly affect the physical condition score
 - e. All the above statements are true
5. The PHA is not required to send audited financial reports, as HUD conducts confirmatory reviews.
 - a. True
 - b. False
6. The property manager and the property maintenance staff need to understand what HUD defines as exigent or severe health and safety deficiencies.
 - a. True
 - b. False

7. The property manager can improve financial performance of the property by:
 - a. Ensuring that annual reexaminations are performed on time and accurately
 - b. Making sound mortgaging and refinancing recommendations
 - c. Filling units
 - d. Collecting rents
 - e. c and d
8. Under the financial condition indicator, which of the following is/are true?
 - a. Each development will receive a financial condition score
 - b. Scores of all developments will roll up for the overall financial condition score of the PHA
 - c. The financial condition indicator applies only to public housing
 - d. All the above are true
9. Under the Financial Condition indicator, audited financials must be submitted to HUD within how many months after the PHA's fiscal year end?
 - a. Two months
 - b. Six months
 - c. Nine months
 - d. PHA policy
10. HUD will work with a troubled PHA for one year, and if the PHA substantially improves its PHAS score, will work with a troubled PHA for a maximum of:
 - a. Two years
 - b. Three years
 - c. 48 months
 - d. Until the PHA performance has improved or under judicial receivership
11. Although not scored under the Interim PHAS, what would the PHA analyze if occupancy rate is not up to standard?
 - a. Tenant Accounts Receivable
 - b. Current Ratio
 - c. Vacant Unit Turnaround Time
 - d. Per Unit Month (PUM)
12. The property manager and onsite staff contribute to high PHAS scores at the property by filling units quickly, collecting rents, and ensuring that health and safety deficiencies are corrected quickly.
 - a. True
 - b. False

UNIT 15 Post-Test Answer Keys

Unit 1: Roles and Responsibilities of the Public Housing Manager

1. b
2. c
3. d
4. a
5. c

20. b
21. d
22. e
23. c
24. a
25. e
26. a
27. c

Unit 2: Organization and Administration of PHAs and Programs

1. b
2. b
3. c
4. b
5. a
6. c
7. a
8. a
9. c
10. e
11. b
12. b
13. b
14. The board of commissioners
15. a
16. Congress
17. a
18. c
19. b

Unit 3: Managing Nondiscrimination Compliance

1. c
2. c
3. a
4. b
5. b
6. d
7. b
8. b
9. a
10. b
11. b
12. b
13. d
14. b
15. d

Unit 4: Eligibility

1. b
2. a
3. b
4. e
5. a
6. c
7. d
8. c
9. d
10. d
11. b
12. a
13. a
14. b

Unit 5: Tenant Selection

1. b
2. b
3. b
4. b
5. a
6. b
7. a
8. b
9. b
10. a

Unit 6: Income

1. Aged 62 or older
2. e
3. b
4. Adjusted annual income
5. Head, spouse, foster children, live-in aide
6. c
7. a
8. c
9. e
10. a
11. e
12. e
13. e
14. c
15. b
16. b
17. a
18. b
19. a
20. b
21. b
22. b
23. b
24. b
25. b
26. a
27. b

- 28. b
- 29. b
- 30. c
- 31. c
- 32. b

- 11. a
- 12. b
- 13. b
- 14. a
- 15. b
- 16. a
- 17. b

Unit 7: Rent Calculations

- 1. d
- 2. Total Tenant Payment. It is the greater of 10 percent of total monthly income, 30 percent of monthly adjusted income, the welfare rent, or the PHA's minimum rent.
- 3. a
- 4. b
- 5. a
- 6. a
- 7. c
- 8. b

Unit 9: Continued Occupancy

- 1. a
- 2. PHA-required
- 3. b
- 4. b
- 5. a
- 6. a
- 7. a
- 8. b

Unit 8: Leasing

- 1. e
- 2. b
- 3. c
- 4. d
- 5. b
- 6. b
- 7. a
- 8. b
- 9. b
- 10. b

Unit 10: Terminations

- 1. c
- 2. b
- 3. a
- 4. b
- 5. a
- 6. a, d, e, b, c
- 7. b
- 8. a
- 9. a
- 10. a
- 11. b

- 12. a
- 13. c
- 14. c
- 15. c
- 16. d
- 17. c
- 18. a
- 19. b
- 20. b
- 21. c
- 22. e
- 23. a
- 24. b
- 25. a
- 26. a
- 27. b
- 28. b

Unit 11: Resident Relations and Self-Sufficiency

- 1. Family Self-Sufficiency (FSS)
- 2. b
- 3. a
- 4. b
- 5. d

Unit 12: Understanding and Managing the Budget

- 1. c
- 2. a
- 3. d
- 4. a
- 5. a
- 6. a
- 7. d
- 8. e
- 9. a
- 10. b
- 11. a
- 12. d
- 13. b
- 14. c
- 15. a
- 16. d
- 17. b
- 18. d
- 19. b
- 20. d
- 21. b
- 22. d
- 23. c

Unit 13: Property Management

1. d
2. a
3. corrective, preventive, custodial
4. custodial maintenance
5. corrective maintenance
6. preventive maintenance
7. d
8. an emergency
9. work order log
10. a
11. d
12. b
13. a
14. d
15. b

Unit 14: Public Housing Assessment System

1. b
2. c
3. d
4. e
5. b
6. a
7. e
8. d
9. c
10. a
11. c
12. a