

Using the Income Calculator to Determine Annual Income Webinar Transcript

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Operator: Good day, and welcome to the HUD Income Calculator Annual Income Conference Call.

Today's conference is being recorded. At this time, I'd like to turn the conference over to Shawna LaRue Moraille. Please go ahead.

Shawna Moraille: Good afternoon everyone. Welcome to the Income Calculator Webinar, the first in our Webinar series related to the Income Calculator. I'm pleased to be here. I work for ICF. I'd like to make sure that folks who are through the voice over IP address can hear. I'll turn over to Vinny Grady, who works for us.

Vincent Grady: All right everyone, so if you're listening in through your computer speakers and not using the dial-in number, we just want to make sure that you're able to hear us speaking right now. So it looks like most of you can hear us, which is good, and if you are having trouble hearing us, just write into the Q&A box on the top of your screen and we will try to assist you as quick as possible.

Shawna Moraille: And we'd like to - we have limited phone lines, so we'd really, strongly recommend that you use your computer speakers and dial into the voice over IP. So, David Noguera at HUD, if you just want to take a couple of seconds here and say a few words about the calculator.

David Noguera: Thank you, Shawna, and thank you for joining us this afternoon to learn about the Income Calculator. We've been working on this for the past year now with the various offices around of community planning and development to design a tool that hopefully many of you will find useful as you are verifying income and determining whether your beneficiaries are eligible for program benefits.

The focus of today's Webinar will be on showing you the calculator, how it works, and applying it to determining annual income. There may be many questions that come up today that are not as much focused on the calculator, but more directed to determining annual income, and we're going to try to get to as many of those as possible, but I did want you to know that that wasn't the primary focus of this call.

So to the extent that we're not able to get to some of those questions, please follow up with your HUD field office for additional information, and I hope you enjoy the calculator. We are looking forward to getting your feedback on what you think of it. So Shawna, thanks.

Shawna Moraille: Okay, great. And I also wanted to let you folks know that I am joined by Kim Wollos as well, from ICF. Kim, do you want to say hello?

Kim Wollos: Hi everyone. This is Kim.

Shawna Moraille: So our agenda is to talk about what is the Income Calculator, how does it work, how you should be using it as a grantee, and if you are a sub-recipient or developer -- other folks on the phone -- how you can use it as well.

We did provide a series of handouts that you could have picked up before the Webinar, but if you haven't, you can also download it from the Handouts button here. We have the PowerPoint presentation. We have what's called the CBD Calculator User Manual, which we might provide as answers to some of the questions.

A lot of your questions may be answered in that guide, and then finally, some demonstration screenshots, where if you can't see me when I move my computer from the PowerPoints over to the calculator, if you can't see that, you can certainly take a look at the screenshots that we provided to you.

So we wanted this to be accessible to everyone, and for you to be able to get as much out of this as possible, so...

Vincent Grady: Shawna, this is Vinny. Before we begin, some of the users are saying that they're having - the lines are a little too quiet, so if you can just make sure your phone is all the way up.

Shawna Moraille: Oh, really? Okay, wow. Okay, I will try to speak as loudly as possible. I'm in a big old empty house, so I will try. So we're going to take questions in a couple different formats, you guys. This is how you ask questions is that we prefer you change in-live meeting from green, which is in the upper right hand corner, to question to make it purple.

And then if you are - two options. If you are on the conference call portion, you can hit star one to ask your question, okay, and to get into the queue, and then if you are on the voice over IP, you would just type in the question into the Q&A written format, and we're going to both as we go through.

But we do want to save questions for chunk, so opposed to asking questions throughout, so hopefully you guys are okay with that. Okay, so what is the Income calculator? It is an online tool for determining income eligibility, and also to figure out adjusted income, if you need to use that, as well as what are called tenant payments or rental assistance.

So a couple different categories here. In order to be eligible for our programs, we need to make sure that folks are initially income eligible, okay? It's not that we're going to talk about them this particular Webinar. There are some instances where you may need to calculate adjusted income, okay, which takes out certain deductions for different household types, which we'll cover in our next Webinar on November 15.

You might also be using this particular calculator, you can use it for HOPWA, rental assistance, or HOME tenant-based rental assistance, which again, we'll talk about on Thursday, and we want to make sure that you know that this calculator is a great tool that can provide you with a calculator to determine annual income as well as these other things, and you need to adopt it in the context of your own program, your application process, things like that.

So these are the list of programs that the calculator does cover today. So - and we're going to do a couple of these different examples today. We're going to do a CDBG example, a HOME example, as well as a HOPWA example as we - I'm sorry, an NSP example as we move forward, okay?

But this is what the calculator covers today. We are going to talk about annual income, which is again overall program eligibility, and then the second Webinar, which will be this Thursday, is on adjusted income and tenant payments.

Adjusted income is the ability to pay rent and utilities, tenant payments or rental assistance is when voucher system is provided to a household. Okay? So we're going to focus on annual income today. So I think it's also important that you folks know what the calculator does not do, okay, is that you have your own process related to application intake, you're taking applications, you're looking at backup documentation, et cetera, what this - what the calculator does not do is it doesn't take the place of that, okay?

So you're required to, you know, collect information, you're required to verify it through either a third-party source, okay, which might be a verification of employment with a employer, or it might actually be sourced documentation, such as pay stubs, Social Security letters, et cetera.

So it doesn't take the place of that. It also does not hold those documents either. The calculator does not take the place of your local policies related to which income definition you choose, your

determination process. For example, how you calculate using someone's rate of pay in the system, rent in occupancy requirements that you have.

So you have your own rent standard that depending upon your rental program that you're using, you might have some HUD rent in place, occupancy data, as well as who can live in the particular property or unit.

It does not take the place of your ability, but hopefully it will supplement when you train your own staff -- when you train your sub-recipients, your developers, nonprofits -- on how to determine income, and this system - actually, you can use this system to support that. And then finally...

Kim Wolloos: Shawna, I'm just going to interrupt you for a second. Hey David and Hunter, can you make sure your lines are muted? Okay, go ahead Shawna.

Shawna Moraille: And then finally, the calculator does not take the place of when you need to look it may be a HOME program or CDBG program that's combined with tax credits, or it might be HOPE VI or some other type of either HUD funding source, or maybe in the case of tax credits, it's a treasury funding source.

It does not take the place of comparing those income situations, where you need to look at the lesser of in order to complete your income eligibility. It'll support that, but it doesn't take the place of that, okay? So we're going to talk the rest of the time about annual income, and when you need to use annual income in your programs.

So it's the first step in terms of any of your CDBG programs, is that you're going to determine who is eligible, and it might be a household eligibility related to housing programs, or it might be family eligibility related to public services, public facilities, maybe job activities.

But it's who is eligible to participate in my program from the beginning step, and then we're going to talk about adjusted income, and also tenant rent payments on the subsequent Webinar on November 15.

Okay, and we're not going to answer any questions related to those two topics, but hopefully if you're doing rental programs, you can join us on Thursday of this week to get those questions answered and to see how the calculator works for adjusted income and for tenant rent payments.

Okay, so in terms of what definition you can use for annual income, there are three definitions depending upon the CDBG program that were talking about. So the most common is the Part 5 or section 8 definition. All programs allow this definition, and sometimes it's the only definition allowed, okay?

Some programs, some CDBG programs allow the 1040, and it's called adjusted income even though it's not adjusted. But the 1040 definition, there's limited use for this, but some communities do like the 1040 definition. And then finally the American Community Survey, called ACS.

This is even more limited, this took the place of the census definition, okay, for some of the CDBG programs, but it's used rarely, and in this case you'll see when we go into the HOME demonstration a little bit, we are not using ACS definition because of what the new, final rule will look like or what we think it will look like for HOME.

Your definition of income, it's incredibly important that you have this in your consolidated plan, in your action plan and procedures, and written agreements to explain to whomever you're funding -- whether or not it's a sub-recipient, nonprofit developer, for-profit developer -- whoever's doing income eligibility for you, they need to know which of the definitions you've chosen, okay?

Definition is not the same thing as documentation, so a lot of times when I'm out, you know, meeting with clients, they might collect a 1040 form in the household's file, but it doesn't mean that they're necessarily using the 1040 definition. So just keep that in mind if you're double-checking yourself as we kind of move forward here.

It's really important that you define which of the three you're using and if you're allowed to use any of the three, and then don't be confused with the actual documentation that's being collected for households or families that you're serving depending upon what we're doing.

So it's important that you have policies and procedures that cover, as I mentioned, which definition, also the calculation methodology that you're using, okay? Whether or not you're just using the rate - the gross rate of pay, and maybe they're paid for every single week that they work in the year -- how you calculate that amount.

Okay, and it's going to put into the calculator, but you need to make sure that you have good calculation methodologies that you're using. The timing of certifications, so in terms of the various programs might have a timing issue. So with HOME, it's within six months of providing HOME assistance, we have to make sure that the certification is current, okay, as one example.

Your procedures must cover like what documentation you require. So some programs say I want source documentation such as pay stubs, Social Security letters, I want bank statements, et cetera. Other programs say I want a third party form, such as a verification of employment.

It might be a verification of other public assistance; it might be tenant for other welfare assistance. Some programs combine the two, and that's okay, but you have to define these in your procedures in order to move forward with this.

You need to understand which income limits apply to your jurisdiction, and we'll talk about that when we get into the calculator and the calculator has the ability for you to print out and save what are the current income limits in place for your jurisdiction at the time you calculated the household's annual income, which is fantastic.

The next thing is -- and this is what we call in the calculator - the Annual Income Survey, and that is what some people call an annual verification or annual certification form. It's where it calculates what income is associated with that household, and so I will go through when we get to the calculator what you can do in terms of printing that document as a pdf, saving it, how long it's saved, we'll cover all of that.

And then finally, if you do have re-certifications, re-certifications happen in rental or tenant-based programs on an annual basis. We'll talk about re-certifications, but you need to have something in your procedures related to that. Okay, so hopefully you have all of that before we get started into the calculator.

So in terms of household documentation, this is what you're going to need before you get into the calculator. You're going to want to have that application that talks about who's living in the households, okay, and you're also going to have the back-up documentation -- the source and third party, as I talked about just a second ago, and it's important that you have those ready, so that when you put them into the calculator that you have the back-up documentation, you have your own calculation methodology that you're using, and then you're able to input into the calculator as necessary, okay?

All that would be important, and again, the system does not save your application, it doesn't save your source documentation or your third party, it's just going to help with - and most importantly it's going to help with this annual income survey that we'll show you what that looks like.

And finally, before we jump over to the calculator itself and we entertain questions, is that we do need to keep in mind that we're talking about earned income typically of all adults in a household, or we might be talking about a family, so some programs like HOME is going to talk about households.

CDBG housing is going to talk about households. HOPWA housing is going to talk about households. They are living in the same, I would say, household unit. They could be one or more individuals that are related or unrelated, and that is going to be different than those that are persons within a members of family, which we're going to see that in CDBG public service, public facilities, job activities, and those folks are related by blood, marriage, or adoption, okay?

So you need to understand before you get into the calculator, am I doing household income or am I looking at family income, because if I'm doing family income, it's because I'm doing a public service activity, a public facility activity, or a job activity, okay?

And we've defined these in the user manual as well a little bit more fully than this if you have questions. So David and folks, if we don't mind just making sure we have no questions before we jump over to the calculator that would be great. And Toya, our fearless leader here on our conference call, are there any verbal questions folks want to ask?

Operator: As of right now we have no questions in queue, but again its star and one.

Shawna Moraille: Okay, great. Any written in questions, Vinny or Kim?

Kim Wollos: No.

Shawna Moraille: Okay, great. All right, well I will just - I'll move over to the calculator, and we'll see if anyone dials in in the meantime. Okay, great. Any questions? Okay.

Operator: And we do have a question on the phone lines, if you want to take that.

Shawna Moraille: Sure.

Operator: And it comes from Jorge Rojas with City of Madera. Please go ahead.

Jorge Rojas: Hi, I'm also online, but none of the slides are moving. All I have is a slide that says you have successfully connected to live meeting. I'm not seeing anything.

Shawna Moraille: Okay, what I'm projecting right now just hopefully that folks can see is that I have the dashboard and the landing page for the income calculator. Do you not see that, Jorge?

Jorge Rojas: No, I do not.

Shawna Moraille: Okay, I'm sorry.

Kim Wollos: Jorge, if you could, can you - did you click on the Join this Meeting button?

Jorge Rojas: Yes.

Kim Wollos: From your Internet browser?

Jorge Rojas: Yes.

Kim Wollos: Okay, let me see if we can kind of offline figure out what's happening for you.

Jorge Rojas: Okay.

Vincent Grady: I just answered a question on this, this is Vinny. Jorge, can I give you a call?

Kim Wolloos: Can you maybe do it over the Q&A, you guys?

Vincent Grady: He's not logged into the live meeting.

Jorge Rojas: No, I have - it's on my screen. It says, "You have successfully connected to live meeting."

Vincent Grady: Right, but you're not seeing the slides moving.

Jorge Rojas: No, I'm not. I'm just go ahead and...

Shawna Moraille: Can you email us at OneCPD at info@onecpd.info and we will help you through the meeting.

Jorge Rojas: Okay.

Vincent Grady: Just give your contact information and we will contact you.

Jorge Rojas: Okay.

Shawna Moraille: Jorge, did you have a general income question, or...

Jorge Rojas: No, not at this time.

Shawna Moraille: Okay. All right, thank you. Anybody else dial in (Toya)?

Operator: There are no more questions in queue at this time.

Shawna Moraille: Okay. There's a few people that wrote in, but Kim and (Vinny), I haven't been able to take a look at that. Okay, so here's a good question. So people think - this is from (Sheila), so thanks for writing in, that she's asking whether or not both pay stubs and verification of employment are required. To my knowledge, none of the CDBG programs require both pay stubs and verification of employment, but some people like to include both, and...

Vincent Grady: Shawna?

Shawna Moraille: Yes?

Vincent Grady: I'm sorry, your Q&A is blocking the screen.

Shawna Moraille: Sorry. So it's not required for the programs, but some people like it because your verification of employment should be giving you a full year picture of somebody's income, as opposed to pay stubs that are only for a certain period of time, which might be four to six pay stubs, nine days of pay stubs, something like that. Okay, other questions, (Vinny), Kim, related to income?

Kim Wollos: One question that came in that I think is a helpful clarification. Someone asked around how does the income calculator include ESG?

Shawna Moraille: So folks might remember in the beginning of the PowerPoint presentation, we provided the list of programs that are currently being - that you're currently able to use within the calculator, and it does not cover any of the special needs programs, like ESG, any of the homeless programs, because there is going to be a change in their rule. So we wanted to hold off until the

rule was finalized before putting them into the calculator. David, would you add anything else to that?

David Noguera: No, that's right.

Shawna Moraille: Okay, thank you.

David Noguera: Hopefully we'll be able to draft it at a later date.

Shawna Moraille: Okay, thank you. Other questions, Kim, in the Q&A?

Kim Wollos: I think you can keep going.

Shawna Moraille: Okay, great. So folks should be able to see, again, the landing page for OneCPD, and this is for the income calculator, okay, and this is the dashboard for me in terms of getting it set up. And as we go through, I will show you kind of the sample calculations that we prefilled in the calculator just to save us some time.

So we're going to talk about some of these today, and then a couple on Thursday if you're joining us for the rental discussion, so hopefully folks can see that, okay? If we were going to start a new calculation, we would do the Drop Down button and go to - let's say we wanted to do CDBG disaster, we wanted to the shop program, Section 108 et cetera, we can go into one of those, okay?

So this is actually - if you're following along on the slides, we've actually bypassed the login step. You should have already, you know, logged in if you were actually going to the calculator for real. I'm already logged in, so we did this to save time, but the logging in process should be fairly simple for you.

So let's go ahead and take a look at our first case study, which is in the Part 5 definition, and it's actually a HOME calculation of annual income. So we're just going to pull that up, and then we're going to talk through a few things here. Okay, so hopefully folks - I have a tiny little computer, so hopefully you can see them.

Scrolling down so you can see as much of the screen as possible. So if we were starting a new calculation, the first thing to take a look at is you would be inputting what is considered the beneficiary ID, okay? So in terms of the beneficiary ID, this - I chose a date in which I created this case study.

There could be any other different types of numbering that you want to use in terms of your programs, and you really want to make sure that you don't use -- and this reminder here at the top about -- don't use any personal information in the beneficiary ID.

Don't use names, don't use first or last, don't use addresses, and don't use Social Security numbers, okay? It's really, really important, and if we were doing a HOPWA activity -- and you'll see this in the slides -- we really do need to protect the integrity of the HOPWA program, and then there's some privacy concerns that you need to make sure you abide by, okay?

So except for HOPWA, you should have your own tracking tool related to the beneficiary ID, and then where we're going to next is household ID as well, okay, but this is just the first screen where we're doing the beneficiary ID.

So this would be a blank field, you could type in this, but I've already prefilled this for us, and then also the number of household members, okay, and then that tells the calculator what the ID is -- that's going to be a unique identifier number for that household in the calculator -- and then how many household members in this case, okay?

Again, the calculator uses the term household, but if you do need to use family for CDBG, you can certainly think about household as the same as family here. So this particular page, I hope you can see this, this will provide you with - for each of your household members, you need to also create a beneficiary member ID, and again, that should be any numerical number that you use.

It could also be letters, any combination of letters and numbers, whatever you want to use. I generically used household one, household two, household three, household four, and again, don't use any last names, Social Security numbers. It should be unique and it should be anonymous within the system.

You will have your own way of tracking this locally, okay? So for my particular households, okay, there's a series of questions here that's asked about who's in the household, okay, and again, this is a HOME household. So it asks questions about who is the head of households and who is the co-head of household.

Okay, so who is actually living there as the head and co-head? And then it also asks questions about if there's children under the age of 18. We're also looking at students 18 years of age and older, okay, because a Part 5 definition has a special thing to do with students.

And then the two other categories here related to 62 years of age and older, okay, is whether or not it's an elder household, and then the bottom one is about members who might be disabled. Okay, so if they're the head or co-head and they're also disabled, then that's something - that and elderly are things that we need to know for adjusted income, which again we'll talk about on day four.

But this is just the preliminary step to kind of lay out, again, using your application, what do you know about this household in terms of who's there, who's co-head, head of household, and then children in the households? Okay?

So we'll just hit Continue here, but again, I prefilled all of this to save us a little bit of time. Okay, so I reside in the great state of Ohio, in Columbus, Ohio, so I went ahead and chose, you know, Ohio being my state, and I chose, you know, Columbus, Ohio, as my metropolitan statistical area.

It's important that you know whether or not you're in a metropolitan statistical area, or whether or not your income limits are done by county, and these drop downs already prefilled by HUD, which is one of the great features of the calculator that you definitely want to take a look at.

If you're unsure of which Web - I'm sorry, which income limit to use, we did provide this link. It's in the user manual as well as if you're on the calculator to help you grab that income limit that you're supposed to be using, which jurisdiction you're supposed to be using, okay?

And then finally, the applicable income limit, so for HOME, we're going to be looking at folks at 80, 60, 50, and 30 in the system. If we were using another program such as NSP, you'll see it goes up to 120%. So this automatically gives us, once I filled in those three areas, what the 50% income limit is for a household of four in Columbus, Ohio, okay, and then you'll see at the bottom here, it says print this page for your files.

It'll create a pdf for you to print into your files. This is the first step that the calculator provides you that you can document your files. Okay, and we definitely encourage you to do that. I'm not going to hit print, because it might take a second and I don't want to have a delay in our connection here.

So then you're going to go through a series of questions about whether or not the household has - in this case, it's asking has the household previously been determined income eligible. I put no, because I want us to get the information related to income and asset sources to provide for this household, so I put no, okay?

And for this household, and again, we said it was HOME rental, okay, and so we're going to choose, and I did choose rental assistance. Just a heads-up for those of you doing HOPWA and HOME programs, there is an exclusion for a disabled household member that's provided here in this write up and in your user manual that you need to be careful about the amount of earned income for this household member, because a certain amount is excluded, and we'll have time to go into the specific rule, but it's great that this calculator actually provides the rule right there to remind you how much you include for the household member.

So for the HOME program, we're looking at - we might have re-certifications that we might be doing because we went down the rental path, in this case it's not a recertification, okay, but this asks a question about recertification in the year six, 12, 18, et cetera, which is really looking at when you have to do source documentation.

So we're not doing recertification, this is an initial move-in, so the answer to this question is no, okay? And then also a good question, okay -- and we talked before -- the calculator doesn't provide, you know, tax credit information, but it's good to know and have the question asked is the income also being conducted underneath tax credits, and whether tax credits are in the same unit.

So in this case I chose no, okay, but if it was yes, you would need to understand the tax credit rules and how they apply to the individual unit where you're doing the annual income certification. Okay, and I promised you for HOME we're just going to see two different categories here, Part 5 and 1040.

You do not see census or the American Community Survey, because we expect it to be removed with the HOME final rule. If you are one of the communities that does have census, you might want to talk to your field office about changing your definition in the future, okay?

At least to make it at the same time as the HOME final rule is finalized. Okay, so for the Part 5 definition, many of you know this, we do need to know what is the passbook rates, okay, and this is specific to how you calculate the -- and I'm going to use a term here -- the imputed asset calculation, where you look at cash value of assets, and you compare to the actual income from assets.

If that's a new statement for you, we'll take a look here at the particular form so you can see it and see how the calculation is provided. But you should know your passbook rate, because it's provided to you by your local field office. For years it used to be 2% nationally, but I know in Ohio because I used to work but the Columbus HUD office closely, it's .006% is the passbook rate.

So for the Part 5 definition, this is very unique, you have the choice to use the short form method will be guided step by step method, okay? The short form method go straight to the annual income survey, and allows you to type into that document.

The guided will provide step-by-step, and it's important that if you're new to the system or new to income eligibility, you probably want to use the guided step-by-step method, okay? But for time sake, I'm just going to use the short form method, because I've already pre-populated some of the already, so hopefully folks are okay with that.

The guided method is going to, instead of - again, I'm going to each of the four household members for this HOME household. The guided would ask you questions such as what are the asset sources for household number one, okay? What are the asset sources for household

number two, et cetera, and you also would do the same thing with employment or any type of income sources.

For this particular household, they do have some assets, okay? So in terms of a savings account, they have \$2,000 as the cash value, and then the annual income that earned, it's a low percentage here, but it's \$10 annually is what the household earns on their savings account, okay?

And this is for household number one, and then household number one also works in sanitation, and the annual amount is \$20,000, okay? For household number, and we're just going to skip to household number two for this particular beneficiary, there aren't any income sources, but there is a household member who baby sits and their annual amount is \$10,000, okay?

I'm going to go to the calculation worksheet at this point, which is the Calculate button, but if I had, and I didn't, but household number three and four, if they were over the age of 18, we would have income sources for them, or if they were -- again, this is Part 5 -- there could be unearned income of minors, such as welfare assistance and things like that.

Survivor benefits that could be for a child, okay, so we would put those underneath public assistance if we had those. So let's go ahead and do the Calculate button and get to - this is what's called the annual income survey, okay? So again, download by pdf.

This is the second time we're able to download a pdf for this household. The first one was income limit, this is the second time. So you'll see for this beneficiary ID at the top, what area, state, how many members, the income limit for the households, and then you'll see in the summary worksheet assets are always on top for Part 5, okay, and then income's at the bottom.

And so, those of you that were new to the imputed asset calculation will see, we looked at the cash value for this household of \$2,000, and we looked at the actual income from assets, and you could do this imputed assets which would take into consideration the passbook rates.

If the \$2,000 was more than \$2,000, if it was greater than \$5,000 you would take the passbook rate times that amount, and because we don't have more than \$5,000 in assets, that's why this is zero for the imputed asset calculation.

The \$10 from the top comes down here to annual income, okay, where you would add up all the wages, or the calculator does this for you which is great, and you also added any of the asset income and you come up with \$30,010 for this household, and they are below, and at the bottom you'll see that.

There below the income limit for the house - for the area, because we have \$33,750 was the income limit, so this household is eligible. So I'm going to save and return to the dashboard, okay, and if we do you have a second to penny upon the questions that we've received, David and Hunter and others, we can go through the guided path if folks would like.

Then what kind of questions do you have related to the Part 5 definition?

Kim Wolloos: Shawna, we have a bunch of questions, some of them are...

Shawna Moraille: Okay, sure.

Kim Wolloos: I just want to kind of knock some of them out, and then I think we can get through more specific ones with Part 5.

Shawna Moraille: Okay.

Kim Wollos: So I'm going to start going through these, but I'm also going to send them to you, Hunter and David so we can start looking at all of the same questions.

Shawna Moraille: Okay. I don't - because I'm sharing my computer, I don't have my e-mail open, but I can look at it on my Blackberry. Okay.

Kim Wollos: Okay, so some of the first questions that came in were just around the kind of basics of the income calculator, so I just want to make sure that all of these have been answered for everyone, even though we've in responding to these individually.

So the first question that came in related to just basics around the income calculator is around the URL for the calculator, so please note that as Shawna's going through the demo for the calculator, she is actually using our stage site and not the live site.

So the URL for the life income calculator is within the slides. It's also on NSP and we'll make sure that everyone has that link, but essentially its www.OneCPD.info/incomecalculator. So that's the first one, we are aware that there is a link to the old income calculator on HUD.gov, and so we will make sure that the links are also up on HUD.gov.

A couple of other questions, I think we went over what the income calculator - what programs are included in the income calculator, but just in case folks joined late, the income calculator currently does not include the homeless programs, so Shelter + Care and ESG are not currently included in this version of the income calculator.

There are - another question came in around handouts. There are a bunch of handouts, all of which are posted up on the NSP Web site. Links to those are also on the HOME Web site and

also on OneCPD, a listserv - the various ((inaudible)) has included links to those various handouts, so we'll make sure that people can easily access those.

One question came in around will the online income calculator be required? It is not required, but it is certainly encouraged that folks use it. David, Hunter, I don't know if there's anything that you want to add to that?

David Noguera: Yes, what I would say is that if you've worked with the HOME calculator in the past, the intent of developing this tool here was really to provide a replacement for that. That calculator became old and defunct, so we wanted to replace that and we also wanted to make it available for all CPD programs, or at least as many as we could at the time it was being developed.

So no, you don't have to use it, but you know, check it out. See if it works for you, see if it can be of use to you, and if so, incorporated into your work. So that's all I say.

Shawna Moraille: Great. A couple questions came on beneficiary IDs, you want to go there next? Okay.

Kim Wollos: Yes. So one question came in around are we able to go back and change the beneficiary ID, and the answer is no, so once you create a calculation with a beneficiary ID, you cannot go back and change that ID within the calculations. So if you enter that incorrectly, you would have to start a new calculation in order to have that different ID.

Another question came in on can we use HMIS household IDs. Also can we see other agency calculations? There are restrictions around the beneficiary IDs with the exception of personal information, so if the HMIS household ID does not contain any personal information, such as Social Security number, first name, last name, address, all that kind of stuff, then you can certainly use that.

Another question came in around the character limit for the beneficiary ID. Unfortunately I don't know the character limit off of the top of my head around with the character limit is for the beneficiary ID, but I can certainly find that out and we can make sure that's included in the user manual.

The other question related was can we see other agency calculations. Currently when you login to the income calculator, you only see the calculations that you have created with that user account. If you wanted to share those calculations with someone in another agency, you would have to print out some summary - some of the summary documents to actually share with them. Should there...

David Noguera: Kim.

Kim Wollos: Yes.

David Noguera: You can save the pdfs though.

Kim Wollos: Yes.

David Noguera: And share the pdf electronically.

Kim Wollos: Yes, you can share the pdf by saving them and emailing them, but you cannot - like there's not really an easy way to share screens beyond the PDF summary screens.

David Noguera: Right, unless you take screen shots or something like that.

Kim Wollos: Yes, exactly. We have a number of questions also about household members.

Shawna Moraille: Sure.

Kim Wollos: And so Shawna, I'm going to let you walk through, kind of start answering those as I look at the rest of the questions that have coming on.

Shawna Moraille: Sure, no problem. So it sounds like somebody's comment was the calculator doesn't allow you to change the number of household members once you begin a new calculation, and that's correct. So if you find out that you thought it was a household of three, but really there's four, then you need to go back in and do a new calculation.

But because you've saved, you saved the printout of your household annual income and what you've done so far, hopefully it won't be too burdensome to just start a new calculation. There is a 12-person limit on household members, so somebody asked if you could do more than four.

I just did four for simplicity's sake, that you can do up to 12, okay, which hopefully that will satisfy most of you out there. So a few questions on just kind of why we built this system on beneficiary IDs and household IDs, Hunter and David.

You know, we did it to maintain people's privacy, and we were taking a page from -- what I believe from -- the HOPWA program. So...

Hunter Kurtz: The other thing I'll add is we wanted to make it flexible, right? We didn't want to create a system that you had to fit into, so to the extent that you already have an ID system that you use, either in your paper files or in your local program soft files, we wanted you to be able to use those same IDs on the calculator. So the goal here was flexibility.

Shawna Moraille: Right.

Hunter Kurtz: How can we adapt - how can the calculator adapt to which are already doing, rather than forcing you to adapt to some new system.

Shawna Moraille: Okay, great. Couple people asked about if you have a household member whose not a child and there over the age of 18. I think if, and I don't want to do this because everyone can see my screen, but I'm pretty sure that if you go into the Household button underneath beneficiary ID, there's a category that talks about - it's not child, it says it could be a student or anyone else over the age of 18. That's where you would put those other adult household members.

David Noguera: You put dependent, right?

Shawna Moraille: Well, they don't have to be a dependent, right?

David Noguera: Refer to them - well, that's true.

Shawna Moraille: So this is an adult household member who may not be a dependent, it might be somebody's roommate.

David Noguera: Got you.

Shawna Moraille: So I'm pretty sure it allows - I'm pretty sure it says over the age of 18 and it includes students. That's where you would put that other adult household member. So another question on when do you determine the method to use -- Part 5, 1040, et cetera -- it's a good question.

So at the beginning of your program year is what I typically tell folks is when you should decide what definition you're using. Part 5, 1040, or if you're allowed to, American Community Survey.

So you would decide up front in your action plan, okay, and you might want to double check your consolidated plan as well to make sure that that's when you've chosen a definition, and then I certainly would tell you that if you have any type of tax credits that your CDBG funding sources going into, they use Part 5.

So a lot of cases for rental housing, it only makes sense to use the par five definition. Okay, so here's another one David. So I provided the HOME path, and that's when they can see the imputed asset calculations, but we received a question about this yesterday and then somebody wrote in.

For CDBG, and we're not going to demo a CDBG Part 5 activity today, but in Part 5 for CDBG, you will not see cash value and you will not see the imputed asset calculation. It is a policy decision that the Office of Block Grant Assistance has made about Part 5, and I don't know, David and Hunter, if you have anything more to say about that.

David Noguera: No, I haven't worked on the policy side of this.

Shawna Moraille: Okay.

David Noguera: You'd have to take that up with either the Entitlement Community folks, (Steve Johnson) and (Mark Walling), with the State and Small City folks...

Shawna Moraille: Okay, and we've encouraged them, David to do - send out a policy, because we were anticipating that question.

David Noguera: Yes. Got you.

Shawna Moraille: Because it's specific to CDBG, so if you go down the CDBG path or the NSP path for Part 5, you will not see that cash value and not see the imputed assets. It's blanked out, so sorry for folks that this is catching you blindsided. Okay, so we talked about pay stubs and VOE.

A question about if you don't have verification of employment, what can be used? Well, you don't have to use a verification of employment, which is an example of a third-party form. You can always use pay stubs, okay, and if you're in the HOME definition - I'm sorry, if you're using the HOME program, it is 90 days of pay stubs.

For the other programs, I'm not sure of the policy guidance on that, but most people collect four to six pay stubs, taking a page from the HUD multifamily programs. Oh, I see, thank you. Somebody also wrote in, so helpful for these comments, that some state programs require that you check both pay stubs and a verification of employment.

Thank you for writing that in, that was very helpful. Other questions you guys? And here, we haven't - we need to save time for 1040 and for ACF, but other questions on the EVC?

Kim Wollos: A couple of other questions. One, if you are a program that receives both CDBG and HOME funds, does each individual or family have to be entered twice?

Shawna Moraille: I would say the answer is no, but you need to know what is the most restrictive, so in terms of the program, because - I would say no, but you need to compare to make sure that the income limit is the same, what you're collecting is the same, and you might want to put a note in the file when you do the calculation print out and you printed it out, that is for both purposes. I could say more, but I'm going to hold myself back. So, other questions?

Kim Wollos: There are a few questions about the passbook rate.

Shawna Moraille: Sure.

Kim Wollos: Go ahead Shawna.

Shawna Moraille: Oh no, it's okay. So the passbook rate is only used when it is the Part 5 definition, and it's not CDBG, which we just talked about, right? It's HOME, it's HOPWA, it's the other programs where you would use Part 5 and have to do imputed assets.

The passbook rate comes from, again, the Part 5 definition, and it is used to look at assets that have a cash value, but don't earn that much income throughout the year. So for example, cash value, you know, would maybe be a 401(k) would be a good example, where there isn't any income earned on the 401(k), but it has a cash value.

You have to net out any penalties for that 401(k) to be converted to cash, but it's - but the passbook rate apply to - again, assets were of a cash value of over \$5,000, it would take a percentage of that and add it to income, because the theory is is that you may have different assets, some have a cash value, and the cash value is much greater in any income that can be earned on that cash value.

And each field office sets the passbook rate. If you don't - if you can get that guidance locally or it's hard to ((inaudible)), because I know sometimes CDBG offices go to the multifamily office and ask the question. I've told people to use 2%, which is been the national standard for a long time.

Two percent of like \$200,000 you guys, is only \$4,000. So that would be - that's an example of 2% of anything is not that much money. Okay, just like .006% is not that much money in the example that we had for the HOME household. Other questions, Kim?

Kim Wollos: There are a couple of questions regarding income limit at 40%.

Shawna Moraille: At 40%.

Kim Wollos: How should folks handle that?

Shawna Moraille: Well, to my knowledge, it's not a standard for any of the CPD programs, which is why they don't see the 40%, so I probably would use the 50% limit that provided I believe for all CPD programs, and I'm sure they have their own calculation if they're using 40% limit. And they could write a note that this is below the 40% limit.

Kim Wollos: We have a lot of other questions, but let me sort through some of these.

Shawna Moraille: Okay, and we can move on perhaps to the other case studies?

Kim Wollos: Mm hmm.

Shawna Moraille: Okay, so the second most popular is the 1040 definition, and I believe without looking at my slides, David is that CDBG or is that NSP? It's NSP, right? Okay, we'll just assume it NSP.

Hunter Kurtz: Right, this is Hunter, I'm sorry. It's NSP.

Shawna Moraille: Thank you, sorry, it's okay. I just didn't want to toggle back and forth. Okay. So for the 1040 definition, and I should point out something that I didn't point out before. On the left-hand side, whenever you're in the calculator in your working in the calculator, you have the ability to jump back to your dashboard to take a look at any of the households that you've income qualified, okay, and when we get into the other definitions, such as 1040 and ACS, you're only going to see annual income.

You're not going to see the other two categories, adjusted and tenant payments, as we'll go over tomorrow because those actually come from the Part 5 definition. Okay, so this particular beneficiary ID for the household, again I pre-populated that, another household of four.

It's not because I'm biased and think that all households are four persons, but I chose it for a particular reason here. So we have four household members, okay? In this case, it is a household of four and I used the same nomenclature of HH1 or HH2, through HH4.

Again, we have the head of household, the co-head of households. In this case, the only reason why you see this question about minors under the age of 15 is for the ACS definition. I know were doing 1040, but with all CDBG and NSP activities, you'll see this question, and then we also have - it could be a full-time student, or any other household member above 18, okay?

So these folks are under age 18 and under age 15, okay, so we'll just hit continue. So in this jurisdiction, this is for 120% of area median income for Chicago, Illinois, okay? So again, I pulled down the state, pulled down the FMR area or the MSA area. 120% of area mean income, okay?

Provided here is \$90,950, and you can certainly printed out, same as what you had before we went through the HOME household. So just so you can see what's different, if you had another CPD program for NSP, it's going to ask about which type of assistance is being provided, okay?

So in this case, we chose home buyer, but we could certainly choose things like demolition, public facility, things like that, but we chose home buyer, okay? If we have the second, we'll go back and show you what that looks like. We did choose, again, for NSP the same for CDBG.

You're going to see the three definitions provided, Part 5, 1040, or ACS. In this case we chose the 1040 definition. And then what slightly different about IRS that the Part 5 definition, the Part 5 definition gave you the ability to do short form, which is what we did, or to do the guided method.

IRS is even shorter because it goes straight to the short form and allows you to populate based upon each household member, okay, what their wages are, what their taxable interest is, et cetera. Okay, and the thing to keep in mind for IRS is that everything is about taxable, okay?

The taxable amount of Social Security, et cetera, and then at the bottom here, which I'm scrolling to, are what people talk about in terms of deductions, okay? Or exclusions here, is where you would deduct if there was anything related to -- and I have at the top here -- educator expenses all the way down to any other deductions, okay?

And the one thing to point out for this household is that they do have a student loan interest deductions are allowed to take, okay? The other great thing about IRS is that the calculator already has built-in functionality in case there are changes to the 1040 definition, such as other income, okay, and also other deductions at the bottom, which is fantastic.

So this can stand the test of time as well. Okay, so that's for household number one, we went through that, okay, and those of you using the 1040 definition, there's a little bit in the user manual related to each of these items, but we really tell everyone who's using the 1040 definitions, you need to have the booklet in front of you and understand what is included and not included.

So for example, Social Security. The taxable amount of Social Security will depend on if they work and the amount of Social Security. There's a separate form that any tax booklet that you need to use to figure out the taxable amount the Social Security.

Okay, which is down here at the bottom, the taxable amount of Social Security benefits, okay? So it's important if you know your tax booklet, it'll help you with the calculator. So I'm not going to go through the other household members to save a little time, but I'm going to go ahead and hit

calculate at the bottom since I'm already prefilled for - it's only household number two, but I provided some income for it as well.

So this is your annual income summary, okay, it looks the same is what we talked about in terms of what's here at the top about the beneficiary ID, the location, number of numbers, you can download it right here to a PDF, okay, and this is what it looks like for your household numbers, okay?

So, and we can go all the way to the bottom, okay? The only thing that's different about the 1040 definition is regardless of the number of members, maybe this works with like household members of two, but you do have to scroll all the way over to the right-hand side to get your - and if you're doing a screen shot, to get your household calculation for annual income here.

In this case, it's \$59,020, and it is below the income limits, in the income limits for Chicago was \$90,000 as we talked about. So definitely make sure that you hit save, okay, and the calculator does prompt you to hit save throughout the calculator to save your data so that your dashboard is as up-to-date as possible.

So that was a very quickly 1040 definition. Any questions related to what we just saw? (Toya), did anyone call in?

Operator: We do have a couple of questions in the queue, if you like to take those.

Shawna Moraille: They've probably been there a while, so sure.

Operator: Okay, we'll go first to the side of Lee Hemre, please go ahead.

Lee Hemre: I'm sorry, I just have mine answered. Thank you.

Shawna Moraille: Thank you, Lee.

Operator: Okay, we'll move next to (Donna Jaron), please go ahead.

(Donna Jaron): My question has also been answered, thank you.

Shawna Moraille: Oh great. Wonderful.

Operator: There are no further questions, thank you.

Shawna Moraille: Okay. So Kim, do you see any related to 1040 or ones we haven't addressed so far?

Kim Wollos: I am looking through them.

Shawna Moraille: Sure, or David, Hunter, anything else that you guys see?

David Noguera: Not right now.

Shawna Moraille: Okay, great. All right, we'll give it a second Kim.

Kim Wollos: One question came in for the 1040 method. Are these amounts coming from the 1040 form
or from source documents?

Shawna Moraille: Okay, that's a great question. So it will depend on which program you're using, okay?
That's part of it, so CDBG for example allows you to go back and use last year's information,
okay?

So you could take it right off of the form. It would also depend on those that form represent all household members, because sometimes when you do income eligibility, you might have a tax return, but you may not have all household members because they're either filing separately, or maybe somebody didn't file for reason, that type of thing.

You have to be really careful if we're talking about the HOME definition, for example, that we have to use information that's current within six months, so that tax return would have a short life in terms of taking that information off of the tax credit and putting it into the calculator.

And again I've asked the question, do you have all household members, do you have all income sources represented, all things like that, and I think those are two good examples. So you could, I think one of the misnomers with the 1040 is that people always think they're using the 1040 form, and that is not necessarily so.

If you have more current information, all programs are going to say you should use more current information than the tax return to make sure that your putting information about that household in the system correctly, because you need to use that information to project forward for all programs. Anything else you'd add to that, David or Hunter?

Hunter Kurtz: That sounds good.

Shawna Moraille: Okay, good. Anything else, Kim?

Kim Wolloos: Let's see here. If we were using the 1040 definition, can we just take the household adjusted Gross income figure off of the previous year's federal tax form?

Shawna Moraille: If - it's similar to what we just said. So depending upon the program, and CDBG allows you just use the form, okay, then you certainly can do that, but I would ask the question does this

represent my household and does it represent all income sources, and if there's been a change, then I probably wouldn't use last year's documentation, and I would say a change in household as well as a change in income to be more specific. Other questions?

Kim Wollos: A couple of questions came in on how many entries or calculations can be saved on this site?

Shawna Moraille: Right.

Kim Wollos: And so currently, there isn't a limit to the number that can be saved. The one thing to point out is that calculations will only be saved for a period of 13 months within the calculator.

Shawna Moraille: Right.

David Noguera: And you might want to just tell them the reason it's left behind, why 13 months.

Kim Wollos: Go ahead, Shawna.

Shawna Moraille: So the 13 months was - we wanted to capture a couple of things. We wanted to capture anybody - I'm sorry, any household you might be serving that might need to be recertified, such as a rental program or it might be tenant-based rental assistance.

So we thought the 13 months was capturing the one-year role, but gave a little bit of extra time for that. Okay, not to say that you aren't following the 12 month rule, and I think that, you know, there's only so much capacity on the calculator, and if you want save documents longer, you're still going to be able to PDF the income limit page, you're able the PDF the summary page, and all of that without a problem, and save that on your own hard drive within your own systems.

So we wanted to capture as the correct amount of time, but we also didn't want to overburden the system. Other questions, Kim?

Kim Wollos: I am looking.

Shawna Moraille: Sure. No problem.

Operator: And we did have a phone question enter the queue if you'd like to take that.

Shawna Moraille: Sure.

Operator: Okay, it's from Ray Louis. Please go ahead.

Ray Louis: Hi. I wanted to know, as you know with the HOPWA program, it allows us to go over the ((inaudible)) by 10% for up to 20% of our household. How does this system adapter that?

Shawna Moraille: So that's a good question, Ray. So what we need to keep in mind is that we adjusted annual income, and it's going to be the income limits that you see, okay, and I believe for HOPWA it's just the 80% in terms of who's eligible for my program.

What you'll see, Ray, if you join us on Thursday, is we talk about adjusted income first and then we'll talk about tenant payments. It's that tenant payments is when that flexibility that you talked about in terms of rental assistance where we'll see that, okay?

Ray Louis: Okay.

Shawna Moraille: We have the same flexibility in HOME, so I appreciate that.

Ray Louis: Okay. Thank you.

Shawna Moraille: Yes, and I didn't want to say this, but I'm going to go ahead and say it, is that some of the CPD programs, you guys, that we focus on annual income first, but programs like HOPWA, Ray, you're going straight to what you provide in terms overall assistance, so the annual income becomes an initial step, not something that you probably look at in detail like we are on this Webinar, if that's a fair statement.

Ray Louis: It is.

Shawna Moraille: Okay, thank you. Other questions?

Kim Wolloos: There is a question around what if our parish is not listed on the calculator, so what if I get to the income limit page and I don't see my geographic area in that drop-down?

Shawna Moraille: Okay, so when we walked through some of the calculations before, there was the income limit page, if folks remember. On that income limit page and also in the user manual, there is a link where you can go to that link and you can look up Louisiana, and you can double check which parish, which for the rest of the country that's the same as a county.

You're going to double check your parish to make sure that it's the right one selected, so and we'd like to hear back from you if that site is not helpful, but we thought it would be helpful to folks to locate themselves, because we know some of you it's difficult. But the parishes should be listed there just like everyone else. Others? Okay?

Kim Wolloos: There is one question. The NSP guide for calculating income on the NSP Web site lists the need to impute asset income for NSP income certs.

Shawna Moraille: Right.

Kim Wolloos: This calculator skips that step. Is HOME - is the HOME method still an NSP safe harbor?

Shawna Moraille: So David and Hunter, this is...

Hunter Kurtz: So calculating income?

Shawna Moraille: Yes.

Hunter Kurtz: Well, we use the HOME as a safe harbor for affordability periods. Oh, yes. You're right.

Shawna Moraille: It's different, so it should be correct that NSP guidance...

Hunter Kurtz: ((inaudible)).

Shawna Moraille: No, should we correct it, because it does say you do imputed asset. I worked on that document, and that came before the CDBG Block Grant office policy on not using imputed assets. David, do you remember this conversation?

David Noguera: No.

Shawna Moraille: Okay.

David Noguera: But let's touch base afterwards and we can correct it if we need to.

Shawna Moraille: Sure. Okay. Other questions, or should we just do ACS real quick? So keep them coming, but we're going to use ACS and just - it's really important you guys for ACS. What we want to keep in mind is what is in the American Community Survey definition of income?

Okay, which are going to see is very short next at 1040 or Part 5, if you're even using this. Okay, and people can use it for NSP or for CDBG, okay? So in this case our landing page for CDBG is it's going to sort by national objective, so in this case which has the national objective of housing, just to make sure that we're getting to the actual calculations.

If we chose one of the other ones here, like jobs or limited clientele, some of them don't require household incomes, okay? Some of them require self-certification, which we'll talk about at the end of the presentation. So the only reason why I showed housing here is because you have to do the full income documentation.

Now that's not to say you can't do limited clientele, and if it says you have the option of doing full income certification, you certainly go down this path. So just keep that in mind that we need to be a little flexible here. I'm sorry, somebody's calling on my other line as I'm talking about this, so I'll try not to talk when it beeps.

Okay, so in terms of this particular beneficiary household, so the same thing would've been true that we would've had, you know, this blank field that we populate here for this household. We've got two household members, okay? So we're going to go ahead and hit continue, and the same thing in terms of the household's members here.

Again, I just kept it simple and used household one, household two, head of household, co-head of household, and then I just made them elderly. Okay, so I made them over the age of 62, okay?

And for the person who wrote in about the parish, this is what I was talking about in terms of this is on all income definitions, even though we're in ACS, is this is where you can pull up your income limit for your jurisdiction, is using HUD user data sets to figure out which parish you should be looking at.

So I chose Fort Wayne, Indiana. I'm from Fort Wayne, so I chose them. 80% limit for CDBG housing activity, and for this household of two, it's \$40,850 is the income limits. Again, you can print this for your files, okay? So it's going to ask the question here, because of the housing activity.

Even though it's not applicable to home buyer, it's still going to ask a question here about our tax credits involved, okay, and we're going to hit no here. And then, of course we chose the American Community Survey, so we're going to make sure that we continue with that.

So the same with 1040, which is really great about the ACS definition. It's very simple, okay, and again, this is eligible for NSP or for CDBG, where you would go through the different categories of income sources, okay?

So it asks about wages, self-employment, Social Security benefits, public assistance, retirement, things like that. The only reason why says don't include Social Security is because you're including an above, and then other sources of income, such as veterans assistance, unemployment, et cetera.

What you'll see is for ACS, it's a very short list, and there's also a very short guide as well that you can take a look at, and/or the user manual to take a look at it for households. So my household has Social Security of \$9,600 for household one.

For household two, they have a household member who works as well, so \$10,000 in terms of employment, okay? And then Social Security also is being received. Some people do work and get Social Security, it's not unheard of, okay? So that's what we populated for our household, and we're going to go ahead and - normally you would save, but since mine is saved, I'm just going to go ahead and hit calculate first, but I would definitely save when you can.

So for the wonderful city of Fort Wayne, Indiana, for two household members, it's \$40,850, and then you will see that for this household, the total is \$29,800 when you add up both Social Security amounts and employment amounts as well.

Okay, so save and return to the dashboard. Okay, I want to save time to just talk real quick about self-certifications and all that, but what other questions do we have in terms of what folks have written in, Kim, David, et cetera?

Kim Wolloos: One question came in. If I am inputting the calculation, have to stop for a time, can I go back to it or do I have to start over?

Shawna Moraille: So, you'll notice, folks, that for my dashboard, the status is complete because I got to the completed step of annual income. If I had only gotten partway through and I was able to save it, it would have listed the status as in progress. But you have to at least get the first place where you can save data, so all of mine say complete, but I did have HOME - I think we started HOME today, it said in progress and I was able to go back in.

Kim Wolloos: A few folks have written in about the step-by-step method and learning to kind of see what that looks like if there's time.

Shawna Moraille: You mean the guided. It's the guided - a guided self-step for HOME, sure. Let me just show one quick flavor of that while we're answering other questions, Kim. Maybe just kind of look

ahead, but I'm going to use my same HOME households, because again, we have to use the Part 5 definition together the guided method, so let me just get to the right place here, and I will show you what the guided looks like.

So I have to get by income limits, not previously income eligible, okay, I chose my rental is my HOME activity, hit continue on the recertification page, no tax credits, Part 5, and we will get to the short form method, guided step-by-step. Hopefully people can see that you can get through the calculator pretty quickly.

It's not just my connection, so hopefully folks can see that. Okay, so this is the beginning of the guided method, where you would have a pop down, okay, where you would choose each of the household members, and you're going to be - you're going to walk through common assets for each household member, so let's choose household member number one, okay?

And household member one, like this would be blank normally. I have \$2,000 in there for assets, but you should click on the button that says add another, so let's say this household also had a checking account. So, and this is where you'd actually go through the asset type, it's one thing to keep in mind that these our bucket categories for the types of assets included for Part 5, you guys.

It may not actually feel like cash, the cash is what's used for checking accounts and savings accounts, et cetera. So if I put in checking, and the current cash value maybe is like \$1,000. And most of the time, checking accounts don't earn any income.

So if populated that, I saved that, and I'm getting this information because I have some type of printing out for the household for the bank account statements. So I could keep adding for household member number one in terms of assets, but I'm going to go ahead and hit continue.

And so units can walk through then - we're done with assets for the household, now we're going to walk through are there any other jobs for the members, so I'm just going to hit yes, and when I hit yes, that's when you can add in whatever description it is, which could be that it's part-time.

You know, in this case I could say part-time teacher, and if it's an hourly income, then you would populate hourly wage, hours per week, weeks per year, or you could do the annual where you're just popping in the annual amount.

This goes back to your procedures related to how you treat the pay stubs and employment documentation that you receive, okay? But let's say the hourly wage is like \$10 an hour, okay. There in Fort Wayne, Indiana, it's inexpensive to live there. Hours per week, maybe it's just two hours.

They're just a substitute teacher. Weeks per year, the 52 weeks. And then what's covered here is any type of overtime or bonuses that might be paid, and then raises, anything like that, but we're just going to - for simplicity sake, we're just going to hit save here, and then we're going to hit continue.

If we did click on raises, just to show you what that looks like, is that you can add raises in here if it's based upon an hourly wage or an annual raise, and what raise type, okay? So it could be \$2 more an hour, and then it starts on a specific week. It could be a cost-of-living adjustment I would ask you about their percentage of the cost-of-living adjustment.

Maybe it's 2%, and then then the cost-of-limit - I'm sorry, cost-of-living adjustment happens, it starts on which week. Okay, and again, we did show you this initially because we're using the short form, but this is where all the detail is that you're probably used to seeing related to the Part 5 definition.

Okay? So I'm just going to hit continue, and then what's different is that it's going to keep asking you - oh, and I have a problem of course, I'm sorry. I need to click off of raises. So I'll just hit continue, and then it's going to ask you about adding other jobs for household member one, and then it will ask you about household member two, and three, and four.

So it just depends on, again, how you want to interface with the calculator. If you want to be prompted with the guided method, because it's going to ask you a more questions, or if you're more seasoned income eligibility expert, you might choose the short form method. Either way is fine. Okay? I think that gives us flavor for everyone, so I'll just go back to my dashboard, Kim.

Kim Wolloos: Great, another question came in. I noticed that you pick the income level that you want to qualify a person for at the beginning of the calculator, but then at the end, it merely says eligible or not eligible. If you were qualifying someone at the 80% level, the calculator does not seem to give you the category, very low, low, or med that the household falls into, which is needed for reporting purposes and IDIS. Where would these levels be found?

Shawna Moraille: So I think, and David and Kim, correct me if I'm wrong, I believe we kept out that type of nomenclature because it's different among all CPD programs.

David Noguera: Yes, it's a - well, it's a generic - I don't want to say it's a generic calculator, but the calculator was made to accommodate, yes.

Shawna Moraille: One size fits all.

David Noguera: So, if you've gone through and - how do I say this? The calculator helps you determine whether or not it's acceptable, right? But you're still going to need all of the backup material to support the calculation that the calculator spits out, right?

Shawna Moraille: Right, and we could, you guys, and another reiteration of the user manual, we could go through the different income bands by program if that's helpful to folks, because I guess I would...

David Noguera: But what he wants is on the PDF, for it to say what category it is.

Shawna Moraille: Sure, I understand.

David Noguera: Yes, yes.

Shawna Moraille: But we...

David Noguera: Let's hold onto that note and discuss it some more.

Shawna Moraille: Okay.

Kim Wollos: Okay.

Shawna Moraille: Well, we appreciate that comment, so thank you. Other questions, Kim?

Kim Wollos: I am going through them.

Shawna Moraille: Okay, so why don't I - just because it's 3:30, I'm going to go ahead and go back to the PowerPoint, just so I can get to the quick thing on self-certification and a couple other features of the calculator related to other documentation that's generated, or can be generated, depending upon the program.

So it is acceptable, depending upon the program, to accept a self-certification of a beneficiary, so there is a self-certification form that is auto generated in the system, and you're going to see it in

a couple of different categories. If it was a HOME rental project during the years that you don't have to do source documentation, so in the 20 year project, every sixth year of the period of affordabilities, so every six, 12, 18, et cetera, you must do source documentation, but let's say it's year five.

You could accept a self-certification by the household, to say I swear my income is below this four-person limit for the city of Fort Wayne, Indiana. You can also do a self-certification - that's one example, then you can also self-certification for the CDBG program when you don't have to collect income documentation, so for example, it might be a limited clientele activity, where you have to collect forms or intake forms for people being served by public service, by a job activity, et cetera.

You might be able to accept a self-certification, so those are just two examples. We didn't show you in the calculator, but you can -- depending upon your national objective -- for CDBG, you'll be prompted when a self-certification it's okay to use, and if it's HOME, it's going to be on, again, the frequency in which you are allowed to do self-certification, which is not every sixth year of the period of affordability.

You must do source documentation. I know that's probably hard to convey over the phone. Recertifications, so it's limited, but some programs allow you to accept a certification, or the calculator causes a recertification, is where maybe it's a Housing Authority that also does income eligibility for a program, maybe it's section 8, but they also happen to live in your HOME rental housing project or your CDBG rental housing project.

So you're allowed to accept a recertification by a governmental program, and the system has a form for that as well. And just like the self-certification, you generate the form, it's signed by the household, and put in your beneficiary files for either a recertification of governmental programs,

or also a self-certification by beneficiaries, and we know that those two things are kind of important to folks, user who are testing the system.

So just a couple of things to wrap up, but I'm happy - we're happy to take other questions as they're coming in, is that we did talk about keeping all your backup documentation. Your application and your source documentation, very important.

You need to save as much as you can from the income calculator, from the income limit page, you're also going to save the annual income summary page, and you can look in the system, you can save all summaries for 13 months as Kim said before, and then there is an inability today.

You cannot save any supporting documentation, so no application, no supporting documentation. So all right, any other questions, Kim, that's come in?

Kim Wollos: One question. At what point does the calculator allow you to see in progress and not yet complete? So essentially, once you've entered in the beneficiary ID for a calculation, the calculation is saved within the system and it will appear as in progress until you have gone through all of the screens associated with that particular calculation.

Shawna Moraille: Other questions?

Kim Wollos: Folks want to know how they can get a copy of the PowerPoints. So all of the handouts that are related to this Webinar will be posted both on the OneCPD and NSP Web sites, and we'll make sure that links are available for many of the other CPD Web sites so folks can easily find them.

Shawna Moraille: You can also go to the handout button at the top, as I talked about when we first got on, and I know some of you were slightly delayed because we had a lot of people signing on at the

same time. You can also click on each of these, and you can download all of them to your desktop. Okay, so either method. Other questions?

Kim Wolloos: There were a couple of questions around how the calculator handles earned income.

Shawna Moraille: So how so? I mean, what we went through is earned income. We did a couple of wage examples, so is there more to the question than just that?

Kim Wolloos: Also the unearned income disregard?

Shawna Moraille: So that might be related to disabled households that we reminded people, we went into the HOME parts. It's for HOME and HOPWA, where there is - you don't include increases in income for disabled household member. It's 0% the first year, it's 50% the next, if the lifetime benefit of 48 months, but I assume that's what they're talking about.

So it's when people were not employed, under employed, or might be doing like job training, where you would exclude their earned income for a period of time in the sequence that are provided, but there's additional support in the user manual and also on the first page, the landing page, of the income calculator.

Kim Wolloos: Do you want to see if there's any questions on the phones?

Shawna Moraille: Sure. (Toya)?

Operator: There are no phone questions at this time.

Shawna Moraille: Okay, well then I would say, you know, couple things that folks can do. They can use this PowerPoint to train the other staff members, to train their partners. They can use it -

obviously they can use the calculator to manager your own activities, monitor your own activities, hopefully you have procedures where there's a two-step process with income eligibility, that somebody's generating income eligibility for annual income in your office, and somebody's double checking that.

So this is the way to do that pretty easily online, and besides sharing this documentation and sharing the calculator tools and things like that, is that if sub-recipients that need to know this to qualified households, it's rental property owners and managers, all of those folks need to know how to calculate annual incomes.

So just think about yourselves as well as outside of your office. We talked before about how important it is to think about the income calculator as an additional tool within your policies and procedures, so it would be important to modify your policies and procedures to include the income calculator.

You could also, besides training your staff and partners, things like that, if you have like an annual conference or a workshop, maybe it's an application workshop that you do with your partners, you can train on how to use the calculator that way.

You could certainly, even though it's not required by HUD, you could require the calculator be used by your partners in written agreements and your program guidelines. You can also reference it in monitoring reports as well, in case that's helpful to you.

So those are just a couple of things that you can do. We always list the - in this case, NSP resource exchange links, and obviously this is part of OneCPD, so we're just starting the building of the OneCPD website. And then finally, we do want your feedback on Survey Monkey.

Here's the link that you can provide us some feedback on - and this is specific to the presentation, I would say that if you have feedback on the calculator, Kim, what's the best, the OneCPD email address?

Kim Wolloos: If folks have any issues or questions related to the functionality of the income calculator, please send us an e-mail at info@OneCPD.info. And if folks have policy questions as it relates to determining income, please either utilize your ask a question function within NSP or OneCPD, or contact your local field office.

Shawna Moraille: Okay, any other questions? Okay great, well thanks everyone for participating. We really appreciate it. Lots of really good comments and questions, and hopefully you can join us on Thursday.

If you're doing any type of rental activity where you've got - when you're looking at somebody's ability to pay rent, or you're doing a tenant-based rental assistance program under HOME and HOPWA, you should definitely take some time on Thursday and join us, because these are all bookends if you're doing those types of applications as well.

Okay, well thanks everyone. We appreciate it. We'll talk to you on Thursday.

Operator: This concludes today's conference, you may disconnect at this time, and enjoy the rest of your day.

END