



U.S. Department of Housing and Urban Development

Using the Income Calculator for Rental and TBRA Programs

November 15, 2012

Webinar Viewing Options

- Option 1 (**Preferred due to limited number of phone lines**): Listen to the webinar through your computer speakers via the Live Meeting URL link provided in the Listserv announcement. *Written In questions only. Make sure your speakers are unmuted and volume turned up.
- Option 2: Listen to audio portion of the webinar through Premiere Global conference call number provided in Listserv announcement. *Verbal and written in questions.
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Speakers

- Speakers
 - David Noguera, HUD
 - Shawna LaRue Moraille, ICF
 - Kim Wollos, ICF
- Agenda
 - What does the CPD Income Calculator cover for rental programs?
 - How does it work for rental housing programs?
 - How should people use it?
- Handouts
 - PPTs
 - Screenshots
 - User Manual



Q and A Format

- How to ask questions
 - Change status in Live Meeting from **green** to **purple**
 - Press *1 to ask a question through Premiere Conference
 - Provide Name and Organization
 - If question already answered, press *2 to remove from queue
 - Change status back to **green** after question answered
 - Can also ask question via Live Meeting Q&A function



What is the Income Calculator?

- Interactive online tool for determining income eligibility and tenant payment amounts
- Purposes of calculator:
 - Assist CPD grantees to accurately calculate income eligibility of CPD program beneficiaries
 - Enable grantees to determine adjusted income for purposes of HOME TBRA, HOPWA rental assistance
 - Calculate income-based tenant payments for HOME TBRA and HOPWA rental assistance
 - Enable flexibility to adapt/use in context of local policies



What Does the Calculator Cover?

1. Annual Income – covered in November 13 webinar
 - Provides overall program eligibility
2. Adjusted Income
 - Used to determine ability to pay rent
3. Tenant Payments
 - Used in programs where tenant rental assistance is allowed



What Programs Does the Calculator Cover?

- Brownfield Economic Development Initiative (BEDI)
- Community Development Block Grant Program (CDBG)
- CDBG Disaster Recovery Assistance
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Neighborhood Stabilization Program (NSP)
- Section 108 Loan Guarantee Program
- Self-Help Homeownership Opportunity (SHOP)



What Does the Calculator Not Do?

- Calculator assists grantee to determine adjusted income and/or tenant payments but it does not replace need for:
 - Grantee to collect, verify and file third party source documents (when required)
 - Local policies and procedures related to program design of rental and tenant payment programs
 - Grantee to train staff, subrecipients etc on income determination basics
 - Supports situations where CPD funds are combined with other sources (i.e. LIHTC, HOPE VI etc.)



Role of Adjusted Income in CPD Programs

- Used to determine total tenant payment (TTP)
 - A measure of household's ability to pay housing costs
- Needed only for calculating:
 - Subsidy and tenant's share of rent for TBRA
 - Rent for tenant whose income increases above the low-income limit in a HOME only assisted unit
 - Rent in Low HOME Rent units (optional) and other HUD multi-family programs (e.g., 202, 811, with project-based assistance) based upon household's ability to pay rent/utilities
- DO NOT use for determining eligibility, Annual Income done first, then adjusted income follows
 - See webinar from November 13, 2012



Adjusted Income

- Only applicable to rental programs
- Deducts certain allowances from Annual Income
 - Elderly or Disabled Households, \$400
 - Dependents, \$480 per
 - Child care expenses, reasonable, unreimbursed
 - Medical expenses, reasonable, only elderly/disabled, limited to excess of 3% of income
 - Disability expenses, limited to excess of 3% of income
- Produces downloadable Adjusted Income Summary provided for beneficiary files



Adjusted Income Deductions Chart

Type of Deduction Permitted	Type of HH	
	Elderly or Disabled	Non Elderly or Non-Disabled
Elderly or Disabled Household	●	
Dependent	●	●
Child Care	●	●
Medical Expenses	●	
Disability Assistance Expenses	●	●



Tenant Payments

- Only applicable to tenant rental assistance programs
- Data inputs
 - Approved Rent
 - Utility Allowance
 - Assistance Model (Certificate, Voucher, or Other)
 - Rent Standard
 - Welfare Rent (if applicable)
- Produces downloadable Rental Assistance Summary provided for beneficiary files



Getting Started on the CPD Income Calculator

Go to: <https://www.onecpd.info/incomecalculator/>

- User Account
 - Register
 - Log In
- Dashboard
 - Start new calculations
 - Complete previously started calculations
 - Review/Update completed calculations
 - Search for calculations
 - Delete existing calculations



Getting Started on the CPD Income Calculator (cont)

- Select a CPD Program
- Select a Beneficiary ID
 - Instead of Last Name
 - Protects privacy of applicants to CPD programs
 - Included on the Calculator screens and printouts
- Select Member IDs
 - Instead of First Names
 - Up to 12 members per household



Getting Started on the CPD Income Calculator (cont)

- Tracking Beneficiary IDs and Member IDs
 - Process is up to the grantee
 - A spreadsheet or other tool might be helpful with tabs for the individual CPD programs
 - Beneficiary ID and Member ID
 - Mix of numbers and letters allowed
 - Do not use personal information
 - Could use same IDs for different program but for the same household – i.e., CDBG emergency rehabilitation and HOME general rehabilitation



Getting Started on the CPD Income Calculator (cont)

- HOPWA client privacy
 - Exclude any personal information in the calculator
 - First or last names should not be written on calculator printouts



Case Study: HOME Household

- Beneficiary ID# 92812
- Columbus, OH MSA
- Annual Income
 - HH1 – Head of household, employed in sanitation, \$20,000 per year
 - HH2 – Co-head of household, employed part-time babysitting, \$10,000 per year
 - HH3 – Under age 18
 - HH4 – Under age 18



Case Study: HOME Household

- Adjusted Income, \$29,040
 - Non elderly/non disabled household
 - Two dependents, \$960
- Tenant Payment
 - \$800 in rent, \$100 utility allowance
 - Voucher model, \$900 is rent standard
 - Tenant Rent - \$173.75
 - Tenant Payment - \$626.25



Case Study: HOPWA Household

- Beneficiary ID #100912
- Oakland, CA MSA
- Annual Income, \$27,080
 - HH1, head of household, disabled
 - HH1, co-head of household
- Adjusted Income, \$24,492
 - HH1 has medical expenses (\$2,000) & disability expenses (\$1,000) and the disability expenses allows HH2 to work full time. 3% of income for both is \$2,187.60
 - \$400 for disabled household



Case Study: HOPWA Household **(cont)**

- Tenant Payment
 - \$1,402 in rent, \$100 utility allowance, at the FMR and reasonable
 - Certificate model
 - Tenant Rent - \$512.31
 - Tenant Payment - \$889.69



Saving Your Calculations

- Adjusted Income Summary and Rental Assistance Summary
 - Back up documentation (e.g., source, third party) **MUST** be used/kept
 - Print out or saved to hard drive as PDF
 - Follow filing/retention procedures
- Calculator does save Summary for 13 months
- Calculator does not save supporting documentation



Who Should Use the Calculator for Rental Housing Programs?

- Grantee staff who manage and monitor activities
- Subrecipients who manage rental programs where adjusted income and tenant payments need to be calculated
 - Example – public housing authority administering a tenant based voucher program
- Nonprofit and for-profit owners/managers of rental housing where adjusted income and/or tenant payments need to be calculated
 - Example – HUD multi-family programs such as 202, 811 and a CPD program



How to Integrate the Calculator in CPD Programs?

- Modify local policies/procedures to use of include calculator for adjusted income and tenant payment programs
- Provide training and resources to other staff, subrecipients, nonprofits and other partners
- Hold demonstrations of calculator at application workshops, regional meetings, conferences, etc.
- Encourage calculator use in onsite monitoring visits with partners and reference in monitoring reports as helpful tool



OneCPD Resource Exchange Links

OneCPD Resource Exchange	https://www.onecpd.info/
Income Calculator	https://www.onecpd.info/incomecalculator/
View Webinar Materials on the Learning Center	http://hudnsphelp.info/learning
Submit a Policy Question via Ask A Question	https://www.onecpd.info/ask-a-question/
Request Technical Assistance	https://www.onecpd.info/cpd-assistance/

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