Using the Income Calculator for Rental and TBRA Programs
Webinar Transcript

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Operator: Good day and welcome to the HUD Using the Income Calculator for Rental and TBRA Programs conference call. Today's conference is being recorded. At this time I would like to turn the conference over to Ms. Shawna LaRue Moraille. Please go ahead.

Shawna LaRue Moraille: Hello everyone. Thank you for joining us for today's webinar on rental programs and also those that involve tenant based rental as well. I am joined by Vincent Grady who also works at ICF and he'll go over a couple of the preliminary items. Since this is our second webinar, we're using voice over protocol. So go ahead Vinnie.

Vincent Grady: Thanks Shawna. So there's a poll up right now for those who are joining us through the VOIP option which is listening to your computer speakers rather than dialing in to the phone lines. So if you can hear us that would be great if you can just let us know. So it looks like most of you can hear us pretty well. And just make sure that your computer speakers are not muted and that your volume's turned up the full way. So great.

Shawna LaRue Moraille: Oh great. Yes, go ahead Vinnie.

Vincent Grady: So we do have options for today's webinar. We encourage you to do the first option which is to listen through your computer speakers given the live meeting URL that we provided in the list serves. And with this option you can write your questions in through the live meeting Q&A box. You can also dial in to the PGI conference call number we provided in the list serve announcement and you can listen to the audio through your phone line.

And if you're having difficultly accessing the webinar at any time or the conference call ID or the conference call number, just send an email to info@onecpd.info and somebody will help you out.

Shawna LaRue Moraille: And we have somebody literally watching that right now guys. So don't be afraid to send an email in and they'll make sure you have access as quickly as possible.

Vincent Grady: Great. I'll turn it over to you Shawna.

Shawna LaRue Moraille: Okay, great.

Mr. Noguera.

David Noguera: Okay. Good afternoon or good morning depending on where you're joining us from and thank you for being with us today. I'm David Noguera and I'm the team leader for the neighborhood stabilization program.

We're one of the CPD programs that participated in the development of the income calculator - income eligibility calculator. What you're viewing today is the second half of a two part webinar series on the calculator. Shawna LaRue from ICF will be walking you through the various components of how you would use - how you would apply the calculator to rental programs.

We also have folks on the phone from the HOPWA program as well as the HOME program who will be available to answer questions that may arise that are particular to those programs. So I encourage all of you to utilize the program to the extent that it supports the activities that you're carrying out in your communities and to give us some feedback on what you think of it.

We had an earlier version of this program that the HOME program was using some years ago. But that eventually ran out. I guess the data got a little old and the program became de-funked. So what you're viewing now is the replacement - the new and improved calculator.

So I hope you enjoy the presentation today and please use it. Thanks.

Shawna LaRue Moraille: Thanks David. Again, I'm Shawna LaRue Moraille. I work at ICF. And Kim Wollos from ICF is also standing by. She managed the team that developed the calculator. So between the two of us - program questions, system questions - we should have you covered - us and the HUD staff.

So our quick agenda is to make sure that we cover the income calculator related to rental programs. These are rental programs that might be HOME program, HOPWA program, might be CDBG, some of which might have voucher component which is part of our presentation. And we want to make sure that you know how to use the calculator for these rental programs, how you should use it, how your partner should use it, sub recipients, developers, that type of thing.

For this presentation we have three handouts. We have the PowerPoint's that you see here. We also have screenshots and a user manual as well. So hopefully you can see the three pieces of paper in the upper right hand corner of the webinar presentation and you can download those after the presentation as well.

So we do encourage you to ask questions throughout the webinar. We'll be pausing periodically to make sure that folks can ask questions. As Vinnie went over, you can write in questions to the Q&A which is in the upper part of the webinar. Just write them in. We have several people monitoring that.

Or if you're on the premier conference call line you can hit star one after you've changed you status which your status is in the upper right hand corner from green to purple. Hit star one and you'll be put into the queue. And periodically we'll check in with (Zachary) who is the premier conference call attendant who will let us know if we've got some folks that need questions, okay. And then after you've asked your question, please change your status to green as well.

So I'm going to talk a little bit about what is the income calculator. I'm going to briefly talk about what we covered on Tuesday for some of you that were unable to participate in that webinar and I'm going to talk about the topics that we need to cover today related to rental housing programs. And then the second part of the presentation is I'm going to share my desktop and go into the calculator so you can see how to use the calculator for your rental programs.

So first of all what is the income calculator? So it is an online tool which is fantastic for you to be able to determine who's eligible for your program, okay. So, annual income. And also for you to be able to capture tenant payment amounts or tenant rental assistance.

So you need to look at who's eligible for your program, okay, so to make sure that people's gross annual income is applicable to your income limits. And then as appropriate some people do want to make sure they do adjusted income and we'll talk about adjusted income on this presentation. And adjusted income takes gross annual income and takes certain deductions off and it becomes adjusted. So to the disabled household or an elderly household, medical payments - things like that.

And then finally the third piece of the calculator is really about tenant based rental assistance, tenant payments - whatever you want to call it for the HOME and HOPWA program. So these three components is what's covered in the income calculator and it should enable you to have these three different pieces within your own program that you can adopt into your local policy.

So as David mentioned and I'm mentioning, we had a great webinar on Tuesday. We had over 1300 folks in attendance which was fantastic. Most of you in terms of your programs cover annual income because who is eligible to participate in your program is the most important thing in terms of the HUD program.

What we're covering today are items two and three - adjusted income. And I'll talk about that a little bit more but I gave you a couple of examples where you're taking off some deductions for the household and you use it to determine their ability to pay rent and utilities. And then finally if you have a voucher program or something that might be called a tenant payment program, we'll walk you through that as well.

There is a webinar recording from Tuesday's webinar already up on the website which the link to that is at the end of this presentation. So you can take a look at that. The transcript will also be available in a couple of days, okay.

So it's important to understand which of the CPD programs are covered in the calculator. So you'll see here the Brown Fields program, CDBG, all flavors of CDBG, the HOME program, HOPWA, Neighborhood Stabilization, Section 108 and then the Self Help Home Ownership Opportunity Program. At this point the other programs in CPD such as the homeless programs are not in the system because of the changes in the regulations, okay.

So what does the calculator not do? Okay, so while the calculator is going to help you with math, okay, it is not going to take the place of your collection of applications, your collection of documents such as third party or source documents that might be a pay stub. All of those things are collecting locally when it's required. And it will not store - the calculator does not store any of these items either.

Your local policies and procedures related to how your program is designed, okay, how you do calculations yourself - all of that should play into the calculator in terms of what you input but you still need to have local policies and procedures about whose income to include, exclude, et cetera.

The calculator does not train on how to use the calculator at this point, okay. But it is able to help you with what are some basics related to income determination. And the calculator also does not have the capability at this point so that if you combine maybe HOME and tax credits in the same unit, it won't automatically take the lesser of an income limit, okay, for example.

So it supports those situations but it won't definitively help you with the combination of the two. You really have to do that in advance before you decide what income limit you're using, okay.

So that was the calculator in general. Let's roll into our two topics, okay. And it's really important that you keep these separate in your mind, okay. Some of us go automatically to the rental assistance payments but we really need to take a step back here.

So those of you that joined us on Tuesday and those of you seasoned in the program know that to participate in the program we do annual income or gross annual income first to figure out who can live in our HOME, HOPWA, CDBG rental projects and programs, okay, from gross annual income. Then we need to figure out the household's ability to pay housing cost such as rent and utilities.

So adjusted income is to figure out what rent they're going to pay, okay, for example. It also helps them helps you with any subsidy payments or any tenant payments. What does a tenant share of a tenant based rental assistance program? What does the administrator share or the subsidy share of that particular program?

And in a couple of instances, I do want to make sure that when we talk about adjusted incomes - even if you don't have a voucher program - some of you I do know are setting your rents based on the ability to pay. So you might be using adjusted income and stopping after adjusted income because you want to figure out what's the adjusted income for my household from an annual standpoint and then you're going to figure out divided by 12 times 30%. That's what the household can afford to pay for their rent.

So I want you to keep that in mind that some of you might just stop after adjusted as opposed to going on to the voucher portion. And then we might have a situation where we have to look at adjusted income if we have a household whose income goes above the low income limit for HOME and it's above 80% of income but it must be a HOME only unit. So not HOME and tax credits but HOME only.

In those situations tenants pay 30% of their income. In one scenario it might be capped at something related to market, okay. But at least this adjusted income piece allows you to do both things - both the tenant payment program or you might have a situation where you base somebody's rent on 30% of their income, their ability to pay, okay.

So again we covered annual income first. This webinar is going to do adjusted first and then we're going to go into if you have a voucher program.

So a couple of things on adjusted income. We have a much longer presentation but we wanted to do something that was at least the basics on adjusted income here is that adjusted income is only applicable to rental programs. Some people have the misconception that adjusted income is adjusted for families or family size. That's related to the income limit.

When we're talking about adjusted income, we're talking about the following five categories. Are they an elderly or disabled household, okay, and how is that defined? So elderly - you're 62 years of age and older. Disabled is where the head, co-head or spouse happens to have a disability, okay.

We also have the second category is dependents, okay. And this is for anyone who's living in the household who's a dependent. They're under the age of 18. Any fulltime student regardless of age. Any disabled person regardless of age who's not the head or staff. Each one of those dependents is $480.

Then we have childcare expenses, okay, which they have to be reasonable. They have to be unreimbursed from another program. It allows somebody to go to work, go to school, et cetera, get a job training, all of that.

And then we have two more categories - medical expenses, okay, and that's only for elderly or disabled households. And it's what is in excess of 3% of income. And then finally disability expenses - anything in excess of 3% of income, okay.

So once you calculate and this is what's great about the calculator. The calculator walks you through all of these items so that you can make sure that for individual households that you're serving that you cover any of these deductions that they might be receiving, okay. And at the end of the adjusted income section you would be provided this summary for your beneficiary file. So I'll show you what that looks like as well.

So that seemed like a lot of information on adjusted income in one slide. I do like to use this short cheat sheet where you can see based upon the type of households whether or not it's elderly or disabled you get any of the five deductions. If you're a non-elderly household or non-disabled household then you get the three - dependent, childcare or disability, okay. So sometimes people like to see something visual. So hopefully that helps as well.

So that was adjusted income. And we just have one slide here on tenant payments or voucher assistance - that type of thing. So if you do have a program that might be tenant based rental assistance in the home or it might be HOPWA tenant based assistance or TBA where you need to figure out based upon your household that you're serving. You need to look at whatever the approved rent is for that household, looking at the tenant paid utility allowance.

Depending upon the program you've got different assistance models. So certificate, okay, is what I would call old school public housing where tenants only pay 30% of their income toward rent and utilities, okay. Voucher model is different because it allows people to pay more - a household to pay more than 30% and it's modeled after the newer public housing model, the housing voucher program.

And then some programs allow in other categories. So sometimes people do a flat amount where they provide a flat amount of maybe like $200 in their jurisdiction to help somebody afford their rent. We're always looking at a rent standard and this will vary depending upon the program we're talking about and if we need to take a look at welfare rent as applicable. And again the same as adjusted income, there is a downloadable rental assistance summary that you can print off as a PDF and put into your beneficiary files, okay.

So as I get ready to kind of roll it over to the calculator and share my desktop, do we have any questions maybe in the queue (Zachary)?

Operator: We have one question from the queue. And we'll go to the site of Patricia. Please go ahead. Your line is open.

Shawna LaRue Moraille: Hi Patricia.

Operator: Patricia you may want to check your mute switch.

Patricia: Oh, I'm sorry. My question was answered and I pressed asterisk two to cancel it but did that not do it?

Shawna LaRue Moraille: That's okay. Do you have any other questions Patricia that we can answer for you?

Patricia: No. Unfortunately we're kind of a little lost over here because I'm understanding that you had a webinar on Tuesday that we were not privy to. This is the first time we're logging in, so.

Shawna LaRue Moraille: That's okay. I can do a quick recap because I think other people are on the same boat. So when I start my two case studies - one on HOME, one on HOPWA - I'll briefly cover annual income. So you can see that and certainly you can download the power points from Tuesday. You can download and listen to the audio portion that's available to you already and then the transcript will be up in a couple of days, okay. So you can certainly catch up Patricia and others, okay.

Patricia: And where would I get those PowerPoint's and those things to catch up in the future?

Shawna LaRue Moraille: So there's a link at the end of the PowerPoint presentation of the webinar that will show you where to go to get the materials.

Patricia: Thank you. I appreciate it.

Shawna LaRue Moraille: Okay. No problem. Thanks Patricia.

Anyone else in the queue (Zachary)?

Operator: We have no further questions in the queue. Just as a reminder, it's star and one to enter the queue and it's the pound key to remove yourself.

Shawna LaRue Moraille: We have a couple of questions written in Vinnie. Are any of them ones we should entertain at this point? If not I can just keep going.

Kim Wollos: Shawna one question that just came in that I answered via the queue was around which programs are included in the calculator.

Shawna LaRue Moraille: Okay.

So in the earlier part of the presentation slides - and some of you might have joined a little bit late - there's a slide that tells you it's CDBG programs, HOME, HOPWA, Section 108 of the SHOP program which is Self Help Home Ownership Program, NSP - all of those are covered in the calculator.

And I can also - can folks see my screen now? I could also provide you - if we were going to start a new calculation, hopefully you can see this. I can drop down and those are the programs that are covered in the calculator so far.

Okay. So in terms of just a couple of clarifications here. I'm actually in a demo part of the OneCPD website. This is not the same website that you will use to enter your calculations. That link is at the end of the presentation, okay. So just keep that in mind. I'm supposed to be in this one that starts with the word stage. I am demodiva and this is our dashboard. So the dashboard is where all of your calculations are kept, okay. So just quickly at a glance here is that and we've created several case studies here. We did a couple on Tuesday for each of our programs here.

If you want to take a look maybe at HOME, we have an annual calculation that we did which is gross annual income. Today we'll talk through adjusted and then we'll go through tenant based rental assistance as well, okay. And then we'll do the same thing on the HOPWA program - sample HOPWA program case study that we also pulled together, okay.

So let me just do a quick recap. I'm going to go through a HOME example first and then I'll do a HOPWA example. And I do want to start so that you know a little bit about annual income, okay, but not to repeat everything I said on Monday. The reason why we need to go into annual income is that you need to understand whether or not the household is elderly or disabled, okay. And the only way that you can check that is through the annual income portion. And then we'll go into adjusted and then tenant payments.

So hopefully folks can see my screen. If we were to start a new household, this would be a dropdown box. And we're using beneficiary ID's where it's any type of numbering system that you want to use, okay, or lettering system. I chose a date which I provided my fake household income.

And then you have to indicate on this first page the number of household members. So in this case I have four household members in my HOME household, okay. From there and this is the main thing I wanted to show folks before we go into adjusted income is that after you provided the beneficiary ID, each of your household members need to be provided here where you're numbering and lettering them based upon something of your own design.

So just like the beneficiary ID, you're not supposed to use social security numbers, names, addresses, anything like that. So for my household of four here I just want to point out that we've got a head of household and a co-head of household, okay. And then we have two children under the age of 18, okay. So that's something to know, okay.

And then for this particular example is that we're in Columbus, OH which is where I'm based. It's the center of the universe. So I wanted to make sure we had an example from here. Folks are having trouble finding their income limit. There is a website here which we had a few questions on Tuesday, okay. So if you want to take a look at that particular data set if you're having trouble finding your jurisdiction.

So we have not determined them to be income knowledgeable before, okay. We are doing tenant based rental assistance. So I'm just going to get quickly to the summary page for this particular household. So you can see what was their gross annual income and in this case it was the Part 5 definition, okay.

So let me just get to the summary here so I can show you what that looks like for this particular household, okay. So for this particular household of four, okay, we have somebody who does babysitting. We've got somebody who works in sanitation and they've got two children, okay. And always with income eligibility with the Part 5 definition we have assets on top. Income on the bottom gets added together basically, okay.

So for this household their income is $30,000. They're well below the 50% income limit that I set up for this household, okay. So that is - I'm going to save this because we want to make sure we go back to the dashboard. But we could also press to the right. We could go onto adjusted income, okay. But I'm just going to go back to my dashboard just so you can see that you must do the annual income first then we go into adjusted income.

So let's do our first example of adjusted income and keep that in mind. Okay, so we are starting with dependents, okay. We are not starting with business and elderly or disabled household because we already categorized folks in the portion of the website under beneficiary ID and annual income. If folks remember head and co-head of household, we asked about age - 62 years of age and older - and we asked about disabled. So we don't need that information. The calculator has it but we're missing the other pieces right.

So we're missing dependents. And I mentioned we've got two children under the age of 18. So for each of those dependents $480 will be subtracted. That's the first step for this particular household, okay.

There aren't any childcare expenses for this household. So that is zero. If there were childcare expenses, okay, provided here then we would put the amount in but it must enable somebody to go to work, seek job opportunities or job training or to go to school.

This household also does not have any disability expenses which is why this is zero, okay. HOPWA will be more interesting than this I promise. And then same with medical expenses although medical expenses are only available to elderly or disabled. So it makes sense this is zero, okay.

So those are all of our inputs to come up with our adjusted income calculation summary. So we have a couple of options here. I can scroll all the way to the bottom and you'll see it's just a dependent deduction that we had or you can also download here into a PDF. And again you can keep this PDF. You can share it over email. You can save it, you know, a hard drive or something like that in your office. It's available to you, okay.

So for this household we just have the 960. The system automatically calculates 3% of annual income even though we don't need that in this example. We're just looking at the 200 - I'm sorry - the $960 which is 480 for the two dependents times two. So we get the 29,050. So that's the household's adjusted income.

So we've taken off the deductions that we could for this household. Now if we were to do a straight rental program without a voucher program, we would look at this adjusted income and maybe it's a HOME unit that we have to figure out their ability to pay. So we could divide this by 12 because this is annual divided by 12, multiplied by 30%. That would give us what the household could afford toward rent.

And again some of you - although it's not common - some of you might do your rental program that way. Or if you're in a HOME only unit over 80% of AMI then you have a situation where you need to look at their adjusted income divided by 12 and take 30%, okay. That's how you set the rent for the individual household, okay.

Let's go ahead and continue. This is already saved. We can go ahead and continue to rental assistance. Again in the presentation it's called tenant payments but it's the same thing.

So for the HOME program I chose to do a voucher calculation and HOPWA will do a certificate just because I wanted you to see two different models in the system. So in the voucher model, in this case, you know, we have to make sure that rent is reasonable, okay. But we're going to collect a little bit of information here. We want to know the actual rent for the unit which is $800 - very affordable here in Columbus, OH - and a utility allowance of $100, okay. So the two together is $900 which is a reasonable rent for this household of four, okay.

And we provide the rent first and then we go into which model. in HOME we're allowed to o the certificate model, okay, which I talked about before which is a tenant paying 30% of their income toward rent and utilities or the voucher model which the tenant could pay more or less than 30%. It's based on the new housing choice voucher program or there could be another model. But we're going to choose the voucher model and keep moving forward.

In this scenario, the thing to keep in mind is that when it says PJ payment, PJ is used because that's participating jurisdiction for the HOME program. It is the same as the grantee. And it's fixed because the grantee or it might be the housing authority that runs it for the PHA, they have a fixed amount that they're paying. They're not going to pay anymore in subsidy than what our calculation is going to show, okay. And the tenant is going to pay more or less than their 30%.

So this is the rent standard here, okay, that's provided for the participating jurisdiction. This is the same as the payment standard you might say, okay. We were trying to come up with some common nomenclature for the system. This is the same as the payment standard. And so it helps us with rent reasonableness but in voucher we could have a rent that far exceeds this, okay, and ours just happens to be the same. But I could have put the $1200 rent perhaps and that would be okay on the voucher model, okay.

So the same thing is an adjusted income. This is our rental voucher model summary where we could download to a PDF here at the top, okay, but if you want to kind of check the map here. In the voucher model you always start out with the rent standard, okay. And the system then calculates what 30% of the household's monthly adjusted gross income is. So it's the adjusted income amount which was the 29,000 divided by 12 times 30%. That's how you get the 726, okay.

And then the maximum subsidy - this is the max that will be paid to any unit that the household chooses is the 173. So it goes on to use the actual rent which is the $800 minus - I'm sorry - added to - I'm sorry -- $100 added to I which is 900 and then you figure out what the max subsidy is, okay. And then it goes on to compare it to 10% of monthly annual income. All of these calculations here are part of the voucher model so that you figure out what the greater of those is.

So at the bottom it's still the 173 that we talked about before is what the subsidy amount will be and then at the bottom what the household will pay toward rent to the owner is the 626, okay.

Alright, questions on that? This is our one HOME example - both adjusted and the voucher model. Questions that folks here?

And we have like several written in Vinnie and Kim - those of you that can see it since I can't take a look at that. (Zachary) do you have anyone on the phone that has a question?

Operator: We have no questions in the queue at this point. It is star one if you would like to enter the queue.

Shawna LaRue Moraille: Okay, anything written in guys?

Kim Wollos: Yes. So one question is does the disability have to be a medical disability and documented by receiving disability checks?

Shawna LaRue Moraille: So I'm going to tell you - and this is for Amy, Mila and Henrietta who are in the two program offices - HOME and HOPWA. The definition of disability is a very common question that we receive.

I usually tell people to go to the Part 5 regulations which is 24CFR part 5.403 which talks about what is the definition of disability. And that's what I usually tell people to use. And it's several different iterations of that. It's some people that receive social security checks like social security disability or SSI like my sister does. It goes through several different iterations of that. So not necessarily somebody who's qualified to receive social security. There are a couple of different definitions there.

Amy and Mila and Henrietta are you okay with the Part 5?

Female: Yes, we are.

Shawna LaRue Moraille: That's a very common question. So thanks for that (Kim).

Kim Wollos: On another question - I run a transitional housing facility for homeless families with children funded by HOME. Is this not covered by the calculator?

Shawna LaRue Moraille: So for transitional housing, the one thing that we need to keep in mind if it's funded by HOME is that we have to have a lease, okay. So when you have transitional housing you have a one year lease and you're going to have a couple of things. You're going to definitely do annual income which we covered on Tuesday to figure out how, you know, you said that they were homeless but they have some income. So you have to do annual income to figure out their ability to participate in your rental housing program. So that's the transitional housing.

And then HOME which isn't covered in the calculator which might be what you're referring to. HOME does have established rent. We have a high HOME rent limit and we have a low HOME rent limit. And those rent limits would definitely be in place for your transitional housing project, okay. So you may not need adjusted and you may not need this tenant rental assistance portion if it's just transitional housing funded by HOME that went into building the transitional housing or rehabbing the project - that type of thing.

Kim Wollos: Great. Another question for you - is this calculator applicable to the housing choice voucher program?

Shawna LaRue Moraille: We did not build the calculator to public and Indian housing office standards - so PIH where the housing choice voucher program comes from. So at this point I probably wouldn't use it for that program. There could be future iterations of the calculator that would cover specifically the housing choice voucher program.

Kim Wollos: Let's see here. If this household has been eligible to conduct medical expenses, would a different screen have popped up?

Shawna LaRue Moraille: So we can actually go back if you don't mind to adjusted income. So the only folks that are eligible to receive medical is - this says elderly on the printout but it's either you're a disabled household or you are an elderly household.

And when we went through - as you can see off the left-hand side - we had a tab that asked about medical expenses. So we would have populated this screen. And hopefully the person who wrote in can see this screen.

So if the household was eligible they would have seen it. This household is non-elderly non-disabled. But at least in the home path you'll see the medical expenses pop up.

Other questions?

Kim Wollos: In what aspects of the HOME program is adjusted gross income used? Is it just for TBRA programs or does it cover all HOME rental units?

Shawna LaRue Moraille: Okay. So let me go back to the PowerPoint slides and I appreciate this question because a lot of folks are confused about this. So let me just go back to the PowerPoint real quick.

So let me just answer the opposite and then I'll answer it also separately for rental programs in general. So if you were doing a tenant based rental assistance program, you have to do adjusted income because you need to figure out after you look at gross income what is the household's ability to pay rent and utilities? Adjusted gets us there. Would they get certain allowances or deductions if they're elderly, disabled, et cetera? So you must do it in that context.

Now there are two other scenarios, okay. Maybe three other scenarios, three other scenarios where adjusted incomes and HOME units exist where you have to know adjusted income.

The first one here is on my PowerPoint presentation. It's this bullet right here. Rent for those tenants whose income increases above the low income limit which is 80% and it's a HOME only unit, okay. So not HOME and tax credits because that's a different rule. In that scenario you have to look at adjusted gross income to figure out their ability to pay rent. And you set the rent based upon 30% of their income if they are in a fixed unit, okay. If they're fixed and floating unit's in HOME.

If they're fixed which means they're always the same HOME units then it's always capped at 30% of the household adjusted monthly gross income. Or if it's floating then it's the lesser of 30% of the household's adjusted monthly gross income or a comparable market rate rent, okay. That's probably the most common situation, okay, where it's HOME only. You've got to be able to charge them a little bit more so long as their lease permits and it's often above - as I mentioned before - the low and the high HOME rent. It's often above those rents, okay.

And then another scenario would be sometimes HOME is coupled with other HUD multifamily programs like HUD 202's which are for elderly, 811's which are disabled or maybe there's project based assistance. It's helpful to know how adjusted income is calculated. So when you go on site and monitor your rental programs you understand that you need to not look at the section on adjusted income that talks about elderly, disabled, et cetera.

What you're going to be looking at are, are the HOME requirements met related to gross annual income. You're going to be looking at whether or not the correct rent limit was charged in the low or high HOME. You're going to be looking at utility allowances. I mean I could go on and on.

The third category when you need to know adjusted income is that there are programs out there where it's a rental project where they don't use the high and low HOME rents. They actually use what the tenant - what the household can afford to pay toward rent and utilities. And they're using adjusted income to do that.

So maybe it's they always say that somebody is going to pay no more than 30% of their income toward rent. They would calculate that using adjusted income. Does that help? Is that clear Kim and other people on the phone - clearer?

Okay. Well we'll just assume it is. Next question. I'm going to go back to my dashboard so we can make sure we cover HOPWA next. Other HOME questions maybe.

Kim Wollos: Let me go through. So Shawna it would be a good idea if you could - I can probably answer this question.

So one question that phone had was once I have entered an original beneficiary ID number for family A and I number each beneficiary member ID - each one, each two, et cetera - can I also number each beneficiary member ID for family B with another original beneficiary ID number such as, you know, using the same identifying numbers - so each one again, each two.

So if by family A and family B we are talking about two different calculations where family A is one calculation and family B is another calculation and you have the beneficiary ID for family A is let's say 123 and the beneficiary ID for family B is 456, you can use the same member ID's for the people within that household. So you could use HH1 and HH2 for the members in both of these households.

So hopefully that answers that question.

Shawna LaRue Moraille: Right. You can make it as complicated as you want on the beneficiary ID and the member ID as you want. The whole reason to build a calculator to protect privacy. And you should have your own tracking tool that you have in your office related to the beneficiary ID and the household numbers - the household ID's, sorry - so that you can track with the actual documentation.

So in my household it's Shawna and (Rich). So what I would want to make sure if I'm household one - Shawna - I've got some record of that, okay. And we're not talking about HOPWA. HOPWA's different than this but HOME and other programs. I want to be able to track the documents so that you can see all of (Shawna's) asset and income documentation - all of (Rich's) asset and income documentation related to he's household number two, okay - HH2 - but not with HOPWA. You can't do it with the HOPWA program. We need to protect privacy and we are not recording names anywhere - even in a local tracker.

Okay, next question. Good question. Everyone's asking about that.

Kim Wollos: A couple of questions related to HOME TBRA. So the first question is TBRA under the HOME program allows program operators to charge a minimum rent per month. Does that calculation have a place to accommodate a minimum tenant payment?

Shawna LaRue Moraille: So it does not. And it's not just HOME you guys. This is kind of a HUD standard is that most programs say you have to have a minimum tenant contribution towards rent. Like it can't be zero dollars. It has to be ten dollars. So there isn't a place in the current calculator the way it is but it's something we can think about in the future.

Kim Wollos: Another HOME TBR question.

Shawna LaRue Moraille: Keep them coming.

Kim Wollos: Can a PHA running both a HOME TBRA program and a housing choice voucher Section 8 program use the housing choice voucher calculator to determine HOME TBRA client eligibility instead of using this calculator. Our PHA believe that their housing choice voucher program calculator will cover eligibility for HOME TBRA clients.

Shawna LaRue Moraille: I would have to say without looking at it it's kind of hard to determine if it meets the HOME requirements. But if they do a side by side comparison and they feel like all the requirements are met for the HOME program then it might be permissible but I'd have to take a look at it.

Kim Wollos: Okay.

Shawna LaRue Moraille: Whoever wrote that - I would make it upon you to work with your participating jurisdiction - whoever's funding you - and do a side by side comparison showing that it's the same.

Kim Wollos: Okay. Another question. This one's a little bit more in general. Please explain the rent standard. Does the PHA determine this or does the landlord do so?

Shawna LaRue Moraille: Sure. Now that's a really good question. I'm sorry.

So the rent - a couple of things here is that everything that I am saying for the most part that is affected by the calculator is in your user manual which is one of your handouts. And in the user manual there is a section on tenant payments, rental assistance. I can't remember the name of it offhand. But in there it talks about what is the rent standard. And depending upon the program, okay, it typically and it's determined by the participating jurisdiction if you're HOME and for HOPWA it depends on the grantee. They establish what that is.

It could be the FMR, okay, which is the fair market rent for your jurisdiction. If you are in a jurisdiction that allows the housing authority can go above the FMR to like maybe 110% of the FMR, you can use that for a percentage of your units that you're serving. Or there's also an exception rent where you could go maybe up to 120% of the FMR for 20% of your clients. So there's some guidance in the user manual that talks about what the rent standard is or payment standard. But in most jurisdictions it's some flavor of the FMR, some percentage of that FMR or it's exactly the FMR.

Kim Wollos: Let's see here what others. Okay. This one is about gross annual income. Because gross annual income is annualized/projected for the next 12 month period, when calculating actual or imputed interest, do you count the actual number you arrive at or because interest is calculated on a six month average, do you double the figure for the correct annualized income amount?

Shawna LaRue Moraille: So this person is a HOME grantee or a HOME PHA from what I can tell from the question. I'm going to try to be short here. When you talk about six months balance then you're talking about what is in the HOME technical guide for determining income and allowances or we call it the purple book from January of 2005.

In there it talks about if you're looking at a checking account balance that you're always using an average six month balance. So that's where you're getting that from. So I think the question is related to there are two different steps and again we're talking about HOME here where you have the Part 5 definition. And in the Part 5 definition we're going to look at cash value of an asset and we're going to look at interest earned on that asset.

And the cash value - if it's over $5000 - we have to take a percentage of that which is known as the imputed asset calculation. So depending upon if your cash value is greater than 5000 you have to take a percentage of that. If we're just looking at income on the asset, typically a checking account doesn't have any income on the asset. So you need to see if that six month balance actually is over $5000 or not.

Kim Wollos: Okay. Another kind of related question to gross income though a little bit easier. I am part of a home buyer assistance program. Will the calculator assist me with project or maybe projected 12 months of gross income?

Shawna LaRue Moraille: So yes. So we didn't go through this today but you want to pay attention to Tuesday's webinar is when for and you can also take a look at the sample screenshots. We also gave you screenshots of the sample. And you can take a look at the annual income screenshot and that's where you would put in for that particular household who's qualifying for homebuyer down payment assistance, you would walk through the annual income calculation.

I do think that it's important that people keep separate in their mind when you're talking about home buyer it's not about the ability to pay a mortgage. That is not captured in the calculator. Only are you eligible to participate in the program in general, okay. So it does something difference. I'm sorry. It doesn't do the homebuyer affordability like a front end or backend ratio. It is not covered there but you can certainly use it for gross annual income. And if you're homebuyer that's all you have to do. So you don't need to know this adjusted piece that we went through and you don't need to know the tenant based rental assistance piece either.

Alright, anything else? And if there's anything else on gross annual income, let's just not cover that right now. If you wrote in we're capturing these questions and we will be getting back to folks as well. So are we ready to go into HOPWA? (Amy)?

Amy Palilonis: Yes.

Shawna LaRue Moraille: Okay. So let me orient you to this household for HOPWA, okay. So for this particular household, I prefilled it with a beneficiary ID that you see here. Its two household members, okay. And I'll tell you where they live and I'll tell you a little bit about their household.

So there are two household members. One is the head of household who also happens to be a person with disabilities and we also have a second household member who is considered the co-head of household, okay. This household lives in Oakland, California which I lived nearby so I chose that. We made sure they're below the maximum HOPWA income limit of 80% of area median income.

And so for this two family member, okay, it's not as affordable as Ohio. Two members income limit 52,300 for them, okay. So have we determined their income before in the system, okay? The answer is no. And then HOPWA - you have a couple of options here. For HOME we're always looking at source documentation if it's initial eligibility, okay. But this gives the option of a self-certification for the household or family in this case or a written statement by a governmental program but I chose source, okay. I think most people are using first documentation.

And I want to make sure that we get to the summary page so you can see what it is. But we mentioned on this imputed asset calculation - this is that path book rate and I will illustrate that in a second. So for this household we could have at the top - sorry if that's really quick. We could have checked out the inclusions and exclusions of income that are up there but we can go ahead and hit calculate. And we could download a PDF for this household if we wanted to.

Some people like to do that before they go into adjusted income just so they don't have to toggle back and forth in their computer screens. So it's a great benefit of the calculator.

So we have assets on top, okay. So for this particular household they have cash in a savings account. They also have a retirement account. And then one of them is receiving social security. The other person is receiving income in terms of wages here, okay. So they're well below the 80% limit at $27,080. They obviously need some rental assistance here given what percentage of varying income that they actually are.

So we'll go ahead and continue to adjusted. Again make sure that you listened to Tuesday's webinar to learn more about annual gross income. But we're going to go into adjusted, okay. So if you'll remember with me this household has a head of household who is also disabled. So we'll definitely get the $400 for a disabled household member, okay. Or not member but this is a household that is considered disabled so they get 400 and it's just one time amount of 400.

And then we're going to roll into this part of the calculator that asks about dependents. We'll go through childcare - everything that you folks saw for the HOME definition, okay. So dependents, no dependents, no child care. It was two adults, right. So they don't need childcare but they need other things, okay. So for this particular household they do have unreimbursed disability expenses of $1000. And for disability expenses to be deducted from annual gross income, you need to identify the household member that enabled them to work or enabled them to further their education, okay.

So it's household member two - he's a fulltime employee at I think I had a coffee shop or whatever for this household. So it allows that household member to work. And the $1000 for disability expenses - it might be for somebody to come in and provide onsite services for that household member as an example.

Not just disability expenses but because this is a disabled household they are eligible for medical expenses. So in this case it's $2000 for medical expenses. The list of medical expenses are provided to you in the user manual but, you know, things like that are services, prescription, non-prescription, dental, eyeglasses, et cetera. And for all of us we have unreimbursed medical expenses. But obviously this household really needs the assistance.

So this is our adjusted income calculation summary. So again we can download to a PDF, okay, but we have annual income as we showed you a little bit ago. And then we're going to go ahead and take a look at a couple of their other deductions.

So they have that $1000 in disability, okay. They also had the $2000 in medical. So what this does is it figures out what 3% of annual income is, okay, for the household. And it's anything in excess of that. So 3% of annual income for this household is my 81240 that's right here - line six - okay. So it's anything above that. So it's definitely going to be the difference between 1000 and 812 which is 187. And then it's definitely going to be the total medical expenses down below, okay. It's going to be for that as well.

And again - the medical - even though it says just elderly, it's for elderly and disabled households, okay. And it is being captured in the calculator even if it doesn't say that.

So for this household we have the 187. We've got the 2000. And then because it's considered a disabled household, they have the 400. So total deductions for this household are the $2587 that you see here. So their adjusted income is the 24,492, okay.

Let's just continue on to rental assistance. But hopefully you see, you know, this is a different example than HOME, okay, in terms of this HOPWA household.

So what’s a little bit different - each of the paths are slightly different even though we tried to make as many of them as the same. In HOME we started out with what was the rent to the household. This is a question about is the rent at the fair market rent or the required rent standard? So if you do have a community that’s allowed to go above your fair market rent as we covered a little bit ago - some of you have housing authorities that go up to 110% of their rent standard or their FMR - you could use that.

So this is just a test. Is the rent below this for the household, okay? And it definitely is. So we hit yes.

Another question on is the rent reasonable, okay. And you don’t know what the rent is unless you have the PowerPoint’s in front of you but I think I chose like a $1400 rent which we’re going to get to next. 1402 is the FMR in Oakland, California. So this is when - so it’s going to ask the two questions on HOPWA. Is it a rent standard? Underneath rent standard, is it reasonable? And then here we put in the applicable rent standard, okay. So, I’m sorry - the applicable rent for the household which happens to be the FMR.

So 1402 is the max FMR and then we have a $100 utility deposit, okay, or utility allowance. I’m sorry, I did not say deposit - allowance. The only two options here is the certificate model or there could be another model but at this point there isn’t one allowable by HOPWA. So we use the certificate model which again is the difference between 30% of somebody’s adjusted monthly gross income is what they pay for rent and utilities.

So for the certificate model you would see this if we had HOME certificate here as well that we’re always looking to make sure that we’re comparing it to the welfare rent. So is it a household that receives welfare, they’re a TANIF recipient or anything like that as part of their benefits? And the answer is no.

And then here is what the rental certificate model looks like. You can again download it to the PDF. So we start out with 30% of the monthly adjusted income. And in this case it compares it. The certificate model is always going to be the greater of 30%, 10% of monthly annual income or a welfare rent if it was applicable. That's the way the certificate model works. So this does the math for you. And the greater amount is the 61231 here.

The rent to the particular landlord is 1402. The utility allowance is 1000, okay. So the gross rent is 1502 and the tenant is going to pay the difference. Basically the tenant is going to pay 30% of their income, just not the utility payment. And this is what they're directly paying to the landlord is the 51231. They're paying the 100 bucks to the utility companies, right.

And then finally the difference with that is going to be the 88969 which is the HOPWA rental assistance payment provided to the landlord.

Alright, questions on that or (Amy) I'm happy if there's anything that you want to clarify as well related to this particular example.

Amy Palilonis: I thought that was great.

Shawna LaRue Moraille: Great.

Alright, questions related to - and we'll take ones related to HOME but if we could prioritize HOPWA first since these folks have been waiting for a little bit for their model, that would be great.

Kim Wollos: Shawna we have a couple - at least one that I can see is specific to HOPWA.

Shawna LaRue Moraille: Okay.

Kim Wollos: So the question is if both adults in a HOPWA household are both HIV positive, can they take the 400 deductible twice or is the co-head a dependent?

Shawna LaRue Moraille: The co-head is not a dependent but the $400 - it could be the same for an elderly household - it's only provided one time. It's not the same as dependents where you get 480 per dependent. It's you get the $400 one time if you qualify.

Kim Wollos: And then the second question that they had is, is an adult ever a dependent?

Shawna LaRue Moraille: Okay. So our definition of dependent is three categories, okay. So a dependent is under the age of 18. They could also be disabled at any age. So that would count in your example (Kim). So they could be over 18 but disabled. Or they're a full time student of any age. They just can't be the head or co-head of spouse in order to get the dependent deduction.

So in their example then yes. It could be two adults - one is considered the head of household. The other - if they are considered a dependent - might get the dependent deduction.

Kim Wollos: I'm just looking through others.

Shawna LaRue Moraille: That's okay. I'm sure (Amy) people have asked that question before. So is there any other criteria with HOPWA so that they qualify for both the disabled household and the dependent because disabled of any age, I mean, it could be, you know. So I don't know if you guys draw a distinction more between two adults living together - that type of thing.

Amy Palilonis: Well I can tell you what I have and I was looking it up as you were talking in the guidance that our TA providers use. So it's 400 for any elderly or disabled family members. Disabled always applies to households with people with HIV if they're head, co-head spouse or sole member. And then for each dependent household members - like you said - who are minors, members of any age who are handicapped or disabled or members who are students but not the head, co-head spouse, soul member or foster children.

So I would think that if it was - if the family was made up of the head and the spouse, the spouse from what this said would not be included as a dependent.

Shawna LaRue Moraille: Right. And this is a good time to say you guys, we tried to build the calculator to only talk about the head or co-head. We purposefully left the word spouse out because not everyone has a spouse. So I'm not sure we fully answered your question. I'm sorry. But it sounds like that is possibly an outstanding question that we can try to get answered about whether or not that other household member - how they could be considered a dependent.

Amy Palilonis: Right. But this says that co-head - that it would not apply if they were the co-head. So I really just think it depends on who the other person in the household is.

Shawna LaRue Moraille: Okay. So it might be the difference between who signs the lease, right?

Amy Palilonis: Yes, possibly. I mean this is definitely something I can look into more to get more guidance.

Shawna LaRue Moraille: Yes. I can see where people might have a lot of questions. so I think we gave you a little bit of information over at that end and we can try to get a more robust answer back out to folks.

Kim Wollos: And there are a few other questions related to dependents so we'll take a look - I think - at all of those questions that are related to dependents and make sure that whatever, you know, hopefully whatever we provide that we can answer all of these because I think a lot of them are, you know, what about in this situation kind of questions.

Shawna LaRue Moraille: Right, yes. I can see where that would be a question. Okay, well thanks for asking it and we will make sure that something gets back out to folks. Other HOPWA questions?

Kim Wollos: So another HOPWA question that I'm not sure maybe was covered. We talked about it just a little bit in Tuesday's webinar. But there is a question around would it be possible to cover earned income disregard. And so like how does the calculator address earned income disregard.

Shawna LaRue Moraille: Okay. So and I went back to the slides and I should not have done that, okay.

So if we were to go back into for our HOPWA family that we just talked about, if we were going to go back into annual income - this is where you're going to see this, okay. So both for HOME and for HOPWA there is an earned income - and I like the way they said it - disregard where you don't have to include certain increases in income for the household that you're serving because they're a disabled person. So let me get to the slide. So just give me a second. And it's right here.

So when you're in annual income and we're talking about recertification of income because it doesn't apply really at certification because you're just getting to know the family - you're income qualifying the. But when they recertify for HOPWA or for HOME - and this is part of the Part 5 definition - where if a family member who is disabled - maybe they were unemployed or underemployed, you know, for the last year and they became 100% employed, okay.

So like my sister is disabled. Like she went from like 40 hours, you know, full time - she went down to 20 hours and she was 20 hours for several years. And she became disabled through her debilitating MS. So she might be in this category where she would not have to count for a period of time - let's say she was able to work more than 20 hours, she went up to 40. This allows you to disregard that increase in her hours for a period of time.

Okay. And so it's 50%. You can exclude and the second it goes down here at the bottom. You could 100% exclude it the first year - the first 12 months - the next year 50% of that additional work that she is able to do and it's a lifetime benefit of 48 months. So the first year its 100% disregard of the additional income, 50% the next several years is how people usually apply it. So you don't include - basically you don't include her additional hours that she's working or maybe she's unemployed and becomes gainfully employed. It could be all of her hours.

But you would need to set up the situation where it's a disabled household. You determined that at recertification they could be in this scenario, okay.

And the only other thing I didn't cover besides jobs or job training or unemployment is if they receive any benefits underneath TANIF or welfare to work. That would also be included. It's not included as income but it's included in this disallowance of income. It's a very complicated topic but at least we have it in the calculator to remind us that if it's a disabled household member that we're allowed to exclude certain increases in income for a period of time.

So thank you for whoever said that because it is definitely appropriate to talk about on this webinar and it's also in your user manual as well in case you forget. Other questions?

Kim Wollos: Do you want to see if there's any questions on the phone and give those folks an opportunity to ask?

Shawna LaRue Moraille: Sure. (Zachary).

Operator: We do have one question on the phone. Just as a reminder it is star and one if you would like to enter the queue. And we'll go to the site of (Phyllis). Please go ahead. Your line is open.

Shawna LaRue Moraille: Hi (Phyllis).

Phyllis Brown: Hello. Thank you and I also put something in the - typed it on the screen as well. But this is a TBRA question so I'm not sure if you want to take that at this time.

Shawna LaRue Moraille: Sure, no problem. And is it HOME TBRA?

Phyllis Brown: HOME TBRA, yes.

Shawna LaRue Moraille: Okay, go ahead.

Phyllis Brown: On the calculation screen earlier when Shawna was explaining that, I saw where it has to do with the payments on the rent standard again. In the manual it defines the rent standard as not only rent but it also includes utilities.

Shawna LaRue Moraille: Yes. I'm sorry. You're exactly right, yes.

Phyllis Brown: So I guess my question was why is there a field to include utility allowance if the rent standard is supposed to be inclusive of that already?

Shawna LaRue Moraille: So it's a really good question. In my example (Phyllis) I went through a voucher example, okay. And the voucher example - we need to know what the real rent is and what the real utility allowance is. So we have to include that, right.

Phyllis Brown: I got you. I got you. Okay.

Shawna LaRue Moraille: Yes. Very common question. I understand.

Phyllis Brown: Okay, that's clear. Thank you.

Shawna LaRue Moraille: Anyone else call in (Zachary)?

Operator: We have no more questions in the queue at this time.

Shawna LaRue Moraille: Okay, great. Anything else written in you guys?

Kim Wollos: A couple of other written in questions. So (Shawn) asked what about self-employed people.

Shawna LaRue Moraille: Oh, self-employed people. So you're talking about annual income. And if they're self-employed you can look at their tax return from last year if you don't have more current information from this year and find out what their - if it's a Part 5 definition we're talking about, it's net income from a business. So that tax return would help you with that.

If you're using the HOME program, there is a certification that the household could fill out related to self-employment. I would suggest that you fill that out first which is from the old technical guide. And if you can't then I would go back to last year's tax return and at least grab that. And some people use two years' worth of tax returns just to compare but that's an annual income questions - not what we went through today just so folks are clear.

Other questions?

Kim Wollos: A couple of folks have questions around is it mandatory that we use to calculate - one person asked about an NSP rental program, another person asked about HOPWA.

Shawna LaRue Moraille: Okay. That's STRMU which I always have trouble with that acronym. So it's not mandatory. HUD is not going to make the calculator mandatory. I will say that it helps you be in compliance because you have the annual income summary, you've got an adjusted income summary and you've got a rental assistance summary that you can print out for your files that when HUD comes to visit, it helps you with the math and it helps you cover everything you're supposed to be covering in these different buckets.

So I would strongly encourage you to do it but it's not mandatory. But other folks have wondered that as well. So, good question.

Anything else (Kim)? I was thinking about going back to the slides because if people do have kind of that like is it required type thing - I know I have it later in my presentation. Okay, great.

So I'm just quickly going through the slides here because we already went through a little bit of this through the calculator about the households that we're serving here.

So a few things - again, I mentioned this before - it's very important that you save your calculations. You can save them as a PDF. You could print it out into your files. This is a huge improvement over the last calculator where we couldn't save. So this is a great future of the new webinar. And you definitely need to make sure you keep all the backup documentation. So we have had some people think that just because it's in the calculator, that's it.

No. You have to keep the application. You have to keep the backup documentation, third party forms if you use them. You need to have a full packet of the household being eligible for assistance for annual income and the same is true for your adjusted income calculation. You're going to want for the adjusted income calculation you're going to want to have the childcare expenses if you took those deductions in the calculator. You're going to want to have the medical expenses.

You're going to want to have all of the pieces of paper that you use to figure out what does the household get in terms of adjusted income. And then obviously for the rental assistance you're going to want to have a lease to the property. I mean you're going to want to have everything in your file related to the rent that was determined, the subsidy that was determined, you know, copies of written agreements with that household in terms of the tenant based rental assistance - all of that.

The calculator does save all these summaries for 13 months and the reason for that is that it's at least a year because these programs require annual recertification of income. But the calculator does not provide any supporting documentation.

So how can you use the calculator in your programs? We mentioned that it needs to be part of your - it should be part of your procedures about how you will interface with the calculator. You should use it to train yourselves and manage yourselves and also monitor yourselves.

So one thing that we mentioned on Tuesday is that the best activities that you have locally is where somebody does the calculation and saves it and you have a supervisor reviewing it to make sure they don't have any questions about how the inputs were provided in the system, okay. So you can use it as a self-monitoring tool. You can train your sub recipients who have rental programs, okay. So it might be housing authority that administers the tenant based rental assistance program.

And then rarely but only if it's applicable - if you have any onsite owners and managers of properties if they need to know adjusted. And we talked about different scenarios where you might have adjusted income where they need to know how to calculate that. And it's maybe a

CPD program if it's HOME or CDBG that's coupled with a HUD multifamily program - they could certainly use the calculator for that purpose or it's a HOME only unit where somebody goes above 80% -- they've got to know adjusted.

So in terms of training these other folks, just tread carefully because not everyone needs to know adjusted or how to do the tenant payment portion of the calculator. So definitely fold the calculator into your procedures and programs. Make sure you're training other staff.

Like the state of Texas for example does monthly income trainings you guys. And it's mostly on annual income but I'm sure a lot of other states do the same thing or large grantees is that you should fold the calculator into the training that you're providing to your partners. You can demonstrate the calculator at our regional conferences, application workshops - things like that. And you could just encourage the use when you go out and monitor your partners and you could reference the calculator in monitoring reports as a helpful tool. Again, not required but it's up to you.

So we do have OneCPD resource exchange links up here, okay, because that's where the calculator is based. So the second line down is the income calculator. So don't use my stage when I shared my desktop. We had a stage link. So don't use that. Use the income calculator link here and set up a profile for yourself. You could be demodiva2 for example.

The webinar materials from this webinar and from the prior webinar on Tuesday you can gather from the NSP website. So that's provided here as well.

A couple of things related to you can go ahead and submit, ask a question or request for technical assistance. These are the links but stay tuned because things will be coming for OneCPD. OneCPD just launched a few months ago. So it might be that you need to go back to your field office for example for HOME or CDBG questions but if it's an NSP question, you can certainly ask NSP questions through the NSP website. But the other ask a question features are coming for the other programs, okay.

And then definitely join the list serve if you're not on the list serve. We know some of you got a posting for this webinar when it was like on Election Day for example but we obviously had to move that since many of you weren't working. So join the list serve. You'll always hear about changes or upcoming webinars, upcoming, you know, the new version of the user manual if that comes out - that type of thing. So definitely sign up for the list serve. That would be very helpful.

Any other questions before we wrap up and we get evaluation data back from folks? Anything else?

Kim Wollos: I think a lot of the questions that remain that we didn't get the chance to answer are ones that we should really take a look at and see if there's a way to provide some more guidance. Many others have to do with dependents or really household compositions. So what if this, what if that and how does that then therefore impact the calculations.

And so I think it may be easier if that comes out in some kind of document in some way if possible.

Shawna LaRue Moraille: Right, absolutely. There are a lot of outstanding household questions too related to many of the programs. So we understand that and the dependent thing that we covered as well seems like that's something we could really take a look at more. So thanks (Kim).

(Zachary) did anyone else call in or have a question?

Operator: We don't have any questions from the phones.

Shawna LaRue Moraille: Okay, great. Well I knew this was going to be smaller than the 1300 we had on Tuesday. Please provide your feedback on - and this would be specifically on the webinar which would be great. It's not related to the calculator but you could give us feedback on how the webinar went, things like that and then definitely that's it.

Any closing remarks David or Amy or Mila or Henrietta?

David: We're good here at headquarters.

Shawna LaRue Moraille: Okay, great. Alright and we're excellent as well. So thank you so much everyone for joining our webinar. And have a great rest of your day and Happy Thanksgiving.

Operator: And this does conclude today's teleconference. You may now disconnect and have a wonderful day.

END