

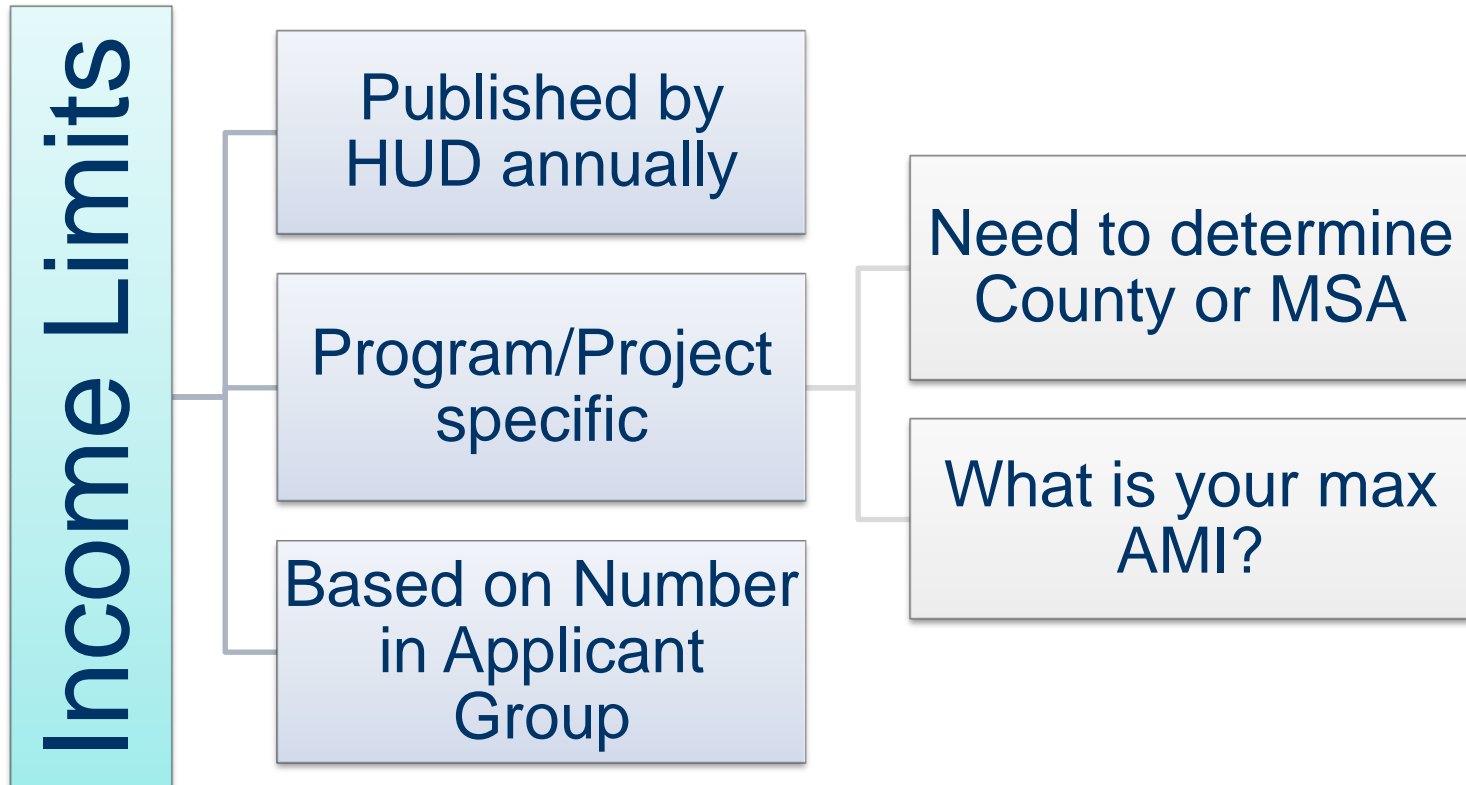


# **Module 5**

## **Putting It All Together**

# Income Limits

- ❖ **Confirm Applicant is eligible under the required income limits for your program**
- ❖ **Current limits are on the Department's website**



# Income Limits – Most Current

❖ Go to Huduser:

- <https://www.huduser.gov/portal/datasets/il.html>
- Go to most recently effective Income Limits
- Scroll down to HUD 30% Income Limit for ALL Areas

## HUD 30% Income Limit for ALL Areas

These are 30% Income Limits, calculated with high and low housing cost adjustments, state non-metropolitan minimum but without the increases for poverty guidelines in the Section 8 Extremely Low Family Incomes

- Tables for HUD 30% Income Limits (in **pdf**)
- Tables for HUD 30% Income Limits (in **EXCEL**)

# Income Limits TRUE OR FALSE

An applicant comprised of 2 members with annual income in Abilene of \$14,941 qualifies under 30% AMI

## THIRTY PERCENT INCOME LIMITS STATE:TEXAS

	MEDIAN	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON
Abilene, TX MSA	58000	12200	13950	15700	17400	18800
Amarillo, TX MSA						
Amarillo, TX HMFA	63200	13300	15200	17100	18950	20500
Oldham County, TX HMFA	64100	13500	15400	17350	19250	20800
Austin-Round Rock, TX MSA	77800	16350	18700	21050	23350	25250
Beaumont-Port Arthur, TX MSA						
Beaumont-Port Arthur, TX HMFA	58400	12250	14000	15750	17500	18900
Newton County, TX HMFA	47900	11000	12600	14150	15700	17000

**FALSE**

# Income Limits (2)

## TRUE OR FALSE

An applicant comprised of 2 members with annual income in Beaumont of \$11,511 qualifies under 30% AMI

THIRTY PERCENT INCOME LIMITS  
STATE: TEXAS

	MEDIAN	-----30% L O W I N C O M E L I M I T					
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
Abilene, TX MSA	58000	12200	13950	15700	17400	18800	
Amarillo, TX MSA							
Amarillo, TX HMFA	63200	13300	15200	17100	18950	20500	
Oldham County, TX HMFA	64100	13500	15400	17350	19250	20800	
Austin-Round Rock, TX MSA	77800	16350	18700	21050	23350	25250	
Beaumont-Port Arthur, TX MSA							
Beaumont-Port Arthur, TX HMFA	58400	12500	14000	15750	17500	18900	
Newton County, TX HMFA	47900	10000	12600	14150	15700	17000	



**TRUE**

# Income Limits (3)

## TRUE OR FALSE

- An applicant comprised of 3 members with annual income in Austin of \$20,010 qualifies under 30% AMI.

### THIRTY PERCENT INCOME LIMITS STATE: TEXAS

		-----30% LOW INCOME LIMIT					
	MEDIAN	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
Abilene, TX MSA	58000	12200	13950	15700	17400	18800	
Amarillo, TX MSA							
Amarillo, TX HMFA	63200	13300	15200	17100	18950	20500	
Oldham County, TX HMFA	64100	13500	15400	17350	19250	20800	
Austin-Round Rock, TX MSA	77800	16350	18700	21050	23350	25250	
Beaumont-Port Arthur, TX MSA							
Beaumont-Port Arthur, TX HMFA	58400	12250	14000	15750	17500	18900	
Newton County, TX HMFA	47900	11000	12600	14150	15700	17000	

**20,010**

**TRUE**



# Completing the Income Certification

- ❖ **Follow the form's format**
  - ❖ **List all the applicant members**
  - ❖ **Report all the income and assets verified**
    - ❖ **Regardless of value**
    - ❖ **No negative numbers**
  - ❖ **Executed by the Applicant and Staff**
- ❖ **Changes should be crossed out (No White-out)**
  - ❖ **Must be initialed by Applicant**

**Ensure all other program requirements met**

# Putting It All Together

## Completing an Income Certification

### Certification: Part II- Household Composition

PART II. HOUSEHOLD COMPOSITION						
HH Mbr #	Last Name	First Name & Middle Initial	Relationship to Head of Household	Date of Birth (MM/DD/YY YY)	F/T Student (Y or N)	Last 4 digits of Social
1	Smith	John	Head	07/21/1967	N	1111
2	Smith	Kathy	Spouse	10/03/1971	N	4444
3	Roman	Tracey	Dependent	04/08/1999	Y	3333
4						
5						



# Putting It All Together

## Completing an Income Certification

### Income Certification: Part III- Gross Annual Income

#### PART III. GROSS ANNUAL INCOME (USE ANNUAL AMOUNTS)

HH Mbr #	(A) Employment or Wages	(B) Social Security/ Pensions	(C) Public Assistance	(D) Other Income
1	\$15,311.04			\$1,920.00
2	\$9,505.20			
TOTALS	\$ 24,816.24	\$	\$	\$ 1,920.00
Add totals from (A) through (D) above				\$ 26,736.24
				TOTAL INCOME (E):

# Putting It All Together

## Completing an Income Certification

### Income Certification: Part IV- Income From Assets

#### PART IV. INCOME FROM ASSETS

HH Mbr #	(F) Type of Asset	(G) C/I	(H) Cash Value of Asset	(I) Annual Income from Asset
1/2	Checking	C	\$1,614.45	\$0
1/2	Savings	C	\$3,175	\$23.81
1	CD	C	\$24,687.50	\$1,250
2	House	C	\$0	\$0
TOTALS:			\$ 29,476.95	\$ 1,273.81
Enter Column (H) Total If over \$5000			\$ 29,476.95	\$
			X .06%	=(J) Imputed Income
Enter the greater of the total of column I, or J: imputed income			<b>TOTAL INCOME FROM</b>	\$ 17.69
<b>ASSETS (K)</b>				\$ 1,273.81

# Putting It All Together

## Completing an Income Certification

### Income Certification: Total Household Income and Signatures

(L) Total Annual Household Income from all Sources [Add (E) + (K)]	\$ <b>28,010.05</b>
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#### HOUSEHOLD CERTIFICATION & SIGNATURES

Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination.

**John Smith**

*Signature*

**2/01/2015**

*Date*

**Kathy Smith**

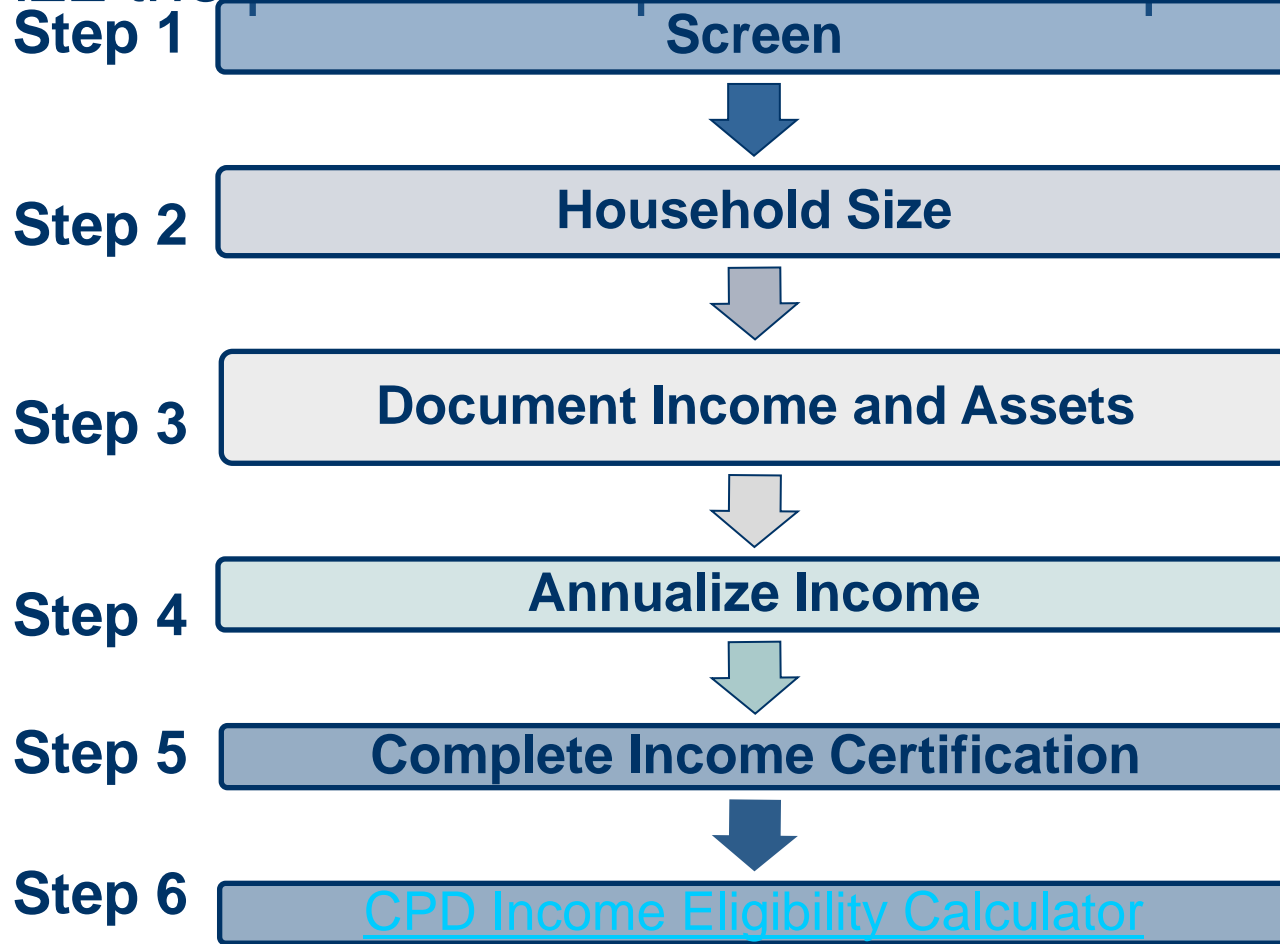
*Signature*

**2/1/15**

*Date*

# Putting It All Together

- ❖ New Certification or Annual/3-month recertification
  - ALL* the previous steps must be completed





**THE END**

**Please complete Evaluation  
Thank you for attending!**