

Seattle Housing Authority
Notes on the Project-based and Mod Rehab Programs
Brown Bag Meetings

Meeting of November 2, 2007, 11:30 am – 1:00 p.m.

Agenda (attached as PDF)

- Mod Rehab (first half hour)
- Full-time Students
- Common Income Exemptions
- Allowances and Deductions

Items in italics require follow-up.

Mod Rehab

- The Annual Review forms were previously only posted individually on our website, but are now available in one downloadable packet. The packet includes a cover sheet (that does not need to be included when you fax the completed packet) that lists all the forms SHA provides for the packet and lists additional items that may need to be submitted as supporting documentation.
- Now that we are transmitting our certifications/50058's to HUD we are coming across several errors related to the photocopies of ID and SSN cards not being clear enough. Because of this SHA may contact you to re-submit ID or SSN card copies for existing participants.
- *SHA requested that our IT Department create a blank page with a bar code on it for buildings to copy ID and SSN cards onto and we are still waiting to hear back from IT.*
- Some buildings opted to have all the Annual Review packets sent to the building manager directly instead of the tenants. One of these buildings provided positive feedback about receiving the packets earlier and being able to order third party verifications earlier.
- SHA is in the process of adding more forms to our Mod Rehab website. Please let us know if there is a specific form you would like posted for download. Please be patient as we work to update our website.
- SHA has discovered a few application approval emails that were sent with the wrong rent portions due to a system error. If you have questions about the rent portions you receive, please feel free to ask.
- Building representatives present report they seem to be receiving emails from the system just fine.

Full-time Students

- SHA's eligibility checklist is an internal tool we use that helps us determine how to determine eligibility as well as count the income and financial aid of full-time students.
- HUD's requirements include persons over 24 years of age, U.S. Veterans, those who are married, and/or have at least one dependent child. If the applicant/participant does not meet one of those requirements they might not be eligible for the program. In other circumstances SHA may request tax returns to determine if the applicant/participant can be claimed by someone as a dependent.
- SHA must count any money given to a student for housing.

- For qualifying students, any financial aid received in excess of tuition, even for books and fees, will be counted as income.
- SHA does not require a specific form for students and their financial aid. Verification usually entails printouts from the educational institution that contains information regarding their enrollment status and tuition invoice(s).

Common Income Exemptions

- **Training Income:** income from training programs funded under local, state, or federal government agencies is exempt in excess of the pre-qualifying income (the income the participant was receiving prior to entering the program.) The income verification must explain the funding source in order for SHA to confirm it is considered exempt. *SHA will soon post the Training Employment Verification Form on our website.*
- **Earned Income Disallowance (EID):** exemption for disabled individuals previously unemployed (although they may have worked a little). Employment income is exempt in excess of the pre-qualifying income. SHA will determine if the participant qualifies for EID and will send the building and the participant a qualifying letter. (Mod Rehab participants are not eligible).

Allowances and Deductions

- The most common deduction is \$400/year for elderly or disabled head of households, co-heads, or spouses.
- The second most common is \$480/year for each dependent in the household (minor child, disabled adult, etc.)
- To receive medical expense deductions the head, co-head, or spouse must be elderly or disabled. Medical expenses are deducted in excess of 3% of annual income (thus not the full Medicare amount). Prescriptions and doctor bills can be submitted, but SHA needs evidence of payment, not just invoices.
- Childcare expenses for children under the age of 13 can be deducted if it allows an adult to attend school or work and there is no other adult in the household capable of caring for the child. SHA needs copies of receipts or the DSHS co-pay letter. It can be very difficult for SHA to obtain their own verification, so the deduction may not be given if verification is not provided.
- Disability assistance expenses may be deducted for expenses incurred by a disabled person that allows them to work, e.g. transportation.
- The earned income of minors must be reported to SHA, but is considered exempt. Only the earned income of 18+ individuals is included. However, if an adult child is still in school, earned income in excess of \$480/year is exempt.
- Food stamps should be reported to SHA, but are considered exempt income.
- Some types of tribal income are excluded, but the income still needs to be reported with the funding source explained.

General Discussion

- SHA is only presenting information based on our programs; your building may have other funding sources with different policies.

- SHA does not conduct special reviews for income increases of less than \$100 per month if the person wasn't previously zero income. However, participants still need to report the change and SHA will determine whether or not we will conduct a review.
- Participants do not need to submit special reviews to report the 2008 cost of living adjustment (COLA) to their Social Security and SSI benefits. SHA will automatically include the COLA in the next effective certification.
- The Medicare premium will also increase as part of the 2008 SSA COLA.
- If CPS removes a child and the household is not sure whether or not it is permanent, submit the special review just to be on the safe side.
- The Median income limits SHA uses are set by HUD, not SHA.

The December 7, 2007 brown bag will be a training session for new building staff or for those who would like a refresher. This is part of our new endeavor to alternate the brown bag meetings between training sessions and discussion sessions.