

## DETERMINING INCOME AND ELIGIBILITY

PHB Compliance Training  
Updated: March 2023, Risk Analysis and Compliance Team

# INTRODUCTION TO THE TIC (TENANT INCOME CERTIFICATION)

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- The TIC is the tool you will use to calculate income and determine tenant eligibility
- It is required!
- There are instructions on the [PHB website](#)

## **MAKE SURE YOU ARE USING THE CORRECT TIC!**

1. [PHB TIC](#) (PHB Funding, MULTE, SDC and IH use this TIC)
2. [PHB Self-Certification TIC](#) (MULTE, SDC and IH use this TIC at recertification)
3. [HOME or HOME/PHB TIC](#) (HOME only, or HOME+PHB Funding)
4. [HOME funding and LIHTC](#) (HOME+LIHTC)
5. [HOME Self-Certification TIC](#) (HOME only, allowed on self-certification years)

# WHEN TO USE THE TIC?

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- Move-in
- Annual recertification
- Change in household composition (baby is born, new adult moving into home)
- Unit transfer

# IDENTIFYING THE CERTIFICATION TYPE

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- New household moving in? **INITIAL CERTIFICATION** (also known as move-in certification)
- One year since household has moved in? **RECERTIFICATION** (required annually **ON** or **BEFORE** move-in anniversary, but **NOT AFTER**)
- Change in household composition? **OTHER**
- Unit Transfer? **OTHER**

## TENANT INCOME CERTIFICATION

☐ Initial Certification   ☐ Recertification   ☐ Other

Move-In Date:

Effective Date:

# EFFECTIVE DATE VS. MOVE-IN DATE

<b>TENANT INCOME CERTIFICATION</b>	
<input type="checkbox"/> Initial Certification <input type="checkbox"/> Recertification <input type="checkbox"/> Other	<input type="text"/>
	Move-In Date: <input type="text"/>
	Effective Date: <input type="text"/>

## HELPFUL HINTS

- TIC must be signed by all adult residents and owner/representative on or before **EFFECTIVE DATE**
- At Initial Certification, **EFFECTIVE DATE** should match the **MOVE-IN DATE**, (TIC may be signed up to 10 days early at Initial Certification)
- At Annual Recertification, **EFFECTIVE DATE** should not be later than one year anniversary of the **MOVE-IN DATE**
- Recertifications may be completed and signed up to 120 days before the **EFFECTIVE DATE**
- If a child will be 18 years old by the **EFFECTIVE DATE**, their income is included, and they will sign the TIC along with other adult residents



# PART I. DEVELOPMENT DATA

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- Which property are we at? In what county?
- What's the address? Which building is the unit in?
- BIN-if you know it, great! If you don't know it, don't worry about this field.
- Which unit is this TIC for?
- How many bedrooms in the unit? (studios = 0)

## PART I. DEVELOPMENT DATA

Property Name:   
Address:

County:   
Unit #:

BIN:   
# of Bedrooms:

# PART II. HOUSEHOLD COMPOSITION

- **Who is living in the home? Or who will be living in the home? (exception: live in caretakers)**
- **For more detailed information on who is part off the household, please refer to [Chapter 3 of the HUD Handbook](#).**
  - *Note: unborn children and children in joint custody arrangements who are present in the household 50% or more of the time are part of the household.*
- **Last 4 of social-if applicant does not have one, 0000 is sufficient for PHB**

PART II. HOUSEHOLD COMPOSITION										
HH Mbr #	Last Name	First Name	Middle Initial	Relation to Head of Household	Race	Ethnicity	Disabled (Yes/No)	Date of Birth	Full Time Student (Yes/No)	Last 4 Digits of SS#
1										
2										
3										
4										
5										
6										
7										

# STOP!

Time to use the Applicant/Tenant Questionnaire!

- Great resource to learn about all sources of income and assets
- And, it is REQUIRED at move-in (ALL adults are required to fill out/sign a questionnaire)
- It is also required when an adult is being added to the household (new adult will fill out/sign/date)
- Signature date must be **on** or **before** effective date of TIC

## APPLICANT/TENANT QUESTIONNAIRE

Each household member 18 or older (or if under 18 and qualified as Head, Co-Head, or Spouse) must complete a separate Questionnaire.

**This form to be completed by the Applicant/Tenant** - Answer each statement below by checking "Yes" or "No" and complete all additional information as it applies to you.

Applicant/Tenant Name: \_\_\_\_\_ Unit #: \_\_\_\_\_

YES NO

I filed a tax return last year for myself, jointly with my spouse/partner, and/or for my business.

I am married and file a joint tax return.

I am a Student: ☐ Part-Time ☐ Full-Time School Name: \_\_\_\_\_

### INCOME

Applicant/Tenant Estimated Gross Monthly Income from all sources: \$ \_\_\_\_\_

YES NO

I am employed and receive wages. I am employed at more than one job? ☐ Yes # \_\_\_\_\_ ☐ No

I receive income from: (Tips: \$ \_\_\_\_\_/Week) - (Commissions: \$ \_\_\_\_\_/Month) - (Bonuses: \$ \_\_\_\_\_/Year)

I am ☐ Self-employed or ☐ own a business. Type of business: \_\_\_\_\_

I have secured new employment and will begin working on: \_\_\_\_\_

I am on a leave of absence from work. If "Yes", for how long: Start date: \_\_\_\_\_ End date: \_\_\_\_\_

I receive income from ☐ Unemployment ☐ Worker's Compensation ☐ Disability Compensation ☐ Severance

I receive/ am entitled to receive Child Support and/or Alimony payments.

I receive Veteran's Benefits (VA).

I receive ☐ Social Security (SS) ☐ Supplemental Security (SSI) ☐ Social Security Disability (SSD)

I receive rental assistance such as ☐ Section 8, ☐ RD ☐ Other: \_\_\_\_\_

I receive welfare/public assistance such as TANF, AFDC (exclude food stamps) or Other: \_\_\_\_\_

I receive income from a household member/s temporarily absent from the unit.

I receive income from a Pension, Annuity, IRA, 401K, Trust or Other: \_\_\_\_\_

I receive periodic payments from family, friends or Other: \_\_\_\_\_

I receive income from a foster child (unearned) or foster adult (earned/unearned) who resides with me.

I receive periodic income from Long-Term Care insurance, Disability, and/or Death benefits.

I have other forms of income not specified above. Source: \_\_\_\_\_ \$ \_\_\_\_\_ Per month.

### ASSETS

YES NO

I have # \_\_\_\_\_ Checking account(s): List Bank(s): \_\_\_\_\_

I have # \_\_\_\_\_ Savings account(s): List Bank(s): \_\_\_\_\_

I have # \_\_\_\_\_ Money Market account(s): List Bank(s): \_\_\_\_\_

I own # \_\_\_\_\_ Certificate(s) of Deposit: List Bank(s): \_\_\_\_\_

I hold assets in a safe deposit box or other safe location. Amount/Value: \$ \_\_\_\_\_

I have investments in Stocks, Bonds, Treasury bills and/or mutual funds.

I have a Pension, Annuity, IRA, 401K or other form of retirement; I do NOT draw/receive income from them.

I own Real Estate. I owe/pay a mortgage on this property: ☐ No ☐ Yes Owe: \$ \_\_\_\_\_

I own Real Estate and I am currently renting the property to others. Monthly rent amount: \$ \_\_\_\_\_

I own Real Estate and I am in the process of selling the property. Or, I have a reverse mortgage.

I own Real Estate and I hold a mortgage or Deed of Trust (I'm selling the property on contract).

I have a Life Insurance Policy (exclude Term Life).

I hold personal property as an investment (Coin collections, gems, antique cars, etc.).

I have other forms of assets not specified above. Source: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

I have disposed of assets for more than \$1,000 less than Fair Market Value (FMV) during the past 2 years.

I have cash-on-hand. The amount is: \$ \_\_\_\_\_

➤ Total household assets are: ☐ Over \$5,000 -OR- ☐ Under \$5,000.

Under penalty of perjury, I certify that the information provided in this certification is true and correct to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement.

Signature of Applicant/Tenant \_\_\_\_\_

Date \_\_\_\_\_

NOTE: Section 1001 of Title 18 of the US Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction. OHCS Programs Applicant/Tenant Questionnaire (5/2017)



# WHICH INCOME IS COUNTED AND WHICH INCOME IS NOT?

MEMBERS	EMPLOYMENT INCOME	OTHER INCOME (including income from assets)
Head of Household	YES	YES
Spouse	YES	YES
Co-head	YES	YES
Other adult (including foster adult)	YES	YES
Child Under 18 (including foster children)	NO	YES
Full time student over 18	**SEE NOTE**	YES
Foster child under 18	NO	YES
NON MEMBERS		
Live-in Aide	NO	NO
**the earned income of a full-time student 18 years old or older who is a dependent is counted up to \$480 per year**		

For more information on dependent income, see [HUD's 4350.3 Occupancy Requirements of Subsidized Multifamily Housing Programs, Chapter 5: Determining Income and Calculating Rent](#) Section 5-6 (page 7-9)

# PART III. GROSS ANNUAL INCOME

PART III. GROSS ANNUAL INCOME				
HH Mbr #	(A) Employment or Wages	(B) Social Security / Pensions	(C) Public Assistance	(D) Other Income
TOTALS				
Add totals from above, (A) - (D), to determine total income.			TOTAL INCOME (E) =	

PHB uses [HUD's 4350.3 Occupancy Requirements of Subsidized Multifamily Housing Programs, Chapter 5: Determining Income and Calculating Rent](#), to assess income using the gross income calculations (we do not use adjusted income with deductions)

## **TIPS for 3<sup>rd</sup> Party Verification**

- can be written, verbal or electronic
  - Bank statements
  - Notarized documents
  - Paystubs
- Benefits award letter for TANF, SSI, etc
  - Child support award letter
  - Letter from family member

# HOW TO CALCULATE INCOME

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Calculation Method	Examples
Hourly Wages by the number of hours worked per week	\$11.25 per hour x 2080 hours per year = \$23,400
Weekly wages by 52 weeks	\$190 per week x 52 = \$9,880
Bi-weekly wages by 26 weeks	\$500 bi-weekly x 26 weeks = \$13,000
Semi-monthly wages by 24 weeks	\$400 twice a month x 24 pay periods = \$9,600
Monthly wages by 12 months	\$1,000 per month x 12 months = \$12,000

Incomes sources can be simple and/or complex, let's look at a few examples!



# HOUSEHOLD #1: SIMPLE

- **Alex and Pat are both adults. Pat works year round and Alex works seasonally.**
  - Pat makes \$15.00/hr working 32 hours/week and does not expect a raise this year
  - Alex works as a delivery driver during the holiday season, making \$18 an hour, 30 hours/week for three months of the year
- Pat:  $\$15 \times 32 \text{ hours} \times 52 \text{ weeks} = \$24,960$
- Alex:  $\$18 \times 30 \text{ hours} \times 12 \text{ weeks} = \$6,480$
- Total Household Income:  $\$31,440$

PART III. GROSS ANNUAL INCOME				
HH Mbr #	(A) Employment or Wages	(B) Social Security / Pensions	(C) Public Assistance	(D) Other Income
1	24,960			
2	6,480			
TOTALS	31,440			
Add totals from above, (A) - (D), to determine total income.			TOTAL INCOME (E) =	31,440

# HOUSEHOLD #2: COMPLEX

- **John is an hourly worker with an inconsistent schedule**
  - John makes \$14.00/hr and expects a \$0.50 raise in 6 months.
  - John works part time, usually 15 – 20 hours a week.
  - $(\$14 \times \underline{17.5} \text{ hours} \times 26 \text{ weeks}) + (\$14.50 \times \underline{17.5} \text{ hours} \times 26 \text{ weeks}) = \$6,370 + \$6,597.50 = \$\underline{12,967.50}$
- **John receives tips at his job**
  - John's employer verifies his tips at \$100-\$300/week.
  - $\$200.00 \times 52 \text{ weeks} = \$\underline{10,400}$
- $\$12,967.50 + \$10,400 = \$\underline{23,367.50}$
- **John receives TANF support monthly of \$332**
  - $\$332 \times 12 = \$\underline{3,984}$
- **John's daughter receives Social Security survivor benefits of \$1,144 a month**
  - $\$1,144 \times 12 = \$\underline{13,728}$

PART III. GROSS ANNUAL INCOME				
HH Mbr #	(A) Employment or Wages	(B) Social Security / Pensions	(C) Public Assistance	(D) Other Income
1	23,367.50	0	3,984	0
2		13,728		
<b>TOTALS</b>	23,367.50	13,728	3,984	0.00
Add totals from above, (A) - (D), to determine total income.			<b>TOTAL INCOME (E) =</b>	\$41,079.50

# WANT MORE EXAMPLES OF INCOME CALCULATION?

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- Refer to the calculating income section of the [HUD Handbook!](#)

## Examples – Irregular Employment Income

Seasonal work. Clyde Kunkel is a roofer. He works from April through September. He does not work in rain or windstorms. His employer is able to provide information showing the total number of regular and overtime hours Clyde worked during the past three years. To calculate Clyde's anticipated income, use the average number of regular hours over the past three years times his current regular pay rate, and the average overtime hours times his current overtime rate.

Sporadic work. Justine Cowan is not always well enough to work full-time. When she is well, she works as a typist with a temporary agency. Last year was a good year and she worked a total of nearly six months. This year, however, she has more medical problems and does not know when or how much she will be able to work. Because she is not working at the time of her recertification, it will be best to exclude her employment income and remind her that she must return for an interim recertification when she resumes work.

## Examples – Income of Temporarily Absent Family Members

- John Chouse works as an accountant. However, he suffers from a disability that periodically requires lengthy stays at a rehabilitation center. When he is confined to the rehabilitation center, he receives disability payments equaling 80% of his usual income.

During the time he is not in the unit, he will continue to be considered a family member. The owner will conduct an interim recertification. Even though he is not currently in the unit, his total disability income will be counted as part of the family's annual income.

- Mirna Martinez accepts temporary employment in another location and needs a portion of her income to cover living expenses in the new location. The full amount of the income must be included in annual income.
- Charlotte Paul is on active military duty. Her permanent residence is her parents' assisted unit where her husband and children live. Charlotte is not currently exposed to hostile fire. Therefore, because her spouse and children are in the assisted unit, her military pay must be included in annual income. (If her dependents or spouse were not in the unit, she would not be considered a family member and her income would not be included in annual income.)

## Examples – Regular Cash Contributions

- The father of a young single parent pays her monthly utility bills. On average he provides \$100 each month. The \$100 per month must be included in the family's annual income.
- The daughter of an elderly tenant pays her mother's \$175 share of rent each month. The \$175 value must be included in the tenant's annual income.



# PART IV: INCOME FROM ASSETS

- There are two ways we analyze assets: 1. The **actual** cash value of the asset and 2. The income the asset **produces**
  - F**: type of asset (checking account, savings account, CDs, money markets, retirement accounts, real property)
  - G**: is it a current asset or did the tenant disposed of the asset for less than fair market value in past 2 years
  - H**: cash value of the asset
  - I**: annual income from asset
- Time to look at column H to see if this amount is **MORE than \$5,000** or **LESS than \$5,000...**

Column G refers to Current or Imputed, in this case Current means the family currently holds the asset and Imputed would be used if the family has disposed of the asset for less than fair market value within two years of effective date of the certification

PART IV. INCOME FROM ASSETS				
HH Mbr #	(F) Type of Asset	(G) C/I	(H) Cash Value of Asset	(I) Annual Income from Asset
Current Passbook Rate %			TOTALS	
Enter Column (H) Total (If over \$5,000) \$			X	.06% = \$
			(J)	IMPUTED INCOME (J) =
Enter the greater of: Total of column (I) or Imputed Income (J).			TOTAL INCOME FROM ASSETS (K) =	

Further guidance available in  
HUD 4350.3 Chapter 5  
Note: Passbook Savings Rate  
changed from 2% to .06% in 2015



**Example – Use Actual Income from Assets When  
Total Net Family Assets are \$5,000 or Less**

Type of Asset	Cash Value	Actual Yearly Income
<i>Certificate of Deposit</i> \$1,000 withdrawal fee \$50 interest @ 4%	\$950	\$40
<i>Savings Account</i> \$500 interest @ 2.5%	\$500	\$13
<i>Stock</i> \$300 Not paying dividends	\$300	\$0
<b>Total</b>	<b>\$1,750</b>	<b>\$53</b>

The total cash value of the family's assets is \$1,750. Therefore, the amount that is added to annual income as income from assets is the actual income earned or \$53.

**Example – Determining Income from Assets  
When Net Family Assets Exceed \$5,000**

Type of Asset	Cash Value	Actual Yearly Income
<i>Checking Account</i> (non-interest bearing)	\$455	\$0
<i>Savings Account</i> (interest at 2.5%)	\$6,000	\$150
<i>Stocks</i> (not paying dividends this year)	\$3,000	\$0
<b>Total</b>	<b>\$9,455</b>	<b>\$150</b>

Total cash value of assets is greater than \$5,000. Therefore, it is necessary to compare the actual income from assets to the imputed income from assets.

The total cash value of assets (\$9,455) is multiplied by .06% to determine the imputed income from assets.

$$.0006 \times \$9,455 = \$5.67 = \$6$$

\$6 is less than the actual income from assets (\$150).

In this case, therefore, the owner will add \$150 to the annual income calculation as income from assets.

## INCOME FROM ASSETS EXAMPLES

# TOTALING INCOME AND HOUSEHOLD INCOME

(AND TENANT SIGNATURE/DATE)

Add (E) + (K)	TOTAL ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES (L) =	
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HOUSEHOLD CERTIFICATION & SIGNATURES			
I/we have provided for each person(s) set forth in Part II acceptable verification of current anticipated annual income and assets. I/we agree to notify the landlord immediately if there are changes to the household composition or if any member becomes a full time student during the course of this tenancy. I/we will report any changes in income or household composition that occurs between the time this form is signed and the date it takes effect.			
Under penalties of perjury, I/we certify that the information presented above is true and correct to the best of my/our knowledge and belief. I/we further understand that providing false representations (to include misleading or incomplete information) herein constitutes an act of fraud and may result in the termination of my/our lease.			
_____	_____	_____	_____
Resident Signature	Signature Date	Resident Signature	Signature Date
_____	_____	_____	_____
Resident Signature	Signature Date	Resident Signature	Signature Date

All household members who will be 18 or older at the certification effective date must sign the TIC



# PAGE 2 OF THE TIC

Effective Date of Income Certification: \_\_\_\_\_ Household Size at Certification: \_\_\_\_\_

**PART V. DETERMINATION OF INCOME ELIGIBILITY**

TOTAL ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES: From item (4) on page 1: \$ \_\_\_\_\_

RE-CERTIFICATION ONLY:  
Household Income at Move-in: \$ \_\_\_\_\_  
Household Size at Move-in: \_\_\_\_\_  
Household Income at Move-in: \$ \_\_\_\_\_  
Household Size at Move-in: \_\_\_\_\_  
Household Income at Move-in: \$ \_\_\_\_\_  
Household Size at Move-in: \_\_\_\_\_

**PART VI. RENT**

Tenant Paid Rent (TP): \$ \_\_\_\_\_  
Utility Allowance (UA): \$ \_\_\_\_\_  
GROSS RENT FOR UNIT (TP + UA + Other non-optional charges): \$ \_\_\_\_\_  
Minimum Rent Limit for this unit: \$ \_\_\_\_\_

**PART VII. STUDENT STATUS**

ARE ALL OCCUPANTS FULL TIME STUDENTS?  
☐ Yes\* ☐ No

If yes, enter student exemption:  
Enter Exemption: \_\_\_\_\_

**PART VIII. PROGRAM TYPE**

Mark the program(s) listed below (a through e) for which this household's unit will be counted toward the property's occupancy requirements. Under each program marked, indicate the household's income status as established by this certification/recertification.

a. Tax Credit  
Income Status:  
☐ 50% MFI  
☐ 60% MFI  
☐ 80% MFI  
☐ QTY\*

b. HOME  
Income Status:  
☐ 50% MFI  
☐ 60% MFI  
☐ 80% MFI  
☐ QTY\*

c. Risk Sharing  
Income Status:  
☐ 50% MFI  
☐ 60% MFI  
☐ 80% MFI  
☐ QTY\*

d. BDGP/Ther Fund  
Income Status:  
☐ 50% MFI  
☐ 60% MFI  
☐ 80% MFI  
☐ QTY\*

e. (Name of Program)  
Income Status:  
☐ 50% MFI  
☐ 60% MFI  
☐ 80% MFI  
☐ QTY\*

\*\*\*Upon recertification, household was determined over-income (OI) according to eligibility requirements of the program(s) marked above.

**SIGNATURE OF OWNER/REPRESENTATIVE**

Based on the representations herein and upon the proof and documentation required to be submitted, the individual(s) named in Part II of this Tenant Income Certification is/are eligible to live in an income-restricted unit in this Project.

Printed Name of Owner/Representative: \_\_\_\_\_ Signature of Owner/Representative: \_\_\_\_\_ Signature Date: \_\_\_\_\_

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Effective Date of Income Certification:

\_\_\_\_\_

Household Size at Certification:

\_\_\_\_\_

Both of these fields are pulled from  
page one of TIC

# PART V. DETERMINATION OF INCOME ELIGIBILITY

- ★ Fill in total household income (this comes from total on first page of TIC)★
- ★ Compare household income and size to the appropriate AMI/MFI chart found [here](#) to determine which threshold of affordability is met (should be less than or equal to regulatory restriction) and fill in restriction level (% AMI/MFI) and Current Income Limit (max income) ★
- ★ Review household's move-in TIC for move-in income and household size★
- ★ Determine your program's income rising in place limit and indicate if exceeded (program specific)★

PART V. DETERMINATION OF INCOME ELIGIBILITY	
<b>TOTAL ANNUAL HOUSEHOLD INCOME FROM ALL SOURCES:</b> From item (L) on page 1	<div>\$ <input type="text"/></div> ★
<b>Current Income Limit Per Family Size:</b>	<div>\$ <input type="text"/></div> ★
<b>Household Meets Income Restriction at:</b> <input type="checkbox"/> 60% <input type="checkbox"/> 50% <input type="checkbox"/> 40% <input type="checkbox"/> 30% <input type="checkbox"/> <input type="text"/> %	★
<b><u>RECERTIFICATION ONLY:</u></b>	
Household Income at Move-in:	<div>\$ <input type="text"/></div> ★
Household Size at Move-in:	<input type="text"/>
Incomes Rising in Place Limit:	<div>\$ <input type="text"/></div>
Household Income exceeds Rising in Place Limit at recertification:	<div><input type="checkbox"/> Yes <input type="checkbox"/> No</div> ★



# EFFECTIVE DATE = WHICH AMI/MFI INCOME LIMITS TO USE

## Examples

- 1. If the effective date on the TIC is 4/23/19, you will use the 2018 limits, NOT the 2019 limits.
- 2. If the effective date on the TIC is 4/25/19, you will use the 2019 limits, NOT the 2018 limits.

Median Income Percentages 2018 (effective 4/1/2018)

Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%
1	\$17,100	\$22,800	\$25,650	<b>\$28,500</b>	\$31,350	\$34,200	\$37,050	\$45,600	\$56,980	\$68,376
2	\$19,560	\$26,080	\$29,340	<b>\$32,600</b>	\$35,860	\$39,120	\$42,380	\$52,160	\$65,120	\$78,144
3	\$21,990	\$29,320	\$32,985	<b>\$36,650</b>	\$40,315	\$43,980	\$47,645	\$58,640	\$73,260	\$87,912
4	\$24,420	\$32,560	\$36,630	<b>\$40,700</b>	\$44,770	\$48,840	\$52,910	\$65,120	<b>\$81,400</b>	\$97,680
5	\$26,400	\$35,200	\$39,600	<b>\$44,000</b>	\$48,400	\$52,800	\$57,200	\$70,400	\$87,912	\$105,494
6	\$28,350	\$37,800	\$42,525	<b>\$47,250</b>	\$51,975	\$56,700	\$61,425	\$75,600	\$94,424	\$113,309
7	\$30,300	\$40,400	\$45,450	<b>\$50,500</b>	\$55,550	\$60,600	\$65,650	\$80,800	\$100,936	\$121,123
8	\$32,250	\$43,000	\$48,375	<b>\$53,750</b>	\$59,125	\$64,500	\$69,875	\$86,000	\$107,448	\$128,938

Median Income Percentages 2019 (effective 4/24/2019)

Household Size	30%	40%	45%	50%	55%	60%	65%	80%	100%	120%
1	\$18,480	\$24,640	\$27,720	<b>\$30,800</b>	\$33,880	\$36,960	\$40,040	\$49,280	\$61,530	\$73,836
2	\$21,120	\$28,160	\$31,680	<b>\$35,200</b>	\$38,720	\$42,240	\$45,760	\$56,320	\$70,320	\$84,384
3	\$23,760	\$31,680	\$35,640	<b>\$39,600</b>	\$43,560	\$47,520	\$51,480	\$63,360	\$79,110	\$94,932
4	\$26,370	\$35,160	\$39,555	<b>\$43,950</b>	\$48,345	\$52,740	\$57,135	\$70,320	<b>\$87,900</b>	\$105,480
5	\$28,500	\$38,000	\$42,750	<b>\$47,500</b>	\$52,250	\$57,000	\$61,750	\$76,000	\$94,932	\$113,918
6	\$30,600	\$40,800	\$45,900	<b>\$51,000</b>	\$56,100	\$61,200	\$66,300	\$81,600	\$101,964	\$122,357
7	\$32,700	\$43,600	\$49,050	<b>\$54,500</b>	\$59,950	\$65,400	\$70,850	\$87,200	\$108,996	\$130,795
8	\$34,830	\$46,440	\$52,245	<b>\$58,050</b>	\$63,855	\$69,660	\$75,465	\$92,880	\$116,028	\$139,234

2019: <https://www.portlandoregon.gov/phb/article/731546>

2018: <https://www.portlandoregon.gov/phb/article/684577>

# PART VI. RENT

- **TP:** what the tenant pays out of pocket
- **UA:** enter the utility allowance amount for the unit type (program determines this methodology)
- **Non-optional charges:** any other required fee, such as mandatory garage rent or required renter's insurance
  - **Rent assistance:** amount of voucher or other rent assistance received
- Follow directions for adding up gross rent!

PART VI. RENT	
Tenant Paid Rent (TP) \$	
Utility Allowance (UA) \$	
<b>GROSS RENT FOR UNIT:</b> (TP + UA + Other non-optional charges)	
	\$
Maximum Rent Limit for this unit: \$	
Other non-optional charges: \$	
Rent Assistance*: \$	
(*For LIHTC/HOME units only, include as GROSS RENT)	
Unit Meets Rent Restriction at:	
<input type="checkbox"/> 60% <input type="checkbox"/> 50% <input type="checkbox"/> 40% <input type="checkbox"/> 30% <input type="checkbox"/> %	

# PART VII. STUDENT STATUS

Student status is specific to STATE and FEDERAL funding.

- If you have HOME or LIHTC, you must fill this out.
- If you don't have HOME or LIHTC, you will write NA in the exemption box.

PART VII. STUDENT STATUS		
ARE <u>ALL</u> OCCUPANTS FULL TIME STUDENTS?		
<input type="checkbox"/> Yes*	<input type="checkbox"/> No	
If yes, enter student exemption*		
<div>Enter Exemption: <input type="text"/></div>		
		<u>*Student Exemptions:</u> 1 TANF assistance 2 Job Training Program 3 Single parent/dependent child 4 Married/joint return 5 Previous Foster Care Assistance NA No Student Restriction - IH/MULTE/SDC and non-HOME PHB funding

# PART VIII. PROGRAM TYPE

- Indicate which programs apply to the unit and at what affordability level the tenant/applicant qualifies at.

PART VIII. PROGRAM TYPE				
Mark the program(s) listed below (a. through e.) for which this household's unit will be counted toward the property's occupancy requirements. Under each program marked, indicate the household's income status as established by this certification/recertification.				
<input type="checkbox"/> PHB Funds	<input type="checkbox"/> HOME	<input type="checkbox"/> MULTE	<input type="checkbox"/> Inclusionary Housing	<input type="checkbox"/> e. <input type="text"/>
<small>(Name of Program)</small>				
<b>Income Status</b>	<b>Income Status</b>	<b>Income Status</b>	<b>Income Status</b>	<b>Income Status</b>
<input type="checkbox"/> 50% MFI	<input type="checkbox"/> 50% MFI (Low)	<input type="checkbox"/> 60% MFI	<input type="checkbox"/> 60% MFI	<input type="checkbox"/> <input type="text"/>
<input type="checkbox"/> 60% MFI	<input type="checkbox"/> 65% MFI (High)	<input type="checkbox"/> 80% MFI	<input type="checkbox"/> 80% MFI	<input type="checkbox"/> <input type="text"/>
<input type="checkbox"/> 80% MFI	<input type="checkbox"/> 80% MFI	<input type="checkbox"/> 100% MFI	<input type="checkbox"/> 100% MFI	<input type="checkbox"/> <input type="text"/>
<input type="checkbox"/> OI**	<input type="checkbox"/> OI**	<input type="checkbox"/> OI**	<input type="checkbox"/> OI**	<input type="checkbox"/> OI**
**Upon recertification, household was determined over-income (OI) according to eligibility requirements of the program(s) marked above.				

You can fill in multiple programs if needed using the blank fields

<input checked="" type="checkbox"/>	e. <b>Development Incentives</b>
<small>(Name of Program)</small>	
<b>Income Status</b>	
<input checked="" type="checkbox"/>	Inclusionary Housing @ 80%
<input checked="" type="checkbox"/>	System Development Charges Waiver @ 60%
<input checked="" type="checkbox"/>	Multi-Unit Limited Tax Exemption @ 60%
<input type="checkbox"/>	OI**



# WHAT TO DO IF THE TENANT IS OVER INCOME AT RECERTIFICATION?

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- Look at your regulatory agreement and/or administrative rules.
  - The language found in the project's regulatory or restrictive agreements will explain next steps to bring your specific project or unit back to compliance.
  - MULTE and IH have administrative rules. Check those too!
    - [MULTE Administrative Rules](#)
    - [IH Administrative Rules](#)

SIGNATURE OF OWNER/REPRESENTATIVE		
Based on the representations herein and upon the proof and documentation required to be submitted, the individual(s) named in Part II of this Tenant Income Certification is/are eligible to live in an income/rent-restricted unit in this Project.		
Jackie London	Jackie London	03/11/19
Printed Name of Owner/Representative	Signature of Owner/Representative	Signature Date

## SIGNATURE OF OWNER/REPRESENTATIVE

- SIGN AND DATE BY THE EFFECTIVE DATE OF THE CERTIFICATION

# SUMMARY

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- You will use the TIC to determine # of PEOPLE in household.
- You will then use the QUESTIONNAIRE to determine all sources of income
- You will calculate TOTAL HOUSEHOLD ANNUAL INCOME using the TIC
- You will then compare the TOTAL HOUSEHOLD ANNUAL INCOME to the appropriate AMI/MFI limits to ensure applicant/tenant is income eligible.
- You will then use MAX MONTHLY RENT listed on the AMI/MFI chart to ensure rent is not more than the maximum monthly rent, per HUD guidelines.
- You will keep the TIC and QUESTIONNAIRE in the tenant file.

# DONE!

- Congrats!
- You've completed the Tenant Income Certification
- Questions?

<b>TENANT INCOME CERTIFICATION</b>										Move-In Date: _____	
<input type="checkbox"/> Initial Certification	<input type="checkbox"/> Recertification	<input type="checkbox"/> Other _____								Effective Date: _____	
<b>PART I. DEVELOPMENT DATA</b>											
Property Name: _____			County: _____			BID: _____					
Address: _____			Unit #: _____			# of Bedrooms: _____					
<b>PART II. HOUSEHOLD COMPOSITION</b>											
BH #	Last Name	First Name	Middle Initial	Relation to Head of Household	Race	Educator	Disabled (Yes/No)	Date of Birth	Full Time Student (Yes/No)	Last 4 Digits of SSN	
1											
2											
3											
4											
5											
6											
7											
<b>PART III. GROSS ANNUAL INCOME</b>											
HHS#tr	(A) Employment or Wages	(B) Social Security / Pensions	(C) Public Assistance	(D) Other Income							
TOTAL Gross Income Above:											
Add: _____	(A) - (D), to determine total income.			<b>TOTAL INCOME (E)</b>							
<b>PART IV. INCOME FROM ASSETS</b>											
(F) Type of Asset	(G) C/L	(H) Cash Value	(I) Term Asset								
		<b>TOTAL Annual Income From Assets</b>									
Enter Column (G) above x 12 = _____		(J) = _____									
Total (If over \$5,000 add to Part III E.)		(K) = _____									
Enter the greater of (J) or (K)		<b>NET RESOURCES (L) =</b>									
Add (E) + (K)											
<b>DECLARATION AND VERIFICATION</b>											
<p>I have provided for each person(s) an informed explanation of the annual income and assets. I've agreed to certify the landlord immediately if there are changes to the household composition or income during the course of this tenancy. I will report any changes in income or assets to the landlord immediately.</p> <p>Under penalty of perjury, I/we certify that the information given is true and correct to the best of my/our knowledge and belief. Any further statements that providing false representations (to include misstatements or omissions) knowingly constitute an act of fraud and may result in the termination of my/our lease.</p>											
Resident Signature _____	Signature Date _____	Resident Signature _____	Signature Date _____								
Resident Signature _____	Signature Date _____	Resident Signature _____	Signature Date _____								
PHD		Don RZYV 2019									
Page 1 of 2											