Case Studies

Directions

- Using the spaces provided and sections of the form HUD-50058, answer the following rent calculation questions and calculate the elements of annual income, adjusted income, TTP, family share, and the housing assistance payment.

- **Note**: Not all case studies have follow-up questions.

Case Study 1: Alabaster Family

- **Situation:** The PHA is conducting its second annual recertification for the Alabaster Family.

- **Family information:**

Relation	Name	Age	Disabled
Head	Ava Alabaster	33	N
Youth	Alice Alabaster	12	N
Youth	Allan Alabaster	10	N

- Ava works full-time (40 hours per week) earning $16.50 per hour.

- Ava reported that she has a non-interest-bearing checking worth $1,300. This is her only asset.

- Ava's children are in an after school child care program while she works. She qualifies for a reduced rate. With her subsidy, Ava pays $50 per week per child ($100 total) for child care. This reduced rate stays the same even during school holidays when the kids are in the care program for full days. Ava's children.

- **Unit information:**
  - Unit size: 2-bedroom
  - Voucher size: 2-bedroom
  - Rent to Owner: $1,575
  - 2-bedroom payment standard: $1,650
  - 2-bedroom utility allowance: $125

- **PHA policy:**
  - The PHA's minimum rent is $50

6. Assets

6a. Family Member Name	No.	6b. Type of asset	6c. Is this asset included in net family assets?	6d. Cash value of asset	6e. Actual Income	6f. Imputed Income
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
6g, 6h, 6i. Total net family assets, total actual income, total imputed income				$ 6g.	$ 6h.	$ 6i.
6j. Passbook rate (written as decimal)						6j.
6k. Final asset income: 6h + 6i (see instruction booklet)						6k.

7. Income

7a. Family Member Name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
7g. Column total					$	7g.
7h. Reserved						
7i. Total annual income: 6k + 7g						7i.
Over-Income Status (Public Housing Only)						
7j. What is the applicable over-income limit for families of this size?					$	7j.
7k. Is the family's annual income greater than the over-income limit? [ ] Y [ ] N						7k.
7l. If the family is over-income, note the start date of the 24 consecutive month grace period						7l.

8. Deductions and Allowances

8a. Total annual income: copy from 7i			$	8a.

Permissive Deductions

8b. Family Member Name	No.	8c. Type of permissive deduction	8d. Amount	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
8e. Total permissive deductions (sum of column 8d)			$	8e.

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8l

8f. Medical/disability threshold: 8a X 0.10		$	8f.
8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)		$	8g.
8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount		$	8h.
	If negative and head/spouse/co-head is under 62 and not disabled, put 0	$	8h.
	If negative and head/spouse/co-head is elderly or disabled, copy from 8g	$	8h.
8i. Earnings in 7d made possible by disability assistance expense		$	8i.
8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)		$	8j.
8k. Total annual unreimbursed health/medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)		$	8k.
8l. Family is eligible for medical or child care expense hardship or both?			8l.
8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)		$	8m.
8n. Medical/disability assistance deduction:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	$	8n.
	If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	$	8n.
8p. Elderly/disability allowance		$	8p.
8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)			8q.
8r. Allowance per dependent		$	8r.
8s. Dependent allowance: 8q X 8r		$	8s.
8t. Total annual unreimbursed child care costs		$	8t.
8x. Total allowances: 8e + 8n + 8p + 8s + 8t		$	8x.
8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)		$	8y.

9. Total Tenant Payment (TTP)

9a. Total monthly income: 8a ÷ 12	$	9a.
9c. TTP if based on annual income: 9a X 0.10	$	9c.
9d. Adjusted monthly income: 8y ÷ 12	$	9d.
9e. Percentage of adjusted monthly income	$	9e.
9f. TTP if based on adjusted annual income: (9d X 9e) ÷ 100	$	9f.
9g. Welfare rent per month (if none, put 0)	$	9g.
9h. Minimum rent (if waived, put 0)	$	9h.
9i. Enhanced Voucher minimum rent	$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	$	9j.
9k. Most recent TTP	$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	$	9m.

12. Housing Choice Vouchers: Tenant Based Vouchers

12a. Number of bedrooms on Voucher		12a.
12b. Is family now moving to this unit? (Y or N)		12b.
12d. Did family move into your PHA jurisdiction under portability? (Y or N) (if no, skip to 12g)		12d.
12e. Cost billed per month (put 0 if absorbed)	$	12e.
12f. PHA code billed		12f.
12g. Housing type [ ] Group Home (prorate gross rent) [ ] Own manufactured home, lease space [ ] SRO: 1 room occupied by 1 person		
12h. Owner name		12h.
12i Owner TIN/SSN		12i.
12j. Payment standard for the family	$	12j.
12k. Rent to owner	$	12k.
12l Is the family receiving a higher payment standard as a reasonable accommodation? (Y or N)	$	12l.
12m. Utility allowance, if any	$	12m.
12n. Security deposit paid by the PHA on behalf of the family, if any	$	12n.
12o. Mobility-related services		12o(1).
(1) Did the family receive mobility-related services? (Y or N)		12o(2).
(2) Date family began receiving mobility-related services		
12p. Gross rent of unit: 12k + 12m (or Space Rent)	$	12p.
12q. Lower of 12j or 12p	$	12q.
12r. TTP: copy from 9j	$	12r.
12s. Total HAP: 12q minus 12r	$	12s.

Rent Calculation (if prorated rent, skip to 12ab)

12t. Total family share: 12p minus 12s	$	12t.
12u. HAP to owner: lower of 12k or 12s	$	12u.
12v. Tenant rent to owner: 12k minus 12u	$	12v.
12w. Utility reimbursement to family: 12s minus 12u, but do not exceed 12m	$	12w.

Prorated Rent Calculation

12ab. Normal total HAP: copy from 12s, but do not exceed 12p		$	12ab.
12ac. Total number eligible			12ac.
12ad. Total number in family			12ad.
12ae. Proration percentage: 12ac ÷ 12ad			12ae.
12af. Prorated total HAP: 12ab X 12ae		$	12af.
12ag. Mixed family total family contribution: 12p minus 12af		$	12ag.
12ah. Utility allowance: copy from 12m		$	12ah.
12ai. Mixed family tenant rent to owner: 12ag minus 12ah	If positive or 0, put tenant rent	$	12ai.
	If negative, credit tenant	$	12ai.
12aj. Prorated HAP to owner: 12k minus 12ai. If 12ai is negative, put 12k		$	12aj.

Additional Payments (not HAP)

12ap. Additional financial support for tenant-based voucher family	$	12ap.
12aq. Financial incentive for property owner	$	12aq.

Notes

Case Study 2:　　　　Butler Family

- **Situation:** The PHA is conducting an interim reexamination based on an income change, which was timely reported by Betty.

- **Family information:**

Relation	Name	Age	Disabled
Head	Betty Butler	43	N
Full-time Student	Bobbie Butler	18	N
Youth	Bert Butler	14	N
Youth	Bryte Butler	12	N

- Betty has a non-interest-bearing checking account worth $10,200. Bobbie has a savings account with a current balance of $5,000 and she reported that it earned $65 in interest.

- At her annual, Betty was receiving $750 a month in cash TANF benefits for herself and her children until last week when she was sanctioned by the welfare agency for noncompliance with their economic self-sufficiency requirements. The PHA verified that Betty's cash TANF was reduced to $350 per month. This is expected to last for the next 12 months.

- Bobbie, a full-time junior college student, works part-time at Bath and Body Works, earning $500 biweekly. Bobbie also receives an annual Pell Grant (which is assistance under Title IV of the HEA) in the amount of $5,000.

- Betty pays a neighbor $60 per week to care for Bryte while she attends school year-round

- **Unit information:**
  - Unit size: 4-bedroom
  - Voucher size: 3-bedroom
  - Rent to owner: $1,750
  - 4-bedroom payment standard: $1,790
  - 3-bedroom payment standard: $1,620
  - 4-bedroom utility allowance: $170
  - 3-bedroom utility allowance: $145

- **PHA policy:**
  - The PHA's minimum rent is $25

6. Assets

6a. Family Member Name	No.	6b. Type of asset	6c. Is this asset included in net family assets?	6d. Cash value of asset	6e. Actual Income	6f. Imputed Income
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
6g, 6h, 6i. Total net family assets, total actual income, total imputed income				$ 6g.	$ 6h.	$ 6i.
6j. Passbook rate (written as decimal)						6j.
6k. Final asset income: 6h + 6i (see instruction booklet)						6k.

7. Income

7a. Family Member Name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
7g. Column total						$ 7g.
7h. Reserved						
7i. Total annual income: 6k + 7g						7i.
Over-Income Status (Public Housing Only)						
7j. What is the applicable over-income limit for families of this size?						$ 7j.
7k. Is the family's annual income greater than the over-income limit? [ ] Y [ ] N						7k.
7l. If the family is over-income, note the start date of the 24 consecutive month grace period						7l.

8. Deductions and Allowances

8a. Total annual income: copy from 7i			$	8a.

Permissive Deductions

8b. Family Member Name	No.	8c. Type of permissive deduction	8d. Amount	
			$	
			$	
			$	
			$	
			$	
			$	
			$	

8e. Total permissive deductions (sum of column 8d)			$	8e.

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8l

8f. Medical/disability threshold: 8a X 0.10			$	8f.
8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)			$	8g.
8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount			$	8h.
		If negative and head/spouse/co-head is under 62 and not disabled, put 0	$	8h.
		If negative and head/spouse/co-head is elderly or disabled, copy from 8g	$	8h.
8i. Earnings in 7d made possible by disability assistance expense			$	8i.
8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)			$	8j.
8k. Total annual unreimbursed health/medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)			$	8k.
8l. Family is eligible for medical or child care expense hardship or both?				8l.
8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)			$	8m.
8n. Medical/disability assistance deduction:		If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	$	8n.
		If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	$	8n.
8p. Elderly/disability allowance			$	8p.
8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)				8q.
8r. Allowance per dependent			$	8r.
8s. Dependent allowance: 8q X 8r			$	8s.
8t. Total annual unreimbursed child care costs			$	8t.
8x. Total allowances: 8e + 8n + 8p + 8s + 8t			$	8x.
8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)			$	8y.

9. Total Tenant Payment (TTP)

9a. Total monthly income: 8a ÷ 12	$	9a.
9c. TTP if based on annual income: 9a X 0.10	$	9c.
9d. Adjusted monthly income: 8y ÷ 12	$	9d.
9e. Percentage of adjusted monthly income	$	9e.
9f. TTP if based on adjusted annual income: (9d X 9e) ÷ 100	$	9f.
9g. Welfare rent per month (if none, put 0)	$	9g.
9h. Minimum rent (if waived, put 0)	$	9h.
9i. Enhanced Voucher minimum rent	$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	$	9j.
9k. Most recent TTP	$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	$	9m.

12. Housing Choice Vouchers: Tenant Based Vouchers

12a. Number of bedrooms on Voucher		12a.
12b. Is family now moving to this unit? (Y or N)		12b.
12d. Did family move into your PHA jurisdiction under portability? (Y or N) (if no, skip to 12g)		12d.
12e. Cost billed per month (put 0 if absorbed)	$	12e.
12f. PHA code billed		12f.
12g. Housing type [ ] Group Home (prorate gross rent) [ ] Own manufactured home, lease space [ ] SRO: 1 room occupied by 1 person		
12h. Owner name		12h.
12i Owner TIN/SSN		12i.
12j. Payment standard for the family	$	12j.
12k. Rent to owner	$	12k.
12l Is the family receiving a higher payment standard as a reasonable accommodation? (Y or N)	$	12l.
12m. Utility allowance, if any	$	12m.
12n. Security deposit paid by the PHA on behalf of the family, if any	$	12n.
12o. Mobility-related services		12o(1).
(1) Did the family receive mobility-related services? (Y or N)		12o(2).
(2) Date family began receiving mobility-related services		
12p. Gross rent of unit: 12k + 12m (or Space Rent)	$	12p.
12q. Lower of 12j or 12p	$	12q.
12r. TTP: copy from 9j	$	12r.
12s. Total HAP: 12q minus 12r	$	12s.

Rent Calculation (if prorated rent, skip to 12ab)

12t. Total family share: 12p minus 12s	$	12t.
12u. HAP to owner: lower of 12k or 12s	$	12u.
12v. Tenant rent to owner: 12k minus 12u	$	12v.
12w. Utility reimbursement to family: 12s minus 12u, but do not exceed 12m	$	12w.

Prorated Rent Calculation

12ab. Normal total HAP: copy from 12s, but do not exceed 12p		$	12ab.
12ac. Total number eligible			12ac.
12ad. Total number in family			12ad.
12ae. Proration percentage: 12ac ÷ 12ad			12ae.
12af. Prorated total HAP: 12ab X 12ae		$	12af.
12ag. Mixed family total family contribution: 12p minus 12af		$	12ag.
12ah. Utility allowance: copy from 12m		$	12ah.
12ai. Mixed family tenant rent to owner: 12ag minus 12ah	If positive or 0, put tenant rent	$	12ai.
	If negative, credit tenant	$	12ai.
12aj. Prorated HAP to owner: 12k minus 12ai. If 12ai is negative, put 12k		$	12aj.

Additional Payments (not HAP)

12ap. Additional financial support for tenant-based voucher family	$	12ap.
12aq. Financial incentive for property owner	$	12aq.

Notes

Case Study 3: Crimson Family

- **Situation:** The PHA is conducting an interim for the Crimson family based on Ms. Crimson's timely reporting of new child support income. Five months ago, the PHA conducted an annual recertification for the Crimsons. The reporting of newly awarded child support is the only income change the Crimsons have experienced since their recertification.

- **Family information:**

Relation	Name	Age	Disabled
Head	Cherry Crimson	53	Y
Youth	Cameron Crimson	12	Y

- Ms. Crimson has a savings account worth $29,180, earning $627 in interest. She also has a checking account worth $1,890, earning $9 in interest. Cameron has a savings account worth $19,002, earning $428.

- Ms. Crimson works part-time earning $860 semimonthly. Ms. Crimson reported last week that she was awarded, and has started to receive, child support in the amount of $150 per week. Cameron receives SSI in the amount of $550 per month.

- The family does not qualify for a health and medical care expense hardship. Ms. Crimson's annual unreimbursed prescription costs were calculated to be $600, and she pays a long-term care premium of $75 per month. Cameron's annual out-of-pocket health and medical care expenses are expected to be $2,800.

- **Unit information:**
  - Unit size: 2-bedroom
  - Voucher size: 2-bedroom
  - Rent to owner: $1,475
  - 2-bedroom payment standard: $1.450
  - 2-bedroom utility allowance: $110

- **PHA policy:**
  - The PHA's minimum rent is $50

6. Assets

6a. Family Member Name	No.	6b. Type of asset	6c. Is this asset included in net family assets?	6d. Cash value of asset	6e. Actual Income	6f. Imputed Income
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
6g, 6h, 6i. Total net family assets, total actual income, total imputed income				$ 6g.	$ 6h.	$ 6i.
6j. Passbook rate (written as decimal)						6j.
6k. Final asset income: 6h + 6i (see instruction booklet)						6k.

7. Income

7a. Family Member Name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$

7g. Column total	$ 7g.
7h. Reserved	
7i. Total annual income: 6k + 7g	7i.

Over-Income Status (Public Housing Only)

7j. What is the applicable over-income limit for families of this size?	$ 7j.
7k. Is the family's annual income greater than the over-income limit? [ ] Y [ ] N	7k.
7l. If the family is over-income, note the start date of the 24 consecutive month grace period	7l.

8. Deductions and Allowances

8a. Total annual income: copy from 7i	$	8a.

Permissive Deductions

8b. Family Member Name	No.	8c. Type of permissive deduction	8d. Amount	
			$	
			$	
			$	
			$	
			$	
			$	
			$	

8e. Total permissive deductions (sum of column 8d)	$	8e.

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8l

8f. Medical/disability threshold: 8a X 0.10		$	8f.
8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)		$	8g.
8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount		$	8h.
	If negative and head/spouse/co-head is under 62 and not disabled, put 0	$	8h.
	If negative and head/spouse/co-head is elderly or disabled, copy from 8g	$	8h.
8i. Earnings in 7d made possible by disability assistance expense		$	8i.
8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)		$	8j.
8k. Total annual unreimbursed health/medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)		$	8k.
8l. Family is eligible for medical or child care expense hardship or both?			8l.
8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)		$	8m.
8n. Medical/disability assistance deduction:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	$	8n.
	If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	$	8n.
8p. Elderly/disability allowance		$	8p.
8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)			8q.
8r. Allowance per dependent		$	8r.
8s. Dependent allowance: 8q X 8r		$	8s.
8t. Total annual unreimbursed child care costs		$	8t.
8x. Total allowances: 8e + 8n + 8p + 8s + 8t		$	8x.
8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)		$	8y.

9. Total Tenant Payment (TTP)

9a. Total monthly income: 8a ÷ 12	$	9a.
9c. TTP if based on annual income: 9a X 0.10	$	9c.
9d. Adjusted monthly income: 8y ÷ 12	$	9d.
9e. Percentage of adjusted monthly income	$	9e.
9f. TTP if based on adjusted annual income: (9d X 9e) ÷ 100	$	9f.
9g. Welfare rent per month (if none, put 0)	$	9g.
9h. Minimum rent (if waived, put 0)	$	9h.
9i. Enhanced Voucher minimum rent	$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	$	9j.
9k. Most recent TTP	$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	$	9m.

12. Housing Choice Vouchers: Tenant Based Vouchers

12a. Number of bedrooms on Voucher		12a.
12b. Is family now moving to this unit? (Y or N)		12b.
12d. Did family move into your PHA jurisdiction under portability? (Y or N) (if no, skip to 12g)		12d.
12e. Cost billed per month (put 0 if absorbed)	$	12e.
12f. PHA code billed		12f.
12g. Housing type [ ] Group Home (prorate gross rent) [ ] Own manufactured home, lease space [ ] SRO: 1 room occupied by 1 person		
12h. Owner name		12h.
12i Owner TIN/SSN		12i.
12j. Payment standard for the family	$	12j.
12k. Rent to owner	$	12k.
12l Is the family receiving a higher payment standard as a reasonable accommodation? (Y or N)	$	12l.
12m. Utility allowance, if any	$	12m.
12n. Security deposit paid by the PHA on behalf of the family, if any	$	12n.
12o. Mobility-related services		12o(1).
(1) Did the family receive mobility-related services? (Y or N)		12o(2).
(2) Date family began receiving mobility-related services		
12p. Gross rent of unit: 12k + 12m (or Space Rent)	$	12p.
12q. Lower of 12j or 12p	$	12q.
12r. TTP: copy from 9j	$	12r.
12s. Total HAP: 12q minus 12r	$	12s.

Rent Calculation (if prorated rent, skip to 12ab)

12t. Total family share: 12p minus 12s	$	12t.
12u. HAP to owner: lower of 12k or 12s	$	12u.
12v. Tenant rent to owner: 12k minus 12u	$	12v.
12w. Utility reimbursement to family: 12s minus 12u, but do not exceed 12m	$	12w.

Prorated Rent Calculation

12ab. Normal total HAP: copy from 12s, but do not exceed 12p		$	12ab.
12ac. Total number eligible			12ac.
12ad. Total number in family			12ad.
12ae. Proration percentage: 12ac ÷ 12ad			12ae.
12af. Prorated total HAP: 12ab X 12ae		$	12af.
12ag. Mixed family total family contribution: 12p minus 12af		$	12ag.
12ah. Utility allowance: copy from 12m		$	12ah.
12ai. Mixed family tenant rent to owner: 12ag minus 12ah	If positive or 0, put tenant rent	$	12ai.
	If negative, credit tenant	$	12ai.
12aj. Prorated HAP to owner: 12k minus 12ai. If 12ai is negative, put 12k		$	12aj.

Additional Payments (not HAP)

12ap. Additional financial support for tenant-based voucher family	$	12ap.
12aq. Financial incentive for property owner	$	12aq.

Notes

Case Study 4: Dijon Family

- **Situation:** It's December and the PHA is processing a new admission for the Dijon family's initial leasing of their unit. The effective date of the new admission will be January 1.

- **Family information:**

Relation	Name	Age	Disabled
Head	Duke Dijon	47	N
Spouse	Dita Dijon	44	Y
Youth	Delilah Dijon	12	N
Youth	Dane Dijon	10	Y

- Duke recently sold the condo he owned to his brother for $25,000. The property was valued at $50,000 and had a mortgage balance of $10,000. His brother paid all the transfer fees. Duke spent $15,000 on a new vehicle and the remaining $10,000 was invested in a certificate of deposit (CD) that pays 3% interest annually and has a penalty for early withdrawal of $500.

- Dita reported that she has a savings account worth $750 that earns $8 in interest. Duke and Dita have a non-interest-bearing joint checking account worth $1,225.

- Dita receives $1,000 per month in Social Security disability benefits, but $175 per month is deducted for her Medicare premium. In October, the SSA announced a COLA of 4.7% for all recipients which takes effect on January 1. The Medicare deduction will stay the same.

- Duke lost his job in November and receives $400 per week in unemployment.

- The family has $20 per month in eligible unreimbursed health and medical care expenses for Duke. Delilah has $360 per year in eligible out-of-pocket expenses. Dane's average monthly health and medical care expenses are $500, but they are entirely reimbursed by a state disability program.

- Dita is a full-time student, paying $70 per week total for both children. Dane and Delilah to be in an after-school program which enables her to attend school 40 weeks out of the year. The PHA has verified the child care cost is reasonable.

- Unit information:
    - Unit size: 3-bedroom
    - Voucher size: 3-bedroom
    - Rent to owner: $1,825
    - 3-bedroom payment standard: $1,755
    - 3-bedroom payment standard: $150
- PHA policy:
    - The PHA's minimum rent is $0

6. Assets

6a. Family Member Name	No.	6b. Type of asset	6c. Is this asset included in net family assets?	6d. Cash value of asset	6e. Actual Income	6f. Imputed Income
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
6g, 6h, 6i. Total net family assets, total actual income, total imputed income				$ 6g.	$ 6h.	$ 6i.
6j. Passbook rate (written as decimal)						6j.
6k. Final asset income: 6h + 6i (see instruction booklet)						6k.

7. Income

7a. Family Member Name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
7g. Column total					$ 7g.	
7h. Reserved						
7i. Total annual income: 6k + 7g						7i.
Over-Income Status (Public Housing Only)						
7j. What is the applicable over-income limit for families of this size?					$ 7j.	
7k. Is the family's annual income greater than the over-income limit? [ ] Y [ ] N					7k.	
7l. If the family is over-income, note the start date of the 24 consecutive month grace period					7l.	

8. Deductions and Allowances

8a. Total annual income: copy from 7i		$	8a.

Permissive Deductions

8b. Family Member Name	No.	8c. Type of permissive deduction	8d. Amount
			$
			$
			$
			$
			$
			$
			$

8e. Total permissive deductions (sum of column 8d)	$	8e.

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8l

8f. Medical/disability threshold: 8a X 0.10		$	8f.
8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)		$	8g.
8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount		$	8h.
	If negative and head/spouse/co-head is under 62 and not disabled, put 0	$	8h.
	If negative and head/spouse/co-head is elderly or disabled, copy from 8g	$	8h.
8i. Earnings in 7d made possible by disability assistance expense		$	8i.
8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)		$	8j.
8k. Total annual unreimbursed health/medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)		$	8k.
8l. Family is eligible for medical or child care expense hardship or both?			8l.
8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)		$	8m.
8n. Medical/disability assistance deduction:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	$	8n.
	If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	$	8n.
8p. Elderly/disability allowance		$	8p.
8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)			8q.
8r. Allowance per dependent		$	8r.
8s. Dependent allowance: 8q X 8r		$	8s.
8t. Total annual unreimbursed child care costs		$	8t.
8x. Total allowances: 8e + 8n + 8p + 8s + 8t		$	8x.
8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)		$	8y.

9. Total Tenant Payment (TTP)

9a. Total monthly income: 8a ÷ 12	$	9a.
9c. TTP if based on annual income: 9a X 0.10	$	9c.
9d. Adjusted monthly income: 8y ÷ 12	$	9d.
9e. Percentage of adjusted monthly income	$	9e.
9f. TTP if based on adjusted annual income: (9d X 9e) ÷ 100	$	9f.
9g. Welfare rent per month (if none, put 0)	$	9g.
9h. Minimum rent (if waived, put 0)	$	9h.
9i. Enhanced Voucher minimum rent	$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	$	9j.
9k. Most recent TTP	$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	$	9m.

12. Housing Choice Vouchers: Tenant Based Vouchers

12a. Number of bedrooms on Voucher		12a.
12b. Is family now moving to this unit? (Y or N)		12b.
12d. Did family move into your PHA jurisdiction under portability? (Y or N) (if no, skip to 12g)		12d.
12e. Cost billed per month (put 0 if absorbed)	$	12e.
12f. PHA code billed		12f.
12g. Housing type [ ] Group Home (prorate gross rent) [ ] Own manufactured home, lease space [ ] SRO: 1 room occupied by 1 person		
12h. Owner name		12h.
12i Owner TIN/SSN		12i.
12j. Payment standard for the family	$	12j.
12k. Rent to owner	$	12k.
12l Is the family receiving a higher payment standard as a reasonable accommodation? (Y or N)	$	12l.
12m. Utility allowance, if any	$	12m.
12n. Security deposit paid by the PHA on behalf of the family, if any	$	12n.
12o. Mobility-related services		12o(1).
(1) Did the family receive mobility-related services? (Y or N)		12o(2).
(2) Date family began receiving mobility-related services		
12p. Gross rent of unit: 12k + 12m (or Space Rent)	$	12p.
12q. Lower of 12j or 12p	$	12q.
12r. TTP: copy from 9j	$	12r.
12s. Total HAP: 12q minus 12r	$	12s.

Rent Calculation (if prorated rent, skip to 12ab)

12t. Total family share: 12p minus 12s	$	12t.
12u. HAP to owner: lower of 12k or 12s	$	12u.
12v. Tenant rent to owner: 12k minus 12u	$	12v.
12w. Utility reimbursement to family: 12s minus 12u, but do not exceed 12m	$	12w.

Prorated Rent Calculation

12ab. Normal total HAP: copy from 12s, but do not exceed 12p		$	12ab.
12ac. Total number eligible			12ac.
12ad. Total number in family			12ad.
12ae. Proration percentage: 12ac ÷ 12ad			12ae.
12af. Prorated total HAP: 12ab X 12ae		$	12af.
12ag. Mixed family total family contribution: 12p minus 12af		$	12ag.
12ah. Utility allowance: copy from 12m		$	12ah.
12ai. Mixed family tenant rent to owner: 12ag minus 12ah	If positive or 0, put tenant rent	$	12ai.
	If negative, credit tenant	$	12ai.
12aj. Prorated HAP to owner: 12k minus 12ai. If 12ai is negative, put 12k		$	12aj.

Additional Payments (not HAP)

12ap. Additional financial support for tenant-based voucher family	$	12ap.
12aq. Financial incentive for property owner	$	12aq.

Notes

Case Study 5: Flamingo Family

- **Situation:** An annual reexamination is being processed for the Foss family.

- **Family information:**

Relation	Name	Age	Disabled
Head	Fiona Flamingo	36	N
Youth	Feivel Flamingo	12	Y

- Fiona has a savings account worth $20,000 that earns $100 in interest.

- Feivel has a checking account worth $1,900 that earns $10.

- Feivel receives $950 per month in SSI.

- Because she takes care of Feivel full-time at home, Fiona receives $5,500 per month from the state Medicaid office. Fiona is not employed outside of the home.

- **Unit information:**
  - Unit size: 2-bedroom
  - Voucher size: 2-bedroom
  - Rent to owner: $1,500
  - 2-bedroom payment standard: $1,525
  - 2-bedroom utility allowance: $135

- **PHA policy:**
  - The PHA's minimum rent is $0

6. Assets

6a. Family Member Name	No.	6b. Type of asset	6c. Is this asset included in net family assets?	6d. Cash value of asset	6e. Actual Income	6f. Imputed Income
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
6g, 6h, 6i. Total net family assets, total actual income, total imputed income				$ 6g.	$ 6h.	$ 6i.
6j. Passbook rate (written as decimal)						6j.
6k. Final asset income: 6h + 6i (see instruction booklet)						6k.

7. Income

7a. Family Member Name	No.	7b. Income Code	7c. Calculation (PHA use)	7d. Dollars per year	7e. Income exclusions	7f. Income after exclusions (7d minus 7e)
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
				$	$	$
7g. Column total					$ 7g.	
7h. Reserved						
7i. Total annual income: 6k + 7g						7i.
Over-Income Status (Public Housing Only)						
7j. What is the applicable over-income limit for families of this size?					$ 7j.	
7k. Is the family's annual income greater than the over-income limit? [ ] Y [ ] N						7k.
7l. If the family is over-income, note the start date of the 24 consecutive month grace period						7l.

8. Deductions and Allowances

8a. Total annual income: copy from 7i			$	8a.

Permissive Deductions

8b. Family Member Name	No.	8c. Type of permissive deduction	8d. Amount	
			$	
			$	
			$	
			$	
			$	
			$	
			$	
8e. Total permissive deductions (sum of column 8d)			$	8e.

If head/spouse/co-head is under 62 and no family member is disabled, skip to 8l

8f. Medical/disability threshold: 8a X 0.10		$	8f.
8g. Total annual unreimbursed disability assistance expense (if no disability expenses, skip to 8k)		$	8g.
8h. Maximum disability allowance: If 8g minus 8f is positive or zero, put amount		$	8h.
	If negative and head/spouse/co-head is under 62 and not disabled, put 0	$	8h.
	If negative and head/spouse/co-head is elderly or disabled, copy from 8g	$	8h.
8i. Earnings in 7d made possible by disability assistance expense		$	8i.
8j. Allowable disability assistance expense: lower of 8h or 8i (if 8g is less than 8f and head/spouse/co-head elderly or disabled, copy from 8h)		$	8j.
8k. Total annual unreimbursed health/medical expenses (if head/spouse/co-head under 62 and not disabled, put 0)		$	8k.
8l. Family is eligible for medical or child care expense hardship or both?			8l.
8m. Total annual disability assistance and medical expense: 8j + 8k (if no disability expenses, copy from 8k)		$	8m.
8n. Medical/disability assistance deduction:	If no disability assistance expenses or if 8g is less than 8f, put 8m minus 8f (if 8m minus 8f is negative, put zero)	$	8n.
	If disability assistance expenses and 8g is greater than or equal to 8f, copy from 8m	$	8n.
8p. Elderly/disability allowance		$	8p.
8q. Number of dependents (people under 18, or with disability, or full-time student. Do not count head of household, spouse, co-head, foster child/adult, or live-in aide.)			8q.
8r. Allowance per dependent		$	8r.
8s. Dependent allowance: 8q X 8r		$	8s.
8t. Total annual unreimbursed child care costs		$	8t.
8x. Total allowances: 8e + 8n + 8p + 8s + 8t		$	8x.
8y. Adjusted annual income: 8a minus 8x (if 8x is larger, put 0)		$	8y.

9. Total Tenant Payment (TTP)

9a. Total monthly income: 8a ÷ 12	$	9a.
9c. TTP if based on annual income: 9a X 0.10	$	9c.
9d. Adjusted monthly income: 8y ÷ 12	$	9d.
9e. Percentage of adjusted monthly income	$	9e.
9f. TTP if based on adjusted annual income: (9d X 9e) ÷ 100	$	9f.
9g. Welfare rent per month (if none, put 0)	$	9g.
9h. Minimum rent (if waived, put 0)	$	9h.
9i. Enhanced Voucher minimum rent	$	9i.
9j. TTP, highest of lines 9c, 9f, 9g, 9h, or 9i	$	9j.
9k. Most recent TTP	$	9k.
9m. Qualify for minimum rent hardship exemption? (Y or N)	$	9m.

12. Housing Choice Vouchers: Tenant Based Vouchers

12a. Number of bedrooms on Voucher		12a.
12b. Is family now moving to this unit? (Y or N)		12b.
12d. Did family move into your PHA jurisdiction under portability? (Y or N) (if no, skip to 12g)		12d.
12e. Cost billed per month (put 0 if absorbed)	$	12e.
12f. PHA code billed		12f.
12g. Housing type [ ] Group Home (prorate gross rent) [ ] Own manufactured home, lease space [ ] SRO: 1 room occupied by 1 person		
12h. Owner name		12h.
12i Owner TIN/SSN		12i.
12j. Payment standard for the family	$	12j.
12k. Rent to owner	$	12k.
12l Is the family receiving a higher payment standard as a reasonable accommodation? (Y or N)	$	12l.
12m. Utility allowance, if any	$	12m.
12n. Security deposit paid by the PHA on behalf of the family, if any	$	12n.
12o. Mobility-related services		12o(1).
(1) Did the family receive mobility-related services? (Y or N)		12o(2).
(2) Date family began receiving mobility-related services		
12p. Gross rent of unit: 12k + 12m (or Space Rent)	$	12p.
12q. Lower of 12j or 12p	$	12q.
12r. TTP: copy from 9j	$	12r.
12s. Total HAP: 12q minus 12r	$	12s.

Rent Calculation (if prorated rent, skip to 12ab)

12t. Total family share: 12p minus 12s	$	12t.
12u. HAP to owner: lower of 12k or 12s	$	12u.
12v. Tenant rent to owner: 12k minus 12u	$	12v.
12w. Utility reimbursement to family: 12s minus 12u, but do not exceed 12m	$	12w.

Prorated Rent Calculation

12ab. Normal total HAP: copy from 12s, but do not exceed 12p		$	12ab.
12ac. Total number eligible			12ac.
12ad. Total number in family			12ad.
12ae. Proration percentage: 12ac ÷ 12ad			12ae.
12af. Prorated total HAP: 12ab X 12ae		$	12af.
12ag. Mixed family total family contribution: 12p minus 12af		$	12ag.
12ah. Utility allowance: copy from 12m		$	12ah.
12ai. Mixed family tenant rent to owner: 12ag minus 12ah	If positive or 0, put tenant rent	$	12ai.
	If negative, credit tenant	$	12ai.
12aj. Prorated HAP to owner: 12k minus 12ai. If 12ai is negative, put 12k		$	12aj.

Additional Payments (not HAP)

12ap. Additional financial support for tenant-based voucher family	$	12ap.
12aq. Financial incentive for property owner	$	12aq.