



**Ins and Outs, Do's and Don'ts of  
HUD Certification Processing**

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# Ins and Outs, Do's and Don'ts of HUD Certification Processing

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# Ins and Outs, Do's and Don'ts of HUD Certification Processing

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## Goals

- This class is designed to teach participants efficient interviewing skills necessary to identify and record critical information to support eligibility determinations and more accurate rental calculations. During this webinar, participants will learn how to:
  - Identify important household and management responsibilities that must be met in order for an interview to be worthwhile, productive and efficient.
  - Use HUD's hierarchy of income verification levels appropriately to avoid recertification delays and achieve timely, accurate certifications.
  - Obtain more accurate income verifications to minimize EIV income discrepancies.
  - Avoid common verification mistakes and recertification redundancies.

## Educating the Household of Their Responsibilities Prior to Interview

- Whether it is for a move-in or a subsequent recertification, it is not enough for the household to merely 'show up for the interview'. Household member **must** provide all the required documents.
- To ensure a successful and productive interview, provide applicants/tenants with a list of documents they must bring to the interview - be specific.
  - Standard template reminder notices in TRACS compliance software programs are often vague and may not be updated to reflect Change 4 requirements and revised verification hierarchy.
- Require applicant/tenants to have all required documents before scheduling the interview. No documents.....no interview.

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### Sample of Tenant Documents to Request

All documents must be dated by source within 120 days of receipt by Management.

#### Income

Employment	<ul style="list-style-type: none"> <li>▪ At minimum, 4 current, <u>consecutive</u> paystubs.               <ul style="list-style-type: none"> <li>➤ Provide the address, phone number, email and fax of employer.</li> <li>➤ If employer uses the Work Number for payroll reporting, log in and print out payroll history and supply this report instead.</li> </ul> </li> </ul>
Social Security or Supplemental Social Security (SSI)	<p>Bring current award letter(s) for your benefits and/or dual entitlement benefits for deceased spouses, etc.), if applicable.</p> <ul style="list-style-type: none"> <li>➤ If receiving SS benefits via a Direct Express Debit Card (instead of direct deposit), bring in Debit card, current ATM balance inquiry receipt, and any statements.</li> <li>➤ If receiving Social Security benefits, but do not use the Direct Express Debit Card, bank statements will be used to verify SS direct deposits.</li> <li>➤ The income is not attributed to payee. It is attributed to the individual eligible for the benefit.</li> </ul>
Regular pension or retirement benefits	<ul style="list-style-type: none"> <li>▪ Bring the latest check stub from the issuing institution or most recent account statement displaying gross benefit.</li> </ul>
Child support	<ul style="list-style-type: none"> <li>▪ Copy of court order.               <ul style="list-style-type: none"> <li>➤ If you are not receiving the court ordered amount, bring a printout from child support enforcement office, showing the last 4-6 payments issued.</li> <li>➤ Provide proof that enforcement action has been taken to collect the unpaid child support.</li> <li>➤ If paid child support is not court-ordered, bring name, address, and phone number of individual providing the support, along with a signed certification from that individual indicating the amount of monthly support being paid.</li> </ul> </li> </ul>
Unemployment	<ul style="list-style-type: none"> <li>▪ Copy of the unemployment letter or online benefits printout.               <ul style="list-style-type: none"> <li>➤ This includes benefits paid on debit cards</li> </ul> </li> </ul>
Regular cash gifts/contributions from family/friends	<ul style="list-style-type: none"> <li>▪ Statement or affidavit signed and dated by the person providing the assistance; giving the purpose, date(s), and value of each gift.</li> </ul>



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### Assets (not an all-inclusive list)

Checking account(s)	<ul style="list-style-type: none"> <li>▪ Full copies of the last 6 checking account statements.               <ul style="list-style-type: none"> <li>➤ If the account has not yet been open for 6 months, bring full copies of ALL statements and bank papers/documentation from opening account.</li> <li>➤ If account was closed since last recert, bring in documentation of closure.</li> </ul> </li> </ul>
Savings account(s)	<ul style="list-style-type: none"> <li>▪ Full copy of the current savings account statement.               <ul style="list-style-type: none"> <li>➤ If account was closed since last recert, bring in documentation of closure.</li> </ul> </li> </ul>
Retirement asset account(s), 401k, IRA, etc.	<ul style="list-style-type: none"> <li>▪ Current monthly/quarterly account statement.               <ul style="list-style-type: none"> <li>➤ If taking periodic payments, bring in documentation for periodic withdrawals; additional statements will be required.</li> </ul> </li> </ul>
Whole or Universal Life Insurance	<ul style="list-style-type: none"> <li>▪ Copy of current policy binder or coverage summary page.</li> </ul>

### Expenses

Childcare expenses	<ul style="list-style-type: none"> <li>▪ A statement or print out of payments made to the provider.               <ul style="list-style-type: none"> <li>➤ Documentation supporting fluctuation for summer breaks and/or after school care.</li> </ul> </li> </ul>
Medical expenses	<ul style="list-style-type: none"> <li>▪ If Head, Co-Head, or Spouse is 62 or older or disabled - dated receipts or statements (pharmacy printouts, paid doctor bills/copays, etc.) showing medical expenses paid in the past 12 months.               <ul style="list-style-type: none"> <li>➤ This includes any medical bills the household anticipates paying during the next 12 months.</li> <li>➤ Medical expenses can be for anyone in the household, not just the individual that is elderly or disabled (Including fosters).</li> </ul> </li> </ul>

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### Student Documentation

Student Status	<ul style="list-style-type: none"> <li>▪ If any adult member (other than Head, Co-head or Spouse) is a student at an institution of higher learning:             <ul style="list-style-type: none"> <li>➤ Bring documentation from the school as proof current enrollment, such as current course schedule.</li> <li>➤ Managers should be mindful and consider when students plan on graduating to anticipate these changes in upcoming certifications.</li> </ul> </li> </ul>
Student Financial Aid for Section 8 residents only	<ul style="list-style-type: none"> <li>▪ Bring evidence of Scholarships, Educational Grants, Work Study Programs, and Financial Aid Packages received. <b>(Change 4, 5-6 E)</b> <ul style="list-style-type: none"> <li>➤ Documentation must identify the total amount awarded, as well as the portion of monies spent on tuition and course-related fees.</li> <li>➤ There are new regulations concerning the definition of tuition (to include some other related fees) for students receiving financial assistance in Section 8 properties. <b>(Notice PIH 2015-21, Issued December 10, 2015).</b></li> <li>➤ Allowable fees for inclusion do not include the cost of books. Amounts beyond tuition and fees will be included as income, unless:                 <ul style="list-style-type: none"> <li>▪ The student is living with his/her parents in Section 8, or</li> <li>▪ The student is over age 23 and has dependent children.</li> </ul> </li> </ul> </li> </ul>

### Educating Residents of Their Obligations During the Interview

- 📌 Managers must educate household members of HUD's reporting systems and tenant's obligations:
- 📌 Explain what management can see in HUD's EIV System and the regulatory obligation the manager has to review and act on information reported.
- 📌 Inform and discuss, with the family, the monthly income calculation.
- 📌 Reiterate management's definition of "timely notification" of income changes and requests for changes in family composition.
- 📌 Family **must** contact Management if any unemployed adult begins working, and/or if their combined income goes up by \$200/month. Make sure you define this in your House Rules.



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- Clearly explain the consequences if tenant fails to report income and family composition changes:
  - Forfeiture of 30-day notification of a rent increase.
  - Possible EIV income discrepancies the following year, resulting in tenant repayment of subsidy.
  - Lease violations.

### Establishing an Efficient Verification Process Using HUD's Hierarchy for Income Verification

- How and when verifications are obtained often dictate how quickly a certification is completed.
- A manager who successfully completes recertifications on time will:
  - Require applicants/tenants to have in their possession ALL the required documents needed to do their certification before they set up the interview appointment.
  - Set reminders to follow up when verifications are not returned by third parties within 7-10 days.
  - Maximize the use of email, internet login, and facsimile verifications instead of USPS mail for verifications, per the 4350.3 Change 4 guidelines. **(Change 4, 5-13 B.1.b (2))**
  - Establish expectations and be prepared to respond to requests for exceptions.
  - Be methodical.
- The acceptable verification is dependent on the source of income.

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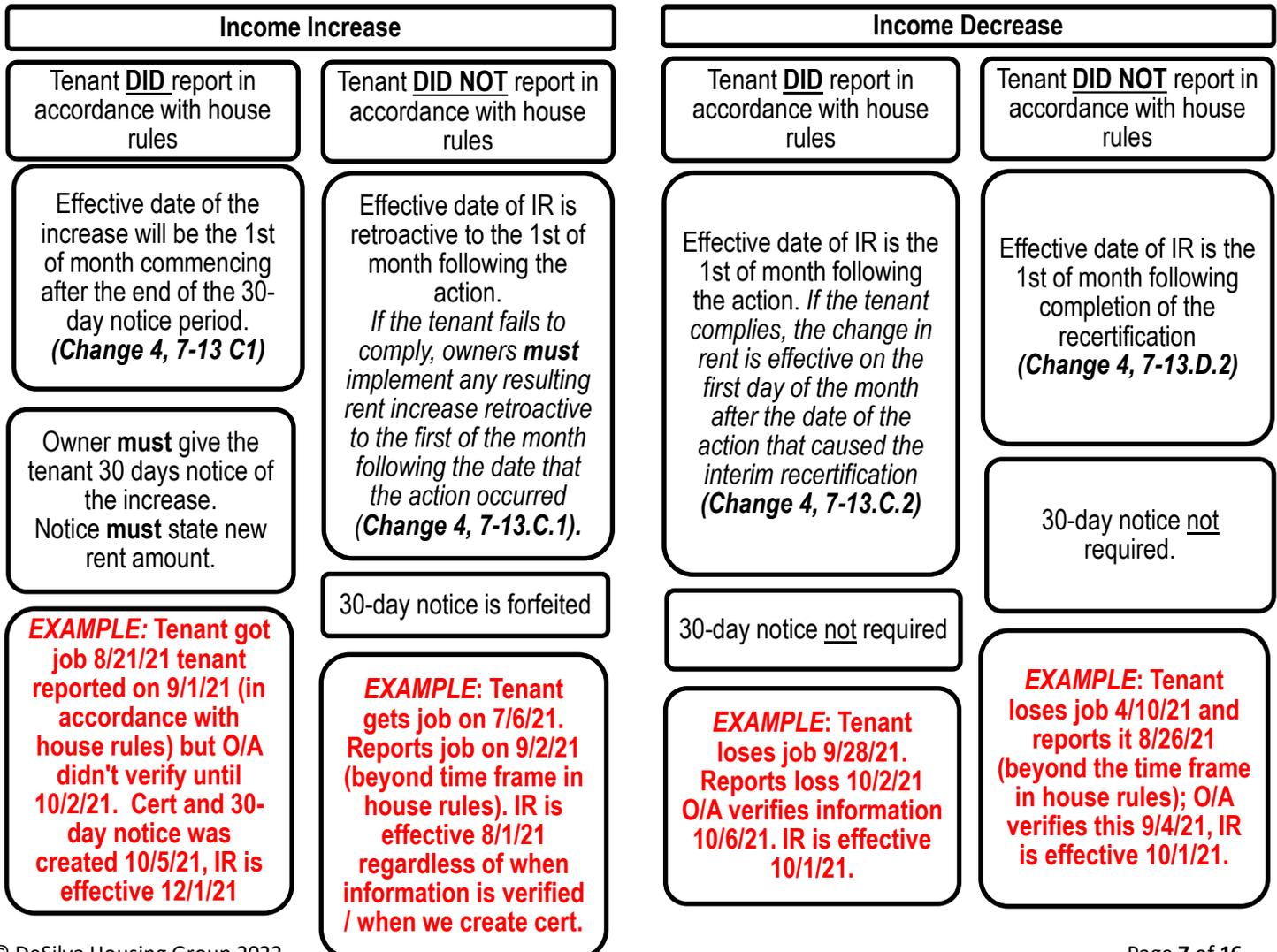
Managers **must** start with Level 1 attempts (if applicable) and work their way down HUD's hierarchy of attempts until verification is received. **(Change 4, 5-13 B)**

<b>Priority Level 1</b>	<p>Up-front Income Verification (UIV)</p> <ul style="list-style-type: none"> <li>• Mandatory Use of HUD's EIV system for tenants (<u>not</u> available for applicants)</li> <li>• HUD's EIV System only contains information on wages, unemployment, Federally-administered Social Security and/or Supplemental Security Income (includes Dual Entitlement). No other income sources can be verified through EIV.</li> <li>• Other non-HUD systems such as "The Work Number" (Optional)</li> </ul>
<b>Priority Level 2</b>	<p>Third-party verification from source (Written)</p> <ul style="list-style-type: none"> <li>• Now defined as a document provided or generated by the source, dated within 120 days from the date management receives it. This includes (but isn't limited to) tenant-provided documents.</li> <li>• Electronic verification methods are acceptable provided you make an effort to be sure that the sender is a valid third-party source.</li> </ul>
<b>Priority Level 3</b>	<p>Third-party verification from source (Oral)</p> <ul style="list-style-type: none"> <li>• Use when third-party written verification is <u>not</u> successful. Oral verification is also frequently sought when a returned verification form was <u>not</u> completed correctly or entirely and needs follow-up clarification from employer.</li> <li>• Documentation of the call <b>must</b> include: <b>(Change 4, 5-18.C)</b> <ul style="list-style-type: none"> <li>○ Third-party's name, position, and contact information; and</li> <li>○ Information reported by the third party; and</li> <li>○ Name of the person who conducted the telephone interview; and</li> <li>○ Date and time of the telephone call.</li> </ul> </li> </ul>
<b>Priority Level 4</b>	<p>Self-certification</p> <ul style="list-style-type: none"> <li>• Self-certification verification is the last method that should be attempted. <b>(Change 4, 5-13.B.1(d))</b></li> <li>• An Owner may accept a tenant's statement regarding the veracity of information provided only if the information cannot be verified by other acceptable verification methods (Levels 1 -3 above).</li> <li>• You must document why third-party verification was <u>not</u> available.</li> <li>• When accepting a self-certification, the property staff may witness the tenant signature in lieu of a notarized statement. <b>(Change 4, 5-13.B.1(d))</b></li> </ul>

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### Verification Delays Can Significantly Impact Effective Dates of Interims

- In addition to following HUD's verification hierarchy, managers are also required to complete recertifications within a reasonable timeframe. **(Change 4, 7-6.C)**
- In reality, third party verifications are not always obtainable; they are often not completed correctly and often not returned at all.
- Managers should establish reasonable policies that document third party attempts, but also identify when alternative verification methods, in the hierarchy, are utilized.
- As illustrated on the following chart, when processing an Interim as a result of an income increase, delayed verifications can delay issuance of a 30-day notice for residents that timely report **(Change 4, 7-13)**.
- When processing an Interim as a result of an income decrease, delayed verifications can delay the effective date of the Interim for residents that did not timely report.



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### Methods to Obtain More Accurate Income Verifications

💡 Why are managers getting inaccurate or incomplete income information?

- Traditional Third-Party Verifications Forms ask employers for “base rate” information.
- Employers do not want to provide information about potential overtime, bonuses, pay increases, etc. in advance.
- These forms do not adequately capture pertinent information about fluctuating income earned as a result of fluctuating hours/pay rates or temporary layoffs.

💡 These missing parts of the story affect the accuracy of income calculations, often resulting in EIV Income Discrepancies during the following year's recertification.

💡 Tenants may be providing a deliberate sample of 4-6 paystubs that are not representative of their earnings throughout the year.

💡 To obtain more accurate verification of wages to use to project for the coming year, managers should consider requesting payroll records, or earning reports, from employers that will capture all pertinent information.

💡 Once verification is received:

- Reconcile the resulting annualized income to amounts being reported for prior quarters on the ***EIV Income Detail Report***.
- If there are drastic differences in the figures, is there an explanation for this?
- If the employee works for the same employer, is projected income reasonable based on prior year's certifications?
- Significant changes (up or down) should be discussed with the tenant or employer and an explanation placed in the tenant file.

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### Avoid These Recertification Mistakes and Redundancies

- 📌 Not including 9887A as outgoing attachment for all third-party verification requests.
  - **Appendix 3, Note A:** Requests for verification from a third-party source **must** be accompanied by a HUD 9887A.
- 📌 Incorrectly annualizing childcare expenses for school age kids based on a “summer” or “school-year” only sample of expenses that are not representative of a full year.
- 📌 Requiring self-certifications to be notarized (Change 4, 5-13 B.1.d)
- 📌 Unnecessary completion of “one-time only” forms at each Annual Recertification. Examples include:
  - New leases do not need to be executed if household composition and unit remain the same
  - Subsequent year leases (after the end of the initial term) are an automatic renewal (if permitted by state law).
  - Race and Ethnicity Form
  - Emergency Contact Form
  - Citizenship Declaration Form (*does not apply to PRACs*)
  - VAWA Addendum
    - Currently, HUD only requires the VAWA lease addendum for Section 8 leases. Final Rule indicates a broader application of VAWA will be required. But no changes/actions are required until HUD issues a new Housing Notice expanding the programs covered.
    - Note: This addendum was last revised March 2016 to reflect an expiration date of June 30, 2017.
- 📌 Disposal of Asset Certifications being completed during Interim Recertifications (this form is only required for Annual Recertifications).
- 📌 Not having all required household members (age 18+) fill out, sign and date forms.
- 📌 Not obtaining a signed EIV consent form for multi-member adult households (Change 4, Exhibit 9-4)
  - EIV Consent Form allows other individuals (both in and outside of the household) to view or hear their EIV income data when interviewed simultaneously. (**Change 4, 9-17 A-B**)



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- ❗ Not documenting that EIV Income Detail Report was viewed and discussed with tenant(s); this documentation also supports verification methods utilized.
  - Management is required to show tenant(s) their EIV reports and determine whether they agree with or dispute the information on the Income Detail Report. **(Change 4, 9-11 B-C)**
  - To document review of the EIV Income information, have each member note 'agree' or 'disagree', initial/sign and date in each section on their EIV Income Detail Report;
- ❗ Not issuing a 10-day notice to residents when unreported income is identified (Change 4, Exhibit 7-7).
- ❗ Accepting documents with missing information, blanks, etc.
  - To avoid MOR findings—there should be no blanks or unanswered items on any form! Requesting clarification for unanswered questions on forms can potentially identify undisclosed information.
- ❗ Using SS disability status on the EIV Income Report as verification of disability for HUD programs **(Change 4, 9-11 B.4.h.)**

### Using Compliant Verification Techniques in Everyday Scenarios

- ❗ You are processing a November 2021 Annual Recertification for Suzie Chamberlain. You receive the following employment verification form, completed by her employer.



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**EMPLOYMENT VERIFICATION**

To: Nurses R Us  
123 Any Street  
Anytown, St 12345

From: ABC Properties  
456 Any Street  
Anytown, ST 12345

**SUBJECT:** Verification of Information Supplied by an Applicant for Housing Assistance

**Name:** Suzie Chamberlain

**Social Security Number:** 999-99-999

**Address:** 456 Any Street, Apt. 1, Anytown, ST 12345

This person has applied for housing assistance under a program of the US. Department of Housing and Urban Property (HUD) or currently lives at a property with housing assistance. HUD requires our agency to verify all information that is used in determining this person's eligibility or level of benefits.

We ask your cooperation in providing the following information and returning it to the property's rental office at the addressed indicated above. Your prompt return of this information will help to assure timely processing of the application for assistance. The applicant/resident has consented to this release of information as shown below and via the attached HUD Form 9887A.

Sincerely,

Property Manager

***In lieu of completing this form, representatives can also provide a copy of the payroll report for the past 12 months for the employee. This is preferred, especially in situations where income fluctuates from pay period to pay period.***

\*\*\*\*\*

**INFORMATION BEING REQUESTED**

1. Employment Start Date: 4/23/21

2. End Date (if applicable): NA

3. Rate of Pay: \$ 10/hr Per  hour  day  week  bi-weekly

4. Number of Hours Per Day: \_\_\_\_\_

5. Number of Hours Per Week: 30

6. Overtime Hours/Week: NA Overtime Rate: NA

7. Shift Differential Rate: \$ NA

8. Do you anticipate any rate increase in the next 12 months? NA  Yes  No  
If yes, what is the effective date and the amount of the increase?

Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

(See next page)

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9. Year-to-Date Earnings: \$10,168.88  
through: 10/16/2021
10. Does the employee participate in a 401k Retirement Account?  Yes  No  
If yes, can he/she access the account?  Yes  No  
If yes, what amount of the 401K is accessible to the employee without terminating employment or retiring?  
\$ \_\_\_\_\_
11. If the work is seasonal or sporadic, please indicate the layoff period: NA

**PERSON SUPPLYING INFORMATION:**

Name and Title: Jessica Smiley, Payroll Support

Telephone Number and Fax Number: 555-232-7434 555-232-7151

Company: Nurses R Us Email: jsmiley@nurses.com

Signature: Jessica Smiley Date: 10/16/2021

YOU DO NOT HAVE TO SIGN THIS FORM IF EITHER THE REQUESTING ORGANIZATION OR THE ORGANIZATION SUPPLYING THE INFORMATION IS LEFT BLANK.

RELEASE OF INFORMATION

I hereby authorize the release of the requested information. Information obtained under this consent is limited to information that is no older than 12 months. There are circumstances which would require the owner to verify information that is up to 5 years old, which would be authorized by me on a separate consent attached to a copy of this consent.

Signature: Sazie Chamberlain Date: 9/15/2021

**PENALTIES FOR MISUSING THIS CONSENT:**

Title 18, Section 1001 of the US. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD, the PHA and any owner (or any employee of HUD, the PHA or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willfully requests, obtains or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages, and seek other relief, as may be appropriate, against the officer or employee of HUD, the PHA or the owner responsible for unauthorized disclosure or improper use.

*We do not discriminate on the basis of disability status in the admission or access to, or treatment or employment in, our federally assisted programs and activities. If you are disabled and would like to request an accommodation or if you have difficulty understanding English, please request our assistance and we will ensure that you are provided with meaningful access based on your individual needs. Federal civil rights laws addressing fair housing prohibit discrimination against applicants or tenants based on one or more of the following classifications: race, color, national origin, sexual orientation, gender identification, disability, religion, and familial status.*





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During the interview process, Suzie indicated that her pay and hours fluctuate from week to week. You call the employer to discuss the fluctuation and she sends you the email explanation below, along with a sampling of her recent pay stubs.

**From:** [Jessica.Smiley@Nurses.com](mailto:Jessica.Smiley@Nurses.com)  
**To:** [Property.Mgr](#)  
**Subject:** Verification - Chamberlain  
**Date:** Monday, October 30, 2021 1:43:00 PM

I attached copies of 5 previous paystubs. The \$10.00 rate I put on the verification form was the average. Yes, our caregivers usually work for multiple clients who pay various rates for their care. I am not aware of her overtime, but I just handle payroll. Her supervisor may be able to answer more questions.

Jessica

Check Date: 10/30/2021

Code	Description	Pay Rate	Hours	Current	Year-To-Date
				Amount	Hours Amount
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	8.50	\$85.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	6.00	\$60.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$7.25	0.50	\$3.63	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	6.00	\$60.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	3.50	\$35.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	7.75	\$77.50	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	6.00	\$60.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$7.25	0.50	\$3.63	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$11.00	4.00	\$44.00	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$10.00	2.75	\$27.50	1027.50 \$10,988.93
1111	Private Duty Sitter Attendant	\$15.03	1.25	\$18.79	1027.50 \$10,988.93
1500	Expense Account	\$40.47	0.00	\$40.47	0.00 \$108.30
	<b>GROSS PAY</b>			<b>\$895.52</b>	<b>\$11,023.93</b>
	Federal Tax			\$0.00	\$23.61
	FICA Social Security Tax			\$53.01	\$683.48
	FICA Medicare Tax			\$12.40	\$159.85
	<b>TAXES WITHHELD</b>			<b>\$65.41</b>	<b>\$866.94</b>
	<b>NET PAY</b>			<b>\$830.11</b>	<b>\$10,265.29</b>



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Check Date: 10/16/2021

Code	Description	Pay Rate	Current		Year-To-Date	
			Hours	Amount	Hours	Amount
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$10.00	6.00	\$60.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$11.00	4.25	\$46.75	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$11.00	4.75	\$52.25	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$10.00	8.50	\$85.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$12.50	2.00	\$25.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$11.00	4.00	\$44.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	942.75	\$10,143.88
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	942.75	\$10,143.88
1500	Expense Account	\$9.12	0.00	\$9.12	0.00	\$67.83
1500	Expense Account	\$3.99	0.00	\$3.99	0.00	\$67.83
<b>GROSS PAY</b>				<b>\$656.11</b>		<b>\$10,168.88</b>
Federal Tax				\$0.00		\$23.61
FICA Social Security Tax				\$39.87		\$630.47
FICA Medicare Tax				\$9.32		\$147.45
<b>TAXES WITHHELD</b>				<b>\$49.19</b>		<b>\$801.53</b>
<b>NET PAY</b>				<b>\$606.92</b>		<b>\$9,435.18</b>

Check Date: 10/2/2021

Code	Description	Pay Rate	Current		Year-To-Date	
			Hours	Amount	Hours	Amount
1111	Private Duty Sitter Attendant	\$10.00	6.00	\$60.00	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$7.25	0.50	\$3.63	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$12.50	2.00	\$25.00	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$10.00	7.50	\$75.00	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$10.00	4.00	\$40.00	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$10.00	4.75	\$47.50	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	880.25	\$9,500.88
1111	Private Duty Sitter Attendant	\$10.00	4.00	\$40.00	880.25	\$9,500.88
1500	Expense Account	\$9.12	0.00	\$9.12	0.00	\$54.72
<b>GROSS PAY</b>				<b>\$480.25</b>		<b>\$9,525.88</b>
Federal Tax				\$0.00		\$23.61
FICA Social Security Tax				\$29.21		\$590.60
FICA Medicare Tax				\$6.84		\$138.13
<b>TAXES WITHHELD</b>				<b>\$36.05</b>		<b>\$752.34</b>
<b>NET PAY</b>				<b>\$444.20</b>		<b>\$8,828.26</b>



## Ins and Outs, Do's and Don'ts of HUD Certification Processing

Check Date: 9/18/2021

Code	Description	Pay Rate	Current Hours	Amount	YTD Hours	YTD Amount
1111	Private Duty Sitter Attendant	\$15.00	9.00	\$135.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$11.00	9.75	\$107.25	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	4.25	\$42.50	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	2.00	\$20.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$15.63	3.00	\$46.91	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$25.00	1.00	\$25.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$11.00	4.50	\$49.50	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$25.00	1.00	\$25.00	833.50	\$9,029.75
<b>GROSS PAY</b>				<b>\$831.16</b>		<b>\$9,054.75</b>
				Federal Tax		\$23.61
				FICA Social Security Tax		\$561.39
				FICA Medicare Tax		\$131.29
<b>TAXES WITHHELD</b>				<b>\$63.58</b>		<b>\$716.29</b>
<b>Net PAY</b>				<b>\$767.58</b>		<b>\$8,384.06</b>

Check Date: 9/4/2021

Code	Description	Pay Rate	Current		Year-To-Date	
			Hours	Amount	Hours	Amount
1111	Private Duty Sitter Attendant	\$12.50	3.50	\$43.75	761.00	\$8,198.59
1111	Private Duty Sitter Attendant	\$25.00	1.00	\$25.00	761.00	\$8,198.59
1111	Private Duty Sitter Attendant	\$11.00	5.75	\$63.25	761.00	\$8,198.59
1111	Private Duty Sitter Attendant	\$10.00	48.50	\$485.00	761.00	\$8,198.59
1113	LVN Private Duty	\$25.00	1.00	\$25.00	1.00	\$25.00
1500	Expense Account	\$9.69	0.00	\$9.69	0.00	\$45.60
<b>GROSS PAY</b>				<b>\$651.69</b>		<b>\$8,223.59</b>
				Federal Tax		\$23.61
				FICA Social Security Tax		\$509.86
				FICA Medicare Tax		\$119.24
<b>TAXES WITHHELD</b>				<b>\$49.11</b>		<b>\$652.71</b>
<b>NET PAY</b>				<b>\$602.58</b>		<b>\$7,616.48</b>

**Question** – How would you proceed with calculating her projected annual income from this job?

Answer: \_\_\_\_\_



## Ins and Outs, Do's and Don'ts of HUD Certification Processing

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**Thanks for participating!**

Visit us at: [www.desilvahousinggroup.com](http://www.desilvahousinggroup.com)

or contact us at: [info@desilvahousinggroup.com](mailto:info@desilvahousinggroup.com)

