

## Contact Information

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or (800) 525-0657 (toll free in Texas only)

## Announcements

### Schedule:

- The training will run from 9:00 am until approximately 12:00 pm
- We will take a break mid-morning, if needed
- Staff will be present to answer any questions

### Housekeeping:

- Certificates will not be emailed but you will receive an email confirming your attendance, usually within 24-hours in an email from the GoTo Platform, please check your “junk” folders as we cannot reissue these emails
  - If you did not use your emailed link for the training from your registration you will not receive a follow-up email or show as having attended the webinar
- We suggest you silence your phones and put an “out of office” email response to help avoid distractions during the training
- Please pose questions and comments to the “Questions Box”

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## General Resources

- **HUD Handbook 4350.3**
  - [https://www.hud.gov/program\\_offices/administration/hudclips/handbooks/hshg/4350.3](https://www.hud.gov/program_offices/administration/hudclips/handbooks/hshg/4350.3)
  - Chapters 3 and 5 along with corresponding tools and exhibits
- **HUD Notice H 2023–10 and Notice PIH 2023–27**
  - <https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-27pihn.pdf>
  - This document replaces Chapters 3 and 5 of the HUD 4350.3 until/unless a revised Handbook is released
  - This document was updated to include further clarifications on February 2, 2024
- **Technical Guide for Determining Income and Allowances for the HOME Program**
  - <https://files.hudexchange.info/resources/documents/HOMEGuideForIncomeAndAllowances.pdf>
- **24 CFR 5.609 – Annual Income**
  - <https://www.ecfr.gov/current/title-24/subtitle-A/part-5#5.609>

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## Department Resources

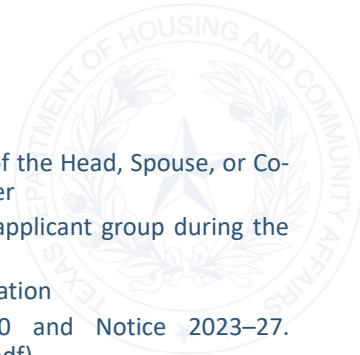
- **Compliance Forms**
  - <https://www.tdhca.texas.gov/compliance-forms>
- **Manuals and Rules**
  - <https://www.tdhca.texas.gov/compliance-manuals-and-rules>
- **Income and Rent Limits**
  - <https://www.tdhca.texas.gov/income-and-rent-limits>
- **Training and Presentations**
  - <https://www.tdhca.texas.gov/compliance-training>
  - <https://www.tdhca.texas.gov/compliance-program-training-presentations>
- **Contact List**
  - <https://www.tdhca.texas.gov/compliance-division-staff>



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## Definitions

- **Income**
  - ALL amounts, monetary or not, that go to or are received on behalf of the Head, Spouse, or Co-Head (even if the member is temporarily absent), or any other member
  - ALL amounts anticipated to be received from a source outside the applicant group during the 12-month period following admission or certification
  - Annual Income includes all amounts not specifically excluded by regulation
  - For a listing of income exclusions, refer to Notice 2023–10 and Notice 2023–27. (<https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-27pihn.pdf>)
- **Assets**
  - Assets are items of value that may be turned into cash
  - Not all items of value are considered an asset
  - Items are not required to be “cashed out” at time of application
  - Income from Assets includes all amounts not specifically excluded by regulation
  - For a listing of asset inclusions and exclusions, refer to Notice 2023–10 and Notice 2023–27. (<https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-27pihn.pdf>)



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## Income: Excluded Income Sources

- Insurance Payments and Settlements
- Employment Income for Students
- Payments to keep family members with disabilities living at home
- Payments from the U.S. Census Bureau for work on Decennial Census
- Direct Federal/State Payments for Economic Stimulus or Recovery
- **Tax Returns\*\***
- Gifts for holiday, birthdays, or other significant life events
- Lump sum additions to assets like lottery winnings
- Civil Settlements from an action that caused someone to become disabled
- Income or lump sums received from Civil Rights Settlements
- Back-pay received as a result of a Civil Rights Action
- Worker's Compensation
- Income received from a retirement account
  - Except for periodic payments
- Certain Student Financial Assistance
- Any other income excluded by CFR 5.609

Any of the Lump Sums outlined on this slide that are placed in an asset, except Tax Returns, will count towards the household assets.

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## Excluded Assets

The Rodriguez family received a \$4,500 federal tax refund on 3/1/2024 and deposited the refund into their checking account. At their next annual reexamination with an effective date of 8/1/2024, the PHA/MFH Owner asks the family about any assets they own, the anticipated income from the assets, and if they received a federal tax refund or refundable tax credits in the past 12 months and where they deposited the refund/refundable tax credits or if they purchased savings bonds with the refund.

The Rodriguez family explain that they received a \$4,500 refund and that they deposited the refund into their checking account, which has a balance of \$10,000. The Rodriguez family reports that they have actual income of \$100 from the checking account this year. The family owns no other assets. Therefore, the family's total calculation of net family assets is \$10,000. In determining the total value of net family assets, the PHA/MFH Owner subtracts \$4,500 from the total of \$10,000 of net family assets, for a total countable asset of \$5,500. The full value of actual income is included as income, because actual income is always included even on excluded assets.

Notice H 2023-10 & Notice PIH 2023-27  
Example F2: Federal Tax Refund Excluded from Net Family Assets

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## Assets

Assets are items of value that may be turned into cash

- Not all items of value are considered an asset
- Items are not required to be “cashed out” at time of application

STEP 1: “ACTUAL INCOME” - The amount of income those assets are earning or could earn

STEP 2: “CASH VALUE” - The total cash value of the family’s assets

STEP 3; if required: “IMPUTED INCOME” - The amount of income for assets that do not have a determinable rate of return when the net family assets are more than \$50,000

**For any assets whose actual income cannot be determined, calculate imputed income when the household’s net family assets are over \$50,000.**

**Do NOT calculate imputed income for assets whose income is determinable.**

**Do NOT calculate the imputed income based on the total cash value of the assets.**

## Assets: Verification Requirements

- HOTMA requires that all households have assets fully verified once during each 3 years of tenancy, households may then self-certify assets when the total is equal to or less than \$50,000. There are some exceptions to this rule:
  - HTC, Exchange, TCAP, and THTF may self-certify assets when the amount is \$50,000 or less
  - **BOND must fully verify assets at initial certification and during each 3<sup>rd</sup> year of tenancy when an income certification is completed**
  - MFDL Programs: at Initial Certification the assets must be fully verified by third party or first-hand documentation; also during the 6<sup>th</sup> year of the affordability period certifications the assets must be verified
- For 811 Program units, the assets must be fully verified by third party or first-hand documentation at Move-In and Initial certifications and during each 3<sup>rd</sup> year certification for the household
  - All 811 households must have their assets fully verified during the first HOTMA recertification
- **All assets can be verified using one (1) statement from the financial institution**
  - When verification of assets is required, Owners are required to obtain a minimum of one statement that reflects the current balance of banking/financial accounts

## HOTMA: Asset Verifications Outline

### What this looks like in a BOND program unit:

- Household moves-in/certifies 5/1/2024 – Verify all assets by third party or first-hand
- 2025 and 2026 – Self-certify all assets if under \$50,000
- 2027 – Verify all assets by first-hand documentation or third party verification
- 2028 and 2029 – Self-certify all assets if under \$50,000
- 2030 – Verify all assets by first-hand documentation or third party verification

If the development is able to utilize annual data collection requirements then this is not applicable.

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## HOTMA: Asset Verifications Outline – Pre-HOTMA Household

### What this looks like in a BOND program unit:

- Household moves-in/certifies 5/1/2020 – Pre-HOTMA
- 2024 – Verify all assets by first-hand documentation or third party verification
- 2025 and 2026 – Self-certify all assets if under \$50,000
- 2027 – Verify all assets by first-hand documentation or third party verification
- 2028 and 2029 – Self-certify all assets if under \$50,000
- 2030 – Verify all assets by first-hand documentation or third party verification

If the development is able to utilize annual data collection requirements then this is not applicable.

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## Assets: Formulas

Step 1: Determine the Actual Income from the Asset:



Step 2: Determine the Cash Value of the Asset:



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## Assets: Actual and Imputed Income

- **Actual Income** from assets is always included in a family's annual income, regardless of the total value of net family assets or whether the asset itself is included or excluded from net family assets, unless that income is specifically excluded by 24 CFR 5.609(b).
- **Imputed Income** must be calculated for specific assets when three conditions are met:
  - The value of net family assets exceeds \$50,000;
  - The specific asset is included in net family assets; and
  - Actual asset income cannot be calculated for the specific asset.
- All assets are categorized as either **real property** (e.g., land, a home) or **personal property**. Personal property includes tangible items, like boats, as well as intangible items, like bank accounts.
  - **Necessary** personal property is excluded from net family assets.
  - **Non-necessary** personal property with a combined value greater than \$50,000, as adjusted for inflation, is considered part of net family assets; if the combined value is \$50,000 or less then all of the non-necessary personal property is excluded from net family assets.
  - For example, a family could have non-necessary personal property with a combined value that does not exceed \$50,000 but also own real property such as a parcel of land. Even though the non-necessary personal property would be excluded from net family assets, the real property would be included in net family assets regardless of its value.

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## Assets: Necessary versus Non-Necessary

Table F1: Examples of Necessary and Non-Necessary Personal Property

Necessary Personal Property	Non-Necessary Personal Property
<ul style="list-style-type: none"> <li>• Car(s)/vehicle(s) that a family relies on for transportation for personal or business use (e.g., bike, motorcycle, skateboard, scooter)</li> <li>• Furniture, carpets, linens, kitchenware</li> <li>• Common appliances</li> <li>• Common electronics (e.g., radio, television, DVD player, gaming system)</li> <li>• Clothing</li> <li>• Personal effects that are not luxury items (e.g., toys, books)</li> <li>• Wedding and engagement rings</li> <li>• Jewelry used in religious/cultural celebrations and ceremonies</li> <li>• Religious and cultural items</li> <li>• Medical equipment and supplies</li> <li>• Health care–related supplies</li> <li>• Musical instruments used by the family</li> <li>• Personal computers, phones, tablets, and related equipment</li> <li>• Professional tools of trade of the family, for example professional books</li> <li>• Educational materials and equipment used by the family, including equipment to accommodate persons with disabilities</li> <li>• Equipment used for exercising (e.g., treadmill, stationary bike, kayak, paddleboard, ski equipment)</li> </ul>	<ul style="list-style-type: none"> <li>• Recreational car/vehicle not needed for day-to-day transportation (campers, motorhomes, travel trailers, all-terrain vehicles (ATVs))</li> <li>• Bank accounts or other financial investments (e.g., checking account, savings account, stocks/bonds)</li> <li>• Recreational boat/watercraft</li> <li>• Expensive jewelry without religious or cultural value, or which does not hold family significance</li> <li>• Collectibles (e.g., coins/stamps)</li> <li>• Equipment/machinery that is not used to generate income for a business</li> <li>• Items such as gems/precious metals, antique cars, artwork, etc.</li> </ul>

Examples of Necessary and Non-Necessary Personal Property from  
**Notice H 2023–10**  
**Notice PIH 2023–27** ★

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## Assets: Always vs. Never

Assets to consider and assets always excluded from February 2024 update to **Notice H 2023–10 & Notice PIH 2023–27**

Assets to consider	Assets always excluded
<ul style="list-style-type: none"> <li>• Checking and savings accounts</li> <li>• Stocks, bonds, mutual funds</li> <li>• Luxury items or items that are not necessary, e.g., recreational boat, vehicles not used for regular transportation</li> <li>• Assets disposed of for less than fair market value; for example, if you gave away a house to someone outside of the assisted family within the past two years, the value of the house would be considered an asset (except as determined by certain divorce or separation settlements)</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement accounts (e.g., IRAs, 401k, 403b)</li> <li>• Educational savings accounts (Section 529, Section 530, Coverdell ESA, etc.)</li> <li>• ABLÉ accounts</li> <li>• Non-revocable trusts</li> <li>• Necessary items of personal property (items essential for the maintenance, use, and occupancy of a home or necessary for employment, education, cultural expression, or health and wellness)</li> <li>• Federal tax refunds (must be subtracted from total net family assets)</li> </ul>

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## Assets: Common Assets



### Cash on Hand

Cash Value = Amount of cash on hand

Actual Income = Zero, cash does not generate income



### Checking Account

Cash Value = Current Balance

Actual Income = Interest Income, if any



### Savings Account

Cash Value = Current Balance

Actual Income = Interest Income

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## Assets: Investment Accounts



### Stocks

Cash Value = Full Value less penalties/fees

Actual Income = Dividend Income, if any



### Bonds

Cash Value = Redemption Value (Current Market Price)

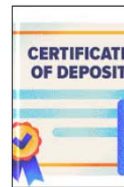
Actual Income = Interest Income



### Mutual Funds

Cash Value = Full Value less penalties/fees

Actual Income = Interest or Dividend Income, if any



### Certificate of Deposit (CD)

Cash Value = Full Value less penalties/fees

Actual Income = Interest Income, if any

**These types of assets typically have a withdrawal penalty.**

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## Assets: Annuities



### Annuities

- Cash Value = Full Value less withdrawal penalties, taxes or tax penalties
- Actual Income = Interest Income, if any

Ask the account holder if they have the right to withdraw the balance, their answer will tell you how to handle the annuity.

- If yes, the account is an asset, even if payments are being made.
- If no, the account is not an asset.

**Generally, when annuity payments are received it can no longer be converted to a lump sum of cash; in this case the payments are income but the annuity is not treated as an asset.**

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## Assets: Trusts



### Trusts

- Cash Value = Withdrawn Amount
- Actual Income = Interest Income, if any

The property held in a trust can be cash, real property (land), personal property (jewelry) or any other liquid assets.

#### There are two types of trusts

1. Revocable – The creator of the trust may amend or revoke the trust, they have retained access
  2. Irrevocable – The creator has no access to the funds, they did not retain access
- If anyone in the applicant group or household has access to the trust it must be considered in the calculation of assets.

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## Assets: Real Estate

### Currently Owns



- **Cash Value** = Fair Market Value less unpaid principal and reasonable costs incurred to sell
- **Actual Income** = Zero (it is not earning income)

### 3<sup>rd</sup> Party Lives There



- **Cash Value** = Fair Market Value less unpaid principal and reasonable costs incurred to sell
- **Actual Income** = Monthly Rent minus interest, taxes, insurance and maintenance fees

### Deed of Trust/Contract for Sale



- **Cash Value** = Unpaid principal portion of mortgage as of the certification effective date
- **Actual Income** = Interest portion due during the 12-month certification period

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## Assets: Cryptocurrency



Cryptocurrency

Cash Value = Current market value less penalties/fees

Actual Income = Any income earned by the asset

**Cryptocurrency is held online, typically in interest-yielding accounts called Decentralized Finance platforms (DeFis). Treat cryptocurrency like a foreign currency.**

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## Assets: Peer-To-Peer Payment Applications



- If regular deposits are seen on these assets, the account holder should be asked to provide an explanation.
  - There are cases where these apps are used to sell homemade items and services, If the account is being used this way, the income must be included as self-employed income for the household.
- These sources of assets should be investigated. If there is a balance held in the account, it should be included as an asset on the Income Certification.
- The list above is not exhaustive, these are some of the commonly seen sources. 23

## Assets: Disposed of for Less than Fair Market Value (FMV)



Assets disposed of for less than FMV

- Cash Value = Cash value less the disposed of amount
- Actual Income = No actual income

- Include Cash Value if:
  - Fair Market Value (FMV) of asset(s) disposed of exceeds the gross amount received by more than \$1,000
  - The Certification period is within the 2-year period following disposal
    - When 2-year period expires imputed income, if any, assigned to the reported asset(s) also expires
- Assets disposed of for less than fair market value as a result of **foreclosure, bankruptcy, divorce or separation** are *NOT* counted 24

## Assets: Imputed Income

- Imputed income is a percentage of the value of assets where the actual rate of return is not determinable and when the net family assets total more than \$50,000.
- Imputed Income is calculated based on the **current passbook savings rate of .40%**
- *Imputed* income is determined by calculating:



**2024 Passbook Rate = 0.40%**

HUD will evaluate this amount annually for inflation adjustments

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## Assets Under \$50,000

### Assets Post HOTMA

Checking account with no interest:	\$180 – non-necessary personal property
Savings account with 2% interest rate:	\$8,000 – non-necessary personal property
Land with no determined rate of return:	\$25,000 – real property
<b>Tax Return total for the household:</b>	<b>\$2,000 – excluded from Net Family Assets</b>

How much is the actual income from net family assets?

**\$0 from the Checking Account; \$160 from the Savings Account and \$0 from the Land**

How much is the imputed income from the net family assets?

**No imputed income will be included, household assets are less than \$50,000, only actual income from assets will be included**

How much income from net family assets should be included on the Income Certification?

**For the ALL programs: \$0 checking (actual); \$160 savings (actual); \$0 land**

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## Assets on the Income Certification

### Putting it on the Income Certification:

Checking account with no interest:	\$180	Income: \$0.00 (actual)
Savings account with 2% interest rate:	\$8,000	Income: \$160.00 (actual)
Land with no determined rate of return:	\$25,000	Income: \$0 (under \$50,000)
<b>Tax Return total for the household:</b>	<b>(\$2,000)</b>	<b>Excluded</b>
<b>Total of Net Family Assets:</b>	<b>\$23,000</b>	

PART IV. INCOME FROM ASSETS						
HH Mbr. #	(F) Type of Asset	(G) C/D	(H) N/R	(I) Cash Value of Asset	(J) A/I	(K) Annual Income from Asset
1	Checking	C	N	\$180.00	A	\$0.00
1	Savings	C	N	\$8,000.00	A	\$160.00
1	Land/Real Estate	C	R	\$25,000.00	n/a	\$0.00
1	Tax Return Removed			(\$2,000)	n/a	n/a
(L) TOTAL NON-NECESSARY PERSONAL PROPERTY:				\$8,180.00	(M) Total Actual Income:	\$160.00
(N) TOTAL NET FAMILY ASSETS:				\$23,000.00	(O) Total Imputed Income:	\$0.00
				(P) TOTAL INCOME FROM ASSETS [(M) + (O)]:	\$160.00	

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## Assets Over \$50,000

### Assets Post HOTMA

Checking account with no interest:	\$18,000 – non-necessary personal property
Savings account with 2% interest rate:	\$ 8,000 – non-necessary personal property
Land with no determined rate of return:	\$25,000 – real property
<b>Tax Return total for the household:</b>	<b>\$2,000 – excluded from Net Family Assets</b>

How much is the actual income from assets?

**\$0 from Checking; \$160 from Savings (\$8,000 x 2%) and \$0 from the Land**

How much is the imputed income from the assets?

**\$0**

How much income from assets should be included on the Income Certification?

**For the ALL programs: \$0 checking (actual); \$160 savings (actual); \$0 land**

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## Assets at Layered Properties on the Income Certification

### Putting it on the Income Certification:

Checking account with no interest: \$18,000      Income: \$0.00 (actual)  
 Savings account with 2% interest rate: \$8,000      Income: \$160.00 (actual)  
 Land with no determined rate of return: \$25,000      Income: \$0.00  
**Tax Return total for the household: (\$2,000)      Excluded**  
 Total of Net Family Assets: \$23,000

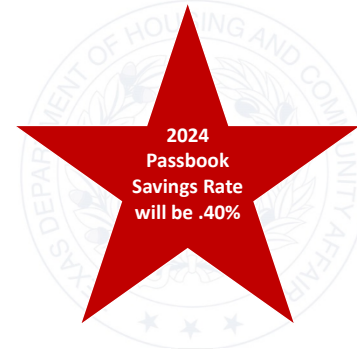
PART IV. INCOME FROM ASSETS						
HH Mbr #	(F) Type of Asset	(G) C/D	(H) N/R	(I) Cash Value of Asset	(J) A/I	(K) Annual Income from Asset
1	Checking	C	N	\$18,000.00	A	\$0.00
1	Savings	C	N	\$8,000.00	A	\$160.00
1	Land/Real Estate	C	R	\$25,000.00	n/a	\$0.00
1	Tax Return Removed			(\$2,000.00)	n/a	n/a
(L) TOTAL NON-NECESSARY PERSONAL PROPERTY:				\$26,000.00	(M) Total Actual Income:	\$160.00
(N) TOTAL NET FAMILY ASSETS:				\$23,000.00	(O) Total Imputed Income:	\$0.00
(P) TOTAL INCOME FROM ASSETS [(M) + (O)]:					\$160.00	

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## Non-Necessary Personal Property Over \$50,000

### Assets Post HOTMA

Checking account with no interest: \$18,000  
 Savings account with 2% interest rate: \$35,000  
 Land with no determined rate of return: \$25,000  
**Tax Return total for the household: \$ 5,000 (Excluded)**  
 Total of Net Family Assets: \$73,000



**How much is the actual income from net family assets?**

**\$0 from Checking; \$700 from Savings (\$35,000 x 2%) and \$0 from the Land**

**How much is the imputed income from the net family assets?**

**For the Land: \$100 (\$25,000 x .40%)**

**How much income from assets should be included on the Income Certification?**

**For the ALL programs: \$0 checking (actual); \$700 savings (actual); \$100 land (imputed)**

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## Assets on the Income Certification

### Putting it on the Income Certification:

Checking account with no interest:	\$18,000	Income: \$0.00 (actual)
Savings account with 2% interest rate:	\$35,000	Income: \$700.00 (actual)
Land with no determined rate of return:	\$25,000	Income: \$100.00 (imputed)
<b>Tax Return total for the household:</b>	<b>(\$5,000)</b>	<b>Excluded</b>
<b>Total of Net Family Assets:</b>	<b>\$73,000</b>	

PART IV. INCOME FROM ASSETS						
HH Mbr #	(F) Type of Asset	(G) C/D	(H) N/R	(I) Cash Value of Asset	(J) A/I	(K) Annual Income from Asset
1	Checking	C	N	\$18,000.00	A	\$0.00
1	Savings	C	N	\$35,000.00	A	\$700.00
1	Land/Real Estate	C	R	\$25,000.00	I	\$100.00
1	Tax Return Removed			(\$5,000.00)	n/a	n/a
(L) TOTAL NON-NECESSARY PERSONAL PROPERTY:				\$53,000.00	(M) Total Actual Income:	\$700.00
(N) TOTAL NET FAMILY ASSETS:				\$73,000.00	(O) Total Imputed Income:	\$100.00
(P) TOTAL INCOME FROM ASSETS [(M) + (O)]:						\$800.00

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## Non-Necessary Personal Property Under \$50,000

### Assets Post HOTMA

Checking account with no interest:	\$1,000
Savings account with 2% interest rate:	\$300
Land with no determined rate of return:	\$75,000
<b>Tax Return total for the household:</b>	<b>\$ 5,000 Excluded</b>
<b>Total of Net Family Assets:</b>	<b>\$70,000</b>



How much is the actual income from assets?

**\$0 from Checking; \$6 from Savings (\$300 x 2%) and \$0 from the Land**

How much is the imputed income from the assets?

**For the Land: \$300 (\$75,000 x .40%)**

How much income from assets should be included on the Income Certification?

**For the ALL programs: \$0 checking (actual); \$6 savings (actual); \$300 land (imputed)**

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## Assets on the Income Certification

### Putting it on the Income Certification:

Checking account with no interest:	\$1,000	Income: \$0.00 (actual)
Savings account with 2% interest rate:	\$300	Income: \$6.00 (actual)
Land with no determined rate of return:	\$75,000	Income: \$300.00 (imputed)
<b>Tax Return total for the household:</b>	<b>(\$ 5,000)</b>	<b>Excluded</b>
<b>Total of Net Family Assets:</b>	<b>\$75,000</b>	

PART IV. INCOME FROM ASSETS						
HH Mbr #	(F) Type of Asset	(G) C/D	(H) N/R	(I) Cash Value of Asset	(J) A/I	(K) Annual Income from Asset
1	Checking	C	N	\$1,000.00	A	\$0.00
1	Savings	C	N	\$300.00	A	\$6.00
1	Land/Real Estate	C	R	\$75,000.00	I	\$300.00
1	Tax Return Removed			(\$5,000.00)	n/a	n/a
(L) TOTAL NON-NECESSARY PERSONAL PROPERTY:				\$1,300.00	(M) Total Actual Income:	\$6.00
(N) TOTAL NET FAMILY ASSETS:				\$70,000.00	(O) Total Imputed Income:	\$300.00
(P) TOTAL INCOME FROM ASSETS [(M) + (O)]:					\$306.00	

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## Assets: Exclusions in HOTMA Do Not Impact Department Programs

HOTMA does have an asset exclusion for households that have assets totaling more than \$100,000 and for households owning real estate.

**These exclusions do not apply to the Department programs because all of our programs are covered under good cause protections and income is not a good cause. The exclusions are Public Housing and Section 8 requirements that do not impact Department programs.**

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# THANK YOU

## Texas Department of Housing and Community Affairs

THE DEPARTMENT CONDUCTS REGULAR INCOME DETERMINATION TRAININGS THAT GO INTO MORE DETAIL ON THE TOPIC PRESENTED IN THIS WEBINAR. REGISTRATION INFORMATION CAN BE FOUND ON THE DEPARTMENT WEBSITE, [HTTPS://WWW.TDHCA.TEXAS.GOV/COMPLIANCE-TRAINING](https://www.tdhca.texas.gov/compliance-training).

THE DEPARTMENT WILL SEND OUT AN EMAIL ANNOUNCEMENT WHEN NEW TRAININGS ARE AVAILABLE.

