



Students: Eligibility & Income

April 2024

Contact Information

Mailing Address:

TDHCA
PO Box 13941
Austin, TX 78711-3941

Physical Address:

TDHCA
221 East 11th Street
Austin, TX 78701

Website: <https://www.tdhca.texas.gov>

Division Phone Number: (512) 305-8869
or (800) 525-0657 (toll free in Texas only)

Announcements

Schedule:

- The training will run from 9 am until approximately 12 pm (noon)
- We will take a mid-morning break
- Staff will present the training and allow for questions after each topic is covered

Housekeeping:

- Certificates will be provided after the conclusion of the class
 - Certificates will be emailed by the GoTo Meeting platform, please make sure that you used the link emailed to you in order to receive your certificate. Certificates should be emailed this afternoon and will only be sent to persons that attended using the link provided to them. If you do not receive the certificate we will be unable to issue a replacement certificate; we rely on the GoTo Meeting platform to send these based on attendance.
- We suggest you silence your phones and put an “out of office” email response, if virtual, to help avoid distractions during the training
- Please pose questions and comments in 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
 - 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>
- **10 TAC**
 - <https://www.tdca.texas.gov/compliance-manuals-and-rules>

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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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Student Eligibility



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Student Eligibility: The Application

There is no required form

Must screen for ALL sources of income & assets

Must screen all household members for student status

Must provide a space for applicants to indicate if they are a veteran.

In addition, the application must include the following statement:
 "Important Information for Former Military Services Members. Women and men who served in any branch of the United States Armed Forces, including Army, Navy, Marines, Coast Guard, Air Force, Reserves or National Guard, may be eligible for additional benefits and services. For more information please visit the Texas Veterans Portal at <https://veterans.portal.texas.gov/>"

Electronic Applications are acceptable

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Intake Application – Student Questions

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
INTAKE APPLICATION

Dear Applicant:
 The information on this form is needed to determine if Community Affairs's (THDCA) Affordable Housing Program. If there are any questions that you do not understand. We thank you in advance for your cooperation.

C. HOUSEHOLD COMPOSITION – List the Head of Household and all other persons who comprise the household							
Full Name (exactly as on driver's license or other govt. document)	Relationship to Head of HH	Date of Birth	Gender	Student Status: F/T=Full Time P/T=Part Time	Social Security No./ Alia Registration No.	Receiving income	
1	Head of Household <input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult		<input type="checkbox"/> Male <input type="checkbox"/> Female				
2	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						
3	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						
4	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						
5	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						
6	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						
7	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						
8	<input type="checkbox"/> Co-Head <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other Adult						

D. HOUSEHOLD COMPOSITION INFORMATION

Were any of the household members a full-time student within the last calendar year? NO YES, who? _____

Are any of the household members listed above foster children? NO YES, who? _____

Are any of the household members listed above a live-in attendant? NO YES, who? _____

Are any household members temporarily absent from the home? NO YES, who? _____

Indicate reason for temporary absence: _____

Do you anticipate any other members will join your household within the next 12 months? NO YES

If yes, explain: _____

E. VETERAN INFORMATION

Are any of the household members a Veteran? NO YES, who? _____

*** Important Information for Former Military Services Members. Women and men who served in any branch of the United States Armed Forces, including Army, Navy, Marines, Coast Guard, Reserves or National Guard, may be eligible for additional benefits and services. For more information please visit the Texas Veterans Portal at <https://veterans.portal.texas.gov/>

A. CONTACT INFORMATION

Street Address: _____
 (as shown on driver's license or government ID)

City/State/Zip: _____

Current Address: _____
 (if different from above)

City/State/Zip: _____

Email Address: _____

Emergency Contact Name: _____

B. PREVIOUS RESIDENCY INFORMATION

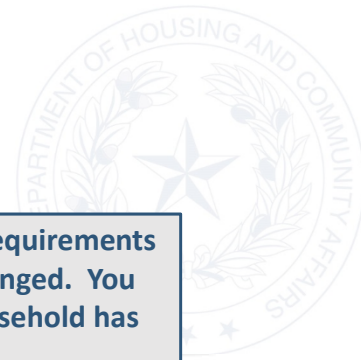
Previous Address/City/State: _____

Reason For Leaving: _____ Occupied For: ____ Yrs ____ Mos

Contact/Landlord Name: _____ Phone: _____

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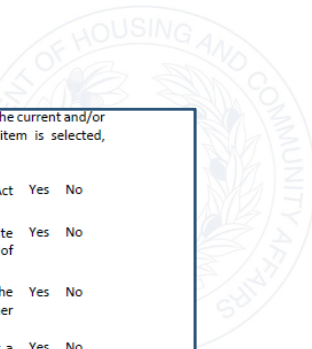
Student Eligibility HAS NOT Changed



Student Eligibility is program based. The eligibility requirements for students in the program units has not been changed. You must ensure that the student eligibility for the household has been met.

All student household members must be evaluated for student financial aid as we will discuss in this webinar.

Student Eligibility: HTC/BOND/TCEP/TCAP Programs



Circle A, B or C as applicable (Note: Students include or junior high schools, senior high schools, colleges, not include those attending on-the-job training courses full-time for any part of five or more months in a calendar year.)

- A. Household contains at least one occupant and will not be during the current and/or no further information is needed.
- B. Household contains all students, but occupant(s): _____
- C. _____ documentation of part-time student status. Household contains all full-time students upcoming calendar year (months need questions 1-5, below must be completed

C. Household contains all full-time students for five or more months during the current and/or upcoming calendar year (months need not be consecutive). If this item is selected, questions 1-5, below must be completed.

- | | | | |
|----|--|-----|----|
| 1. | Is at least one student receiving assistance under title IV of the Social Security Act (for example, payments under AFDC)? | Yes | No |
| 2. | Was at least one student previously under the care and placement of the state agency responsible for administering foster care? (provide documentation of participation) | Yes | No |
| 3. | Does at least one student participate in a program receiving assistance under the Job Training Partnership Act (JTPA), Workforce Investment Act or under other similar federal, state or local laws? (attach documentation of participation) | Yes | No |
| 4. | Is at least one student a single parent with child(ren) and this parent is not a dependent of another individual and the child(ren) is/are not dependent(s) of someone other than a parent? | Yes | No |
| 5. | Are the students married and entitled to file a joint tax return? | Yes | No |

Households composed entirely of full-time students that are income eligible and satisfy one or more of the above conditions are considered eligible. If questions 1-5 are marked NO, or verification does not support the exception indicated, the household is considered an ineligible student household.

Under penalties of perjury, I/we certify that the information presented in this Annual Student Certification is true and accurate to the best of my/our knowledge and belief. I/we agree to notify management immediately of any changes in this household's student status. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in the termination of the lease agreement.

Signature of Applicant/Tenant

Date

Signature of Applicant/Tenant

Date

Student Eligibility: Student Restrictions by Program

Student Restrictions

- HTC
- Exchange
- TCAP
- BOND



No Student Restrictions

- THTF
- Preservation

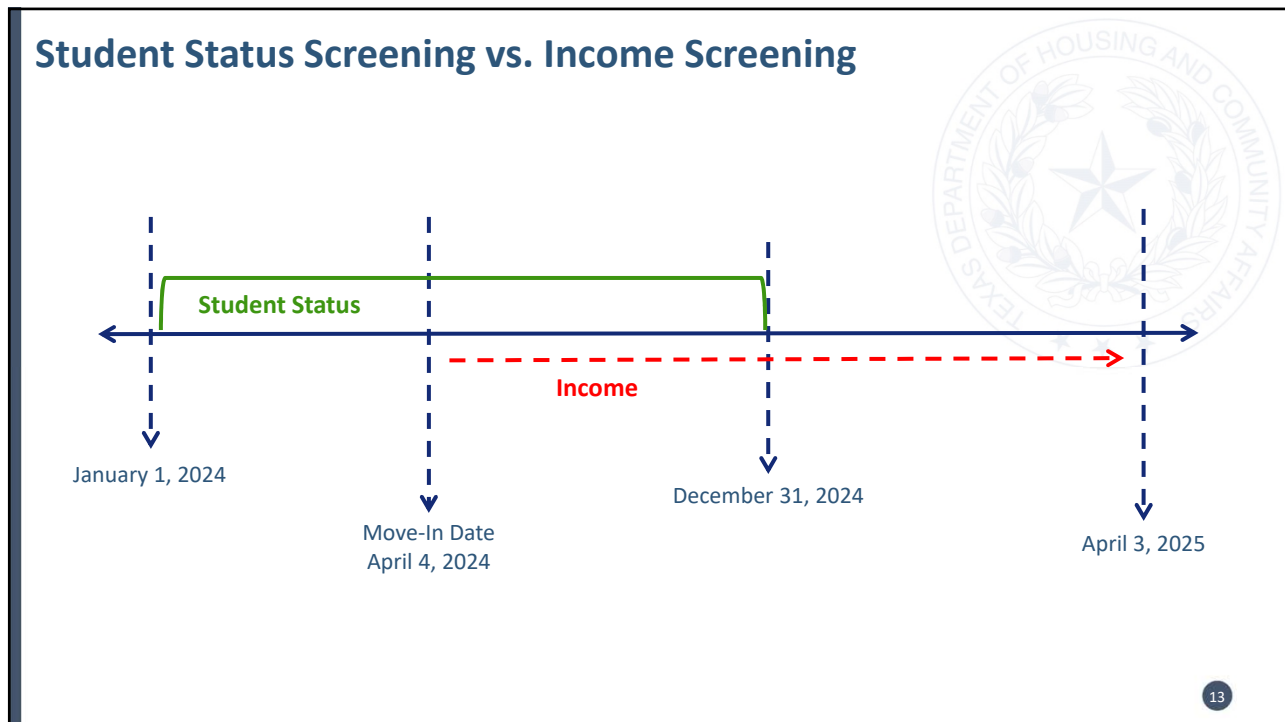
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Student Eligibility: HTC/BOND/TCEP/TCAP continued

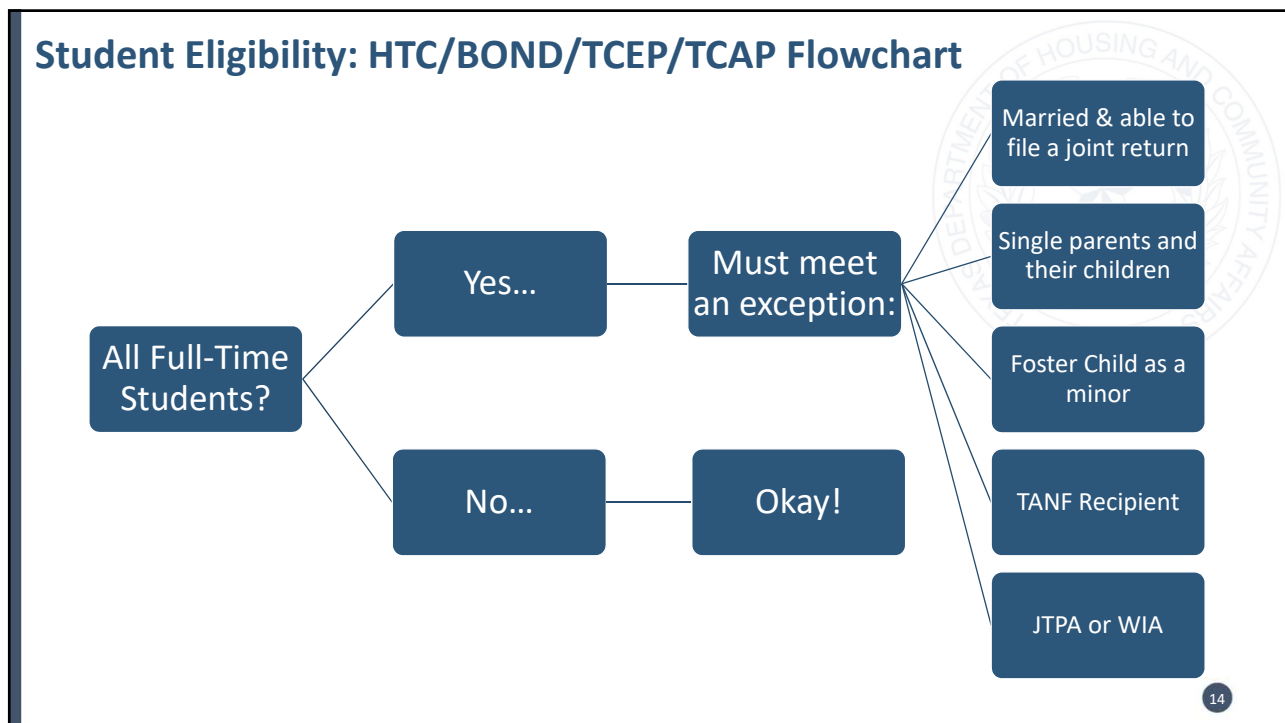
- All household members must be screened for student status:
 - Kindergarten through 12th grade
 - Higher Education
- Full-Time (FT) Status
 - As defined by the educational institution
 - 5 calendar months, months enrolled do not have to be consecutive



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Student Eligibility: HTC/BOND/TCEP/TCAP Learning Point 1

Nicole, age 33, is applying for a unit with her son Joseph, age 8. She is attending community college full-time to finish her degree. She is divorced; per the court order her ex-husband is allowed to claim Joseph on his tax return. **Does the applicant household meet the student status requirements?**

- A No, Nicole does not claim her son on her taxes
- B Yes, Nicole is a single parent & her child is claimed by a parent on their tax return
- C Yes, Nicole attends community college and this is exempt
- D Yes, Nicole is over the age of 23 so her student status is irrelevant

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Student Eligibility: HTC/BOND/TCEP/TCAP Learning Point 2

Dawn, age 53, is applying for a unit with her son Bryan, age 29, and her grandson Vince, age 8 and a full-time student. Dawn and Bryan are attending community college full-time. Dawn claims Vince on her tax return. **Does the applicant household meet the student status requirements?**

- A No, the whole household is made up of full-time students with no exception met
- B Yes, Bryan is single & Vince is claimed on Dawn's tax return
- C Yes, Dawn and Bryan attend community college which is exempt
- D Yes, Dawn and Bryan are over the age of 23 so their student status is irrelevant

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Student Eligibility: HTC/BOND/TCEP/TCAP Learning Point 3

Charles and Mike are roommates, both age 23, and are applying for an HTC apartment in April. Charles is working on his Master's Degree and Mike has confirmed that he will graduate in May. The university has confirmed the full-time status for each applicant. **Does the applicant household meet the student status requirements?**

- A Yes, Charles is working on his Master's, which is an exception
- B Yes, Mike is graduating a month after they move-in
- C No, Charles and Mike are both FT students and no exceptions are met**
- D No, But they can re-apply in June, after Mike graduates and be okay

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Student Eligibility: HTC/BOND/TCEP/TCAP Learning Point 4

Amy, age 40, is a part-time student at an online college. She has been attending part-time for the last 2 years. She is applying for an apartment. **Does Amy qualify as eligible under the student status requirements?**

- A Yes, Amy is only part-time**
- B Yes, Amy is an independent student
- C No, Amy does not meet an exception
- D No, she might decide to be full-time and we cannot take that into account

Amy's student status should be verified each semester to make sure that she continues to meet this allowance.

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Student Eligibility: HOME/TCAP-RF/HOME-ARP

TEXAS
HOME/TCAP-RF/HOME-ARP
To be completed by the applicant/tenant.

A student is defined as an individual under the Higher Education Act who has earned a high school diploma or equivalent educational credential.

Owners of developments with individual(s) the age of 18 and under must meet student eligibility requirements.

Applicant/Resident Name: _____

PART A: STUDENT STATUS

Are you enrolled or planning to enroll in a postsecondary institution?

Part 2- To evidence student status, U.S. department of education:

- Will you be attending a postsecondary institution within the next 12 months?
- Are you legally a dependent of a parent or guardian?
- Are you working for a postsecondary institution?
- Are you currently receiving training?

- Are you a veteran of the U.S. armed forces? Yes No
- Do you have a legal dependent(s) (i.e. child or parent)? Yes No
- At any time since you turned 13 years old, were you:
 - An orphan? Yes No
 - In Foster Care? Yes No

Circle One:
Yes No

If you are a student and did not meet an exception in Part B or C of this form, under this program, you are considered a dependent of your parent(s)/legal guardian. In order for you to live at this property, your income plus your parent(s)/legal guardian's income must be verified. The property must perform a certification that uses source documentation to verify the income and assets of you and your parent(s)/legal guardian. Note, you must also be independently income eligible under the income limit in effect for where the property is located.

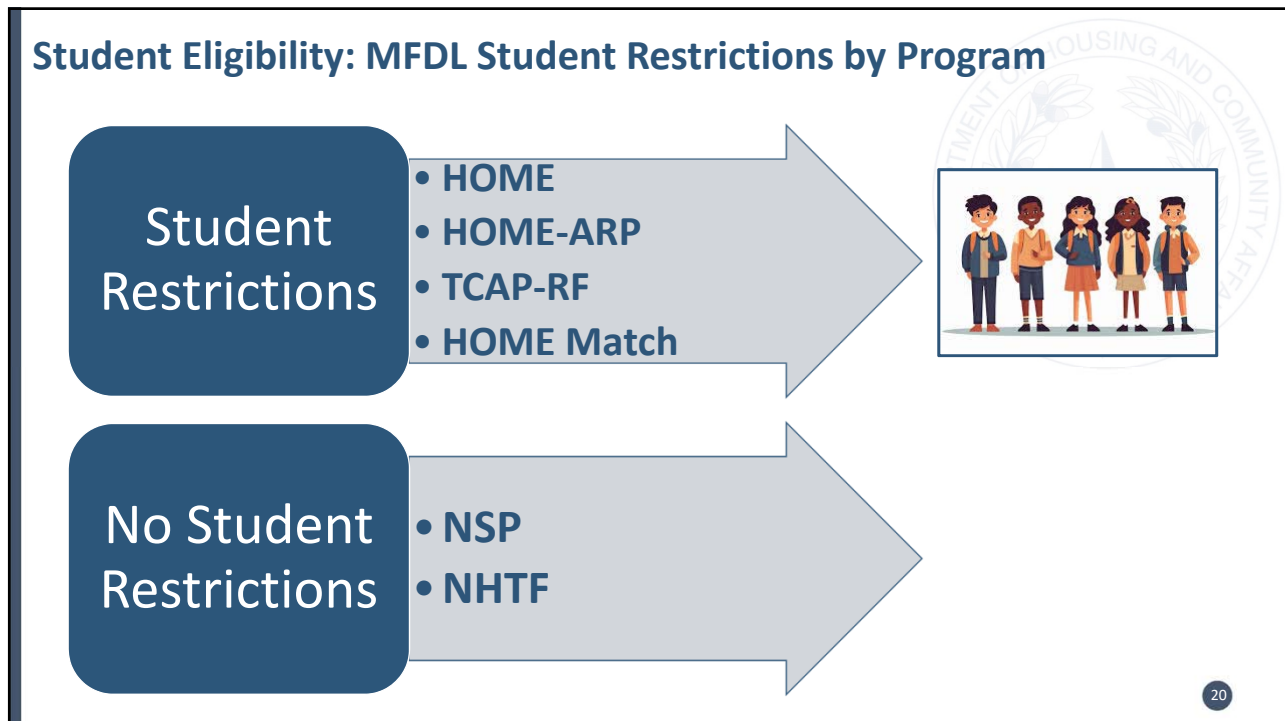
Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in termination of HOME/TCAP-RF assistance.

Signature of Applicant/Tenant

Date

If you answered "Yes" to any of the above questions, proceed to the signature line below. You are required to provide supporting documentation.

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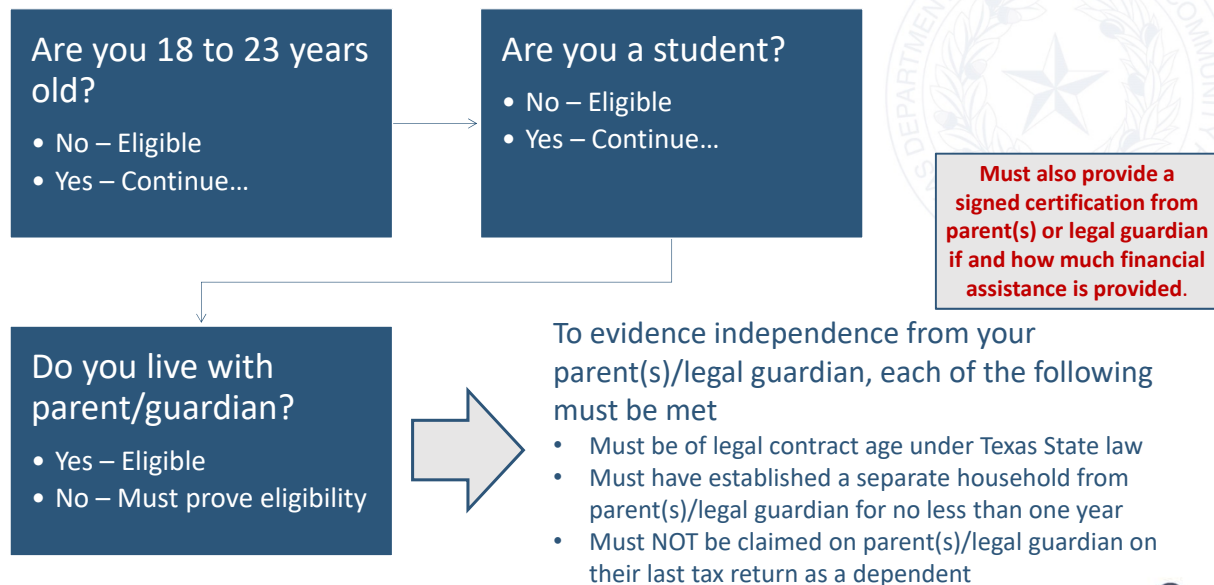


Student Eligibility: MFDL Restrictions

- §92.2
 - An **individual** does not qualify as a low-income or very low-income family if the individual is a student who is not eligible to receive Section 8 assistance under 24 CFR 5.612
 - Treated the same regardless if it is a one (1) person household or the individual is part of a larger household
 - The individual would make the larger household ineligible
- Existing households are not “grandfathered in” and must be screened for student status during recertification
- If a HOME/HOME-ARP/TCAP-RF assisted unit is occupied by an ineligible student household, then the over-income household rules will apply

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Student Eligibility: MFDL Eligibility Flowchart



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Student Eligibility: MFDL Independent Student Requirements

If independence from your parent(s)/legal guardian cannot be established, one of the following exceptions **MUST** be met to qualify:

- Be at least 24 years old by December 31st of the current year
- Be legally married
- Be working on a master's or doctorate degree program (such as M.A., M.B.A, Ph.D., graduate certificate, etc.)
- Currently serving on active duty in the U.S. armed forces for purposes other than training
- Be a veteran of the U.S. armed forces
- Have a legal dependent(s) (i.e. child or parent)
- At any time since turning 13 been an orphan, in Foster Care, or a dependent/ward of the court
- Be an emancipated minor prior to turning 18, or in legal guardianship
- Homeless, or self-supporting and at risk of being homeless

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Student Eligibility: MFDL Dependent Students

Individual 18-23 who is a student

Not a dependent of the household occupying the unit

Cannot evidence independence from parent(s)/legal guardian

Does not meet one of the Independent Student exceptions

Is considered a Dependent Student

Dependent Student:

- Qualify the student as income eligible for the HOME/TCAP-RF/HOME-ARP/HOME Match Unit, and
- Qualify the parents as income eligible for the HOME/TCAP-RF/HOME-ARP/HOME Match Unit

If the parents are not income eligible:

- The student is not eligible for the HOME/HOME-RP/TCAP-RF/HOME Match Unit

If the parents refuse to provide documentation of income :

- The student is not eligible for the HOME/TCAP-RF/HOME-ARP/HOME Match Unit

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Student Eligibility: MFDL Learning Point 1

Peter is 22 years old and applies for a HOME assisted unit. He is attending college full-time and was recently discharged from the armed forces. He is moving out of his parent's house.

Does Peter meet the MFDL student eligibility requirements?

- A Peter qualifies since they are also working
- B Peter lives with his parents and does not qualify
- C Peter is a veteran of the US Armed Forces and meets the MFDL student requirements**

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Student Eligibility: MFDL Learning Point 2

Domanik is 21 years old and a single parent. She has a 1 year old child. Domanik is a full-time student at the local university and receives TANF payments. She is also receiving Social Security payments for her child. Domanik is moving out of her parent's house, but her parents are not income eligible under the HOME program.

Does the applicant meet the MFDL student eligibility requirements?

- A Yes, the household receives TANF
- B No, most likely they are still being claimed on their parent's tax returns
- C No, her parents are not income eligible
- D Yes, because she has a dependent**

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Student Eligibility: MFDL Learning Point 3

Julie, age 20, and Jeanna, age 21, are roommates. They have applied for a TCAP-RF assisted unit but are both part-time students. They are both dependents on their parents' tax returns and receive income from their parents. Neither set of parents are income eligible under the program requirements.

Do the roommates meet the student eligibility requirements?

- A Yes, they are both part-time
- B No, they are still being claimed on their parent's tax returns
- C No, their parents are not income eligible
- D Both B and C

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Student Eligibility: MFDL Learning Point 4

Virginia, Jim and Carolyn have applied for a 3-bedroom HOME assisted unit. Virginia and Jim are both 21, married and full-time students. Carolyn, their roommate, is 20 years old, attends the university part-time and works at the local dry-cleaners. The applicants meet the student eligibility requirement, **true or false?**

Virginia and Jim are married and do meet the student eligibility requirements; however, Carolyn does not meet any of the criteria.

Since this is one household they must all meet the student eligibility requirements.

A True

B False

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Student Eligibility: MFDL Learning Point 5

Manuel is 19 years old and applying for an NHTF unit. He is a full-time student at the local university studying to be an engineer. He is a dependent of his parents and they provide him monthly monetary contributions. Manuel also works part-time at an engineering firm.

Does the applicant meet the student eligibility requirements?

A

Yes, He is an independent student

B

N/A, NHTF does not have student restrictions

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Student Eligibility: MFDL Learning Point 6

Esther, age 50, and her 20 year old daughter, Samantha, are applying for a HOME assisted unit. Samantha is Esther's dependent and a full-time student. Samantha also works part-time at HEB and Esther is receiving worker's compensation.

Does the applicant household meet the student eligibility requirements?

A

Yes, Samantha is living with a parent and is a dependent of the household

B

No, Samantha is only 20 and is a full-time student

C

Yes, Esther is 50 and the entire household is not full-time students

D

No, Esther is receiving worker's compensation and is not employed

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Student Eligibility: MFDL Learning Point 9

Walker is 45 years old, single and applying for a HOME assisted unit. They have decided on a career change and quit their job to go back to college. They are full-time and studying to be a nurse. They recently went through a divorce. The applicant meets the student eligibility requirements, **true or false?**

Walker is over the age of 23 so the full-time student status does not matter for the HOME program. They must still be income eligible though. If the program unit is layered with another funding source, there may be further requirements to be met.

A True

B False

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Student Eligibility: MFDL Learning Point 10

Josie is 19 years old and came out of the foster care program when she turned 18. She is a full-time student at the local college and also works part-time at Target. She is not a dependent of anyone but is in a serious relationship. She is moving into the HOME unit by herself.

Does the applicant meet the student eligibility requirements?

A Yes, Josie meets the requirement under the definition of Independent Student

B Yes, being in Foster Care after the age of 13 is one of the student criteria

C Neither of these

D Both A and B

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Student Eligibility: MFDL Learning Point 12

Jasmine is 18 and attending college full-time. They have been self-supporting since they were 16 and were previously experiencing homelessness. They are currently in a great transitional housing program funded by HUD and are seeking permanent housing. They want to lease a TCAP-RF unit. Do they meet the student eligibility requirements, **yes or no?**

Jasmine is self-supporting and is at risk of being homeless. They can obtain documentation from the director of the housing program. This might also meet the requirements for a QP under the HOME-ARP program.

A Yes

B No

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Student Eligibility: Section 811 Program

- During the application process, onsite staff should determine if each adult household member is student eligible
- If an adult is a student, part- or full-time, the student must meet ALL of the following criteria to be eligible
 - Be of legal contract age under state law
 - Either:
 - Has established a household separate from parents or legal guardians for at least one year prior to application for occupancy OR
 - Meet the U.S. Department of Education's definition of an independent student
 - Not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations and
 - Obtain a certification of the amount of financial assistance that will be provided by parents, signed by the individual providing the support. This certification is required even if no assistance will be provided.
- Please be advised that the applicant may need to comply with other programs requirements for students, such as the Housing Tax Credit program

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Student Eligibility: Section 811 Program continued

U.S. Department of Education's definition of an Independent Student requires the individual to meet one or more of the following criteria:

Be at least 24 years old by December 31st of the current year

Be an orphan or a ward of the court anytime since 13 years of age, or an emancipated minor

Serving on active duty of U.S. Armed Forces

Have legal dependents other than spouse

Be a graduate or professional student

Married

Homeless or self-supporting at risk of being homeless

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Student Eligibility: Student Verification

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

THIS SECTION TO BE COMPLETED BY STUDENT

This Student Verification is being delivered in connection with the following:

Property Name: _____

I hereby grant disclosure of the information requested below.

Signature: _____

Printed Name: _____

Return Form to: _____

THIS SECTION TO BE COMPLETED BY EDUCATIONAL INSTITUTION

The above-named individual has applied for residency or is currently residing in housing that requires verification of student status. Please provide the information requested below:

Is the above-named individual a student at this educational institution? YES NO _____

If no, please list the last month and year the above-named individual was a student at this educational institution: _____

If yes, please indicate this student's full-time (FT) or part-time (PT) status for each month of the current *calendar* year of _____ (Please circle)

January	FT	PT	N/A	July	FT	PT	N/A
February	FT	PT	N/A	August	FT	PT	N/A
March	FT	PT	N/A	September	FT	PT	N/A
April	FT	PT	N/A	October	FT	PT	N/A
May	FT	PT	N/A	November	FT	PT	N/A
June	FT	PT	N/A	December	FT	PT	N/A

I hereby certify that the information supplied in this section is true and complete to the best of my knowledge.

Signature: _____ Date: _____

Print your name: _____ Tel.#: _____

Title: _____

Educational Institution: _____

PENALTIES FOR MISUSING THIS CONTENT: Title 18, Section 1001 of the U.S. 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 and any owner (or any employee of HUD 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 willingly 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 or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at 208 (a) (6), (7), and (8). Violations of these provisions are cited as violations of 42 USC 408 (a), (6), (7), and (8).

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Student Verification Completed

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
STUDENT VERIFICATION

THIS SECTION TO BE COMPLETED BY MANAGEMENT AND EXECUTED BY STUDENT

This Student Verification is being delivered in connection with the undersigned's eligibility for residency in the following apartment:
Property Name: Pandora Springs

I hereby grant disclosure of the information requested below from: Austin Community College

Jeremy Smith Name of Educational Institution
Signature 1/12/2024 Date

Jeremy Smith Student ID# 123-45-6666

Printed Name Student ID#

Return Form to: Pandora Springs
pandorasprings@polleimgmt.com
Fax (512) 475-3900

THIS SECTION TO BE COMPLETED BY EDUCATIONAL INSTITUTION

The above named individual has applied for residency or is currently residing in housing that requires verification of student status. Please provide the information requested below.

Is the above named individual a student at this educational institution? YES NO

If yes, please list the last month and year the above named individual was a student at this educational institution:
If yes, please indicate this student's full-time (FT) or part-time (PT) status for each month of the current calendar year of 2024
(Please circle)

January	FT	PT	N/A	July	FT	PT	N/A
February	FT	PT	N/A	August	FT	PT	N/A
March	FT	PT	N/A	September	FT	PT	N/A
April	FT	PT	N/A	October	FT	PT	N/A
May	FT	PT	N/A	November	FT	PT	N/A
June	FT	PT	N/A	December	FT	PT	N/A

I hereby certify that the information supplied in this section is true and complete to the best of my knowledge.

Signature: Jasmine Harris Date: January 15, 2024

Print your name: Jasmine Harris Title: Registrar Agent

Educational Institution: Austin Community College



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Student Eligibility: Layered Programs Learning Point 1

Andrea, age 28, and her daughter Kara, age 6, are applying to live in a unit that is layered with HOME and Housing Tax Credit. They are both full-time students, Andrea attends the local university and Kara is in 1st grade. Andrea does not file taxes so she lets her mom claim Kara on her taxes.

Does the applicant household meet the student requirements?

- A** Yes, Andrea is 28 years old and meets the criteria for the HOME program.
- B** No, Kara is only 6 and elementary school does not meet the criteria for the HOME program.
- C** Yes, Andrea is Kara's parent and they reside in the same household.
- D** No, Kara is not claimed on a parent's tax return, this is not an eligible household.

Andrea's household qualifies under the HOME program requirements, but not the Housing Tax Credit requirements.

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Student Eligibility: Layered Programs Learning Point 2

Brad and Angelina are married and applying to live in a unit that is Housing Tax Credit and TCAP-RF layered. Angelina is pregnant with their first child. Brad and Angelina are both full-time students pursuing undergraduate degrees.

Does the applicant household meet the student eligibility requirements?

- A No, they would need to be pursuing their Master's Degrees
- B Yes, they are married and able to file a joint tax return
- C Yes, Angelina is pregnant and the unborn child does not count towards the household
- D Yes, neither Brad nor Angelina are claimed on their parent's tax returns

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Student Eligibility: Layered Programs Learning Point 3

Ben and Jennifer are dating and decide they want to live together. They apply for an apartment that is layered with Housing Tax Credit and Texas Housing Trust Fund. Ben is a full-time student working on his master's degree. Jennifer is not a student but works full-time.

Does the applicant household meet the student eligibility requirements?

- A Yes, Jennifer is not a student so the household is exempt
- B Yes, Texas Housing Trust Fund does not have student restrictions
- C No, Ben and Jennifer are not married and filing taxes together
- D Yes, both A and B are correct

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Student Earned Income

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Student 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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Student Income: Special Circumstances

Earned
Income

Financial
Aid



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Student Income : Full-Time Student - Earned Income

- If 18 years of age or older; count only a small amount of the student's earned income – a maximum of \$480 per year (to be examined and adjusted annually by HUD) if:
 - The student is not the Head of Household, Spouse or Co-Head
 - The student is a dependent of the household
- Student Status must be verified with the educational institution
 - Verified by the Registrar's Office
 - If the Registrar's Office will not verify you will use the Student Clearinghouse to verify
 - Full-time student status is determined by the educational institution or technical school
- All income verifications (paystubs, reports, etc.) must be gathered

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Student Earned Income: Learning Point 1

Kathie applies with her 19 year old daughter, Kelsey. Kelsey works part-time at Kura Sushi making \$6,230 a year.

True or false; only \$480 of Kelsey's income should be included in the calculation of income for eligibility?

False

Kelsey is not a full-time student

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Student Earned Income: Learning Point 2

William applies with his parents; he is a full-time student at the local college. William receives Social Security in the amount of \$804 per month.

True or false; only \$480 of William's income should be included in the calculation of income for eligibility?

False

The income received is unearned, all unearned income counts towards eligibility for full-time student household members.

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Student Earned Income: Learning Point 3

Trey applies with their 16 year old child, Tayler, who is a full-time student. Tayler works part-time at Best Buy making \$4,530 a year.

True or false; only \$480 of Tayler's income should be included in the calculation of income for eligibility?

False

Tayler is under the age of 18. Earned income does not count for persons under the age of 18.

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Student Earned Income: Learning Point 4

Trishia applies with her spouse. Trishia is a full-time student at the local college. Trishia receives earned income in the amount of \$36,000 annually.

True or false; only \$480 of Trishia's income should be included in the calculation of income for eligibility?

False

Trishia is the spouse in the household composition; the rule of \$480 only applies to household dependents.

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Student Earned Income: Learning Point 5

Patty applies with her 19 year old foster adult, Jeff. Jeff works part-time at Applebee's making \$6,230 a year and is a full-time student.

True or false; only \$480 of Jeff's income should be included in the calculation of income for eligibility?

False

Jeff is a Foster Person, no income counts for foster persons as of January 1, 2024.

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Student Financial Aid

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Student Income: Financial Assistance Under Title IV of HEA

Federal Pell Grants

Federal early outreach and student services programs

Federal supplemental educational opportunity grants

Leveraging educational assistance partnership program

Special programs for students whose families are engaged in migrant/ seasonal farm-work

Robert C. Byrd honors scholarship program

Child care access means parents in school

Federal Family Education Loan Programs

Federal Work-Study Programs

William D. Ford Federal Direct Loan Program

Federal Perkins Loans

Higher Education Relief Opportunities for Students

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Student Income: Other Financial Assistance

Other student financial assistance includes grants or scholarships received from the following sources:

- The Federal government;
- A state (including U.S. territories), Tribe, or local government;
- A private foundation registered as a nonprofit under 26 U.S.C. 501(c)(3);
- A business entity (such as a corporation, general partnership, limited liability company, limited partnership, joint venture, business trust, public benefit corporation, or nonprofit entity); or
- An institution of higher education.

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Student Income: Financial Aid, Included or Excluded

Included

- Only count amount received in excess of tuition, **books & supplies**, fees and **room & board** charges
- Obtain documentation to support the amount of tuition, books, supplies, fees and room & board charges

Excluded

- Applies to all student financial assistance received under Title IV of the Higher Education Act (HEA) in excess of educational expenses

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Student Income: Financial Aid

If the household contains a student:

- **All assistance provided through Title IV HEA must be excluded from income**
 - If there is an excess of aid after applying the assistance to the educational expenses
- **All other assistance should be evaluated for inclusion in household income**

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Student Financial Aid: Learning Point 1

Calculation of Income from Student Financial Assistance

Qualified Education Expenses:	\$12,850
Title IV HEA Assistance:	\$14,590
Other Financial Assistance:	\$5,000
Total of Financial Assistance:	\$19,590

How much total financial assistance would be used to reduce expenses?

\$14,590, any amount leftover is excluded by statute

How much should count as regular income?

\$5,000

All assistance provided through Title IV HEA must be excluded from income. This exclusion must be taken into account first. Anything remaining after deducting the qualified expenses is not considered income. Had a balance been left, the other financial assistance would have been applied and anything leftover would be counted as income.

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Student Financial Aid: Learning Point 2

Calculation of Income from Student Financial Assistance

Qualified Education Expenses:	\$18,000
Title IV HEA Assistance:	\$14,590
Other Financial Assistance:	\$5,000
Total of Financial Assistance:	\$19,590

How much total financial assistance would be used to reduce expenses?

\$18,000 (\$14,590 plus \$3,410 of the \$5,000)

How much should count as regular income?

\$1,590 (\$5,000 minus remaining \$3,410)

All assistance provided through Title IV HEA must be excluded from income. This exclusion must be taken into account first. Anything remaining after deducting the qualified expenses is not considered income. Since a balance was left, the other financial assistance has been applied and anything leftover will be counted as income.

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Student Financial Aid: Learning Point 3

Calculation of Income from Student Financial Assistance

Qualified Education Expenses: \$18,000
 Scholarship from a local entity: \$8,000
 Persons outside the household: \$25,000
 Total of Financial Assistance: \$33,000

- Other student financial assistance does not include:
- Financial support provided to the student in the form of a fee for services performed (e.g., a work study or teaching fellowship that is not excluded under section 479B of the Higher Education Act HEA); or
 - Gifts, including gifts from family or friends.

How much total financial assistance would be used to reduce expenses?

\$8,000

How much should count as regular income?

\$25,000; amounts received from persons outside the household as a gift is income

All assistance provided through Title IV HEA must be excluded from income. This exclusion must be taken into account first. Anything remaining after deducting the qualified expenses is not considered income. Since a balance (the gift) was left, the financial assistance has been applied and anything additional will be counted as income.

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Student Financial Aid: Learning Point 4

STUDENT FINANCIAL ASSISTANCE VERIFICATION

Applicant/Resident: _____ Social Security No. (last 4 digits): _____
 To Whom It May Concern:

The individual named directly above is an applicant/tenant of a housing program that requires verification of income. The information provided will remain confidential for satisfaction of the stated purpose only. Your prompt response is crucial and greatly appreciated.

By signing below, I authorize the release of this information.

Participant's Signature: _____ Date: 02/16/2024

1.) Actual Covered Costs: \$ 8,805.26 per semester / quarter / year / other Summer (circle one) *not including*
 Cost of tuition, books, supplies, equipment to support students with a learning disability, room and board, other fees required and charged to a student by the educational institution.

2.) Higher Education Act (HEA) Assistance: \$ 554.00 per semester / quarter / year / other Summer (circle one) *Not including Summer*
 Including Federal Pell Grants, Teach Grants, Federal Work Study Programs, Federal Perkins loans, Student Financial Assistance through Bureau of Indian Education, Higher Education Tribal Grants, Tribally Controlled Colleges or University Grant Programs, Employment training program under Section 134 of Workforce Innovation and Opportunity Act (WIOA)

3.) Other Student Financial Assistance: \$ 605.00 per semester / quarter / year / other Summer (circle one) *Not including Summer*
 Including other grants or scholarships received from a federal, state, territory, tribal, or local government, 501 (c)(3) private foundation, a business entity, or an institution of higher education.
 Do not include any financial assistance from family or friends.

I hereby certify that the statements above are true and correct to the best of my knowledge.

Signature: _____ Printed Name: _____
 Title: Counselor I The University
 Date: February 23rd, 2024
 Telephone Number: _____

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful, false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction.

Please verify the above information and email, mail, or fax to: _____

Total Qualified Educational Expenses:
 \$8,805.26 Tuition and Fees
 \$650 Books (confirmed by receipt)
 = \$9,455.26 total

Title IV HEA Financial Assistance:

\$5,546

Other Financial Assistance:

\$5,605

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Student Financial Aid: LP4 Calculations & Certification

Calculation of Income from Student Financial Assistance

Qualified Education Expenses: \$8,805.26 tuition and fees + \$650 books = \$9,455.26
 Title IV HEA Assistance: \$5,546
 Other Financial Assistance: \$5,605
 Total of Financial Assistance: \$11,151

How much total financial assistance would be used to reduce expenses?

\$9,455.26 (\$5,546 plus \$3,909.26 of the \$5,605)

How much should count as regular income?

\$1,695.74 (\$5,605 minus remaining \$3,909.26)

PART III. GROSS ANNUAL INCOME (USE ANNUAL AMOUNTS)				
HH Mbr #	(A) Employment/Wages	(B) Soc. Security/Pensions	(C) Public Assistance	(D) Other Income
1	\$36,000			
2				\$1,695.74
TOTALS	\$36,000	\$	\$	\$1,695.74
Add totals from (A) through (D) above			TOTAL INCOME (E):	\$37,695.74

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Student Financial Aid: Learning Point 5

Award Package By Aid Year 2023-2024 Financial Aid Year

General Information | Award Overview | Accept Award Offer

Print

Need Calculation

Cost of Attendance	\$27,293.00
Estimated Family Contribution	\$0.00
Initial Need	\$27,293.00
Outside Resource	\$0.00
Need	\$14,793.00

Cost of Attendance

Tuition	\$6,941.00
Fees	\$3,491.00
Books and Supplies	\$800.00
Room	\$6,705.00
Board	\$3,744.00
Transportation	\$3,524.00
Personal Expenses	\$2,088.00
Total:	\$27,293.00

Housing Status
Off Campus

Financial Aid Award by Term for the 2023-2024 Financial Aid Year

Fund	Fall 2023		Spring 2024		Total
	Status	Amount	Status	Amount	
CAL Loan - HB 1403 Only Accepted	Accepted	\$5,000.00	Accepted	\$5,000.00	\$10,000.00
IPEG - HB 1403	Accepted	\$1,250.00	Accepted	\$1,250.00	\$2,500.00
Totals		\$6,250.00		\$6,250.00	\$12,500.00

Total Qualified Educational Expenses:
 \$6,941 Tuition
 \$3,491 Fees
 \$800 Books and Supplies
 \$6,705 Room
 \$3,744 Board
~~\$3,524 Transportation~~
~~\$2,088 Personal Expenses~~
\$21,681

Title IV HEA Financial Assistance:
 \$0
 Other Financial Assistance:
 \$2,500

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Student Financial Aid: LP5 Calculations & Certification

Calculation of Income from Student Financial Assistance

Qualified Education Expenses:	\$21,681
Title IV HEA Assistance:	\$0
Other Financial Assistance:	\$2,500
Total of Financial Assistance:	\$2,500

How much total financial assistance would be used to reduce expenses? *

\$2,500

How much should count as regular income?

\$0; there are more expenses than assistance

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Student Financial Aid: Learning Point 6

Account Summary for 2024 Spring Term

2024 Spring

As of Date 03/22/2024

UNT Business Unit

Charges	Amount	
Tuition	4,486.65	USD
Mandatory Fees	1,681.03	USD
Course Fees	294.80	USD
Miscellaneous Fees	35.00	USD
Total Charges:	6,497.48	USD

Financial Aid			
Date Posted	Item Description	Amount	
01/06/2024	Texas Grant Continuing	-500.00	USD
01/09/2024	UNT Educational Grant	-1,250.00	USD
01/06/2024	Emerald Eagle Award Continuing	-500.00	USD
01/06/2024	UNT Excellence-N Texas AY23	-3,000.00	USD
01/06/2024	Fed Pell Grant	-3,697.00	USD
Total Financial Aid:		-8,947.00	USD

Total Qualified Educational Expenses:

\$4,486.65 Tuition

\$2,010.83 Fees

\$850 Books and Supplies

= **\$7,347.48 for Spring**

Multiply by 2 for full year

= **\$14,694.96 total**

Title IV HEA Financial Assistance:

\$3,697 x 2 = **\$7,394 total**

Other Financial Assistance:

\$5,250 x 2 = **\$10,500 total**

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Student Financial Aid: LP6 Calculations & Certification

Calculation of Income from Student Financial Assistance

Qualified Education Expenses:	\$14,694.96
Title IV HEA Assistance:	\$7,394.00
Other Financial Assistance:	\$10,500.00
Total of Financial Assistance:	\$17,894.00

How much total financial assistance would be used to reduce expenses?

\$7,394 of HEA Assistance and \$7,300.96 of the "other" assistance

How much should count as regular income?

\$3,199.04; there is more "other" assistance than expenses

PART III. GROSS ANNUAL INCOME (USE ANNUAL AMOUNTS)				
HH Mbr #	(A) Employment/Wages	(B) Soc. Security/Pensions	(C) Public Assistance	(D) Other Income
1	\$36,000			
2				\$3,199.04
TOTALS	\$36,000	\$	\$	\$3,199.04
Add totals from (A) through (D) above			TOTAL INCOME (E):	\$39,199.04

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Student Financial Aid: Example G10 from HUD Notice

Example G10: Treatment of Student Financial Assistance in Non-Section 8 Programs

Juan is a full-time student, and he received the following grants and scholarships to cover his first year of college: Federal Pell Grant: \$25,000; University Scholarship: \$15,000; Rotary Club Scholarship: \$3,000.

Total assistance received under 479B of HEA: \$25,000 (Federal Pell Grant)	Juan's actual covered costs: \$28,000
Total other student financial assistance received: \$18,000	
Step 1: Determine amount of actual covered costs exceeding section 479B assistance. \$28,000 (actual covered costs) minus \$25,000 (total assistance received under 479B of HEA) equals \$3,000	Step 2: Determine amount of student financial assistance to include in income. \$18,000 (other student financial assistance received) minus \$3,000 (actual covered costs exceeding section 479B assistance) equals \$15,000 (if negative, then use \$0)
Amount of student financial assistance included in Juan's income: \$15,000	

<https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-27pihn.pdf>

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Student Financial Aid: Example G11 from HUD Notice

Example G11: Treatment of Student Financial Assistance in Non-Section 8 Programs	
<p>Sarah is a part-time student, and she received the following amounts to cover her first year of college: Federal Perkins Loan: \$2,000; Scholarship from Local Car Dealership: \$500; Gift from Aunt Lois: \$1,000.</p> <p>The \$1,000 is a gift from Aunt Lois, so it is not considered student financial assistance, and it is not considered in this calculation. Note: If Aunt Lois gives Sarah the \$1,000 gift as a one-time, lump-sum payment, it would be excluded from income under 24 CFR § 5.609(b)(24)(vii).</p>	
<p>Total assistance received under 479B of HEA: \$2,000 (Federal Perkins Loan)</p> <p>Total other student financial assistance received: \$500</p> <p>Total non-student financial assistance: \$1,000</p> <p>Total student financial assistance: \$2,500</p>	<p>Sarah's actual covered costs: \$3,000</p>
<p>Step 1: Determine amount of actual covered costs exceeding section 479B assistance.</p> <p>\$3,000 (actual covered costs) minus \$2,000 (total assistance received under 479B of HEA) equals \$1,000</p>	<p>Step 2: Determine amount of student financial assistance to include in income.</p> <p>\$500 (other student financial assistance received) minus \$1,000 (amount of actual covered costs exceeding section 479B assistance) equals -\$500 (if negative, then use \$0)</p>
<p>The amount of student financial assistance received by Sarah is less than her actual covered costs after deducting assistance received under 479B of the HEA and other student financial assistance received, therefore there is no student financial assistance to include in income.</p> <p>Amount of student financial assistance included in Sarah's income: \$0</p>	

<https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-27pihn.pdf>

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Student Financial Aid: Example G12 from HUD Notice

Example G12: Treatment of Student Financial Assistance in Non-Section 8 Programs	
<p>Dante is a full-time student, and he received the following amounts to cover his first year of college: Federal Pell Grant: \$9,000; Federal Perkins Loan: \$13,000; Local Library Scholarship: \$1,000.</p>	
<p>Total assistance received under 479B of HEA: \$22,000 (Federal Pell Grant plus Federal Perkins Loan)</p> <p>Total other student financial assistance received: \$1,000</p>	<p>Dante's actual covered costs: \$16,000</p>
<p>Step 1: Determine amount of actual covered costs exceeding section 479B assistance.</p> <p>\$16,000 (actual covered costs) minus \$22,000 (total assistance received under 479B of HEA) equals \$-6,000</p>	<p>Step 2: Determine amount of student financial assistance to include in income.</p> <p>Not necessary because Step 1 resulted in a negative amount, so all other student financial assistance would be included in Dante's income</p>
<p>Amount of student financial assistance included in Dante's income: \$1,000</p>	

<https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-27pihn.pdf>

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Other Student Requirements

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Students: Annual Reporting Requirements

- During the Compliance Period, all Housing Tax Credit, TCAP, and Exchange developments, must collect and maintain current student status data for each low-income household.
 - This information must be collected within 120 days before the anniversary of the effective date of the original Income Certification and can be collected on the Department's Annual Eligibility Certification (AEC) or the Department's Certification of Student Eligibility form or the Department's Income Certification form.
 - Throughout the Compliance Period for HTC, TCAP, and Exchange developments, low-income households comprised entirely of full-time students must qualify for an HTC program exception, and supporting documentation must be maintained in the household's file.
 - For Bond Developments, if the household is not an eligible student household, it may be possible to re-designate the full-time student household to an Eligible Tenant (ET).
- For HOME, HOME Match, TCAP-RF, and HOME-ARP developments, an individual does not qualify as a low-income or very low-income family if the individual is a student who is not eligible to receive Section 8 assistance under 24 CFR §5.612.
- Throughout the Affordability Period for all Housing Tax Credit, TCAP, Exchange, Bond, HOME, HOME Match, TCAP-RF, and HOME-ARP developments must collect and maintain current student status data for each low-income household.

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Students: Certifications

USDA—RURAL HOUSING SERVICE
TENANT CERTIFICATION

Form RD 3560-8 (02-05) Form Approved OMB No. 0575-0189

Effective Date: _____

Initial Certification Recertification Designate 60 Day Absence Modify Certification End 60 Day Absence Assign/Remove RA Vacate a Unit Tenant Transfer Certification Expired & Eviction in Process

1. Effective Date: M M D D Y Y

2. Project Name: _____ 3. Borrower ID and Project Number: _____ 4. Unit Type: _____ 5. Unit Number: _____

PART I — PROJECT AND UNIT IDENTIFICATION

WARNING STATEMENT: Section 1001 of Title 18, United States Code provides, "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

STATEMENT REQUIRED BY THE PRIVACY ACT: Title V of the Housing Act of 1949 authorizes RHS to collect the information on this form. Your disclosure of the information is voluntary. However, failure to disclose certain information may delay the processing of your eligibility or rejection. RHS will not deny eligibility if you refuse to disclose your Social Security Number.

This information is collected principally to determine eligibility for occupancy and to determine your tenant contribution for rent. However, the information collected may be released to appropriate Federal, State and Local Agencies, credit bureaus and servicing agents when relevant to civil, criminal or regulatory proceedings or to enforce regulations by manual or automated verification procedures.

PART II — TENANT HOUSEHOLD INFORMATION

6. Tenant Subsidy Code (enter code) No Deep Tenant Subsidy Rental Assistance (RA) Other Public RA Private RA HUD Voucher Other Types at Basic Rent

7. Other Subsidy Indicator (leave blank if none, P-Partial or F-Full) _____ Other Subsidy Amount (For Partial) \$ _____

8. Household Member Name (Last, First and Middle) _____ 9. SEX _____ 10. Date of Birth M M D D Y Y _____ 11. Race _____ 12. Ethnicity _____

13. Minor, Disabled, Handicapped or Full-Time Student 18 or Older (Complete this only when household member is not the Tenant or a Co-Tenant) Total (Line 13)

14. Elderly, Disabled or Handicapped (Complete this only when household member is a Tenant or Co-Tenant) (Check below when coded above): Elderly Status

Choices for Race are: 1 - American Indian or Alaskan Native 2 - Asian 3 - Black or African

Choices for Race Det. Code: C - Customer Provided E - Employee Observed

49. Work codes _____

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Students: Lease Requirements

A Developer must use a lease addendum that requires households to report changes in student status.

Students: Post-15 Monitoring

No Longer Monitoring For:

- Documentation of Student Status ****Restrictions Apply****
- Applicable Fraction by building
- Application fees
- 8609 elections
- Ratio Utility Billing Systems (RUBS) UA calculation
- Annual Income Recertification

Income from student household members must continue to be evaluated for inclusion/exclusion based on the requirements explained in the previous section of this webinar.

All of the provisions allowed for under 10 TAC §10.623 will no longer apply and the property will be expected to comply with all aspects of Section 42 with the award of new credits.

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Thank you!

Texas Department of Housing and Community Affairs

STUDENT ELIGIBILITY REQUIREMENTS ARE DISCUSSED IN DETAIL IN THE HOUSING TAX CREDIT TRAINING AND MULTIFAMILY DIRECT LOAN TRAINING THAT ARE OFFERED REGULARLY. THE STUDENT INCOME REQUIREMENTS ARE DISCUSSED IN DETAIL IN THE INCOME DETERMINATION TRAINING THAT IS OFFERED BY THE DEPARTMENT.

RESOURCES CAN BE FOUND ONLINE AT TDHCA.TEXAS.GOV.

