

Students: A Recap for All Programs

April 10, 2026


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Contact Information

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Email: multifamilycompliance@tdhca.texas.gov

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



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Announcements

Schedule:

- The webinar and open forum will run from 9:00 am until approximately 11:30 am
- We will take a break mid-morning to shift from the webinar to the open forum
- 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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GoTo Meeting Platform

The screenshot shows the GoTo Meeting Platform interface in pre-broadcast mode. The top toolbar includes a 'No active cameras' indicator, a timer at 18:00, and icons for chat, questions, and settings. The main content area displays the Texas Department of Housing and Community Affairs logo, a message stating 'Nobody has shared their screen or turned on their camera yet', and a welcome message: 'Welcome to the webinar, the presentation will start soon.' Below this, it says 'Today's topic: Office Hours and PFC Training for Post June 18, 2023'. The bottom toolbar contains icons for Record, React, Mic, Camera, Share, Tools, Leave, Captions, and Pop out. Red circles highlight the 'React' icon in the bottom toolbar and the 'Questions' and 'Chat' icons in the top toolbar.

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If You or Your Tenants Need Housing Assistance:

If you need housing assistance, such as rental assistance, utility assistance or finding affordable apartments, please contact:

Phone: (800) 525-0657

Email: info@tdhca.texas.gov

Or visit Help For Texans:

<https://www.tdhca.texas.gov/help-for-texans>



Resources



Resources

- **Internal Revenue Service (IRS)**
 - <https://www.irs.gov/>
 - <https://www.irs.gov/pub/irs-pdf/p5913.pdf>
- **Housing and Urban Development (HUD)**
 - <https://www.hud.gov/>
 - <https://www.hud.gov/hudclips/handbooks/housing-4350-3>
- **Texas Department of Housing and Community Affairs (TDHCA)**
 - <https://www.tdhca.texas.gov/>
 - <https://www.tdhca.texas.gov/compliance>
 - <https://www.tdhca.texas.gov/compliance-manuals-and-rules>
 - <https://www.tdhca.texas.gov/compliance-division-staff>
 - <https://www.tdhca.texas.gov/programs/multifamily-housing-programs>
 - https://texas-sos.appianportalsgov.com/rules-and-meetings?chapter=10&interface=VIEW_TAC&part=1&subchapter=F&title=10

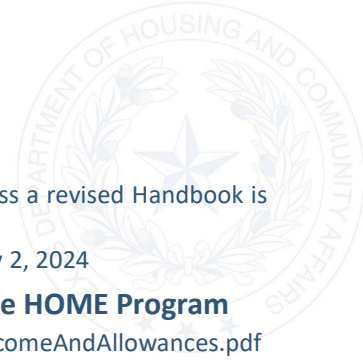


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Resources

- **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>
- **Texas Administrative Code**
 - https://texas-sos.appianportalsgov.com/rules-and-meetings?chapter=10&interface=VIEW_TAC&part=1&subchapter=F&title=10



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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 holidays, 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
- Workers' Compensation
- Interest income received from a retirement account
 - Periodic payments are income
- **Certain Student Financial Assistance**
- VA Benefits for HUD-VASH Voucher Holders (NEW)
- Any other income excluded by 24 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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Income: Special Circumstances

Student
Family
Members

Financial Aid

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Quick 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.

Electronic Applications are acceptable

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/>."

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Intake Application: Student Screening 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 Personnel. We thank you in advance for your cooperation.

I. THIS SECTION TO BE COMPLETED BY THE APPLICANT

Administrator/Owner/Management Name: _____
 Contact Name: _____
 Address: _____
 Email Address: _____

II. THIS SECTION TO BE COMPLETED BY THE APPLICANT

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: _____

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./ Alien 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			<input type="checkbox"/> Yes <input type="checkbox"/> No
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 lower 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

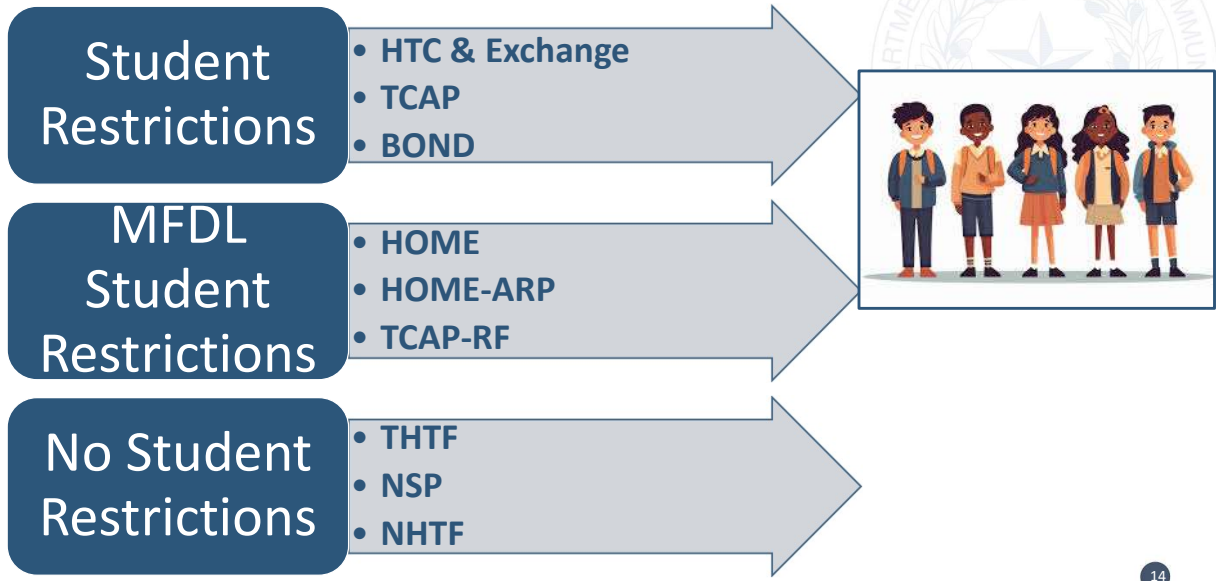
Are any of the household members a Veteran? NO YES, who? _____

*** 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/>

THDCA - Page 1 of 5 Revised December 11, 2023

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MFDL Students: Restrictions by Program



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HTC, Exchange & BOND: Students

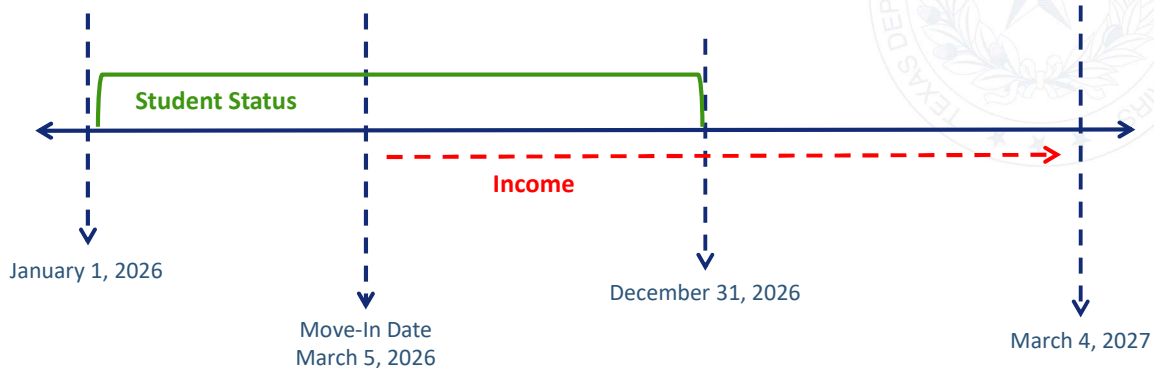
- All household members must be screened for student status:
 - Kindergarten through 12th grade
 - Higher Education
- Full-Time (FT) Status
 - As defined by the educational institution
 - 5 calendar months, months enrolled do not have to be consecutive



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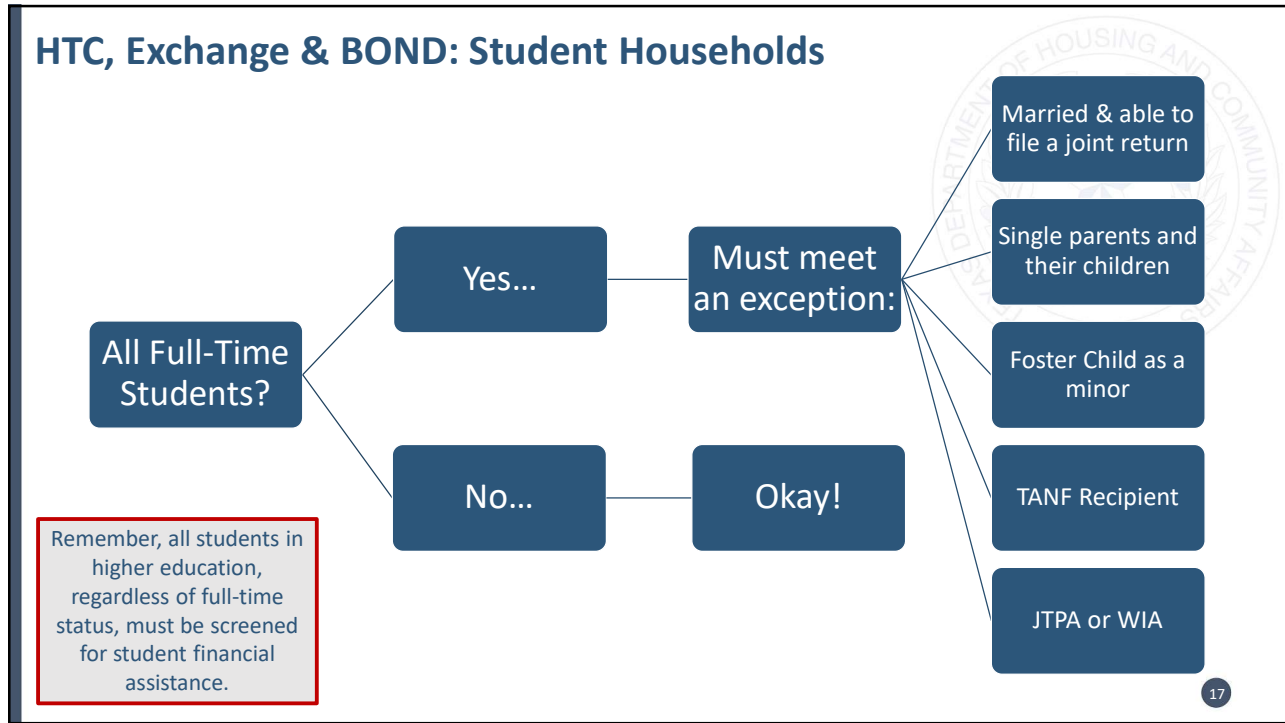
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HTC, Exchange & BOND: Student Status vs. Income Screening



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Students: Certification of Eligibility – HTC, Exchange, TCAP & BOND

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
CERTIFICATION OF STUDENT ELIGIBILITY (HTC/BOND/TCAP/TCPAP)

Applicant/Tenant: _____

Circle A, B or C as applicable (Note: Students include those attending public or private elementary schools, middle or junior high schools, senior high schools, colleges, universities, technical, trade or mechanical schools, but does not include those attending on-the-job training courses). Also, a student is defined as someone who attends school full-time for any part of five or more months in a calendar year (months need not be consecutive):

A. Household contains at least one occupant who is not a student, has not been a student, and will not be during the current and/or upcoming calendar year. If this item is checked, no further information is needed. Household contains all students, but is qualified because the following occupant(s): _____

B. _____ (are part-time student(s)). Provide documentation of part-time student status for all at least one member of the household. 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.

C. _____

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 _____

Revised January 24, 2022

**** HTC, Exchange, TCAP & BOND Program – Certification of Student Eligibility ****

<https://www.tdhca.state.tx.us/pmcdocs/HOME-StudentEligible.pdf>

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MFDL Programs: Students

The Rule:

- Focus on individuals between the ages of 18 and 23 that live separate from their parents
- Applies to full-time and part-time students enrolled at an institution of higher education

Applicability:

- Does not apply to students that currently reside with parents in a HOME/HOME-ARP/TCAP-RF assisted unit
- Does not apply to students that apply for rental assistance with their parents

Determination:

- Individuals will have to be initially screened for student status and screened annually
- Each individual student must meet an allowance/exemption to qualify

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MFDL Programs: Students - 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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MFDL Programs: Students – Eligibility Flowchart

Are you 18 to 23 years old?

- No – Eligible
- Yes – Continue...

Are you a student?

- No – Eligible
- Yes – Continue...

Do you live with parent/guardian?

- Yes – Eligible
- No – Must prove eligibility

To evidence independence from your parent(s)/legal guardian, each of the following must be met

- Must be of legal contract age under Texas State law
- Must have established a separate household from parent(s)/legal guardian for no less than one year
- Must NOT be claimed on parent(s)/legal guardian on their last tax return as a dependent

Must also provide a signed certification from parent(s) or legal guardian if and how much financial assistance is provided.

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MFDL Programs: Independent Students

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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MFDL Programs: 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

Students: Certification of Eligibility - MFDL

**TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
HOME/TCAP RF PROGRAM- CERTIFICATION OF STUDENT ELIGIBILITY**

To be completed for **EACH** Household Member the age of 18 and under the age of 24

A student is defined as an individual enrolled, part-time or full-time, at an institution of higher education as defined under the Higher Education Act of 1965 (20 U.S.C. 1001 and 1002) to obtain a degree, certificate, or other recognized educational credential.

Owners of developments with HOME/TCAP RF funds are required to screen and document student status for each individual(s) the age of 18 and under the age of 24. If an individual(s) is enrolled in an institution of higher education, each individual must meet student eligibility requirements in accordance with 24 CFR 5.612 and the HOME Final Rule.

Applicant/Resident Name: _____

PART A: STUDENT STATUS

Are you enrolled in school? Yes No

If you answered "Yes" to any of the above questions, proceed to the signature line on page 2 of this form. Do not complete the rest of the form.

PART B: ELIGIBLE STUDENTS

Are you a dependent of this household (e.g. you live with your parent(s)/legal guardian in this unit)? Yes No

If you answered "Yes" to any of the above questions, proceed to the signature line on page 2 of this form. Do not complete the rest of the form.

PART C: INDEPENDENT STUDENTS

Part 1: To evidence independence from your parent(s)/legal guardian, each of the following three (3) criteria must be met **AND** you must submit a signed certification documenting if (and how much) financial assistance your parent(s)/legal guardian give you.

Circle One:

1. Are you of legal contract age under Texas State law? Yes No
2. Have you established a separate household from your parent(s)/legal guardian for no less than one (1) year from today? Yes No
3. Did your parent(s)/legal guardian claim you on their last tax return as a dependent? Yes No

If you answered "Yes" to # 1 and #2 and "No" to #3, **NO** and proceed to the signature line on page 2. You are required to provide supporting documentation. Otherwise, proceed to Part 2.

Part 2: To evidence independence from your parent(s)/legal guardian, one (1) of the below exceptions under the U.S. Department of Education's definition of an independent student must be met:

Circle One:

- Will you be at least 24 years old by December 31st of the current year? Yes No
- Are you legally married? Yes No
- Are you working on a master's or doctorate degree program (such as M.A., M.B.A, Ph.D., graduate certificate, etc.)? Yes No
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training? Yes No

Page 1 of 2 January 24, 2022

**TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
HOME/TCAP RF PROGRAM- CERTIFICATION OF STUDENT ELIGIBILITY**

- 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
 - A dependent/ward of the court? Yes No
- Prior to turning 18, were you an emancipated minor? Yes No

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

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/Resident _____ Date _____

Page 2 of 2 January 24, 2022

** HOME/TCAP RF Program – Certification of Student Eligibility **

Student Eligibility: Learning Point 1

Nicole, age 33, is applying for an HTC 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: Learning Point 2

Dawn, age 53, is applying for a BOND/HTC 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: 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: 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 Exchange 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 chance

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: Learning Point 5

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: Learning Point 6

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: Learning Point 7

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: Learning Point 8

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: Learning Point 9

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: Learning Point 10

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: Learning Point 11

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: Learning Point 12

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 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: Learning Point 13

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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811 PRA Program: Students

- 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 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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811 PRA Program: Students 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: Learning Point 14

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.
- B** No, Kara is only 6 and elementary school does not count.
- 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: Learning Point 15

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: Learning Point 16

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 Eligibility: Student Verification

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

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).

Return Form to: _____

Full-Time Student Earned Income



Income: Full-Time Student Family Members; Earned Income

- If 18 years of age or older; count only a small amount of the student's earned income – a maximum of \$500 per year (to be adjusted annually by HUD) if:
 - The student is not the Head of Household, Spouse or Co-Head
 - The student is a Dependent of the family
- Student Status must be verified with the institution of education
 - 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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Learning Point: Full-Time Student Family Members; Earned Income

Andrea applies with her 19-year-old daughter, Kelsey. Kelsey works part-time at a local sushi restaurant making \$6,230 a year.

True or false; only \$500 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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Learning Point: Full-Time Student Family Members; Unearned Income

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

True or false; only \$500 of Peter'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 family members.

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Learning Point: Full-Time Student Family Members; Earned Income-Minor

Samantha applies with their 16-year-old child, Tayler, who is a full-time student. Tayler works part-time at a local electronics retailer making \$4,530 a year.

True or false; only \$500 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 family members under the age of 18.

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Learning Point: Full-Time Student Family Members; Spouse

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

True or false; only \$500 of Trishia's income should be included in the calculation of income for eligibility?

False

Trishia is the spouse in the family composition; the rule of \$500 only applies to family dependents.

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Learning Point: Full-Time Student Family Members; Earned Income

William applies with his 19-year-old daughter, Donna. Donna attends school full-time as a senior in high school. She will graduate in May! Donna also works part-time at a local dry cleaner making \$4,200 a year.


True or false; only \$500 of Donna's income should be included in the calculation of income for eligibility?

True

Donna is a full-time student

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Student Financial Assistance

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Intake Application: Student Screening Questions



C. HOUSEHOLD COMPOSITION - List the Head of Household and all other persons who comprise the household						F. ANNUAL INCOME (List ALL income of adults and children in your household, except for the earned income from employment by persons under the age of 18)					
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 Number	Head of Household	Co-Head/Spouse	Other Adult Member(s)	Child or Dependent or Other Adult Member	Total	
1	Head of Household		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
2	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
3	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
4	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
5	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
6	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
7	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							
8	<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	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> N/A							

Identify income from any of the following sources, including periodic payments:	Head of Household	Co-Head/Spouse	Other Adult Member(s)	Child or Dependent or Other Adult Member	Total
Salary <input type="checkbox"/> Yes <input type="checkbox"/> No					
Overtime Pay <input type="checkbox"/> Yes <input type="checkbox"/> No					
Commissions/Fees <input type="checkbox"/> Yes <input type="checkbox"/> No					
Tips and Bonuses <input type="checkbox"/> Yes <input type="checkbox"/> No					
Salary from 2 nd job <input type="checkbox"/> Yes <input type="checkbox"/> No					
Temporary Income <input type="checkbox"/> Yes <input type="checkbox"/> No					
Income from Military <input type="checkbox"/> Yes <input type="checkbox"/> No					
Interest/Dividends <input type="checkbox"/> Yes <input type="checkbox"/> No					
Business Net Income <input type="checkbox"/> Yes <input type="checkbox"/> No					
Net Rental Income <input type="checkbox"/> Yes <input type="checkbox"/> No					
Social Security <input type="checkbox"/> Yes <input type="checkbox"/> No					
Supplemental Security Income <input type="checkbox"/> Yes <input type="checkbox"/> No					
Pension <input type="checkbox"/> Yes <input type="checkbox"/> No					
Retirement Funds <input type="checkbox"/> Yes <input type="checkbox"/> No					
Familial Support <input type="checkbox"/> Yes <input type="checkbox"/> No					
Unemployment Benefits <input type="checkbox"/> Yes <input type="checkbox"/> No					
Alimony <input type="checkbox"/> Yes <input type="checkbox"/> No					
Child Support (Circle Type) Anticipated, Voluntary, Court Ordered <input type="checkbox"/> Yes <input type="checkbox"/> No					
AEDCTANE <input type="checkbox"/> Yes <input type="checkbox"/> No					
Educational Scholarship/Grant <input type="checkbox"/> Yes <input type="checkbox"/> No					
Other: Explain: <input type="checkbox"/> Yes <input type="checkbox"/> No					
Total:					

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Students: Types of 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 and seasonal farmwork	Robert C. Byrd Honors Scholarship Program	Childcare access means parents in school	Teach grants
Scholarships for veteran's dependents	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	Section 134 of the Workforce Innovation and Opportunity Act (WIOA)

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Students: 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 on the following slides.

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Income: Financial Aid

If the family contains a student:

- All assistance provided through Title IV HEA must be excluded from income if there is a remaining balance after applying the assistance to the educational expenses
- All other assistance should be evaluated for inclusion in family income; any excess assistance must be included in the income after applying the assistance to any remaining educational expenses

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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

Total Cost of Attendance 2024-2025		
	On Campus Residence	Off Campus Residence
Tuition and Fees		\$12,104
Housing and Food	\$15,072	
Books and Supplies		\$1,430
Transportation		\$2,438
Other Education Costs		\$3,990
Estimated Cost of Attendance	\$35,034 / yr	

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships		Grants	
Merit-Based Scholarships			
Scholarships From Your School	\$0	Need-Based Grant Aid	
Scholarships From Your State	\$0	Federal Pell Grants	\$7,395
Other Scholarships	\$0	Institutional Grants	\$3,055
Employer Paid Tuition Benefits	\$0	State Grants	\$0
Total Scholarships	\$0 / yr	Other Forms of Grant Aid	\$0
		Total Grants	\$10,450 / yr

Tuition & Fees \$12,104
Room & Board \$15,072
Books & Supplies \$1,430
TOTAL Expenses \$28,606
 minus
HEA Assistance (Pell Grant) \$7,395
 equals
\$21,211 remaining expenses
 minus
Other Assistance (Inst. Grant) \$3,055
 equals
\$18,156 remaining expenses – no income from educational assistance.

The student household member lives on campus during the school year but comes home to the assisted unit during school breaks. This allows the household to deduct the room and board as an educational expense.

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Student Financial Aid: Learning Point 4

Cost of Attendance			
Non Billable Items			
Type	Fall 202610	Spring 202620	Amount
Tuition and Fees	\$5,387.38	\$4,587.00	\$9,974.38
Books and Supplies	\$827.00	\$827.00	\$1,654.00
Room and Board	\$7,532.00	\$7,532.00	\$15,064.00
Personal	\$1,611.00	\$1,611.00	\$3,222.00
Transportation	\$1,403.00	\$1,403.00	\$2,806.00
	\$16,760.38	\$15,960.00	\$32,720.38
			\$32,720.38

Grants and Scholarships to Pay for College			
Type	Fall 202610	Spring 202620	Amount
Pell Grant	\$13,698.00	\$13,697.00	\$27,395.00 ACCEPTED
	\$13,698.00	\$13,697.00	\$27,395.00
			-\$27,395.00

Tuition & Fees \$9,974.38
Books & Supplies \$1,654.00
TOTAL Expenses \$11,628.38
 minus
HEA Assistance (Pell Grant) \$27,395
 equals
(\$15,766.62) leftover assistance

STOP

The Pell Grant is Higher Education Assistance and is excluded by statute.

The student household member lives in the assisted unit. This disallows the household from including the room and board as an educational expense.

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Student Financial Aid: Learning Point 5

Charges			
Tuition			\$3,175.11
Posted Date	Description	Amount	
10/23/2024	Grad Board Auth Tuition\RES	\$450.00	
10/23/2024	Grad Board Des Tuition\RES	\$225.00	
10/23/2024	Statutory Tuition GRAD\RES	\$450.00	
10/23/2024	Tuition-BD (Trad) GRAD\RES	\$2,050.11	
Mandatory Fees			\$965.47
Posted Date	Description	Amount	
10/23/2024	Environmental Services Fee	\$5.00	
10/23/2024	Intercollegiate Athletics Trad	\$160.65	
10/23/2024	International Education Fee	\$4.00	
10/23/2024	Learning Support Fee GRAD	\$324.00	
10/23/2024	Medical Service Fee	\$66.85	
10/23/2024	Recreational Facility Fee	\$85.78	
10/23/2024	Student Service Fee	\$120.69	
10/23/2024	Student Union Fee	\$167.00	
10/23/2024	Transportation Fee	\$31.50	
Course Fees			\$99.90
Posted Date	Description	Amount	
10/23/2024	Instru Fee - CLASS 1 - GRAD	\$99.90	
Total Charges:			\$4,240.48
Payments Received			
Date Posted	Item Description	Amount	
01/06/2025	TGS TBP Base (Spring)	-\$2,870.00	
Total Payments:			-\$2,870.00
Financial Aid			
Date Posted	Item Description	Amount	
01/03/2025	Fed Direct Unsubsidized Loan	-\$4,903.00	
01/03/2025	UNT Tuition Grant GRAD -1Y	-\$7,500.00	
Total Financial Aid:			-\$12,403.00

Tuition \$3,175.11
Fees \$1,065.37
Books & Supplies \$1,500.00
TOTAL Expenses \$5,740.48
 minus
HEA Assistance \$0 – None Listed
 equals
\$5,740.48 remaining expenses
 minus
Other Assistance (Tuition Grant) \$7,500.00
 equals
(\$1,759.52) leftover assistance – This is income from educational assistance.

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Student Financial Aid: Learning Point 6

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	\$8,000

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

How much should be reported as income?

\$25,000; amounts received from parents

All assistance provided through Title IV HEA 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.

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.

Note: Other student financial assistance may be paid directly to the student or to the educational institution on the student's behalf. The PHA/MFH Owner must verify that the other student financial assistance is for the student's actual covered costs.

Student Financial Aid: Learning Point 7

STUDENT FINANCIAL ASSISTANCE VERIFICATION

Applicant/Resident: [Redacted] Social Security No. (last 4 digits): [Redacted]
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: [Redacted] Date: 02/16/2024

1.) Actual Covered Costs: \$ 8805.26 per semester / quarter / year / other Summer (circle one) *not including*

2.) Higher Education Act (HEA) Assistance: \$ 5546.00 per semester / quarter / year / other Summer (circle one) *not including*

3.) Other Student Financial Assistance: \$ 605.00 per semester / quarter / year / other Summer (circle one) *not including*

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

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

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: [Redacted]

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

Student Financial Aid: Learning Point 7 – Calculations and TIC

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 8

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
TPEG - 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: Learning Point 8 – Calculations and TIC

Calculation of Income from Student Financial Assistance

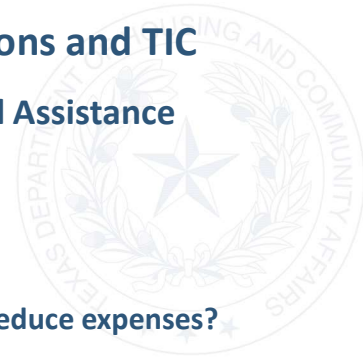
Qualified Education Expenses:	\$21,681
Title IV HEA Assistance:	\$0
Other Financial Assistance:	\$2,500
Total of Financial Assistance:	\$2,500

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 9

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:

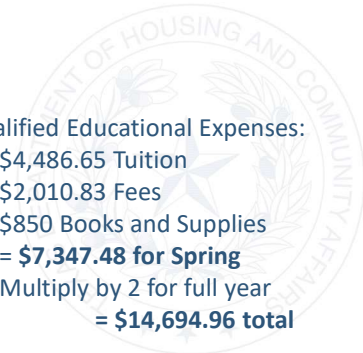
\$4,486.65 Tuition
 \$2,010.83 Fees
 \$850 Books and Supplies
 = **\$7,347.48 for Spring**
 Multiply by 2 for full year
 = **\$14,694.96 total**

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: Learning Point 9 – Calculations and TIC

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 Modify Certification Assign/Remove RA Vacate a Unit Certification Expired & Eviction in Process

Designate 60 Day Absence End 60 Day Absence Tenant Transfer

PART I — PROJECT AND UNIT IDENTIFICATION

1. Effective Date: M M D D Y Y
 2. Project Name
 3. Borrower ID and Project Number
 4. Unit Type
 5. Unit Number

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.

PART II — TENANT HOUSEHOLD INFORMATION

6. Tenant Subsidy Code (enter code)
 0—No Deep Tenant Subsidy
 1—Rental Assistance (RA)
 4—Other Public RA
 5—Private RA
 6—HUD Voucher
 7—Other Types at Basic Rent

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

7. Social Security No. 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 16 or Older
 14. Elderly, Disabled or Handicapped

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

8a. Number of Foster Children (if any)

13. Minor, Disabled, Handicapped or Full-Time Student 16 or Older
 (Complete this only when household member is not the Tenant or a Co-Tenant)

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

33. No. 01 02 03 04 05 06 07 08

HH Mbr # 1 2 3 4 5 6 7

Property Name _____
 Address: _____

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 in Date: _____
 om unit: _____

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 49. Work codes

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Students: Lease Requirements

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

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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 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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Due Dates to Remember



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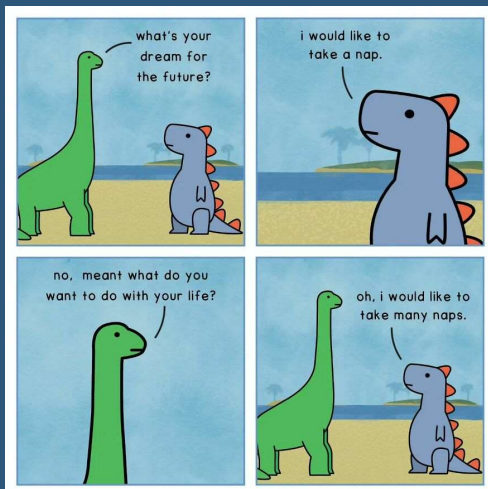
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Due Dates to Remember

- January 10th – Quarterly Vacancy Report #1 Due
- **April 10th – Quarterly Vacancy Report #2 Due**
- **April 30th – Annual Owner's Compliance Report (All Parts) Due**
- July 10th – Quarterly Vacancy Report #3 Due
- August 1st – Actual Use Utility Allowance Submissions Due, if applicable
- October 1st – Energy Consumption Model, Written Local Estimate and HUD Model Utility Allowance Submissions Due, if applicable
- October 1st – For MFDL properties which are approved to use PHA, the Utility Allowance submission is due if the Owner wishes to continue using the PHA method
- October 10th – Quarterly Vacancy Report #4 Due
- Other dates may come up annually through monitoring reviews, physical inspections, fair housing reviews, complaints, etc.

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Thank you!

Student Income Calculations

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
 221 EAST 11TH STREET, AUSTIN, TEXAS 78701
 PO Box 13941, AUSTIN, TEXAS 78711
 (512) 475-3800 OR (800) 525-0657

WWW.TDHCA.TEXAS.GOV
 MULTIFAMILYCOMPLIANCE@TDHCA.TEXAS.GOV



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