



Verification Techniques That Promote Accuracy



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Prerequisites

- ❓ Participants should have a basic understanding of HUD multifamily program eligibility requirements and recertification procedures to include rental calculation concepts involving income, assets, and expenses.

Goals

- ❓ During this session, participants will learn:
 - ◆ The required components of an efficient verification procedure to achieve timely, accurate certifications.
 - ◆ How to appropriately utilize HUD's hierarchy of income verification levels to avoid recertification delays.
 - ◆ How to obtain more accurate income verifications to minimize EIV income discrepancies.
 - ◆ How to avoid common verification mistakes and overcome real-world certification challenges.

Establishing an Efficient Verification Process

- ❓ How and when verifications are obtained often dictate how quickly a certification is completed.
- ❓ A manager who successfully completes recertifications on time will:
 - ◆ Initiate the certification process as far in advance as possible.
 - Annual Recertification verification procedures begin 120 days in advance of the scheduled AR date when the First Reminder Notice is sent.
 - ◆ Use Reminder Notices that detail specific documents the household **must** provide during the interview.
 - Most template notices generated from TRACS software programs lack this detail.
 - Here are some examples of what should be inserted into the template reminder notices.....



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



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Savings account(s)	<p>Full copy of the current savings account statement.</p> <ul style="list-style-type: none"> • If account was closed since last recert, bring in documentation of closure.
Retirement asset account(s), 401k, IRA, etc.	<p>Current monthly/quarterly account statement.</p> <ul style="list-style-type: none"> • If taking periodic payments, bring in documentation for periodic withdrawals; additional statements will be required.
Whole or Universal Life Insurance	<p>Copy of current policy binder or coverage summary page.</p>
Childcare expenses	<p>A statement or print out of payments made to the provider.</p> <ul style="list-style-type: none"> • Documentation supporting fluctuation for summer breaks and/or after school care.
Medical expenses	<p>If Head, Co-Head, or Spouse is 62 or older or disabled - dated receipts or statements (pharmacy printouts, paid doctor bills/copays, etc.) showing medical expenses paid in the past 12 months.</p> <ul style="list-style-type: none"> • This includes any medical bills the household anticipates paying during the next 12 months. • Medical expenses can be for anyone in the household, not just the individual that is elderly or disabled (Including fosters).
Student Status	<p>If any adult member (other than Head, Co-head or Spouse) is a student at an institution of higher learning:</p> <p>Bring documentation from the school as proof current enrollment, such as current course schedule.</p> <p>Managers should be mindful and consider when students plan on graduating to anticipate these changes in upcoming certifications.</p>
Student Financial Aid for Section 8 residents only	<p>Bring evidence of Scholarships, Educational Grants, Work Study Programs And Financial Aid Packages received. (Change 4, 5-6 E)</p> <p>Documentation must identify the total amount awarded, as well as the portion of monies spent on tuition and course-related fees.</p> <p>There are new regulations concerning the definition of tuition (to include some other related fees) for students receiving financial assistance in Section 8 properties. (Notice PIH 2015-21, Issued December 10, 2015).</p> <p>Allowable fees for inclusion do not include the cost of books.</p> <p>Amounts beyond tuition and fees will be included as income, unless:</p> <ul style="list-style-type: none"> The student is living with his/her parents in Section 8, or The student is over age 23 and has dependent children.



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- ◆ Require applicants/tenants to have in their possession ALL the required documents needed to do their certification **before** they set up the interview appointment.
 - ◆ Set reminders to follow up when verifications are not returned by third parties within 7-10 days.
 - ◆ Maximize the use of email, internet login, and facsimile verifications instead of USPS mail for verifications, per the 4350.3 Change 4 guidelines. **(Change 4, 5-13 B.1.b (2))**
 - ◆ Educate the tenants at move-in and every interview about your management policies, changing HUD requirements, and the consequences of being late with any aspect of the certification process, including not showing up for interviews in a timely manner.
 - ◆ Give households a deadline to return their signed documents.
- 📄 Print EIV Income Detail Report and Income Discrepancy Report the same day the First Reminder Notice was sent.
- ◆ Maximize the time you have to review and resolve any issues.
- 📄 Be prepared for the interview.
- ◆ Review the household's last recertification or application; have clarification questions ready.
 - ◆ Establish expectations and be prepared to respond to requests for exceptions.
 - ◆ Be methodical.
- 📄 Reinforce the household's obligation to come prepared for the interview.
- ◆ It is not enough for them to merely "show up".
 - ◆ If the household does not have their documentation – do not proceed with the interview.
 - ◆ If the household shows up for the interview and needed documents/pages are missing, give them a deadline to get those documents to you.
 - Encourage them to go to their apartment/employer/bank etc. and bring the missing documents right back to you.
 - Follow up regularly to get the missing items.



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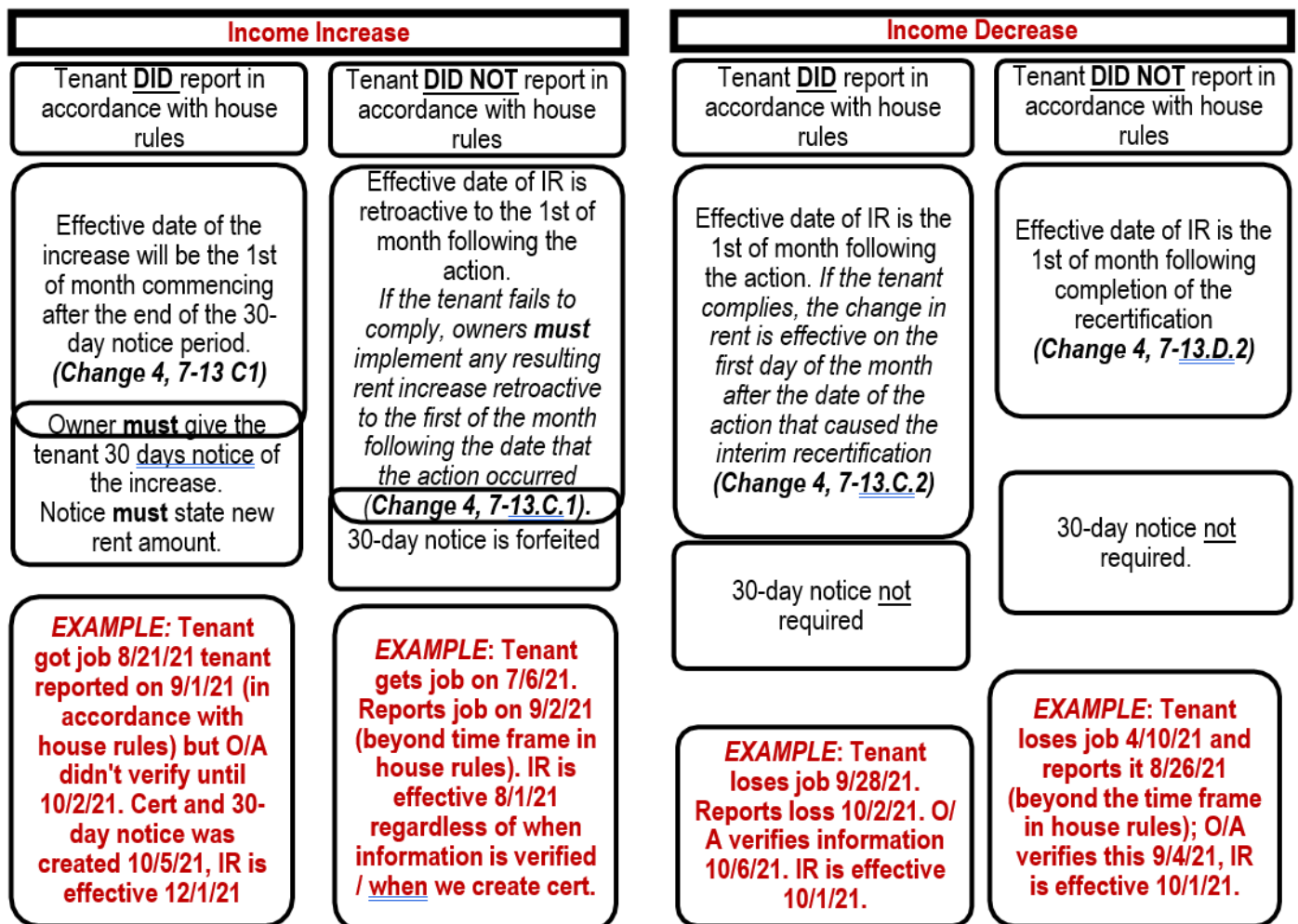
Utilizing HUD's Hierarchy For Income Verification

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

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

Verification Delays Can Significantly Impact Effective Dates of Interims

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





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Methods to Obtain More Accurate Income Verifications

- ❗ Why are managers getting inaccurate or incomplete income information?
 - ◆ Traditional Third-Party Verifications Forms ask employers for “base rate” information.
 - ◆ Employers do **not** want to provide information about potential overtime, bonuses, pay increases, etc. in advance.
 - ◆ These forms do **not** adequately capture pertinent information about fluctuating income earned as a result of:
 - Fluctuating hours/pay rates
 - Temporary layoffs
 - ◆ These missing parts of the story affect the accuracy of income calculations, often resulting in EIV Income Discrepancies during the following year’s recertification.
 - ◆ Tenants may be providing a deliberate sample of 4-6 paystubs that are **not** representative of their earnings throughout the year.

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

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



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Impact of HUD's Streamlining Final Rule on Verifications

- HUD's Streamlining Administrative Regulations for Public Housing, Housing Choice Voucher, Multifamily Housing, and Community Planning and Development Programs; Final Rule was effective April 7, 2016 and provides a new, streamlined income verification method for fixed income sources.
 - ◆ This technique is not applicable to Rent Supplement, Section 236, Section 221 (d)(3) or (d) (5), RAD, SPRAC or 811 PRA Demo programs.
- **Fixed income sources** include periodic payments at reasonably predictable levels from one or more of the following sources:
 - ◆ Social Security/Supplemental Security Income/Supplemental Disability Insurance
 - ◆ Veterans Administration benefits
 - ◆ Federal, state, local, or private pension plans
 - ◆ Annuities or other retirement benefit programs, insurance policies, disability or death benefits, or other similar types of periodic receipts.
- For fixed income sources, the owner is required to obtain third party verification upon admission to the program and again every 3 years.
- For certifications processed during the 3-year period, an owner ***may elect*** to determine that the family member's fixed income can be determined by applying the verified cost of living adjustment (COLA) or current rate of interest to the previously verified income amount.
- This method of verification is **optional**. However, if implemented, it **must** be implemented consistently amongst the fixed income sources the owner decides to utilize this method for and for all households.
- When determining whether to implement this technique or not, it is important for owners to consider the following points:
 - ◆ The Final Rule did not specify that the method can be used on tax credit properties or those administered by USDA (Section 515 properties). Therefore, there may be no administrative benefit to using this technique at a property with layered funding programs, if traditional third-party verification must be obtained for one of the programs.
 - ◆ Every household could potentially be on a different 3-year cycle, depending on the effective date of the certification for which the owner obtained the third-party verification (Year 1).
 - Therefore, if you chose to utilize this method, do not implement the new process at an Interim. Start only with a MI, IC, or AR to aid in the development of a structured 3-year schedule that will be easy to identify.
 - ◆ This "shortcut" only applies to fixed income sources. It does not apply to other types of income (like wages or gifting income, etc) and does not apply to assets or expenses. Non-fixed income and assets **must** continue to be verified using HUD's verification hierarchy.



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- ◆ This technique conflicts with HUD’s requirements regarding the mandatory printing and use of EIV **Income Reports** during Annual and Interim recertifications.
 - For this reason, we recommend that owners that choose to implement these streamlined verification techniques continue to use EIV to verify income from SSA (unless EIV is lacking or tenant disagrees) and only employ the streamlined technique on other select fixed income sources, like VA benefits.

Avoid These Common Verification Pitfalls and Mistakes

- ❗ Inappropriately using the disability classification on EIV Income Reports as HUD acceptable verification of disability.
 - ◆ **Change 4, 9-11 B.4 h:** The SSA Disability Status is not always accurate; therefore, the owner **must not** use this status indicator for determining an applicant’s or tenant’s eligibility as disabled for a HUD program or for receiving the elderly/disabled household allowance. **This note is not applicable to Section 202 or 811 projects.**
 - ◆ **Change 4, 3-28 B.2:** Receipt of social security disability payments is adequate verification of an individual’s disability status for programs listed in **Figure 3-5** that use definition E for person with disabilities. Such information is obtained through verification of the social security disability payments. See the discussion in **Chapter 5, Section 3.**
- ❗ Not including 9887A as outgoing attachment for all third-party verification requests.
 - ◆ **Appendix 3, Note A:** Requests for verification from a third-party source **must** be accompanied by a HUD 9887A.
- ❗ Incorrectly annualizing childcare expenses for school age kids based on a “summer” or “school-year” only sample of expenses that are not representative of a full year.
- ❗ Requiring self-certifications to be notarized (**Change 4, 5-13 B.1.d**)



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Using Compliant Verification Techniques in Everyday Scenarios

Example 1: *It is May 4, 2021. Management is working on a September 2021 Annual for a tenant that just obtained new employment this week and does not have 4-6 consecutive paystubs yet. You know you must attempt verification directly from the employer, so you fax a verification request to the employer, but get nothing back.*

Question A - *How long **must** you wait before you can proceed with alternate verification methods?*

Answer: _____

Question B - *Assuming that timeframe has passed, what alternate methods are you now permitted to utilize?*

Answer: _____

Example 2: *It is May 4, 2021 and you are working on a September 2021 Annual for a tenant that is disputing the wage income source listed on their EIV Income Report. You know you must attempt verification directly from the employer and so, you fax a verification request to the employer, but get nothing back.*

Question A - *Is this scenario different than the one above?*

Answer: _____

Question B - *What steps will the Manager take now?*

Answer: _____

Scenario 1

You are processing a November 2021 Annual Recertification for Suzie Chamberlain. You receive the following employment verification form, completed by her employer. (See next page)



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EMPLOYMENT VERIFICATION

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

From: ABC Properties
456 Any Street
Anytown, ST 12345

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

Name: Suzie Chamberlain

Social Security Number: 999-99-999

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

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

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

Sincerely,

Property Manager

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

INFORMATION BEING REQUESTED

1. Employment Start Date: 4/23/21
2. End Date (if applicable): NA
3. Rate of Pay: \$ 10/hr Per hour day week bi-weekly
4. Number of Hours Per Day: _____
5. Number of Hours Per Week: 30
6. Overtime Hours/Week: NA Overtime Rate: NA
7. Shift Differential Rate: \$ NA
8. Do you anticipate any rate increase in the next 12 months? NA Yes No
If yes, what is the effective date and the amount of the increase?

Date: _____ Amount: \$ _____



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

PERSON SUPPLYING INFORMATION:

Name and Title: Jessica Smiley, Payroll Support

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

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

Signature: Jessica Smiley Date: 10/16/2021

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

RELEASE OF INFORMATION

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

Signature: Sazie Chamberlain Date: 9/15/2021

PENALTIES FOR MISUSING THIS CONSENT:

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

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





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

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

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

Jessica

Check Date: 10/30/2021

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



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Check Date: 10/16/2021

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

Check Date: 10/2/2021

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



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Check Date: 9/18/2021

			Current	YTD		
Code	Description	Pay Rate	Hours	Amount	Hours	Amount
1111	Private Duty Sitter Attendant	\$15.00	9.00	\$135.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$11.00	9.75	\$107.25	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	4.25	\$42.50	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	2.00	\$20.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$15.63	3.00	\$46.91	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$25.00	1.00	\$25.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	9.00	\$90.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$10.00	5.00	\$50.00	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$11.00	4.50	\$49.50	833.50	\$9,029.75
1111	Private Duty Sitter Attendant	\$25.00	1.00	\$25.00	833.50	\$9,029.75
GROSS PAY				\$831.16		\$9,054.75
				Federal Tax	\$0.00	\$23.61
				FICA Social Security Tax	\$51.53	\$561.39
				FICA Medicare Tax	\$12.05	\$131.29
TAXES WITHHELD				\$63.58		\$716.29
Net PAY				\$767.58		\$8,384.06

Check Date: 9/4/2021

			Current	Year-To-Date		
Code	Description	Pay Rate	Hours	Amount	Hours	Amount
1111	Private Duty Sitter Attendant	\$12.50	3.50	\$43.75	761.00	\$8,198.59
1111	Private Duty Sitter Attendant	\$25.00	1.00	\$25.00	761.00	\$8,198.59
1111	Private Duty Sitter Attendant	\$11.00	5.75	\$63.25	761.00	\$8,198.59
1111	Private Duty Sitter Attendant	\$10.00	48.50	\$485.00	761.00	\$8,198.59
1113	LVN Private Duty	\$25.00	1.00	\$25.00	1.00	\$25.00
1500	Expense Account	\$9.69	0.00	\$9.69	0.00	\$45.60
GROSS PAY				\$651.69		\$8,223.59
				Federal Tax	\$0.00	\$23.61
				FICA Social Security Tax	\$39.80	\$509.86
				FICA Medicare Tax	\$9.31	\$119.24
TAXES WITHHELD				\$49.11		\$652.71
NET PAY				\$602.58		\$7,616.48

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

Answer:



Thank you for participating!!

Visit us at desilvahousinggroup.com
or contact us at
info@desilvahousinggroup.com
for help with any of HUD compliance
needs.