

Certification Procedures Training Course Outline

- I. Introduction
- II. Application and Initial Screening
 - a. Completing the Application for Housing
 - b. General screening
 - c. Documented Interview Checklist
 - d. Time-saving tips and red flags.
- III. Income Verification Tips and Procedures
 - a. What is income and specific income sources
 - i. Employment
 - ii. Alimony and Child Support
 - iii. Educational Grants and Scholarships
 - iv. Regular Gifts and \$0 households
 - v. Self-Employment
 - vi. SSA, SSI, and other periodic payments
 - vii. Military Households
 - b. Common Exclusions
- IV. Asset Verification Tips and Procedures
 - a. What is an asset and imputed income
 - b. Specific assets and how to handle them
 - i. Bank accounts
 - ii. Real estate
 - iii. Stocks, bonds, etc.
 - iv. Lump sum additions
 - v. Retirement savings accounts, 401(k)s, etc.
 - vi. Retirement and pension funds
 - vii. Life insurance
 - viii. Assets disposed of for less than fair market value, with examples
- V. Verifications and Getting What You Need to Know
 - a. Acceptable verification sources
 - b. Employment Verification
 - c. Certification of Zero Income
 - d. Student Status
 - e. Time-saving tips, including the Under \$5,000 Assets Certification
 - f. How to handle discrepancies or incomplete information
- VI. Calculating Certified Income and the Tenant Income Certification
 - a. How to use the verified information
 - b. Examples of specific income sources
 - c. Completing the Tenant Income Certification
- VII. Lease Clauses, Recertification, and other Miscellaneous Issues
 - a. Suggested lease clauses
 - b. Tenant Fraud
 - c. Additions to an existing household
 - d. Recertification tips, procedures, and requirements
 - e. Tenant file set-up
 - f. Record keeping requirements
- VIII. Summary
- IX. Questions and Answers