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