

Household Eligibility Application (HEA)

Purpose: This form is used to help determine a household's eligibility for a unit at a Tax Credit or Bond-only property. The form is to be completed by the qualifying household.

General Information:

- This form must be completed by any household applying for a unit at a Tax Credit or Bond-only property.
- At mixed income Tax Credit properties (i.e., properties with both restricted **and** Market Rate units), this form must be used at all subsequent annual recertifications. Note that all declared income and declared net family assets which exceed \$50,000 must be verified by the management company at every recertification at a mixed income property.
- The Head of Household (HOH) must complete this entire form on behalf of all household members. On Page 12, all Adult household members must sign and date the form to certify the preceding information is correct.
- An "Adult" is a household member who is at least 18 years old. An emancipated minor can also be a Head of Household. If the Head of Household is an emancipated minor, they are considered an Adult for the purpose of filling out and signing this form.
- If the income or asset of a minor is declared on the form, the signature of the Head of Household is sufficient to certify the correctness of that information. No minor should sign this form.
- If a household has more than seven (7) members, please have them list the additional household members and their Part 1 information on another copy of Page 1 of the HEA. This could be done by downloading another blank copy of the form and having the family just fill in Page 1 with the extra members, or by printing out the form and having them complete an extra Page 1 (if the family is filling out a hard copy of the form). If the HEA has been integrated into a property management software system such that additional lines can be auto-generated in Part 1, that is a valid alternative to using an extra copy of Page 1 to obtain the information.

A Note about Part 4: Asset Information: The last question on Page 9 of the HEA counts as the household's official certification of whether or not their net family assets exceed the asset verification threshold of \$50,000 (as adjusted annually for inflation by HUD). If the assets they declared are at or below \$50,000 and they check "No" in answer to the asset threshold question, then management does not need to verify any of the assets noted in Part 4. If any of the declared assets generate actual income (because they have an interest rate noted), then the actual annual income must still be included in the household's gross annual income.

HEA Instructions for Property Manager

The Property Manager should fill in the following fields:

- a) Property Name
- b) Unit Number
- c) No. of Bedrooms (Number of Bedrooms)
- d) Household (HH) Name
- e) Current HH Size
- h) Original Certification Date – this is the date of the **first** certification that initially made the family eligible to occupy their unit.
- i) Effective Date of Certification – this is the date of the current certification, either the original certification per above, or the annual date of the family's lease anniversary (i.e., the recertification date).
- j) Certification Type - If the HEA is being completed as part of a new move-in or initial qualification, check "Initial Certification". If the HEA is being completed as part of a recertification of an in-place household, check "Recertification."

The person designated as the Head of Household (HOH) for the applying/recertifying family must complete the remainder of the form on behalf of all household members.

HEA Instructions for Applicant/ Resident

Under Part 1: People in Your Household:

- a) The HOH enters all people who are in the household. Start with the HOH's name, then list all other household members' names. If there's a Live-in Aide or a foster adult/foster child who will be living in the unit, do not list them on the HEA. Be sure to tell the property manager if there will be a Live-in Aide or foster adult/child living in the unit.
- b) HOH enters each household member's date of birth in the following format: MM/DD/YYYY.
- c) HOH enters the last four digits of each household member's Social Security number. If a household member doesn't have or doesn't wish to disclose a Social Security Number, the HOH should enter "9999." Adults who do not provide their Social Security number should sign the Commission's **Identification Certification** form; note that your application for housing may be delayed or suspended if all adults do not provide a Social Security Number.
- d) HOH must check a student status box for each household member under the **Fulltime Student** column. A student is a household member who is attending school. This includes children in kindergarten, grade school or middle school, persons in high school, college, technical schools, trade schools and night school, regardless of whether the schooling is in-person or online.

**HEA
Instructions for
Applicant/
Resident
(continued)**

- A **Fulltime** Student is any household member attending school fulltime currently, or who plans to be fulltime, or who was attending fulltime for at least 5 months this year or during the prior calendar year. The 5 months do not have to be in a row. Students with a student visa from another country are always considered Fulltime Students.
- A **Part-time** Student is a student who is enrolled in classes part-time.
- The status of a student, whether Fulltime or Part-time, is determined solely by the school.
- The HOH should check “N/A” for any household member who is not in school. Refer to Chapter 2 of the ***Tax Credit Compliance Procedures Manual*** (on the Commission’s website) to find out more about fulltime students and the Tax Credit/Bond program’s Student Rule.

Under Part 2: Household Income:

- a) HOH must declare all income currently or to be received in the next 12 months by anyone who will be living in the unit. **If no one in the household receives or is going to receive any income from any source listed in Part 2 now or in the next 12 months**, you can skip Parts 2 and 3 and go to Part 4.
 - If you are unsure whether or not some money your family has counts as income, please carefully read through Part 2 to make sure you or someone in your household do not have any of the listed income types. If you realize your household *does* have one of the income types listed on the form, be sure to follow the instructions below in steps b) and c).
- b) To declare one or more sources of income, go through every income type in Part 2 (there are twenty (20) income types listed). Check “Yes” for any income type received by someone in the household. Check “No” for any income type not received by any member of the household.
- c) If you check “Yes” for any income type, enter the Household Member Number (HH#) from Part 1 under the **HH#** column, then enter any additional information asked for; for example, in line #14, the form asks about child support and if received, for how many children. You would fill in the total number of children you receive child support for in the box indicated.
- d) Under the **Annual Gross Income** column, fill in the total amount of money expected to be received from that income source during the next 12 months. For example, if you receive about \$300 per month in child support, multiply \$300 by 12 to total all the child support you expect to receive in the next 12 months.

HEA Instructions for Applicant/ Resident (continued)

- e) If more than one household member receives the same type of income, be sure to list both their Household Member Numbers under the **HH#** column. For example, if the HOH (#1) and their Spouse (#2) both have jobs, then you would check “Yes” (under the **Yes** column) for income item #2, and you would enter “1,2” under the **HH#** column, to indicate that both the HOH and the next household member receive wages. In this example, under **Annual Gross Income**, you would combine the yearly wages received by both household members and enter the total combined employment income in that field.

Under Part 3: Current Employment Information:

- a) HOH must enter employment information for every job held by a household member.
- b) Fill in all employment information as best you can. For example, if you are not sure of an exact hire date but you know the year, you can fill in “01/01/2023” in the **Date Hired** field. If the hours worked vary, enter the average number of weekly hours worked under **Work Hours Per Week**.
- c) If there are more than three (3) jobs held by members of a household, please fill out the *HEA Additional Employment* form (found on the Commission’s website) to list the information for the additional jobs.

Under Part 4: Asset Information:

- a) “Assets” are typically things like savings and checking accounts at a bank, or certificates of deposit, stocks/bonds and annuities, for example. But assets also include many other things, such as a Venmo account or an antique coin collection. If you are not sure what else counts as an asset, you can look at the asset list in the *Commission’s Tax Credit Compliance Manual* on our website. The list is on page 5-24 in Chapter 5 and is under the right column called “Non-Necessary Personal Property.” Assets also include any property or land you or another household members owns, or that you or another household member sold in the last two (2) years.
- b) **If no one in the household owns or is going to own any asset listed in Part 4 now or in the next 12 months**, check the box next to the statement “I/We do not have any assets at this time.” Then go to Part 5: Zero Income Certification (if applicable) and/or then go to Part 6.

HEA Instructions for Applicant/ Resident (continued)

- Note that you should only complete Part 5 if you did not answer “Yes” to any income type in Part 2 and you will not answer “Yes” to any asset type in Part 4. If you answered “Yes” to an income type in Part 2 or you answer “Yes” to an asset type in Part 4, skip Part 5 completely and go to Part 6.
 - Please carefully read through Part 4 to make sure you or someone in your household do not have any of the assets types listed. If you realize your household *does* have one of the asset types listed on the form, be sure to follow the instructions below in steps c) through i).
- c) HOH must declare all assets owned by anyone who will be living in the unit. To declare one or more household assets, first check the box next to the statement “I/We have assets. My/our assets are listed below.” Then go through every asset type in Part 4 (there are twenty- one (21) asset types listed). Check “Yes” for any asset owned by someone in the household. Check “No” for any asset not owned by any member of the household.
- d) If you check “Yes” for any asset, enter the Household Member Number (HH#) from Part 1 under the **HH#** column, then enter any additional information asked for; for example, in line #14, the form asks for bank names and account numbers for any certificates of deposit held. You would fill in the bank names and the account numbers in the boxes indicated.
- e) Under the **Cash Value** column, enter the amount of money you would have if you converted the asset to cash. Using the certificate of deposit example, let’s say the balance of the CD is \$30,000. But, the bank would subtract a 3% penalty if you cashed in the CD. The **Cash Value** of the CD is therefore \$29,100 (\$30,000 - \$900 [3% penalty]).
- f) Under the **Interest Rate** column, put the interest rate of any income-generating asset (income-generating assets are typically assets like savings accounts, CD’s, stocks/bonds, money market accounts, etc.). Using the certificate of deposit example: If the annual interest rate on the CD is 5%, then put 5% in that field. If the asset doesn’t have an interest rate, then leave the **Interest Rate** field blank.
- g) Under the **Annual Income** column, put the total amount of income normally received from that asset in a year. Using the certificate of deposit example, if the CD is worth \$30,000, and it has a 5% annual interest rate, then it is generating \$1,500 in actual income each year. Enter \$1,500 under **Annual Income**.

HEA Instructions for Applicant/Resident (continued)

- h) If you don't know exact numbers for the **Cash Value**, **Interest Rate** and **Annual Income** fields, just try to be as accurate as you can. If you have an asset that doesn't generate any income (like a stamp collection, jewelry you keep in a safety deposit box, a boat or camper, for example) then enter "0" under the **Annual Income** column for that asset.
- i) The very last question in Part 4 asks if the household has more than \$50,000 in combined assets. If all your assets together are worth **less** than \$50,000, check "No." **If all your household's assets together are more than \$50,000, check "Yes."**

Under Part 5: ZERO INCOME CERTIFICATION:

- a) **HOH only completes Part 5 if no one in the household has any income AND no one in the household has any assets.**
 - If you checked "Yes" for any income type in Part 2, or checked "Yes" for any asset type in Part 4, then SKIP Part 5 (leave all fields in Part 5 blank) and go to Part 6 of this form.
- b) Read through the statement in #1. If you realize you or another household member has an income or asset type described in the list, go back and check "Yes" next to the appropriate income type in Part 2 and/or the appropriate asset type in Part 4 and fill in the requested information.
- c) Under #2, check the first box if you and all household members have no income but one or more household members are looking for a job.
- d) Check the second box if you and all household members have no income and no one in the household will be looking for a job in the next 12 months.

Under Part 6: Student Certification:

- a) HOH fills out the Student Certification for the entire household. For #1, someone who is not a student could be a baby or an adult who isn't in school. Minors in kindergarten, grade school, middle school or high school are considered students, and they are considered **fulltime** students, unless you have written proof from the school that the school considers the minor to be a part-time student.
- b) For question #3, if all household members are **fulltime** students, then check the box on the left side of the form, and then check the "Yes" or "No" box for each question (A. through E.).

SIGNATURES

On Signature Page (last page of form):

a) The HOH and every other adult member of the household must sign and print their name, and date where indicated on the form.

Instructions for a Reasonable Accommodation or POA

a) If the HOH needs assistance to complete this form as an accommodation, the person who assists the HOH must enter their name, relationship to the HOH, their phone number, signature, and the date in the Reasonable Accommodation section. Some examples of people who might assist the HOH as an accommodation would be a social worker, case manager, or a translator.

b) If a household adult has a person who acts as their Power of Attorney (POA), the POA should sign in the household signature area, print their name, and date where indicated in the signature area. The POA should also fill out the Reasonable Accommodation section and enter "Power of Attorney" in the Relationship field. The POA must provide written proof they are the household member's legal POA.

c) A property manager should not be filling out or signing the HEA under the Reasonable Accommodation section unless the applicant/resident does not have anyone helping them and they specifically request the manager's assistance. In that case, the manager should provide a form where the applicant/resident can clearly indicate that they have requested the manager's help in completing the HEA. This permission form should be kept with the paperwork for this certification.