

# INCOME ELIGIBILITY CALCULATION WORKSHEET

## HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

**This worksheet will determine income eligibility for the HOPWA program.  
Note income exclusions on see pages 2 and 3.**

**HOPWA Regulation 24CFR574.3 Definitions** states that a person is eligible for HOPWA housing and services if they are "low-income" as defined in the **AIDS Housing Opportunity Act Section 853(3)** which reads: "The term low-income individual means any individual or family whose incomes do not exceed 80 percent of the median income for the area (AMI), as determined by the Secretary of HUD." **Local jurisdictions may impose an eligibility threshold of 50% or 30% AMI with HUD Field Office approval.**

\*The total income of the household (Annual Gross Income) is from all sources anticipated to be received in the 12-month period following the effective date of the income certification. Therefore, income must be ANNUALIZED, e.g. payment amount X number of payment periods/yr., for all income sources.

1. The full amount, before payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, other compensation for personal services prior to payroll deductions. (Applies to client and **all** household members 18 and older. For full-time students 18 and over, only \$480 of annual earned income should be included here). \$ \_\_\_\_\_
2. Periodic payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, excluding lump sum payments for the delayed start of a periodic payment. (Except as provided in (c)(14)). \$ \_\_\_\_\_
3. Payments in lieu of earnings, such as unemployment, disability, worker's compensation, and severance pay. (Except as provided in (c)(3)). \$ \_\_\_\_\_
4. Welfare Assistance, including payments made under other programs funded, separately or jointly, by federal, state, or local governments which are not excluded by Federal Statutes (see Income Exclusions). \$ \_\_\_\_\_
5. Periodic allowances including alimony and child support payments, and regular contributions or gifts received from organizations or persons not residing in the residence. \_\_\_\_\_ \$
6. Net income from operation of a business or profession.  
Interest, dividends, and other net income of any kind from real or personal property.  
Where net family assets are in excess of \$5,000, annual income shall include the greater of actual income derived from net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD. \$ \_\_\_\_\_
7. All regular pay, special pay and allowances of a member of the Armed Forces (Except Hostile Fire Pay). \$ \_\_\_\_\_
8. **ANNUAL GROSS INCOME\* TOTAL OF LINES 1-7**  
**Note:** Annual income must be reassessed at least annually. However, if there is substantial change in the household's income during the year, an adjustment must be made to the resident rent to reflect the change in income. \$ \_\_\_\_\_
9. Select Area Median Income used for this HOPWA jurisdiction's eligibility threshold:  
80% AREA MEDIAN INCOME FOR THIS HOUSEHOLD SIZE \$ \_\_\_\_\_  
50% AREA MEDIAN INCOME FOR THIS HOUSEHOLD SIZE \$ \_\_\_\_\_  
30% AREA MEDIAN INCOME FOR THIS HOUSEHOLD SIZE \$ \_\_\_\_\_

**Note:** If # 8 is above applicable Area Median Income (AMI) the applicant is **not** eligible for HOPWA assistance.

10. **Is applicant eligible for the HOPWA program?**

**YES** \_\_\_\_\_

**NO** \_\_\_\_\_

**INCOME EXCLUSIONS**  
**HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS**  
**For complete regulations, refer to 24CFR5.609(c)**

**Annual Gross Income Does Not Include:**

1. Income from employment of children (including foster children) under the age of 18 years;
2. Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone);
3. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses;
4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
5. Income of a live-in aide;
6. The full amount of student financial assistance paid directly to the student or to the educational institution;
7. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
8. (a) Amounts received under training programs funded by HUD;  
  
(b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income (SSI) eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);  
  
(c) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;  
  
(d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the Public Housing Authority (PHA) or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time;  
  
(e) Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment-training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment-training program;
9. Temporary, nonrecurring or sporadic income (including gifts);

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10. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;
11. Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse);
12. Adoption assistance payments in excess of \$480 per adopted child;
13. Deferred periodic amounts from Supplemental Security Income (SSI) and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
14. Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;
15. Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or
16. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24CFR5.609(c) apply. A notice will be published in the Federal Register and distributed to PHAs and housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary.
17. EARNED INCOME DISREGARD/SELF-SUFFICIENCY INCENTIVES FOR PERSONS WITH DISABILITIES. In addition to deductions mandated in 24 CFR 5.611(a), HUD requires disregard for income to previously unemployed persons with disabilities who have earned income as described in 24 CFR 5.617(a)(b)(c)(d).