# Income - Inclusions and Exclusions

|  |
| --- |
| **INCOME INCLUSIONS****The following types of income are included when calculating Gross Income:** |
| **Applicable Program** | **General Category** | **Description** |
| **EHA, ERA, ESG, HSP, HTBA,**  | 1. Earned Income
 | The full amount of gross income earned before taxes and deductions. |
| 2. Business Income | The net income earned from the operation of a business, i.e., total revenue minus business operating expenses. This also includes any withdrawals of cash from the business or profession for your personal use. |
| 3. Interest and Dividend Income | Monthly interest and dividend income credited to an applicant’s bank account and available for use by the household (not just the applicant). |
| 4. Pension/Retirement Income | The monthly payment amount received from Social Security, annuities, retirement funds, pensions, disability, and other similar types of periodic payments. (**Exception**: SSI is excluded for HSP; however, income, regardless of source, will be used to meet the need.) |
| 5. Unemployment and Disability Income | Any monthly payments in lieu of earnings, such as unemployment, disability compensation, SSI, SSDI, and worker's compensation. (**Exception**: SSI is excluded for HSP; however, income, regardless of source, will be used to meet the need.) |
| 6. TANF/Public Assistance | Monthly income from government agencies excluding amounts designated for shelter. |
| 7. Alimony, Child Support and Foster Care Income | Alimony, child support, and foster care payments received from organizations or from persons not residing in the dwelling. |
| 8. Armed Forces Income  | All basic pay, special pay and allowances of a member of the Armed Forces excluding special pay for exposure to hostile fire (hazard pay). |

***See Next Pages for Income Exclusions***

| **INCOME EXCLUSIONS****The following types of income are excluded (not counted) when calculating Gross Income:** |
| --- |
| **Applicable Program** | **General Category** | **Description** |
| **EHA, ERA, ESG, HSP, HTBA,**  | 1. Income of Children
 | Income from employment of children (including foster children) under the age of 18 years. |
| 1. Inheritance and Insurance Income
 | 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 (except as provided in number 5 of Income Inclusions). |
| 1. Medical Expense Reimbursements
 | Amounts received by the household that are specifically for, or in reimbursement of, the cost of medical expenses for any household member. |
| 1. Income of Live-in Aides
 | Income of a live-in aide (as defined in 24 CFR 5.403). |
| 5. Disabled Persons  | Certain increases in income of a disabled member of a qualified household (24 CFR 5.671(a)). |
| 6. Student Financial Aid | The full amount of student financial assistance paid directly to the student or to the educational institution. |
| 7. Armed Forces Hostile Fire Pay | The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.  |
| 8. Self-Sufficiency Program Income | 1. Amounts received under training programs funded by HUD.
2. Amounts received by a person with a disability that are disregarded for a limited time for purposes of SSI eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
3. Amounts received by a participant in other publicly assisted programs that 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.
4. 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 property 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.
5. Incremental earnings and benefits resulting to any household member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a household 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.
 |
| **EHA, ERA, ESG, HSP, HTBA,**  | 9. Gifts | Temporary, nonrecurring, or sporadic income (including gifts). |
| 10. Reparations | 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. Income from Full-Time Students | Earnings in excess of $480 for each full-time student 18 years old or older (excluding the head of household or spouse).  |
| 12. Adoption Assistance Payments | Adoption assistance payments in excess of $480 per adopted child.  |
| 13. Social Security and SSI Income | Deferred periodic amounts from SSI and Social Security benefits that are received in a lump-sum amount or in prospective monthly amounts. |
| 14. Property-Tax Refunds | 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. Home Care Assistance | 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 this developmentally disabled family member at home. |
| 16. Other Federal Exclusions | 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 of 24 CFR 5.609(c) apply, including: * The value of the allotment made under the Food Stamp Act of 1977.
* Payments received under the Domestic Volunteer Service Act of 1973 (employment through VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions).
* Payments received under the Alaskan Native Claims Settlement Act.
* Income derived from the disposition of funds to the Grand River Band of Ottawa Indians;
* Income derived from certain sub-marginal land of the United States that is held in trust for certain Indian tribes;
* Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program.
* Payments received under the Maine Indian Claims Settlement Act of 1980 (25 U.S.C. 1721).
* The first $2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first $2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands.
* Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal work-study program or under the Bureau of Indian Affairs’ student assistance programs.
* Payments received from programs funded under Title V of the Older Americans Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program).
* Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, M.D.L. No. 381 (E.D.N.Y.).
* Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments.
* The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990.
* Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, State job training programs and career intern programs, AmeriCorps).
* Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation.
* Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990.
* Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran.
* Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act.
* Allowances, earnings, and payments to individuals participating in programs under the Workforce Investment Act of 1998.
 |