

## Income, Rent & Utility Calculation Worksheets

The two tabs provided in this document will allow you to calculate a household's income, allowable subsidy amount and tenant's portion of rent. Information should only be entered into YELLOW CELLS.

### Step 1: DETERMINING INCOME ELIGIBILITY

All clients have to meet a certain income requirement to be eligible for rental assistance. You will need ask your client their income then back up what is determined as income through documents/verification.

<b>Step One:</b>	Refer to the Accepted forms of Income Verification Chart in order to collect correct income documentation/verification.
<b>Step Two:</b>	Begin to complete Tab 2: Rental Calc, Section I: Gross Household Income.
<b>Step Three:</b>	If client is eligible print off worksheet once completing Step 2 and place in client file, along with proper income documentation/verification, and the Accepted forms of Income Verification Chart

### Step 2: RENTAL CALCULATION

This sheet is to be used if client will be receiving rental assistance.

<b>Step One:</b>	Complete Section II: Allowances. Enter in # of dependents and all allowances for household. The income will adjust to the allowances automatically. If an allowance is not listed, it should not be considered in calculating rent subsidy.
<b>Step Two:</b>	Complete Section III: Adjusted Income. Enter in the county income limits. Check box of household's applicable income unit.
<b>Step Three:</b>	Complete Section IV: Enter in the unit rent. The tenant rent payment will automatically be calculated. Enter in reasonable rent determined using either Go Section 8 software system or Rent reasonableness determination form. <b>No subsidy should be paid on rents that are not reasonable.</b>
If Utilities are not included in the rent complete the third tab: Utility Allowance using the website provided at the top of the worksheet. The total from this sheet will automatically be entered into Section V of Tab 2.	
<b>Step Four:</b>	Complete Section V only if utilities are <u>NOT</u> included in rent. Find out which utilities are not included in rent. List all utilities in Tab #3: Utility Allowances.
<b>Step Six:</b>	Utilities amount entered on Tab 3 will carry over to Section V of Tab 2. Enter the Rent reasonable payment standard in the yellow box to determine if you can pay that subsidy amount. <b>No subsidy should be paid on rents that are not reasonable.</b>

Client Name Amelia Lopez Calculation Date 4/22/23  
 Client HMIS # BZ3409ZS4

Initial Calculation       Interim Calculation       Recertification Calculation

**SECTION I: GROSS HOUSEHOLD INCOME**

**\*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 multiplied by number of payment periods per year for all income sources.**

1)	The full amount (before payroll deductions) of annual wages and salaries, overtime pay, commissions, fees, tips and bonuses, other compensation for personal services prior to payroll deductions. (Applies to client and <b>all</b> household members 18 and older. For full-time students 18 and older, only \$480 of annual earned income should be included here.)	<u>\$31,200</u>
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)).	<u>\$0</u>
3)	Payments in lieu of earnings, such as unemployment, disability, worker's compensation, and severance pay (Except as provided in (c)(3)).	<u>\$0</u>
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).	<u>\$0</u>
5)	Periodic allowances including alimony and child support payments, and regular contributions or gifts received from organizations or persons not residing in the residence.	<u>\$4,800</u>
6)	Net income from operation of a business or profession.	<u>\$0</u>
7)	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.	<u>\$0</u>
8)	All regular pay, special pay and allowances of a member of the Armed Forces (Except Hostile Fire Pay).	<u>\$0</u>
9)	<b>ANNUAL GROSS INCOME</b> (Sum of lines 1-8) <i>Note: Annual gross 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.</i>	<u>\$36,000</u>
10)	<b>MONTHLY GROSS INCOME</b> (Line 9 divided by 12.)	<u>\$3,000</u>

**SECTION II: ALLOWANCES**

**Per HUD regulations 24CFR5.611(a) the annual adjusted income is determined by deducting the following allowances from the annual gross income.**

11)	<b>NUMBER OF DEPENDENTS</b> <u>2</u> (\$480 for each) <i>Dependents include household members under the age of 18, elderly dependents, handicapped, disabled, or full-time students, but not the family head, spouse or foster children.</i>	<u>\$960</u>
12)	<b>\$400 FOR ELDERLY OR DISABLED FAMILY MEMBER</b> <i>This allowance is provided to any family whose head, spouse, or sole member is at least 62 years of age OR is handicapped/disabled. This deduction always applies to households with persons with HIV/AIDS if they are the head, spouse, or sole member at least 62 years of age. (ONLY ONE DEDUCTION PER FAMILY/HOUSEHOLD PER YEAR)</i>	<u>\$0</u>

13) REASONABLE CHILDCARE EXPENSES (ANNUAL EXPENSE) \$9,600  
*These are expenses anticipated during the year for children 12 years of age and under that enable a household member to work, seek employment, or to further education. Deductible expenses for childcare to enable a person to work shall not exceed the amount of income received from such work. Childcare cannot be paid to another member of the household. (ONLY EXPENSES **NOT** REIMBURSED FROM ANY OTHER SOURCES ARE ALLOWED)*

14) THE SUM OF THE FOLLOWING EXPENSES, TO THE EXTENT THE SUM EXCEEDS 3% OF ANNUAL GROSS INCOME  
*This deduction may not exceed the earned income received by family members who are 18 years of age or older and who are able to work because of such attendance care or auxiliary apparatus.*

a) EXPENSES FOR NON-ELDERLY, DISABLED FAMILY MEMBERS \$0  
*This allowance covers reasonable expenses anticipated during the period for attendance care (provided by a non-household member) and/or auxiliary apparatus for any disabled household member that enables that person or any other household member to work. Deduction may not exceed the amount of income generated by the person enabled to work. (ONLY EXPENSES **NOT** REIMBURSED FROM ANY OTHER SOURCES ARE ALLOWED.)*

b) MEDICAL EXPENSES AND/OR ASSISTANCE FOR ELDERLY OR DISABLED FAMILY MEMBERS \$0  
*(ONLY EXPENSES **NOT** REIMBURSED FROM ANY OTHER SOURCES ARE ALLOWED.)*

15) TOTAL NON-REIMBURSED MEDICAL EXPENSES \$0  
 (Sum of lines 14a and 14b)

16) 3% OF ANNUAL GROSS INCOME (Line 9 x .03) \$780

17) ALLOWABLE MEDICAL EXPENSE DEDUCTION \$0  
 (Line 16 minus line 17) *The Allowable Medical Expense Deduction is the amount of the Total Non-Reimbursed Medical Expenses that **exceeds** 3% of Annual Gross Income. If result is a negative number, client is **not** eligible for deduction.*

**SECTION III: ADJUSTED INCOME**

19) ANNUAL GROSS INCOME (from line 9) \$36,000

20) TOTAL ALLOWANCES (Sum of lines 11, 12, 13, 17 and 18) \$10,560

21) ANNUAL ADJUSTED INCOME \$25,440  
 (Line 19 minus line 20) If result is a negative number, Annual Adjusted Income is \$0

22) MONTHLY ADJUSTED INCOME \$2,120  
 (Line 21 divided 12) If line 21 is a negative number, Monthly Adjusted Income is \$0

**SECTION IV: TENANT RENT PAYMENT (if utilities ARE included in rent)**

23) TENANT RENT DETERMINATION

a) METHOD 1: 30% OF MONTHLY ADJUSTED INCOME \$636  
 (Line 22 x .30)

b) METHOD 2: 10% OF MONTHLY GROSS INCOME \$300  
 (Line 10 x .10)

24) TOTAL MONTHLY RENT PER CURRENT LEASE AGREEMENT: \$799

25) TENANT RENT: (the higher of line 23a or 23b) \$636

26) **RENT SUBSIDY PAYMENT:** (Line 24 minus line 25) \$163  
*This is the amount the Housing Program pays to Landlord*

**Reasonable Rent** \$895

**STOP HERE IF:** utilities are included as part of the rent charge, this is the total tenant rent and total rent subsidy.  
**CONTINUE IF:** tenant must pay utilities out-of-pocket in addition to rent charge. Complete Section V.

**SECTION V: TENANT RENT PAYMENT (if utilities are NOT included in rent)**  
*COMPLETE THIS SECTION ONLY IF THE TENANT'S UTILITIES ARE NOT INCLUDED IN RENT*

27) **TENANT RENT:** (the higher of line 23a or 23b) \$636

28) **UTILITY ALLOWANCE** (if applicable) \$60  
*A tenant is only eligible for a utility allowance if utilities are **NOT** included in the rent charge. The most recent HUD-approved utility allowance charts may be obtained from IHCD's Web site at <http://www.in.gov/ihcda/3102.htm> and also from local Housing Authorities.*

29) **ADJUSTED TENANT RENT PAYMENT** (Line 27 minus line 28) \$576  
*THIS IS THE AMOUNT THE TENANT PAYS. IF THIS IS A NEGATIVE NUMBER, THIS IS THE AMOUNT TO BE REIMBURSED TO THE TENANT (payment may be made directly to utility company). THE PROGRAM PAYS THE REMAINING AMOUNT OF THE RENT (line 24) TO THE LANDLORD.*

30) **RENT SUBSIDY PAYMENT** (Line 24 minus line 29) \$223

**Reasonable Rent** \$895

\_\_\_\_\_  
Subrecipient Staff

\_\_\_\_\_  
Date

## Utility Allowance

Locality	Wood
Unit Type	Single Family
Date	4/22/23
Unit Size	2 bedroom

**Only use this worksheet if utilities are NOT included in rent! List below the standard amounts listed in county's utility allowances provided in above link.**

Heating	
Natural Gas	\$0
Bottle Gas	\$0
Oil / Electric	\$0
Coal / Other	\$0

Cooking	
Natural Gas	\$0
Bottle Gas	\$0
Oil / Electric	\$0
Coal / Other	\$0

Other Electric	\$60
Air Conditioning	\$0

Water Heating	
Natural Gas	\$0
Bottle Gas	\$0
Oil / Electric	\$0
Coal / Other	\$0

Water	\$0
Sewer	\$0
Trash Collection	\$0
Range/Microwave	\$0
Refrigerator	\$0
Other	\$0
Other	\$0

Total	\$60
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