

Income and Exclusions Chart			
Income code	Description	Include	Income Exclusions
WAGES			
(B) Own business	Net income from a professional or business operation (24 CFR 5.609 (b)(2)).	<ul style="list-style-type: none"> - Withdrawals of cash or assets from the professional or business operation (24 CFR 5.609(b)(2)). - Expenditures for business expansion (24 CFR 5.609 (b)(2)). - Amortization of capital indebtedness as deductions in determining net income (24 CFR 5.609 (b)(2)). 	<ul style="list-style-type: none"> - Withdrawals of cash or assets from the professional or business operation if the withdrawal is a reimbursement for cash or assets invested in the operation by the family (24 CFR 5.609(b)(2)). - Allowance for asset depreciation, based on straight line depreciation, as provided in Internal Revenue Service (IRS) regulations (24 CFR 5.609(b)(2)).
(F) Federal wage	Compensation received from federal government employment, which includes federal government agencies and instrumentalities.	<ul style="list-style-type: none"> - Wages from federal government employment 	<ul style="list-style-type: none"> - Income from employment of children or foster children under 18 years old (24 CFR 5.609(c)(1)). - Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse) (24 CFR 5.609(c)(11)). - Earned income disallowance for public housing families (24 CFR 960.255(b)) and persons with disabilities in public housing, vouchers, , and other HUD assisted housing (24 CFR 5.617). - Amounts earned by temporary Census employees; terms of employment may not exceed 180 days for the purposes of the exclusion (Notice PIH 2000-1).
(HA) PHA wage	Compensation earned through work performed for the Public Housing Agency (PHA).	<ul style="list-style-type: none"> - Wages paid to family member from the PHA 	<ul style="list-style-type: none"> - Income from employment of children or foster children under 18 years old (24 CFR 5.609(c)(1)). - Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by the resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. (24 CFR 5.609(c)(8)(iv)). - Stipends to reimburse residents for expenses for serving as members of the PHA governing board or commission (24 CFR 5.609(c)(8)(iv)). - Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse) (24 CFR 5.609(c)(11)). - Earned income disallowance for certain public housing families (24 CFR 960.255(b)) and persons with disabilities in Housing Choice Vouchers, and other HUD assisted housing (24 CFR 5.617).



Income and Exclusions Chart			
Income code	Description	Include	Income Exclusions
WAGES			
(M) Military Pay	All regular pay, special pay and allowances of a member of the Armed Forces (including the Coast Guard, National Guard, and Reserve units).	<ul style="list-style-type: none"> - The full amount of the head of household's or spouse's military pay, not just the amount sent home, regardless of whether the head of household or spouse or co-head is on the lease. - Subsistence allowances. - Uniform allowances. - Other allowances. see 24 CFR 5.609(b)(8) 	<ul style="list-style-type: none"> - Income from employment of children or foster children under 18 years old (24 CFR 5.609(c)(1)). - The special pay to a family member serving in the Armed Forces who is exposed to hostile fire (24 CFR 5.609(c)(7)). - Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse) (24 CFR 5.609(c)(11)). - Earned income disallowance for public housing families (24 CFR 960.255(b)) and persons with disabilities in public housing, vouchers, and other HUD assisted housing (24 CFR 5.617). - The full amount of military pay of any family member other than the head and spouse. If other family members are away from home in the military, the PHA may remove their name from the lease and exclude their income. - Other pay specifically excluded by law (e.g., Desert storm active duty).



Income and Exclusions Chart			
Income code	Description	Include	Income Exclusions
WAGES			
(W) Other wage	Wages and salary received from private or public sources (other than military pay and federal wages). Also include income in lieu of earnings in this category.	<ul style="list-style-type: none"> - Overtime pay - Commissions - Fees - Tips - Bonuses - Other compensation for personal services - Workers' compensation - Severance pay - Termination pay (24 CFR 5.609(b)(1)) 	<ul style="list-style-type: none"> - Income from employment of children or foster children under 18 years old (24 CFR 5.609(c)(1)). - Income of a live-in aide, as defined in 24 CFR 5.403 (24 CFR 5.609(c)(5)). - Earnings and benefits from employment training programs funded by HUD (24 CFR 5.609(c)(8)(i)). - Reimbursement for out-of-pocket expenses while attending a public assisted training program (24 CFR 5.609(c)(8)(iii)). - Incremental earnings and benefits from participation in qualifying state and local employment programs (24 CFR 5.609(c)(8)(v)). - Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse) (24 CFR 5.609(c)(11)). - Payments to volunteers under the Domestic Volunteer Services Act of 1973 (42 USC 5044(g), 5088, 24 CFR 5.609(c)(17)). - Payments received under programs funded in whole or in part under the Workforce Investment Act (WIA) of 1998 (formerly known as the Job Training Partnership Act (JTPA)) (29 USC 1552(b), 24 CFR 5.609(c)(17)). - Earnings and benefits to any family member from an employment training and supportive services program (Family Support Act of 1988, Section 22 of the 1937 Act (42 U.S.C. 1437t), or any comparable federal, state, or local law) during the exclusion period. The exclusion is applicable only if the family was admitted to the program prior to October 1, 1999 (<i>Public Housing only</i>). - Earned income disallowance for public housing families (24 CFR 960.255(b)) and persons with disabilities in public housing, vouchers, and other HUD assisted housing (24 CFR 5.617).



Income and Exclusions Chart			
Income code	Description	Include	Income Exclusions
WELFARE			
(G) General assistance	Payments made under a financial or medical assistance program(s) provided by a state, tribe, or local government jurisdiction.	<ul style="list-style-type: none"> Payments provided by a state, tribe or local government for medical or financial assistance 	<ul style="list-style-type: none"> 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 (24 CFR 5.609(c)(16)) The value of food stamps provided to an eligible household under the Food Stamp Act of 1977 (7 USC 2017(h), 24 CFR 5.609(c)(17)). Incremental earnings and benefits from participation in qualifying state and local employment training programs (24 CFR 5.609(c)(8)(v)).
(IW) Annual Imputed Welfare Income	The annual income not received by a family because of a welfare benefit reduction, but is included in the family's annual income for determining rent.	<ul style="list-style-type: none"> The dollar amount by which the family's welfare benefits were reduced by a TANF agency because of fraud or noncompliance (24 CFR 5.615). 	<ul style="list-style-type: none"> The amount by which the family's welfare benefits were reduced, if the family was not an assisted resident at the time of sanction (24 CFR 5.615(c)(5)).
(T) TANF assistance	Temporary Assistance to Needy Families (TANF) is benefits designed to meet a family's ongoing basic needs. Not all states refer to this income as TANF. A state may have a different name (other than TANF) for this type of income. See 45 CFR 260.31 for additional information on TANF assistance and exclusions.	<ul style="list-style-type: none"> TANF assistance funded from federal or state dollars. The term assistance includes cash, payments, vouchers, and other forms of benefits designed to meet a family's ongoing basic needs (i.e., for food, clothing, shelter, utilities, household goods, personal care items, and general incidental expenses) (24 CFR 5.609(b)(6)). Payments to individual recipients by a TANF agency, or other agency on its behalf. Benefits based on participation in work experience or community service (or any other work activity in 45 CFR 261.30). Supportive services such as transportation and child care provided to families who are <i>not</i> employed. 	<ul style="list-style-type: none"> Nonrecurrent, short-term benefits that: <ul style="list-style-type: none"> * Are designed to deal with a specific crisis situation or episode of need; * Are not intended to meet recurrent or ongoing needs; and * Will not extend beyond four months. Work subsidies (i.e., payments to employers or third parties to help cover the costs of employee wages, benefits, supervision, and training). Supportive services such as child care and transportation provided to families who are employed. Refundable earned income tax credits. Individual Development Accounts. Services such as counseling, case management, peer support, child care information and referral, transitional services, job retention, job advancement, and other employment-related services that do not provide basic income support. Transportation benefits provided under a Job Access or Reverse Commute project, pursuant to section 404(k) of the Social Security Act, to an individual who is not otherwise receiving assistance. (24 CFR 984.103)



INCOME AND EXCLUSIONS			
Income Code	Description	Include	Income Exclusions
SS/SSI/PENSIONS			
(P) Pension	A periodic distribution paid for retirement benefits.	<ul style="list-style-type: none"> - Pensions. - Annuities. - Retirement or profit-sharing plans. - Individual Retirement Accounts (IRAS). - Simplified Employee Pensions (SEPS). - Life insurance and endowment policies. 24 CFR 5.609(b)(4)	<ul style="list-style-type: none"> - Lump-sum benefits payable as a death benefit. (24 CFR 5.609(c)(3))
(S) SSI	The Supplemental Security Income (SSI) program provides cash assistance to family members who have limited income and resources, are 65 or older, blind, or disabled. Family members under 18 can also receive SSI if they have an impairment that prohibits an adult family member from working.	<ul style="list-style-type: none"> - Periodic amounts received from the SSI program. - State supplements to SSI (24 CFR 5.609(b)(4)). 	<ul style="list-style-type: none"> - Deferred periodic amounts from SSI benefits that the family member received in a lump sum amount or in prospective monthly amounts (24 CFR 5.609(c)(14)). - 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) (24 CFR 5.609(c)(8)(ii)).
(SS) Social Security	Benefits from the Social Security Administration.	<ul style="list-style-type: none"> - Child's benefits. - Disabled workers' benefits. - Disabled widow(er)'s benefits. - Divorced wife's insurance benefits. - A widow(er) entitled to mother's or father's insurance benefits. - Parent's, brother's, or sister's benefits. - Retirement insurance benefits. - Spouse's benefits. - Surviving divorced spouse's benefits. - Widow(er)'s benefits. - Spouse's benefits. - Comparable benefits under the Railroad Retirement Act. (24 CFR 5.609(b)(4))	<ul style="list-style-type: none"> - Deferred periodic amounts from Social Security benefits that the family member received in a lump sum amount or in prospective monthly amounts (24 CFR 5.609(c)(14)).



INCOME AND EXCLUSIONS			
Income Code	Description	Include	Income Exclusions
OTHER INCOME SOURCES			
(C) Child support	Financial or medical assistance that a parent provides voluntarily or by court order for upkeep and general well-being of his or her child(ren).	<ul style="list-style-type: none"> - Payments from a parent for child rearing - Regular contributions toward support from a public or private welfare agency (24 CFR 5.609(b)(7)) 	<ul style="list-style-type: none"> - Child care arranged or provided under the Child Care and Development Block Grant Act of 1990 (42 USC 9858(q), 24 CFR 5.609(c)(17)).
(E) Medical reimbursement	Any income received to reimburse medical expenses.		<ul style="list-style-type: none"> - Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member (24 CFR 5.609(c)(4)).
(I) Indian trust/per capita	Judgment funds awarded by the Indian Claims Commission, the Court of Claims, or funds held in trust for an Indian tribe by the Secretary of the Interior.	<ul style="list-style-type: none"> - Amounts over the first \$2,000 of per capita shares received from judgment funds 	<ul style="list-style-type: none"> - Payments received under the Alaska Native Claims Settlement Act (43 USC 1626(a), 24 CFR 5.609(c)(17)). - Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 USC 459(e), 24 CFR 5.609(c)(17)). - Income derived from the disposition of funds of the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Stat 2503-04, 24 CFR 5.609(c)(17)). - The first \$2,000 of per capita shares from judgement funds awarded by Indian Claims Commission or the Court of Claims (25 USC 1407-08) or from funds held in trust for an Indian Tribe by the Secretary of Interior (25 USC 117(b), 1407) (24 CFR 5.609(c)(17)). - Payments received under the Maine Indian Claims Settlement Act of 1980 (Pub. L. 96-420, 94 Stat. 1785, 24 CFR 5.609(c)(17)). - Payments received by the Indian Claims Commission to the Confederate Tribes and Bands of the Yakima Indian Nation or the Apache Tribe of the Mescalero Reservation (66 Federal Register 4669, April 20, 2001). - The first \$2,000 of income received by individual Indians derived from interests or trust or restricted land (66 Federal Register 4669, April 20, 2001).



INCOME AND EXCLUSIONS			
Income Code	Description	Include	Income Exclusions
OTHER INCOME SOURCES			
(N) Other non-wage sources	Any other income source not otherwise specified.		<ul style="list-style-type: none"> - 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) (24 CFR 5.609(c)(2)). - 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 (24 CFR 5.609(c)(3)). - Full amount of student financial assistance paid directly to the student or to the educational institution (24 CFR 5.609(c)(6)). - Temporary, nonrecurring or sporadic income (including gifts) (24 CFR 5.609(c)(9)). - 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 (24 CFR 5.609(c)(10)). - Adoption assistance payments in excess of \$480 per adopted child (24 CFR 5.609(c)(12)). - Refunds or rebates under state or local law for property taxes paid on dwelling unit (24 CFR 5.609(c)(15)). - 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 24 CFR 5.609(c) apply (24 CFR 5.609(c)(17)).



INCOME AND EXCLUSIONS			
Income Code	Description	Include	Income Exclusions
OTHER INCOME SOURCES			
(N) Other non-wage sources (cont'd)			<ul style="list-style-type: none"> - Payments or allowances under DHHS' low-income home energy assistance program (LIHEAP) (42 USC 8624(f), 24 CFR 5.609(c)(17)). - Federal 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 program (20 USC 1087(uu), 24 CFR 5.609(c)(17)). - Payments received from programs funded under Title V of the Older Americans Act of 1965 (42 USC 3056(f), 24 CFR 5.609(c)(17)). - Payments received on or after January 1, 1989 from the Agent Orange Settlement Fund or any fund established pursuant to the settlement in the Agent Orange product liability litigation (24 CFR 5.609(c)(17)). - Earned Income Tax Credit refund tax payments (26 U.S.C. 32(j), 24 CFR 5.609(c)(17)). - Any allowance paid under provisions of 38 U.S.C. 1805 to a child suffering from spina bidifa who is a child of a Vietnam Veteran (66 Federal Register 4669, April 20, 2001). - Any amount of crime victim compensation that the applicant (under the Victims Crime Act) receives through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims Crime Act because of the commission of a crime against the applicant (66 Federal Register 4669, April 20, 2001).
(U) Unemployment benefits	Periodic payments in lieu of earnings.	<ul style="list-style-type: none"> - Payments in place of earnings, such as unemployment compensation (except as provided in paragraph 24 CFR 5.609(c)(3)). see 24 CFR 5.609(b)(5) 	

