



Income Estimation Tool

Keep this page for your records. Use the estimates below to determine if you may qualify for an interim recertification (reexamination) to adjust your monthly payment.

Recertification date:

(month/year)

Family's **annual** income:

If your family qualifies as an elderly or disabled family and has unreimbursed health, medical, or disability assistance expenses of more than _____ a year (10% of your annual income) you may qualify for an income deduction. This deduction may reduce your monthly payment.

If your family qualifies for a hardship exemption and has unreimbursed health, medical, or disability assistance expenses of more than _____ a year (5% of your annual income) you may qualify for an income deduction. This deduction may reduce your monthly payment.

Family's **adjusted annual** income:

If your family's adjusted annual income is anticipated to **increase** by this amount or more, for the 12 months following your recertification you may be required to report the change to your rental office. Your monthly payment may then be adjusted. →

If your family's adjusted annual income is anticipated to **decrease** by at least this amount for the 12 months following your annual examination, you may report this to the rental office and an interim recertification may lower your monthly payments. (This amount is based on a calculation of _____ of your adjusted annual income.) →

Note: This is only an estimate.

Call or visit the office if you think your rent may need to be adjusted.

The content of this document, except when based on statutory or regulatory authority or law, does not have the force and effect of law, and is not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

For more information, contact:



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Definitions

Regular Recertification (Reexamination)—Public Housing Authorities (PHAs), owners, or agents that participate in certain HUD programs must conduct a recertification (sometimes called a reexamination) of family income and composition regularly. Generally, recertifications for families in Public Housing paying income-based rent, Housing Choice Voucher, and applicable Multifamily programs must be conducted at least annually. The family must supply certain information. The PHA, owner, or agent will then calculate monthly payments, including any portion the family must pay and any housing assistance payments made to an owner.

Interim Recertification—Families *must* report income in accordance with established policy. PHAs and/or Owners/Agents must conduct an interim recertification when the applicable reported income or deductions change by an amount estimated to result in an increase of 10% or more in annual adjusted income. The PHA may not consider an increase in the family's earned income when estimating or calculating whether their adjusted income has increased, unless the family received an interim reduction during the certification period. A family may request an interim recertification for changes that result in an estimated decrease of 10% or more (or a lesser amount as established by PHA, owner, or agent policy) of their adjusted annual income. It is always best to check with the PHA when your income or deductions change. Examples of changes include:

- *Changes in income including, but not limited to:*
 - » loss of employment
 - » reduction in number of hours worked
 - » obtaining new public benefits, such as TANF
- *Increases in allowed deductions including, but not limited to:*
 - » increased medical expenses
 - » higher or lower child care costs

- *Other changes including, but not limited to:*
 - » changes to the household, such as having a new member move in or someone move out
 - » becoming a full-time student or ending that status (for example, when someone graduates)
 - » becoming a person with a disability

Family's Annual Income is the total family income before any deductions. It may include wages, net business income, unemployment, welfare assistance, social security, and more. The total is calculated by the PHA, owner, or agent, who will clarify the dates of the year-long period.

Adjusted Annual Income is the household income after all **Mandatory and applicable Permissive Deductions** are applied.

Mandatory Deductions include but are not limited to:

- \$480 for each dependent (as of 2023; this amount will be adjusted with inflation);
- \$525 for any elderly family or disabled family (as of 2023; this amount will be adjusted with inflation);
- Eligible, unreimbursed medical expenses of any qualifying elderly or disabled family that exceed 10% of annual income;
- Eligible unreimbursed disability assistance (reasonable attendant care and auxiliary apparatus) expenses for caring for family members with a disability when the expenses allow a family member to be employed
- Reasonable childcare expenses necessary to enable a member of the family to be employed or further their education.