

WHAT IS COUNTED AS INCOME IN PUBLIC AND SUBSIDIZED HOUSING IN MASSACHUSETTS?

	STATE PUBLIC HOUSING	FEDERAL PUBLIC HOUSING	SECTION 8 VOUCHER	MRVP/AHVP	SUBSIDIZED HOUSING
What rent does a tenant pay	<p>Maximum of:</p> <ul style="list-style-type: none"> • 25% of net monthly household income if tenant pays some or all utilities, or • 30% of net monthly household income if utilities are included. 	<p>Maximum of:</p> <ul style="list-style-type: none"> • 30% of adjusted monthly household income, or • 10% of monthly (gross) household income, or • a flat rent, or • a ceiling rent, or • a minimum rent, or • a welfare sanction rent. 	<p>Minimum of:</p> <ul style="list-style-type: none"> • 30% of adjusted monthly household income, or • 10% of monthly (gross) household income, or • a minimum rent, or • a welfare sanction rent. 	<p><u>MRVP Mobile</u> Minimum of 30% of net monthly household income + \$50.</p> <p><u>MRVP PB:</u> Minimum of:</p> <ul style="list-style-type: none"> • 35% of net monthly household income if no heat included, or • 40% if heat included. <p><u>AHVP:</u> Maximum of:</p> <ul style="list-style-type: none"> • 25% of net monthly household income if no utilities included, or • 30% if utilities are included.¹ 	<p>Depends on the program; many follow federal rules.</p>

¹ Under 2002 emergency measure, an AHVP tenant might pay over the maximum if total rent exceeds program ceiling rent.

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What is counted as gross or annual income	<ul style="list-style-type: none"> • <i>Gross income from work:</i> wages, salaries, tips, overtime pay, commissions, fees, bonuses. • <i>Net income from the operation of a business</i> when household member is self-employed. • <i>Income from property:</i> rent, dividends, interest, capital gains, or trusts. • <i>Periodic payments:</i> social security, annuities, retirement, or pensions. • <i>Benefits:</i> TAFDC, SSI, SSDI, workers' compensation, unemployment (including lump sums). • Regular gifts or lottery winnings. • Alimony, separate support, child support, foster care. 	<ul style="list-style-type: none"> • <i>Gross income from work:</i> wages, salaries, tips, overtime pay, commissions, fees, bonuses. • <i>Net income from the operation of a business</i> when household member is self-employed. • <i>Income from property:</i> rent, dividends, interest, capital gains, or trusts. • <i>Periodic payments:</i> social security, annuities, retirement, or pensions. • <i>Benefits:</i> TAFDC, SSI, SSDI, workers' compensation, unemployment • Regular gifts. • Alimony, separate support, child support. 	Same as federal public housing.	Same as state public housing.	Depends on the program; many follow federal rules.

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<p>What is NOT counted as gross or annual income</p>	<ul style="list-style-type: none"> • <i>One time/irregular payments:</i> irregular gifts, inheritances, life insurance proceeds, return of a capital investment, and earned income tax credit refunds. • <i>Compensation for injury/loss of property:</i> insurance, workers' compensation, court judgments or settlements. • <i>Education related payments:</i> scholarships/stipends for housing, payments from a state-approved employment program to cover costs (fees, books, etc). • <i>Exclusions based on status:</i> earnings of a full time student or a minor, income of a live-in attendant for disabled person, wages earned by senior over 20 hours/week at minimum wage, pay to member of armed forces in a war zone. • <i>Regular payments:</i> the value of food stamps, federal or state relocation payments, payments under the PASS Program (SSI) or the Domestic Volunteer Act of 1973. • <i>Veterans:</i> amounts paid to a veteran for tuition or other costs, all but \$1,800 received from federal government by unemployable disabled veteran (discretionary). 	<ul style="list-style-type: none"> • <i>One time/irregular payments:</i> irregular gifts, inheritances, life insurance proceeds, deferred payments/lump sums from SSI and social security, reimbursements for expenses of participants in publicly assisted programs (clothing, transportation, child care), and earned income tax credit refunds. • <i>Compensation for injury/loss of property:</i> insurance, workers' compensation, court judgments or settlements. • <i>Education related payments:</i> financial assistance paid to the student or the institution, amounts received from HUD training programs, incremental earnings when participating in an employment training program, or certain scholarships or work study programs. • <i>Exclusions based on status:</i> earnings of a minor, earnings over \$480 for full-time students over 18, income of a live-in attendant for elderly or disabled person, pay to member of armed forces exposed to hostile fire, payments paid for persecution during the Nazi era. • <i>Regular payments</i> the value of food stamps, foster care, adoption assistance payments over \$480, the first \$200 of a resident service stipend (including amounts received by PHA resident commissioners), property tax rebates, Americorps stipends, payments under the PASS Program (SSI), JTPA or WIA payments, certain payments under the Domestic Volunteer Services Act, LIHEAP, the Child Care and Development Block Grant Act, the Partnership Act, the Older Americans Act of 1965, payments to crime victims, and certain repayments to Native Americans. • <i>Medical related payments:</i> amounts received for the cost of medical expenses for any family member, amounts paid by a state agency for family member with developmental disability for costs of services/equipment. 	<p>Same as federal public housing.</p>	<p><u>MRVP</u> Same as state public housing, except that only one half of the income of a working child aged 18-20 is counted.</p> <p><u>AHVP</u> Same as state public housing.</p>	<p>Depends on the program; many follow federal rules.</p>

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What is the earned income exclusion that applies	<p>Increased income from employment by one or more household members is not counted for 12 months, if household received some TAFDC, EAEDC, SSI, or SSDI for each of previous 12 months. This is a one time election by the tenant.</p> <p>760 C.M.R. § 6.05(3)(i).</p>	<p>Increased income from employment for a household member who was previously unemployed, on welfare, or is currently participating in a job training program. The increase in income is not counted for 12 months, and then 50% of the increase is not counted for an additional 12 months.</p> <p>24 C.F.R. § 960.255</p>	<p>Increased income from employment for a disabled household member who was previously unemployed, on welfare, or is currently participating in a job training program. The increase in income is not counted for 12 months, and then 50% of the increase is not counted for an additional 12 months.</p> <p>24 C.F.R. § 5.617</p>	<p><u>MRVP</u> Same as state public housing.</p> <p><u>AHVP</u> ?</p> <p>760 C.M.R. § 6.05(3)(i).</p>	<p>For residents of HOPWA, HOME, or Supportive Housing Programs, the rule is the same as the one for Section 8 voucher holders.</p> <p>24 C.F.R. § 5.617</p>

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What MUST be deducted from gross or annual income	<ul style="list-style-type: none"> • \$400 for an elderly or disabled family. • \$300 for each child under 18. • \$300 for each adult other than the tenant, if their gross income exceeds all other deductions. • A heat deduction where tenant pays heat (0BR-\$300, 1 BR-\$400, etc). • Payments for necessary medical expenses in excess of 3% of gross household income. • Payments for care of children or sick/incapacitated household members if necessary for employment of another household member. • Child or separate support, or alimony paid pursuant to court order to someone not residing in the household. • Non-reimbursable payments for tuition and fees for post-secondary education for household member who is not a full time student.² • Non-reimbursable payments for reasonable and necessary housekeeping and personal care for disabled household member. • Travel expenses for a household member with a disability in some cases. 	<ul style="list-style-type: none"> • \$400 for an elderly or disabled family. • \$480 for each dependent. • The amount over 3% of annual income spent on unreimbursed medical expenses for an elderly or disabled family and unreimbursed attendant care for a person with disabilities. • Payments for child care if family member is employed or in school. 	Same as federal public housing.	<p><u>AHVP</u> Same as state public housing.</p> <p><u>MRVP</u> 5% deduction from gross income if head of household is over 60 or any member is disabled; AND same state public housing deductions for:</p> <ul style="list-style-type: none"> • medical expenses • child or sick care • child support, separate support, alimony • tuition payments • housekeeping and personal care • travel expenses. 	Depends on the program; many follow federal rules.

² The total deducted for child care, sick care, child or separate support, alimony, and tuition together cannot exceed gross income.

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What PHAs MAY decide to deduct from gross or annual income	No permissive deductions allowed.	PHA is allowed to create permissive deductions, which must be included in their One Year Agency Plan.	No permissive deductions allowed.	Same as state public housing.	Depends on the program.
Terms used for income based rents	<i>Gross Income</i> minus <i>Deductions</i> equals <i>Net Income</i> .	<i>Annual Income</i> minus <i>Deductions</i> equals <i>Adjusted Income</i> .	<i>Annual Income</i> minus <i>Deductions</i> equals <i>Adjusted Income</i> .	<i>Gross Income</i> minus <i>Deductions</i> equals <i>Net Income</i> .	Depends on the program; many follow federal rules.
Where to find the regulations	760 C.M.R. §§6.03, 6.04, 6.05.	24 C.F.R. §§ 5.603, 5.609, 5.611, 5.615, 5.628, 5.630, 5.634, 960.255, & 66 Fed. Reg. 20318 (April 20, 2001).	24 C.F.R. §§ 5.603, 5.609, 5.611, 5.615, 5.617, 5.628, 5.630, 5.634, 982.503, 982.505, & 66 Fed. Reg. 20318 (April 20, 2001).	<u>MRVP</u> 760 C.M.R. §§ 49.05, 49.06 <u>AHVP</u> 760 C.M.R. § 53.06	24 C.F.R. §§ 5.603, 5.609, 5.611, 5.617, 5.628, 5.630, 5.634, 5.633-5.661 & 66 Fed. Reg. 20318 (April 20, 2001); or <i>Subsidy Program Manual</i> , masshousing.com