

## EXHIBIT 5

### Annual Income and Assets Includes and Excludes

The PennHOMES Program uses the HUD 4350.3 REV1, Chapter 5, to determine income and assets.

The regulations can be found at <http://www.hud.gov/offices/adm/hudclips/index.cfm> click on Handbooks, click on Housing, click on 4350.3 – Scroll to Chapter 5, Exhibit 5-1: Income Inclusions and Exclusions. Exhibit 5-2: Asset Inclusions and Exclusions.