

PHFA CMF Calculation Worksheet

Head of Household	Unit Number

HH Member	Full Name	Relationship to HoH	Date of Birth	Disability?	FT Student?
1				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6				<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Expense Calculation

	Description	Amount
A	Total medical expenses	\$
B	Total disability assistance expense	\$
C	Total annual household income (Box K on TIC)	\$
D	3% of total annual household income	\$
E	Expense Deduction Amount (A+B-D)	\$

Household Deductions

	Deduction type	Amount
F	Dependent deduction (\$480 per dependent)	\$
G	Elderly household deduction (\$400 for the household)	\$
H	Total expense deduction (Line E, if greater than \$0)	\$
I	Annual childcare expense	\$
J	Total Deductions (Sum of F through I)	\$

Adjusted Income Calculation

		Amount
K	Annual household income	\$
L	Total deductions	\$
M	Adjusted Annual Income (K-L)	\$

Signature (Prepared by Owner Representative)	Date

GUIDANCE ON EXPENSES AND DEDUCTIONS

HUD Handbook 4350.3, Sections 5-9 and 5-10 (see for more details)

EXPENSES

Child Care Expenses (Straight deduction)

Anticipated expenses for the care of children under age 13 (including foster children) may be deducted from annual income if all the following are true:

- a) The care is necessary to enable a family member to work, seek employment, or further his/her education (academic or vocational).
- b) The family has determined there is no adult family member capable of providing care during the hours care is needed.
- c) The expenses are not paid to a family member living in the unit.
- d) The amount deducted reflects reasonable charges for childcare.
- e) The expense is not reimbursed by an agency or individual outside the family.

Childcare expenses incurred to permit a family member to work must not exceed the amount earned by the family member made available to work during the hours for which childcare is paid.

Medical Expenses (62+ and Disabled households only)

Unreimbursed medical expenses of all family members, anticipated to incur during the 12 months following certification/recertification not reimbursed by an outside source, such as insurance. The *deduction* is that portion of total expenses that exceeds 3% of annual income.

Disability Assistance Expenses

Families are entitled to a deduction for unreimbursed, anticipated costs for attendant care and “auxiliary apparatus” for each family member who is a person with disabilities, to the extent these expenses are reasonable and necessary to enable any family member 18 years of age or older who may or may not be the member who is a person with disabilities to be employed. The *deduction* is that portion of total expenses that exceeds 3% of annual income.

DEDUCTIONS

Dependent Deduction (excludes head, spouse, co-head, foster children, unborn children, a child who has not yet joined the family, or a live-in-aide)

\$480 for each household member:

- Under 18 years of age
- A person with disabilities
- A full-time student of any age

Disability Assistance Deduction

This deduction is equal to the amount by which the cost of the care attendant or auxiliary apparatus exceeds 3% of the family’s annual income. However, the deduction may not exceed the earned income received by the family member or members who are enabled to work by the attendant care or auxiliary apparatus.

Elderly Family Deduction

An elderly household receives a \$400 deduction when the head, spouse, or co-head (or the sole member) is at least 62 years of age or a person with disabilities.