

### HOUSEHOLD SIZE

Any person living in your home, including students that may live elsewhere for part of the year, is considered a member of your household. In the same way, income earned by any person living in your home, other than children under age 18, is considered part of your household income.

### HOUSEHOLD INCOME

The Treasury requires documentation confirming your household income. We can use documentation of your annual income for 2020 or we can qualify your household based on your average monthly income.

## QUALIFYING BASED ON ANNUAL INCOME

If you have filed your 2020 taxes, using the adjusted gross income reported on your IRS form 1040 is the simplest way to qualify your household. Uploading a copy of your tax return is all that will be required to verify your income.

### QUALIFYING BASED ON AVERAGE MONTHLY INCOME

If you have not filed your taxes yet, or your income has been significantly reduced, you can use the average monthly income method to calculate your household income. To calculate your average household monthly income, add all income received over the past two months, by anyone over the age of 18 living in your home, and divide by 2. As an example:

Jane & Bill are a 2-person household. Jane was paid \$600 dollars in January and \$900 in February. Bill was paid \$300 in January and \$500 in February. The first step in calculating Jane and Bill's average monthly income is to add Jane's wages \$600+\$900 (\$1,500) and Bill's wages \$300+\$500 (\$800) together (\$2,300). You now have their total income for the past two months. Divide the total (\$2,300) by 2, and Jane and Bill have a monthly average income of \$1,150.

Sources of income you should include when calculating your average monthly income include:

- (1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.
- (2) The net income from the operation of a business or profession.
- (3) Interest, dividends, and other net income of any kind from real or personal property.
- (4) The prorated amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts.
- (5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay.
- **(6)** Recurrent welfare assistance payments and vouchers made under the Temporary Assistance for Needy Families (TANF) program (nonrecurrent, short-term benefits provided for 4 months or less are not considered income).
- (7) Periodic and determinable allowances, such as alimony and child support payments.
- (8) All regular pay, special pay, and allowances of a member of the Armed Forces (except the special pay to a family member serving in the Armed Forces who is exposed to hostile fire).



# **DETERMINING ELIGIBILITY**

Once you have determined your household size and household income, use the chart below to determine if you are eligible for the program. If your household income is equal to or less than the amount listed in the AMI column for the size of your household, you are eligible to apply for the program.

Household Size	80% Area Median Income
1 Person	\$41,400
2 Person	\$47,300
3 Person	\$53,200
4 Person	\$59,100
5 Person	\$63,850
6 Person	\$68,600
7 Person	\$73,300
8 Person	\$78,050

