

VIRGINIA HOUSING CONVENTIONAL HOUSING PROGRAM

WORKSHEET A

Worksheet A is used to adjust the gross annual income of households having income that exceeds the low-income median not required to be adjusted by family size (ex: 20% @ 80% not AFS; 50% @ 50% not AFS).

If the gross annual income of a household cannot be adjusted to an amount less than or equal to the median income limit using the allowances in Worksheet A, the household cannot be considered a low income household for purposes of meeting that income test.

However, the household may move in and be categorized as moderate income if gross or adjusted annual income is within the overall 150% income limit.

HUD ADJUSTED ANNUAL INCOME

1. Total Gross Annual Income		\$ _____
2. Minus \$480 for each "Dependent"	\$ _____	
3. Minus \$400 for an "Elderly Family"	\$ _____	
4. Total adjustments (Total of lines 2 and 3)		\$ _____
5. HUD adjusted Annual Income (Subtract line 4 from line 1)		\$ _____

Dependent: a household member 18 or younger or who is handicapped or disabled or a full-time student (as defined by the educational institution attended). A dependent is not the head, co-head, spouse, foster child or a live-in attendant.

Elderly Family: a family whose head, spouse or sole member is at least 62 years of age, or a Disabled or Handicapped Person as defined below, and may include two or more elderly, disabled or handicapped persons living together, or one or more such persons living with another person who is determined to be essential to his or her care and well-being.

Handicapped: A person with a physical or mental impairment that:

1. is expected to be of long-continued and indefinite duration;
2. substantially impedes the person's ability to live independently; and
3. Is such that the person's ability to live independently could be improved by more suitable housing conditions.

Disabled: if meeting criteria in either paragraph below. The person has a:

1. disability defined in Section 223 of the Social Security Act: an inability to engage in any substantial gainful activity because of any physical or mental impairment expected to result in death or has lasted or can be expected to last continuously for at least 12 months; or, for a blind person at least 55 years old, inability because of blindness to engage in any substantial gainful activities comparable to those in which the person was previously engaged with some regularity and over a substantial period. NOTE: Owners must determine if a disability meets this definition. Receipt of veteran's disability benefits does NOT automatically qualify a person as disabled, because the Veterans Administration and Social Security Administration define disabled differently. Except in 202 projects, applicants who meet Social Security's definition of disabled are eligible even if they do not receive social security benefits.
2. developmental disability defined in 42 USC 6001(7); a severe, chronic disability which:
 - a. is attributable to mental and/or physical impairment;
 - b. was manifested before age 22;
 - c. is likely to continue indefinitely;
 - d. results in substantial functional limitations in 3 or more of the following areas; capacity for independent living; self-care; receptive and expressive language; learning; mobility; self-direction; and economic self-sufficiency; AND
 - e. requires special, interdisciplinary, or generic care, treatment, or other services which are of lifelong or extended duration and are individually planned and coordinated.