

# Emergency Rental Assistance (ERA)

## Annual Income Inclusions and Exclusions

### Inclusions

1. Full amount of wages and salaries, overtime, commissions, tips, bonuses and other compensation for personal services;
2. Net income of business or profession\*;
3. Interest, dividends, and other net income of any kind from real or personal property\*;
4. Full amount of periodic social security, annuities, insurance policies, retirement funds, pensions, disability etc.\*;
5. Payment in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay;
6. Welfare assistance payments made under TANF\*;
7. Periodic and determinable allowances, such as alimony and child support, and regular contributions or gifts received from organizations or from person not residing in the dwelling;
8. All regular pay, special pay and allowances of a member of the Armed Forces.\*

### Exclusions

1. Income from employment of children under 18;
2. Payments received for foster care;
3. Lump-sum additions to family assets, such as inheritance and insurance payments\*;
4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
5. Income of live-in aides;
6. Full amount of student financial assistance paid directly to the student or to the educational institute;
7. Special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
8.
  - a. Amounts received under training programs funded by HUD;
  - b. Amounts received by a person with a disability that are disregarded for a limited time purposes of SSI eligibility and benefits\*;
  - c. Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred\*;
  - d. Amounts received under a resident service stipend\*;
  - e. Incremental earnings and benefits resulting to any family member from participation in qualifying State or local employment training programs\*;
9. Temporary, nonrecurring or sporadic income (including gifts);
10. Reparation payments\*;
11. Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household and spouse);

12. Adoption assistance payments in excess of \$480 per adopted child;
13. Deferred periodic amounts from supplemental security income and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts, or any deferred Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts;
14. Amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling unit;
15. Amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home;
16. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs\*;
17. Federal Pandemic Unemployment Compensation

\* Please see [https://www.ecfr.gov/cgi-bin/text-idx?rgn=div5&node=24:1.1.1.1.5#se24.1.5\\_1609](https://www.ecfr.gov/cgi-bin/text-idx?rgn=div5&node=24:1.1.1.1.5#se24.1.5_1609) for additional clarification.