

**Directions to:  
Seabury Heights  
240 Belmont Street  
Worcester, MA 01604**

**From Springfield**

Turn **right** onto the **I-90 E/I-90 W** ramp to **Mass-pike/Springfield/Boston**

Keep **left** at the fork to continue toward **I-90 E** and merge onto **I-90 E**

Take exit **10** to merge onto **I-290 E** toward **Worcester**

Take exit **17** for **MA-9 E**

Turn **right** at **MA-9 E/Belmont St**

**From Boston**

Take exit 23-24-25 for I-90/MA-30 toward Mass Pike

Continue toward **I-90 W**

Keep **left** at the fork, follow signs for **I-90 W/Worcester** and merge onto **I-90 W**

Take exit **12** for **MA-9** toward **Framingham/Marlborough**

Keep **left** at the fork to continue toward **MA-9 W/Boston Worcester Turnpike/Worcester Rd** and merge onto **MA-9 W/Boston Worcester Turnpike/Worcester Rd**

Continue to follow MA-9 W

Partial toll road

Turn **right** at **Stanton St**

Take the 1st **right** onto **Vinson St**

Take the 1st **right** onto **Olga Ave**

Turn **left** at **Belmont St**



NEAHMA  
400 Washington Street, Suite 210  
Braintree, MA 02184

**Save the Date!**  
NEAHMA Annual Conference & Trade Show  
October 28, 2010  
Four Points Hotel, Norwood, MA

neahma  
NEW ENGLAND  
AFFORDABLE HOUSING  
MANAGEMENT ASSOCIATION

**“Deductions & Allowances”**

**Seabury Heights  
240 Belmont Street  
Worcester, MA 01604-5200**

**September 22, 2010**

**Question:**

According to HUD’s 4350.3 Handbook, what are the five possible deductions/allowances that may be subtracted from annual income?

**Answer:**

1. Dependent Deduction
2. Child Care Deduction
3. Disability Assistance Expenses
4. Medical Expenses
5. Elderly Family Deduction

**More Questions:**

Who and what is counted? What happens when a person is attending school and looking for work? What is an auxiliary apparatus? Do we include over-the-counter medications? If so, how do we document?

**Final Answer:**

Attend NEAHMA’s 101/201 Workshops and learn the answers!

**Presenter:**

Sue Johnson, The Success Group

[www.neahma.org](http://www.neahma.org)

## Program Overview

### Deductions/Allowances 101:

- Overview of the Five Deductions:
- Dependent Deduction
- Child Care Deduction
- Disability Expenses Deduction
- Medical Expenses Deduction
- Elderly Family Deduction

HUD's Revised Change 2 Exhibit 5-3: Medical Expenses

Keys to correct understanding and calculation for each deduction

Chart of who qualifies for each deduction exercises

### Deductions/Allowances 201:

- The caps on child care expenses
- Computing both disability and medical expenses
- HUD's Revised Change 2 on computing medical expenses
- Verification and deductions
- Key questions to ask on verifications to be in compliance with Change 2
- Case studies and exercises

**Please bring a calculator.**

NEAHMA would like to thank Federal Management and the Staff at Seabury Heights for hosting this training.

## Agenda

### Registration

**8:30 am - 9:00 am**

**(Continental breakfast included)**

### Deductions & Allowances

**9:00 am - 12:00 pm**

### Lunch

**12:00- 12:30**

### Deductions & Allowances

**12:30 pm - 3:30 pm**

Registration Info or Questions?

Call NEAHMA 781-380-4344

Participants who attend the full 6 hours of this workshop will earn 6 CEU's.

## REGISTRATION FORM

Fax In Registration (781) 380-4842

**Registration Deadline: September 17, 2010**  
**Worcester Deductions & Allowances**  
**101/201 Workshop:**  
**September 22, 2010**

Please complete a separate form for each registrant and fax registration. Mail a hard copy along with your payment to: NEAHMA, 400 Washington Street, Suite 210, Braintree, MA 02184

Online payment option available at [www.neahma.org](http://www.neahma.org)

### Registration Fees:

\_\_\_\_\_ Member \$ 269 \_\_\_\_\_ Non Member \$339

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Management Co: \_\_\_\_\_

Property Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

### **Cancellation Policy:**

There is a \$50 administrative fee for cancellation 15 working days prior to the course. After this date, fees are *non-refundable*. A substitute may be sent in the place of the registrant. Class space is limited; therefore your registration must be accompanied by full payment in order to confirm your space for this course.

### **Outstanding Collection Policy:**

Payment for trainings and workshops are payable upon receipt. Registrants with outstanding balances that exceed 90 days will be suspended from attending future trainings and workshops until payment is received in full.

This organization complies with the Title III of the Americans with Disabilities Act (ADA). The site is accessible for individuals with disabilities and if a registrant requires special accommodations please contact the NEAHMA office at least ten days prior to the date of the course.