

**Directions to:  
Coes Pond Village  
39 First Street  
Worcester, MA 01602**

**Going West from Boston**

Follow the Mass Pike to Exit 290 East. From 290 East, take the College Square exit.

\*At bottom of ramp, you will come to your first set of lights. Go straight under the underpass to next set of lights.

Take a left onto Cambridge Street. There will be a church on your left before you take the turn.

Stay on Cambridge Street until you come to Webster Square and go straight. (The Webster House Restaurant will be on your left).

At next set of lights - take that right onto Mill Street. (Mobile Gas Station will be on your right).

Stay in left lane and at next light, bear left on Mill Street. You will pass Dunkin Donuts and it will be on your right after you make the turn.

You will continue on Mill Street and you will pass a pond your right.

About 1 mile, you will see First Street on your left. (Bay State Savings Bank will be at the corner of Mill and First Street). Half way up the hill on your left you will see the sign for Coes Pond village.

**Going South (From NH)**

Take 495 to 1-290 West. From 290 West take the College Square Exit. \*Follow directions above.

For more training information, visit our website at [www.neahma.org](http://www.neahma.org)

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NEAHMA  
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**neahma**  
NEW ENGLAND  
AFFORDABLE HOUSING  
MANAGEMENT ASSOCIATION

**“Deductions & Allowances”**

**Coes Pond Village  
39 First Street  
Worcester, MA 01602**

**September 14, 2011**

**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 WinnResidential and the Staff at Coes Pond Village Apartments for hosting this workshop.

## Agenda

### Registration

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

**(Continental breakfast included)**

### Morning Presentation

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

**12:00 pm - 12:30 pm**

**(Lunch Included)**

### Afternoon Presentation

**12:30 pm - 4:00 pm**

Registration Info or Questions?

Call NEAHMA 781-380-4344

Participants who attend the full 6.5 hours of this workshop will earn 6.5 CEU's.

## REGISTRATION FORM

Fax In Registration (781) 380-4842

**Registration Deadline: September 9, 2011**

**Worcester Deductions & Allowances**

**101/201 Workshop:**

**September 14, 2011**

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 \$279 \_\_\_\_\_ Non Member \$349

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.