

## FHA Program (203b)

revised 05/03/2022

Income Documentation	<ul> <li>Hourly Earnings Calculation</li> <li>If the hours (per the paystubs and YTD calculation) do not vary, use the hourly</li> </ul>
	<ul><li>rate</li><li>If the hours vary, use a 2-year average</li></ul>
	<ul> <li>If the hours vary and there is a documented increase in pay rate, use a 12-month average of hours at the current pay rate</li> </ul>