

Income Worksheet for Landlords & Short-Term Rental Hosts

Get to the one income figure the Marketplace actually asks about.

WHO THIS IS FOR - landlords & short-term rental hosts estimating household income

Marketplace subsidy estimates are based on projected annual household income. For this line of work the figure below is already the right starting number - the common mistake is using the wrong one, not doing the arithmetic wrong. Fill this in, then bring it to a review.

1. Income for the year

Net rental income (Schedule E, after expenses & depreciation)

Other household income (a spouse's wages, interest, retirement income)

2. The figure to bring to a review

The figure from step 1, for the whole calendar year - it is already the net number:

Use the after-depreciation figure - and plan separately for any year you sell a property.

3. Who needs to be covered

- ☐ Everyone who will be on the plan, with dates of birth
- ☐ Anyone already covered somewhere else (a spouse's employer plan, a parent's plan)
- ☐ Doctors and hospitals you want to keep using
- ☐ Prescriptions you take regularly, with dosages
- ☐ Any procedure or appointment already scheduled for next year

Notes for our call

IMPORTANT

Plan availability, pricing, and eligibility - including subsidy eligibility and medically underwritten coverage - depend on your location, household, income, and health history, and are determined by carriers and marketplaces, not by this site. Nothing here is a guarantee of coverage, acceptance, savings, or price.

This worksheet is educational. Filling it in does not apply for coverage, does not determine eligibility, and is not a quote.

QUESTIONS ABOUT YOUR OWN SITUATION

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