

WHAT DO WE COUNT AS INCOME?

Income must be calculated using data from the 30 days prior to their application date: one (1) full month. Within a household, if using monthly income, you must consistently use either one calendar month or previous thirty days. Count past income, do not project forward.

These time periods also apply to applicants who are self-employed.

Please Note:

- **Income that exchanges hands within a household is not counted.**

Example: Bill lives with Mary and pays her cash for rent; the money he gives her would not be counted as income for Mary.

- **If the name listed on the income documents differs from the legal name(s), the reason must be documented on the income form.**
- **All income documents must have the client's full name, date received, and gross amount received.**

Income and Income Exclusion Chart

Income types	Definition	Considered Income?		Proof of Income
		Yes	No	
Adoption Assistance	Financial assistance and medical coverage granted to an adoptive family to offset the short-and long-term costs of adopting an eligible child	X		Official state and/or court documents
Alimony	An allowance paid to a person by that person's spouse or former spouse for living expenses	X		Court documents, written statement from person paying support, DHI form
Annuities	A specified income payable at stated intervals for a fixed or a contingent period, often for the recipient's life	X		Statement from investment firm or bank statement (as a last resort)
Cash gifts - Regular	Must provide regular support for an individual or for the household, paid directly to the household. (Gifts given for three consecutive months or more will be counted as income)	X		Written statement from person providing support, DHI form
Child Support	Money paid for the care of one's minor child. Include Child Support income that is provided to minors	X		Court documents, written statement from person paying support, DHI form, Reliacard statement or bank statement (as a last resort)
Contract for Deed	A land contract is a contract between a seller and buyer of real property in which the seller provides financing to buy the property for an agreed-upon purchase price and the buyer repays the loan in installments	X		Contract documents, receipts
Disability Insurance (Private)	Income payable at stated intervals for a fixed or a contingent period	X		Official documentation such as an award letter or benefit verification letter (see addendum at the end of Section Two for additional information)
Dividends	A sum of money paid to shareholders of a corporation out of earnings	X		Letter from corporation listing amount or a bank statement

Income types	Definition	Considered Income?		Proof of Income
		Yes	No	
Earned Income	Wages, Salaries, Commissions, Bonuses, Profit Sharing, Tips, Vacation Pay, Overtime Pay, Severance Pay, Sick Leave	X		Wage Stubs or statement from employer
Earned Income Credit (EIC)	A tax credit for low income households		X	
Energy Grants	Money received under last year's LIHEAP, OEAP or from private utility energy assistance programs		X	
Food Stamps (SNAP)	Assistance given under a federal program to eligible persons for food at designated grocery stores or markets		X	
Foster Care	Payments made to foster families. Types of foster care: Family Foster Care, Special Rate Foster Care, Family Shelter Care, Relative Foster Care, Independent Living Program	X		Official state and/or court documents
Informal income	Income resulting from occasional sources such as yard work, child care, collecting bottles/cans, donating blood and/or plasma, etc.	X		Receipts, DHI
Inheritance	Property, monetary passing at owner's death to the heir(s) on a regular basis (not counted if one time, lump sum payment)	X		Letter, Statement from lawyer, Bank Statement
Interest	The sum of money paid to one for the use of their money	X		Bank statement (only if amount is over \$200, and is withdrawn)
Lump Sum- Recurring	Income received annually from the same source (i.e. wages, trust funds, etc.)	X		See definition of type of income received

Income types	Definition	Considered Income?		Proof of Income
		Yes	No	
Military Pay	Benefits paid to a person who is serving in a military force	X		Official document(s) stating amount (e.g. leave and earnings statement)
Pensions	Assistance, paid at regular intervals to a person or to the person's surviving dependents in consideration of past services, age, merit, poverty, injury or loss sustained, etc.	X		Statement from source, bank statement as a last resort, only if supported with client statement/documentation about any deductions (1099R is a good back-up for bank statement)
Rental Income	Income received from rental properties	X		Receipts, DHI, Self-Employment form)
Retirement	A monthly payment made to someone who is retired from work	X		Statement from source, bank statement- as a last resort only and must include written justification
Royalties	A compensation or portion of the proceeds paid to an owner of a right, as a patent, oil or mineral right, for the use of it or an agreed portion of the income from a work paid to its author, composer, etc.	X		Statement from source, bank statement.
Self-Employment Income	Income from a business, less business expenses	X		Agency developed Self-employment form and any supporting documentation that local agency may require.
Social Security Benefits (SS, SSD)	A federally funded program of social insurance and benefits which include retirement income and disability income	X		Official documentation for the current year such as the benefit verification letter or annual letter from Social Security Administration (SSA)
Supplemental Social Security Benefits (SSI)	A federally funded program of social insurance and benefits which include disability income, benefits paid to minors, death and survivorship benefits. (Note: no deductions are taken from SSI)	X		Official documentation for the current year such as benefit verification letter or annual letter from SSA

Income types	Definition	Considered Income?		Proof of Income
		Yes	No	
Strike Benefits	Benefit from Union Action	X		Copy of check, statement from Union
Temporary Assistance For Needy Families (TANF)	A program which provides assistance to needy families so that children may be cared for in their own homes or in the home of relatives	X		Official documentation from TANF/DHS/SNAP office showing amount of assistance
Third Party Payments	Payment that goes directly to landlord, utility bill, etc. on behalf of the household		X	
Tribal General Assistance (Tribal TANF)	A program that provides assistance to tribal families	X		Official documentation from a tribal office showing the amount of assistance
Tribal per capita payments from casinos	Casino profits paid by a tribe directly, including payments made to minors	X		Statement from tribe regarding payment amounts
Trust Fund	Money, securities, property, etc. held in trust and received on a regular basis (not counted if one time, lump sum payment)	X		Letter, statement from lawyer, bank statement
Unemployment Insurance	An allowance of money, usually weekly, to an unemployed worker by a state or federal agency	X		Printout or statement from the employment office. (ensure that gross weekly benefit amount is used)
Veterans Benefits	Benefits paid directly to a person who has served in a military force or a surviving family member	X		Benefit award letter, correspondence from the VA office, benefit payment check, bank statement
Workers Compensation	Compensation for time lost due to a work related illness or injury	X		Check stubs, statement from Workers Compensation, bank statement (as a last resort)
Work Study	The Work-Study program helps to provide graduates and undergraduates with part- time employment during the school year by paying a portion of the student's salary.	X		Pay stubs