ELIGIBILTY—INCOME DOCUMENTATION

INCOME SOURCES	ACCEPTABLE DOCUMENTATION
Alimony	Court order; pertinent pages of separation agreement or divorce decree that identify client and amount of alimony. (If court ordered payments are not being received by the client, a notarized statement to this effect will be accepted.)
Annuities	Statement from issuing organization.
Child Support	Court order; pertinent pages of agreement that identify the client and amount of support. (If court ordered payments are not being received by the client, a notarized statement to this effect from the Court, the Child Support Collection Unit, or the spouse required to pay will be accepted.)
Direct Deposits	Copy of two or more bank statements listing the date and amount of deposit; letter from local bank stating source and amount of direct deposit income; verification of income from benefit source.
Dividends and Interest, as Regular Source of Income	Statement from bank or brokerage firm.
Estates and Trusts, as Regular Source of Income	Fiduciary statement or current statement from bank or brokerage firm.
Insurance Proceeds or Dividends, as Regular Source of Income	Statement from insurance company.
Joint Legal Custody	In cases where a divorce decree establishes true-shared legal and physical custody of the minor children of the marriage (i.e., sole custody or a custodial parent was not established) the minor children are to be included as members of both households for the purpose of establishing eligibility for Assisted Home Performance.
HUD FORM 50059	Copy of the current form for the tenant.
Pensions, Government or Private	Award letter; copy of checks; a letter from administrative agency.
Rents	Income tax form; rent receipts; notarized statement from applicant listing each apartment and the rent received per month, as well as the description and amount of deductible expenses. When the tenant is a family member and is paying no rent to the owner, a notarized statement should be received from the tenant and signed by the owner stating that no rents are being collected.
Royalties	Income tax return; current statement from company issuing checks.
Self Employment Income	Business records for three months prior to the date of application; IRS form for income from previous year (for gross income only; notarized statement of gross adjusted income, including list of deductions and amounts, for previous three months.
Social Security Benefits	Award letter; checks; statement from bank or brokerage firm (if direct deposit); SSA form 2458 (Report of Confidential Social Security Benefit Information).
Strike Benefits	Award letter; copy of checks; letter from union.

Training	Award letter, copy of checks; letter from appropriate administrative agency.
Unemployment	Notice of Benefit Rate letter (Form Benefits L0403x)
Veterans Benefits	Award letter from Veterans Administration or Department of Defense; copy of check.
Wages and Salaries Before Deduction	Letter from employer on company's stationary; wage, earnings, or pay stubs; any combination of the above to document total earnings for the 4 weeks prior to date of application.
Workers Compensation	Award letter from Workers Compensation Board; current check.

ELIGIBILTY—INCOME EXCLUSIONS

The following income sources should not be included in total monthly income for purposes of determining eligibility:

Cash Over Which the Household Has No Control:
Cash including, but not limited to, reimbursement for expenses incurred in connection with employment (e.g., gas mileage provided), and reimbursement for medical expenses (e.g., Medicare payment for doctor bills).

Loans:
All loans except reverse-annuity mortgage and home-equity conversion payments.

Dependent Student Income:
Earnings of full-time high school students aged 18 or younger should not be included in the household's income, however, the income of dependent students over the age of 18 and enrolled for at least 12 credit hours in an institution of higher education should be treated in the following manner:
Income received by students from State and/or Federal grants and/or loans is excluded as income (e.g., TAP, Pell, NYSHEA).

Earnings of a student living at home are excluded as income in determining a household's eligibility; however, students living at home are included in the household count.

Earnings of a student enrolled at an institution of higher education and living away from home during normal periods of class attendance and recess are excluded as income in determining a household's eligibility. Such students are, however, included in the household count. A student's status may be further tested by whether the student lives at home during normal vacations periods, or is claimed as a deduction on the household's income tax.

Farm and Business Expenses:
Allowable deductions for farms and businesses include only the cost of doing business. If the enterprise is a partnership, the percentage owned by the applicant should be established by documentation. The adjusted gross income figure listed on an applicant's income tax return should not be used in determining income from small businesses/farms since the IRS allows deductions for depreciation, personal business and entertainment expenses, income tax, personal transportation, purchase of capital equipment, and payments on the principal of loans. Business records required by law should be used to document gross income and business costs for the three calendar months prior to the month of application and pro-rated for an average gross monthly income.

Rental Property Costs:
The following costs for rental property may be deducted from the owner's income, if documented:
Interest paid to purchase income-producing property, Insurance premiums, taxes paid on income-producing property heating and/or utility costs paid for income-producing property where rent includes heat and/or utilities improvements and/or repairs necessary to maintain the property as income producing.

Note: To determine the allowable deduction for an improvement, use the life expectancy of the improvement and pro-rate the cost (e.g., a new roof costs $5,000 and has a life expectancy of 15 years). The $5,000 roof would be pro-rated at $333 per year or $27.75 per month. To determine the allowable deduction for a repair, divide the cost of the necessary repair by 12 months, e.g., a $500 repair to a roof would be $41.67 per month.

If the owner/applicant also resides in the income-producing property, the applicant's allowable costs should, also, be prorated. For example, an applicant with a three-unit dwelling who resides in one of the units would receive two-thirds of the allowable costs deducted from his/her gross rental income. Applicants who do not reside in the income-producing property would have 100 percent of their documented allowable costs deducted from their gross rental income.

Depreciation, payments on the principal of income-producing property, and net losses are not allowable deductions in determining income for eligibility.

Lump Sum Payments:
Non-recurring lump-sum payments which are to be excluded from income in determining eligibility include, but are not limited to: income tax refunds, rebates, or credits; retroactive lump-sum insurance settlements; and, lump-sum income from the sale of property.

Special Energy Assistance Payments:
Home energy assistance, either in cash or in-kind, provided by a private non-profit organization or by an entity whose revenues are primarily derived on a rate of return basis and regulated by a State or Federal government body, is not to be considered as income.

Payment for Foster Children and Foster Care Adults:
Payments provided for care and maintenance of foster children or adults are not considered income. Foster children and foster-care adults (e.g., individuals 18 years of age or older, who are socially, physically, or mentally handicapped and placed in a community-based care setting approved by appropriate State agencies or local social services agencies) are not counted as members of an applicant's household.

Roomer and/or Boarder Payments:
Roomers and Boarders are not counted as household members, and their gross income is excluded from the household's income. However, payments made by the Roomer/Boarder to the household are included in the household income.

Holocaust Survivors Payments:
Restitution payments from foreign governments to survivors of the Holocaust are excluded as income.

Income Committed to Health Care/Homemaker Services:
The amount which an applicant pays an employee for household work or health care is not an allowable deduction from gross income except in the following cases:

Health Care Services: Income used to pay for in-patient hospital care, in-patient care in a skilled nursing facility, or home health care, which is also counted toward Medicaid eligibility, is exempted as income.

For income exclusion purposes, home health care means payments made for home nursing services rendered by a person (other than a family member) who is qualified to provide services such as assistance with personal hygiene, dressing, feeding or household tasks, and who has been appropriately trained and is supervised by a registered professional nurse.

Housekeeper/Homemaker Services: Reimbursements for housekeepers or homemakers under Title XX of the Social Security Act are not considered as income for eligibility purposes. Those services include assessing the need for, arranging for, providing and evaluating the provision of personal care, home management and incidental household tasks by a professionally trained homemaker.

In-Kind Services: When an applicant has an employee residing in the household to assist in household work and health care, the employee's income should not be considered in determining the household's eligibility nor is the employee included in the household count. No monetary value may be attached to any in-kind contribution which the employee provides to the household.