



## Income: Eligibility Determination and Documentation Requirements

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### HPRP Eligibility Requirements

In order to receive HPRP-funded Financial Assistance and/or Housing Relocation and Stabilization Services, households must at least meet the following minimum criteria:

1. Initial Consultation & Eligibility Determination: the household must receive at least an initial consultation and eligibility assessment with a case manager or other authorized representative who can determine eligibility and the appropriate type of assistance needed;
2. Income: the household's total income must be at or below 50 percent of Area Median Income (AMI);
3. Housing Status: the household must be either homeless (for rapid re-housing assistance) **OR** at risk of losing its housing (for homelessness prevention assistance);

**AND** meet both of the following circumstances:

- a. No appropriate subsequent housing options have been identified;
- b. The household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing.

HUD requires grantees and/or subgrantees to evaluate and certify the eligibility of HPRP program participants (per the above criteria) **at least once every 3 months** for all households receiving HPRP medium-term rental assistance or other HPRP services lasting longer than 3 months (e.g., case management).

This publication specifies HUD requirements related to income eligibility determination and documentation, including what is counted as income, how to calculate income and documenting income. HUD requirements related to housing status determination and documentation for HPRP are available on HUD's web site at: [www.HUDHRE.info/HPRP](http://www.HUDHRE.info/HPRP) (see "Housing Status: Eligibility Determination and Documentation Requirements"). The Housing Status Eligibility Determination and Documentation Requirements publication contains more specific information and requirements relevant to determining whether an applicant meets the homeless or at-risk of homelessness criteria and has other subsequent housing options, financial resources or support networks. Therefore, grantees and subgrantees should closely review requirements specified in both HUD publications in order to fully understand HUD requirements related eligibility determination and documentation.

### Determining Area Median Income

As indicated above, to be eligible to receive rental assistance or other Homelessness Prevention & Rapid Re-Housing Program (HPRP) assistance an applicant household must have a gross annual income that is at or below 50% of the Area Median Income (AMI), which is considered very low income by HUD standards. AMI is determined by the state and by the local jurisdiction in which a household resides and is dependent on the size of the household (i.e., number of household members). The AMI for each state and community can be found at: <http://www.huduser.org/DATASETS/il.html>.

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**Income Definition**

HUD requires HPRP grantees and subgrantees to count as annual income the types of income as listed below.

Income is money that goes to, or on behalf of, the family head or spouse (even if temporarily absent) or to any other family member. Annual income includes the **current gross income** of all **adult household members**.

- **Gross Income** is the amount of income earned before any deductions (such as taxes, and health insurance premiums) are made.
- **Current Income** is the income that the household is currently receiving at the time of application for HPRP assistance. Income recently terminated should not be included. The calculation of current income at the three month review period (for households receiving ongoing HPRP assistance, such as medium-term rental assistance) is also based on the total income that the household is receiving at the time of review. See Income Documentation Standards below for additional information.
- **Adult Household Members** excludes the income earned by minors and adult full time students who are not the Head of Household. See below for additional information.

The HPRP definition contains income "inclusions" (types of income to be counted) and "exclusions" (types of income that are not considered) for all adult members of a household. Note that household assets are generally not counted as income, with the exception of interest and dividend income as indicated in the income definition below. However, household assets may be taken into account when determining whether a household has other financial resources sufficient to obtain or maintain housing. For additional information concerning assets see the "Housing Status: Eligibility Determination and Documentation Requirements" located at [www.HUDHRE.info](http://www.HUDHRE.info).

**Income Inclusions**

This table presents the HPRP income inclusions. The following types of income must be counted when calculating gross income:

<b>General Category</b>	<b>Description</b>
1. Earned Income	The full amount of gross income earned before taxes and deductions.
2. Business Income	The net income earned from the operation of a business, i.e., total revenue minus business operating expenses. This also includes any withdrawals of cash from the business or profession for your personal use.
3. Interest & Dividend Income	Monthly interest and dividend income credited to an applicant's bank account and available for use.
4. Pension/Retirement Income	The monthly payment amount received from Social Security, annuities, retirement funds, pensions, disability and other similar types of periodic payments.
5. Unemployment & Disability Income	Any monthly payments in lieu of earnings, such as unemployment, disability compensation, SSI, SSDI, and worker's compensation.
6. TANF/Public Assistance	Monthly income from government agencies excluding amounts designated for shelter, and utilities, WIC, food stamps, and childcare.
7. Alimony, Child Support and Foster Care Income	Alimony, child support and foster care payments received from organizations or from persons not residing in the dwelling.
8. Armed Forces Income	All basic pay, special day and allowances of a member of the Armed Forces excluding special pay for exposure to hostile fire.

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**Income Exclusions**

This table presents the HPRP income exclusions. The following types of income are not counted when calculating gross income:

<b>General Category</b>	<b>Description</b>
1. Income of Children	Income from employment of children (including foster children) under the age of 18 years.
2. Inheritance and Insurance Income	Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in number 5 of Income Inclusions).
3. Medical Expense Reimbursements	Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
4. Income of Live-in Aides	Income of a live-in aide (as defined in 24 CFR 5.403).
5. Disabled Persons	Certain increases in income of a disabled member of qualified families residing in HOME-assisted housing or receiving HOME tenant-based rental assistance (24 CFR 5.671(a)).
6. Student Financial Aid	The full amount of student financial assistance paid directly to the student or to the educational institution.
7. Armed Forces Hostile Fire Pay	The special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
8. Self-Sufficiency Program Income	<ul style="list-style-type: none"> <li>a. Amounts received under training programs funded by HUD.</li> <li>b. Amounts received by a person with a disability that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).</li> <li>c. Amounts received by a participant in other publicly assisted programs that are specifically for, or in reimbursement of, out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program.</li> <li>d. Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA or owner, on a part-time basis, that enhances the quality of life in the development. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, resident initiatives coordination, and serving as a member of the PHA's governing board. No resident may receive more than one such stipend during the same period of time.</li> <li>e. Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program.</li> </ul>
9. Gifts	Temporary, nonrecurring, or sporadic income (including gifts).
10. Reparations	Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era.
11. Income from Full-time Students	Earnings in excess of \$480 for each full-time student 18 years old or older (excluding the head of household or spouse).
12. Adoption Assistance Payments	Adoption assistance payments in excess of \$480 per adopted child.
13. Social Security & SSI Income	Deferred periodic amounts from SSI and Social Security benefits that are received in a lump sum amount or in prospective monthly amounts.
14. Property Tax Refunds	Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit.

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15. Home Care Assistance	Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
16. Other Federal Exclusions	<p>Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions of 24 CFR 5.609(c) apply, including:</p> <ul style="list-style-type: none"> <li>▶ The value of the allotment made under the Food Stamp Act of 1977;</li> <li>▶ Payments received under the Domestic Volunteer Service Act of 1973 (employment through VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);</li> <li>▶ Payments received under the Alaskan Native Claims Settlement Act;</li> <li>▶ Income derived from the disposition of funds to the Grand River Band of Ottawa Indians;</li> <li>▶ Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes;</li> <li>▶ Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program;</li> <li>▶ Payments received under the Maine Indian Claims Settlement Act of 1980 ( 25 U.S.C. 1721);</li> <li>▶ The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands;</li> <li>▶ Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under the Federal workstudy program or under the Bureau of Indian Affairs student assistance programs;</li> <li>▶ Payments received from programs funded under Title V of the Older Americans Act of 1985 (Green Thumb, Senior Aides, Older American Community Service Employment Program);</li> <li>▶ Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange product liability litigation, M.D.L. No. 381 (E.D.N.Y.);</li> <li>▶ Earned income tax credit refund payments received on or after January 1, 1991, including advanced earned income credit payments;</li> <li>▶ The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990;</li> <li>▶ Payments received under programs funded in whole or in part under the Job Training Partnership Act (employment and training programs for Native Americans and migrant and seasonal farm workers, Job Corps, state job training programs and career intern programs, AmeriCorps);</li> <li>▶ Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation;</li> <li>▶ Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990;</li> <li>▶ Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran;</li> <li>▶ Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act; and</li> <li>▶ Allowances, earnings, and payments to individuals participating in programs under the Workforce Investment Act of 1998.</li> </ul>

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### **Income Documentation Standards**

Grantees and subgrantees are responsible for verifying and documenting the eligibility of all HPRP applicants prior to providing HPRP assistance and for maintaining this documentation in the HPRP participant case file once approved for assistance. HPRP grantees may be monitored to ensure appropriate documentation is obtained and included in HPRP participants' files. For purposes of HPRP, HUD allows various types of documentation, ranging from third party verification to applicant self declaration. Documentation standards, in order of preference, are as follows:

- **Written Third Party** – verification in writing from a third party (e.g. individual employer, Social Security Administration, welfare office, etc.) either directly to HPRP staff or via the applicant. HPRP staff should document third party verification and retain documentation in the HPRP participant file, per the requirements in the table below. Documentation may include completion of a verification of income statement by third party. See “HPRP Verification of Income” template at [www.HUDHRE.info](http://www.HUDHRE.info) for an example.
- **Oral Third Party** – verification from a third party (e.g. individual employer, Social Security Administration, welfare office, etc.) provided by the third party over the telephone or in-person directly to HPRP staff. HPRP staff should document oral third party verification and retain in the HPRP participant file, per the requirements in the table below. See “HPRP Verification of Income” template at [www.HUDHRE.info](http://www.HUDHRE.info) for an example.
- **Applicant Self-Declaration** – an affidavit of income as reported by the household. HPRP staff should document an applicant's self-declaration and retain documentation in the HPRP participant file, per the requirements in the table below. See “HPRP Self-Declaration of Income” template at [www.HUDHRE.info](http://www.HUDHRE.info) for an example.

HUD expects a conscientious and reasonable effort be made by grantees (and subgrantees) to use the highest documentation standard possible. An acceptable documentation standard may be dependent on two issues: 1) the resources of the grantee or subgrantee providing HPRP assistance and 2) the type of assistance provided.

### **Determining Acceptable Level of Documentation**

To determine the highest documentation standard that is reasonable, each HPRP grantee or subgrantee should review existing resources (i.e., funding, capacity, pre-existing income verification process for other programs) available within their agency. Some grantees or subgrantees may already have a third party verification process in place that could be reasonably incorporated into the HPRP eligibility determination and documentation process. However, for other types of organizations, namely small, non-profits, a lower level of income verification and documentation may be all that is reasonable.

A reasonable documentation standard also depends on the type of service provided. For example, some income documentation requirements for one-time or emergency assistance may not be reasonable given the time-sensitive and short-term nature of the assistance. Medium term rental assistance (which may be provided over a period of four to eighteen months) and/or other ongoing assistance (i.e. case management) may allow for a higher documentation standard to be met.

### **Timeliness of Documentation**

The definition of income for the HPRP program reflects an applicant household's income at the time of application (see definition of “Current Income” above). Accordingly, documents and information collected to verify income should be recent. *Documentation that is dated within 30 days prior to the time of application is acceptable for purposes of HPRP.*

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The chart below outlines standards and describes documentation requirements for the various types of income. In some instances, only applicant self-declaration may be possible. This method should be used only as a *last resort* when all other verification methods are not possible or reasonable. When using applicant self declaration, grantees or sponsors must document why a higher verification standard was not used.

Type of Income	Include in Income Calculation?	Acceptable Types of Documentation	Documentation Requirements and Process	
<b>Wages and Salary, etc.</b>	Yes	Copy of most recent paystub(s)	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent pay stub(s) from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>	
		<b>OR</b>		
		Written verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Mail, fax or email written verification of income request directly to the employer(s).</li> <li>▪ Obtain signed and dated verification of income from employer(s).</li> <li>▪ Include verification of income in participant file.</li> </ul>	
		<b>OR</b> <i>(if written third party documentation cannot be obtained)</i>		
		Oral verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Contact the employer(s) by phone or in person to obtain oral verification of income.</li> <li>▪ Document oral verification of income.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>	
		<b>OR</b> <i>(if written documentation or oral third party verification cannot be obtained)</i>		
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>	
<b>Business income<sup>1</sup></b>	Yes	Copy of most recent federal or state tax return showing net business income	<ul style="list-style-type: none"> <li>▪ Obtain copy of most recent federal or state tax return from the applicant.</li> <li>▪ Include copy in participant file.</li> </ul>	

<sup>1</sup> It can be a challenge for Grantees and Subgrantees to obtain 3<sup>rd</sup> party verification of self-employment income. When 3<sup>rd</sup> party verification is not available, the Grantee should always request a notarized tenant declaration that includes a perjury statement.

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Type of Income	Include in Income Calculation?	Acceptable Types of Documentation	Documentation Requirements and Process	
		<b>OR</b> <i>(if written documentation cannot be obtained)</i>		
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>	
<b>Interest and dividend income</b>	Yes	Copy of most recent interest or dividend income statement	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent interest or dividend income statement from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>	
		<b>OR</b>		
		Copy of most recent federal or state tax return showing interest, dividend or other net income	<ul style="list-style-type: none"> <li>▪ Obtain copy of most recent federal or state tax return from the applicant.</li> <li>▪ Include copy in participant file.</li> </ul>	
		<b>OR</b> <i>(if written documentation cannot be obtained)</i>		
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>	
<b>Pension/retirement income</b>	Yes	Copy of most recent payment statement or benefit notice from Social Security Administration (SSA), pension provider, or other source	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent benefit notice, pension statement or other payment statement from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>	
		<b>OR</b>		
		Written verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Mail, fax or email verification of income request directly to the Social Security Administration, pension provider or other source.</li> <li>▪ Obtain signed and dated verification of income from income source.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>	

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Type of Income	Include in Income Calculation?	Acceptable Types of Documentation	Documentation Requirements and Process
		<b>OR</b> <i>(if written third party documentation cannot be obtained)</i>	
		Oral verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Contact the source(s) by phone or in person to obtain oral verification of income.</li> <li>▪ Document oral verification of income.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>
		<b>OR</b> <i>(if written documentation or oral third party verification cannot be obtained)</i>	
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>
<b>Unemployment and disability income</b>	Yes	Copy of most recent unemployment, worker's compensation, SSI, SSDI, or severance payment statement or benefit notice	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent payment statement(s) and/or benefit notice(s) from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>
		<b>OR</b>	
		Written verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Mail, fax or email verification of income request directly to the unemployment administrator, worker's compensation administrator, or former employer.</li> <li>▪ Obtain signed and dated verification of income from income source.</li> <li>▪ Include verification of income in participant file.</li> </ul>
		<b>OR</b> <i>(if written third party documentation cannot be obtained)</i>	
		Oral verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Contact the source(s) by phone or in person to obtain oral verification of income.</li> <li>▪ Document oral verification of income.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>
		<b>OR</b> <i>(if written documentation or oral third party verification cannot be obtained)</i>	

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Type of Income	Include in Income Calculation?	Acceptable Types of Documentation	Documentation Requirements and Process	
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>	
<b>TANF/public assistance</b>	Yes	Copy of most recent welfare payment statement or benefit notice	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent benefit notice(s) or payment statement(s) from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>	
		<b>OR</b>		
		Written verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Mail, fax or email verification of income request directly to the welfare administrator.</li> <li>▪ Obtain signed and dated verification of income from income source.</li> <li>▪ Include verification of income in participant file.</li> </ul>	
		<b>OR</b> <i>(if written third party documentation cannot be obtained)</i>		
		Oral verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Contact the source(s) by phone or in person to obtain oral verification of income.</li> <li>▪ Document oral verification of income.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>	
		<b>OR</b> <i>(if written documentation or oral third party verification cannot be obtained)</i>		
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<b>Alimony, child support, foster care payments</b>	Yes	Copy of most recent alimony, foster care, child support or other contributions or gift payment statements, notice, or order	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent payment statement(s), notice(s) or order (e.g. court ordered child support) from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>	
<b>OR</b>				

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		Written verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Mail, fax or email verification of income request directly to the child support enforcement agency, court liaison, or other source.</li> <li>▪ Obtain signed and dated verification of income from income source.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>
<b>OR</b> <i>(if written third party documentation cannot be obtained)</i>			
		Oral verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Contact the source(s) by phone or in person to obtain oral verification of income.</li> <li>▪ Document oral verification of income.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>
<b>OR</b> <i>(if written documentation or oral third party verification cannot be obtained)</i>			
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>
<b>Armed Forces income</b>	Yes	Copy of pay stubs, payment statement, or other government issued statement indicating income amount	<ul style="list-style-type: none"> <li>▪ Obtain copy(ies) of most recent payment stub(s), statement(s), or other government issued statement from applicant.</li> <li>▪ Include copy(ies) in participant file.</li> </ul>
<b>OR</b>			
		Written verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Mail, fax or email verification of income request directly to the appropriate armed services representative.</li> <li>▪ Obtain signed and dated verification of income from income source.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>
<b>OR</b> <i>(if written third party documentation cannot be obtained)</i>			
		Oral verification of income. See HPRP Verification of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Contact the source(s) by phone or in person to obtain oral verification of income.</li> <li>▪ Document oral verification of income.</li> <li>▪ Include HPRP Verification of Income in participant file.</li> </ul>

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Type of Income	Include in Income Calculation?	Acceptable Types of Documentation	Documentation Requirements and Process
		<b>OR</b> <i>(if written documentation or oral third party verification cannot be obtained)</i>	
		Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>
<b>No Income Reported</b>	N/A	Self-declaration of income. See HPRP Self-Declaration of Income template (located at <a href="http://www.HUDHRE.info/HPRP/">www.HUDHRE.info/HPRP/</a> )	<ul style="list-style-type: none"> <li>▪ Obtain signed and dated original self-declaration of income from applicant.</li> <li>▪ HPRP worker must document attempt to obtain third party verification (written or oral) and sign self-declaration of income.</li> <li>▪ Include self-declaration of income in participant file.</li> </ul>

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**Income Calculation**

After determining and documenting which sources of income must be included in the income calculation for the household, calculate the household's annual income.

**Annualizing Wages and Periodic Payments**

When calculating income based on hourly, weekly or monthly payment information, add the gross amount for each payment period that is documented and divide by the number of payment periods. This provides an average wage per payment period. Depending on pay periods used by the employer or the schedule of periodic payments, the following calculations convert the average wage into annual income:

- Hourly Wage multiplied by Hours Worked Per Week multiplied by 52 weeks
- Weekly Wage multiplied by 52 weeks
- Bi-Weekly (every other week) Wage multiplied by 26 bi-weekly periods
- Semi-Monthly Wage (twice a month) multiplied by 24 semi-monthly periods
- Monthly Wage multiplied by 12 months

Documentation of a household's annual income relative to Area Median Income and indicating HPRP eligibility (50% of AMI or less) should be maintained in the participant file.