



## DEFERRED LOAN PROGRAM POLICIES

### A. Eligibility Requirements

1. The property must be located within the Olathe city limits and not within a designated flood plain area.
2. The property must be a single-family residence and be owner-occupied for a minimum of one year prior to application, have required equity in the home, and current on payments with no delinquent payments over 30 days in the past 12 months. The homeowner cannot be participating in a reverse mortgage, lease to own contract, and/or a cooperative.
3. The residence cannot be a mobile home or a manufactured home that is not placed on a permanent foundation. Manufactured housing must meet the manufactured home construction and safety standards under HUD guidelines (24 CFR 3280).
4. The applicant must have an adequate and current homeowner's insurance policy in force at the time of the rehabilitation contract award, and agree to maintain the coverage for a period equal to the term of the promissory note and mortgage.
5. Payment of property taxes must be current. Income tax filings must be current and no outstanding debt owed toward past due for city, state, or federal taxes.
6. If applicant is married but living separately, documentation of the legal separation would be required.
7. All homes built before 1978 are required to be inspected for lead-based paint. If it is determined lead base paint is present, remediation costs will be included in the loan.
8. All homes will be tested for Radon, and if determined mitigation is required, those costs will be included in the loan.
9. The structure in which the application is being made, cannot have participated in the Deferred Loan Program offered by the City of Olathe in the past 10 years or have a current mortgage with the City of Olathe.
10. To secure the loan, the applicant must sign a Promissory Note and Mortgage for the amount of financial assistance
11. Applicant (and household) must meet the income guidelines at the time of the qualification process. Income guidelines are established by HUD (subject to change).

Family Size	80% of Median
1	\$41,900
2	\$47,900
3	\$53,900
4	\$59,850
5	\$64,650
6	\$69,450
7	\$74,250
8+	\$79,050

12. The applicant must sign and return the "Terms and Conditions" statement (attached).
13. The Housing Rehabilitation staff shall determine whether the proposed work is necessary and appropriate per the policies and procedures and the property rehabilitation standards (attached). Program policies can be waived by the Housing Services Manager.
11. The Housing Services staff shall determine whether the property is of sufficient value to warrant the loan.

#### B. Eligible Use of Funds

1. Improvements necessary to eliminate hazards to health and safety, or cause damage to the structure or conditions that are likely to cause health and safety hazards or cause damage to the structure in the near future or do not meet code. All approved work must meet the requirements described in the Property Rehabilitation Standards (see attached). All materials, fixtures, or equipment of a type or quality which would exceed that customarily used in similar properties are not allowed. The purpose of the program is to bring properties back to minimum housing standards.

#### C. Loan Limit per Property

1. A maximum of \$40,000 and a minimum of \$5,000 may be received through the program if the homeowner has sufficient equity, and the total debt after the rehab does not exceed 125% of the appraised property value. Total debt includes the balance due on the current mortgage plus the rehabilitation cost. The property value will be determined by the Johnson County Appraiser's Office, or the homeowner can provide an independent appraisal, at their expense.
2. The after-rehabilitation value of the home cannot exceed 95% of the area median purchase price for single family housing, as determined by HUD. (Amount is subject to change at any time)
3. If bids come in over the program funds available for the project, a homeowner may (with staff approval) contribute personal funds up to 10% (\$4000 max) to allow the project to move forward. This will be a check, made out to the contractor, held in the staff safe (Housing Office) until final payment.
4. Request to exceed the loan limit in extenuating circumstances must be made in writing and approved by the Housing Services Manager.
5. Funds are limited to the amount necessary to make the improvement.

#### D. Payback Requirements

1. The financial assistance shall be in the form of a loan, which must be repaid when the recipient ceases to be an owner or occupant of the property improved.
2. No interest will be charged on loans, nor are there monthly payments required.
3. The loan will be forgiven 50% after 7 years of meeting the owner/occupant requirement. The remaining 50% is due in full when the recipient ceases to be an owner and/or occupant.
4. If the owner/occupant relinquishes the property and/or moves out prior to the 7 years (50% forgiveness), the loan will be due at 100%.





## DEFERRED LOAN PROGRAM PROCEDURES

1. Return a pre-application to the office of Housing Services at 200 W. Santa Fe in Olathe (north entrance, Housing Office) or mail it to Housing Services, P.O. Box 768, Olathe, KS 66051. Telephone: (913) 971-6268 or (913) 971-6274.
2. When the pre-application has been received by the Housing Services Division, the homeowner will receive a letter verifying it has been received and they have been placed on the waiting list.
3. The staff will contact the homeowner when their application is nearing the top of the waiting list, and additional information will be requested to determine program eligibility. The required documentation is listed on the attached sheet.
4. After the Housing Rehabilitation staff has determined the application is eligible, a staff member will contact the homeowner to schedule an appointment to complete required signature documents and do a general walk-thru of the home.
5. After the general walk-thru, if the staff feels the program requirements can be met, a more extensive inspection will be scheduled with the homeowner, staff, consultants, building codes official and any other construction professionals required. This inspection will determine if the structure meets the requirements of the program and the scope of work and cost estimate for the project.
6. The scope of work and cost estimate is completed by the consultants and reviewed by the staff. The staff will then meet with the homeowner to review everything.
7. If the scope of work and cost estimate fall within the requirements of the program based on the program policies and procedures, the staff will prepare the project for bid to a list of qualified contractors to complete the work. The bidding process will also include a contractor's walk-thru where the homeowner will be required to allow access to the home.
8. If the bids fall within the requirements of the program, the staff will follow program guidelines on awarding the subsequent winning bid(s) to the lowest qualified bidder. The homeowner will not be provided a copy of the line item bid until after the job has been completed.
9. A preconstruction meeting will be scheduled with the staff, the homeowner, and the contractor where the project will be reviewed and contract documents signed, to include a mortgage documentation and promissory note.
10. Construction will start within a reasonable period after the issuance of the contract signing or notice to proceed. Project-construction is expected to be completed within 60 days from start date unless extenuating circumstances arise and a change order to extend the contract time is processed.

11. Any anticipated changes in material, or specific descriptions, products, or procedures outside the details of the SCOPE, will be discussed with staff with the possibility of a signed "Change Order" needed by the homeowner, contractor, and staff
12. Homeowner shall not arrange "side jobs" with the contractor and/or subcontractor(s) during the project. This would have the effect of blending warranty-covered-project work with work done outside the contracted project. Homeowner can hire them after the project contract is finalized.



## PROPERTY REHABILITATION STANDARDS FOR THE HOUSING REHABILITATION PROGRAMS

### SECTION 1 PURPOSE

The purpose of these standards is to provide minimum requirements for the protection of life, limb, safety, health, property, and welfare of the general public and the owner and/or occupants of residential property. These standards are subject to the Olathe City Code.

### SECTION 2 PREMISES

- a. All abandoned or unsafe wells, cisterns, basements, septic tanks, or excavations shall be filled and made safe.
- b. Any accumulation of weeds, vegetation, junk, dead organic matter, debris, garbage, rat harborage, stagnant water, combustible materials, and similar materials or conditions which constitute fire, health, or safety hazards shall be removed or otherwise abated.
- c. Any structurally unsound fences or structures shall be removed or repaired to a sound condition.
- d. All materials are to have adequate drainage away from the structure to prevent water accumulation around the foundation.
- e. All approved applicants with homes built before 1978 are required to be inspected for lead (called lead-based paint) hazards.

### SECTION 3 STRUCTURE

- a. Where foundations are deteriorated or inadequate, they shall be repaired and/or made to be sufficient to carry imposed loads with safety.
- b. Flooring or floor supports shall be sound and of sufficient strength and size to carry imposed loads with safety.
- c. Floor surfaces shall: (a) be appropriate to the use of the space; (b) be in acceptable condition; (c) provide reasonable ease of maintenance and service life; and (d) have a waterproof finish in spaces subject to moisture.
- d. Members of walls partitions, vertical supports, roofs, ceilings, roof, and ceiling supports, and other horizontal members shall be sound and of sufficient strength and size to carry imposed loads with safety.

- e. All interior walls, trim and ceilings shall have: (a) a finished surface without major irregularities or cracking; (b) a waterproof and hard surface in spaces subject to moisture; (c) a suitable base for painting or other decoration; and (d) reasonable durability and economy of maintenance.
- f. Fireplaces or chimneys shall be sound and of sufficient size and strength to carry imposed loads with safety.
- g. Crawl space and attics shall be provided with adequate ventilation.
- h. Every building shall be weather protected to provide shelter for the occupants against the elements.
- i. All wood shall be protected against termite damage and decay.
- j. Use of lead-based paint is prohibited and applicable laws shall be followed in the inspection for and treatment of lead-based paint, if found.
- k. Special safety features such as grab bars, handicap rails, and ramps shall be provided as necessary.
- l. Each habitable story shall have a centrally located, approved smoke alarm.
- m. Every home shall have a carbon monoxide detector.
- n. Attic insulation, caulking, weather stripping, and storm windows will be provided where possible.
- o. Exterior doors and windows should be in good repair and operable, including locks and other normal hardware.

#### **SECTION 4            ELECTRICAL**

All habitable rooms shall be provided with a system of wiring, wiring devices and equipment to safely supply electrical energy for proper illumination, appliances, resident security, and other electrical equipment. Existing wiring and electrical equipment where its continued service is contemplated shall not be a potential source of electrical hazard or ignition of combustible materials, and shall be so determined by the Housing Services Rehab Division. Where potential hazards are determined to be present, replacement of existing wiring and equipment shall be made. Facilities shall be adequate to meet anticipated demands.

#### **SECTION 5            HEATING**

All residential structures shall have heating facilities, which provide adequate heat for the comfort of the occupants.

## **SECTION 6                    SANITATION AND PLUMBING**

1. All plumbing shall be in good condition.
2. Complete bathing and sanitary facilities shall be provided within each dwelling unit; they shall consist of a water closet, a tub and/or shower, and a lavatory. An adequate supply of hot water to the tub and/or shower and lavatory, and cold water to all fixtures shall be provided. Fixtures shall be arranged for ease of use. Every water closet, bath and/or shower shall be installed in a room which will afford privacy to the occupants. Each such room shall have adequate natural or mechanical ventilation.
3. Each dwelling unit shall have a specific kitchen space which contains a sink, counter work space, hot and cold running water to the sink, adequate space for installing cooking and refrigeration equipment, and for storing utensils.

## **SECTION 7                    MISCELLANEOUS**

Should the property contain any deteriorated facility or structure that is not specifically required in these standards, they shall be repaired, removed, or replaced at the discretion of the Housing Services Rehab Division.

## **SECTION 8                    EXCEPTIONS**

Any of the standards included in this document may be waived by the Housing Services Rehab Division if it is impractical or economically infeasible to accomplish them, provided no unsafe or unhealthy situation can remain.





**DEFERRED LOAN APPLICATION**

**1. APPLICANT INFORMATION**

Name \_\_\_\_\_

Address \_\_\_\_\_ Olathe, KS. Zip Code \_\_\_\_\_

Telephone (home/cell) \_\_\_\_\_ (work) \_\_\_\_\_

Email \_\_\_\_\_

***Applicant Characteristics: Circle and mark responses below.***

Age \_\_\_\_\_ Disabled: Yes \_\_\_\_\_ No \_\_\_\_\_

Head of Household: M \_\_\_\_\_ F \_\_\_\_\_ Number in Family \_\_\_\_\_

Must choose one category below:

White \_\_\_\_\_ Black/African American \_\_\_\_\_ Asian \_\_\_\_\_

American Indian/Alaska Native \_\_\_\_\_ Hawaiian/Other Pacific Islander \_\_\_\_\_

American Indian/Alaska Native & White \_\_\_\_\_ Asian & White \_\_\_\_\_

Black/African American & White \_\_\_\_\_

American Indian/Alaska Native & Black/African American \_\_\_\_\_

Other Multi-Racial \_\_\_\_\_

Must mark one: Hispanic or Latino Yes \_\_\_\_\_ No \_\_\_\_\_

***Certification of Legal Residency:***

Each person who will benefit under assisted housing programs must either be a citizen or national of the United States, or be a noncitizen that has eligible immigration status that qualifies them for assistance as determined by the U.S. Department of Housing and Urban Development and the U.S. Immigration and Naturalization Service.

I certify that *all* household members are: (check one)

\_\_\_\_\_ a citizen or national of the United States

\_\_\_\_\_ an alien lawfully present in the United States

***Are you now or have you been a City of Olathe employee?*** Yes \_\_\_\_\_ No \_\_\_\_\_

***Now or in the past, has a family member been a City of Olathe employee?*** Yes \_\_\_\_\_ No \_\_\_\_\_

***If yes, department and dates:*** \_\_\_\_\_

2. **HOUSEHOLD COMPOSITION**— List all people residing in the household, including yourself, family and non-family members.

<u>NAME</u>	<u>AGE</u>	<u>SOCIAL SECURITY #</u>	<u>DATE OF BIRTH</u>

3. **EARNINGS or INCOME for Entire Household (during past 12 months):** Employment, Unemployment, Business Earnings, Self-Employment, Real Estate Rental, Social Security, Pensions, Annuities, Child Support, Alimony, Welfare, and Recurring Cash Contributions. Specify Income as Weekly, Bi-weekly, Monthly, Temporary, No Longer Receiving, etc.

<u>Name of Earner</u>	<u>Source</u>	<u>Pay Period: Wk., Bi-wk., Mo.</u>	<u>Hourly Rate/ Salary</u>	<u>Annual Income</u>

(Is anyone above over age 18 and a full-time student? \_\_\_\_\_ )

4. **ASSETS:** List all Liquid Assets such as any Bank Accounts (checking, saving, and CD's), IRAs, 401Ks, Stocks, Bonds, Funds, etc., and other Real Estate or Business Interests.

<u>Name and/or Address</u>	<u>Account Type</u>	<u>Current Balance</u>	<u>Annual Income</u>

5. Describe the work you would like to be completed on your house:

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**DEFERRED LOAN PROGRAM  
REQUIRED DOCUMENTATION**

**(This information is not required until staff contacts the applicant)**

Income Documentation

- \_\_\_\_\_ Current Years 1040 Tax Return Form (First two pages are required, additional exhibits may be requested)
- \_\_\_\_\_ Personal Business Income
- \_\_\_\_\_ Rental Property Income
- \_\_\_\_\_ Paycheck stubs from employment source(s) for previous 6 weeks
- \_\_\_\_\_ Unemployment Benefit Letter
- \_\_\_\_\_ Social Security Award Letter
- \_\_\_\_\_ Pension Award Letter
- \_\_\_\_\_ TANF Cash Assistance
- \_\_\_\_\_ Child Support Payments (printout from KPC or court trustee, child support order, etc.)
- \_\_\_\_\_ Alimony Payments, copy of order (AKA "Marriage Maintenance")
- \_\_\_\_\_ Recurring Cash Contributions paid to you directly from friends and family
- \_\_\_\_\_ Payments made on your behalf from another party to help pay bills

Assets Documentation

- \_\_\_\_\_ 3 months of current checking account statements
- \_\_\_\_\_ 3 months of current savings account statements
- \_\_\_\_\_ Current IRA, Money Market, 401K, Retirement Funds, Mutual Funds, Stocks, Bonds, CDs, or any other type of Investment Account statement.
- \_\_\_\_\_ Appraisal documentation on any other property owned other than your primary residence

Additional Required Documentation

- \_\_\_\_\_ Completed Application with all required signatures
- \_\_\_\_\_ Signed Terms and Conditions
- \_\_\_\_\_ Current Mortgage Statement on the residence
- \_\_\_\_\_ Proof of most recent 12 months of payment history on mortgage
- \_\_\_\_\_ Current Insurance Policy on the residence
- \_\_\_\_\_ Copies of Photo ID for everyone 18 and older residing in the household



## **TERMS AND CONDITIONS UNDER WHICH REHABILITATION DEFERRED LOANS ARE MADE**

As an applicant for a Housing Rehabilitation Deferred Loan, which is to be administered by the Housing Service Division within the City of Olathe, Kansas, I/we agree to abide by the following Terms and Conditions if the application is approved.

1. **CIVIL RIGHTS.** Comply with all HUD requirements with respect to Title VI of the Civil Rights Act of 1964, to not discriminate upon the basis of race, color, creed, national origin, or sex in the sale, lease, rental, use, or occupancy of the property to be rehabilitated.
2. **INDIVIDUAL RESPECT.** The city believes that each employee, contractor, and client deserves to be treated with respect and dignity. Therefore, all persons are responsible for the creation of an atmosphere free from disrespect and harassment.
3. **USE OF PROCEEDS.** The Housing Services Division will use loan funds to pay only for the cost of services and materials necessary to carry out the rehabilitation work for which the loan may be approved.
4. **CONTRACT FOR WORK.** Agree that all rehabilitation work shall be carried out promptly and efficiently through a written contract developed by the Housing Services Division of the City of Olathe, Kansas. These contracts shall be awarded only to contractors found eligible by said division.
5. **INSPECTION.** Inspection can be arranged by the City of Olathe, Kansas, or its designee, of the property, the rehabilitation work, all contracts, materials, equipment, payrolls, and conditions of employments pertaining to the work.
6. **INTEREST OF CERTAIN FEDERAL OFFICIALS.** Not permit any member or Delegate to the Congress of the United States to share in any proceeds of the loan or in any benefit arising from the same.
7. **BONUS, COMMISSION, OR FEE.** Not pay any bonus commission or fee for obtaining the City's approval or concurrence required by the government or its designee to complete the rehabilitation work, financed in whole or in part with the loan.
8. **INTEREST OF LOCAL PUBLIC OFFICIALS.** Allow no member of the governing body of the City of Olathe, Kansas, Johnson County Housing Services, Johnson County Commissioners, and no other public official of the locality who exercises any functions or responsibilities in connection with the administration of the federally assisted program, and no other officer or employee of the City of Olathe, Kansas, who exercises such functions or responsibilities, to have any interest, direct, or indirect, in the proceeds of this loan, or any contract entered into by the applicant for the performance of work financed in whole or in part with the proceeds of the loan.
9. **MAINTENANCE.** Agrees to maintain the property in a decent, safe, and sanitary condition, including the interior and exterior of the structure, accessory buildings, and yard area during the project.

10. OCCUPANCY OF THE PROPERTY. A Promissory Note and Mortgage shall be signed by the property owner(s) prior to the award of a construction contract. The Promissory Note and Mortgage shall be in the amount of the anticipated project hard-cost(s). The loan shall be repaid when the owner(s) ceases to no longer be owner and/or occupant of the residence.
11. FORGIVENESS. If recipient remains owner and occupant in the home 7 years, 50% of the loan will be forgiven. The remaining 50% is due in full when the recipient ceases to own and/or occupy the premises. If less than 7 years, the loan must be repaid 100% if the recipient ceases to be an owner or occupant of the property improved. After the loan has been paid/satisfied, the City of Olathe, Kansas will release the mortgage.
12. The applicant agrees and understands that the property must be rehabilitated to meet the Property Rehabilitation Standards for the Housing Rehabilitation Program.
13. Recipient is required to maintain adequate homeowner's insurance for a period equal to the Promissory Note and Mortgage.
14. Payment of property taxes on the rehabilitated property should be kept current.
15. Give permission for the City of Olathe's Housing Services Division to use pictures of the project and your residence in any future advertising or media releases for the program. Recipients name and address would not be shared.

I/We hereby certify that I/we received and will abide by the Terms and Conditions as stated above.

\_\_\_\_\_  
Owner/Occupant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Owner/Occupant Signature

\_\_\_\_\_  
Date



8/1/2017

**2017 INCOME QUALIFICATION  
FOR OLATHE CDBG FUNDED ACTIVITY**  
*(Must be filled out by Applicant each calendar year assistance is requested)*

_____	_____	_____
<b>APPLICANT</b> Last Name	First Name	Phone
_____	_____	_____
Street	City	Zip

Including yourself, how many persons make up your household? \_\_\_\_\_

Does anyone in the household require a reasonable accommodation?  Yes  No  
 Is this a female headed household?  Yes  No  
 Is the head of household elderly?  Yes  No (Age 62 or older)

**ETHNIC ORIGIN** - How many members of your household are Hispanic/Latino? \_\_\_\_\_

**RACE** - How many members of your household are: (Put number of persons in box.)

- White  Black/ African American  Asian  American Indian/Alaskan Native  Hawaiian/Other Pacific Islander  
 Black/African American & White  American Indian/Alaskan Native & White  Asian & White  
 American Indian/Alaskan Native & Black/African American  Other Multi-racial

Please provide the following information for **ALL members residing in current residence, related or not, even if they did not have any income. ALL adult members must sign certification below.**

II. Name	Age	Sources of Income (see reverse)	Gross Annual Income

**TOTAL GROSS (before taxes or deductions) PROJECTED ANNUAL INCOME \$ \_\_\_\_\_**

**Documentation of the income listed above must be attached to this application.**

Certification -

Under penalty of law I do hereby acknowledge that the information I have provided above is true and accurate and that this information is subject to verification by the agency and other entities providing funding for this project. I also acknowledge that the submission of false or inaccurate information could lead to my prosecution by Federal, State, and/or Local officials and the repayment of the assistance I receive through this application.

_____	_____
Applicant Signature	Date
_____	_____
Co-Applicant/Resident Signature	Date

**FOR AGENCY USE ONLY**

Income is  **at/below** 30%  **between** 30 - 50%  **between** 50 - 80% of HUD Income Guidelines.

Please attach copy of CPD income eligibility calculator sheets completed online at: <https://www.onecpd.info/incomecalculator/>

Certification conducted by: \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_



# OLATHE HOUSING SERVICES

## Housing Rehab Program

### AUTHORIZATION FOR RELEASE OF INFORMATION

**ALL ADULTS (18 & OVER) LIVING IN THE HOUSEHOLD MUST READ & SIGN THIS FORM**

#### PURPOSE

The Olathe Housing Services Division, herein after referred to as "housing services", may use this authorization, and the information obtained with it, to administer and enforce program rules and policies.

#### AUTHORIZATION

I/we authorize the release of any information, including documentation and other materials, necessary to verify eligibility for our participation under any housing assistance program administered by the housing service office.

I/ we authorize the housing office to obtain information about me or my family that is pertinent to the determination of my eligibility for or participation in housing programs, my level of benefits and verification of the true circumstances concerning myself and all members of my household.

I/we agree that photocopies of this authorization may be used for the purposes stated herein.

#### INQUIRIES MAY BE MADE ABOUT:

Child Care Expenses	Social Services
Handicapped Assistance Expenses	Family Composition
Credit History	Social Security Numbers
Identity and Marital Status	Employment, Income, Pensions, and Assets
Criminal History and Activity	Residences and Rental History
Law Enforcement Records	Federal, State, Tribal or Local Benefits
Probationary Records	Community Support Assistance
Medical Expenses	Employment Services
Educational, vocational, and training services	Welfare Services
Alimony	Child Support
Mental Health Services	Substance Abuse Treatment

#### INDIVIDUALS OR ORGANIZATIONS THAT MAY RELEASE INFORMATION INCLUDE:

Banks and Other Financial Institutions	Local/State/Federal Courts
Local/State/Federal Law Enforcement Agencies	Medical Care Services
Credit Bureaus	Employers, Past and Present
Child Care Providers	Schools and Colleges
Mental Health & Substance Abuse	Landlords
Local Community Social Service Agencies	Utility Companies
State Welfare Agencies	

#### CONDITIONS

I/we agree that permission to release information for the purposes stated above will remain in effect as long as I/we remain a participant in the Housing Rehab Programs. I/we understand that failure to sign this authorization may be grounds for the application to be denied.

I/we voluntarily waive all right of recourse and release each such person from liability for providing information to Olathe Housing.

PRINT NAME: \_\_\_\_\_

PRINT NAME: \_\_\_\_\_

SOC. SEC. #: \_\_\_\_\_

SOC. SEC. # \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

DATE: \_\_\_\_\_

## SOURCES OF MONTHLY INCOME TO BE COUNTED AND DOCUMENTATION REQUIRED

SOURCES OF MONTHLY INCOME	REQUIRED DOCUMENTS
Wages, salaries, overtime pay, fees, tips, commissions, bonuses, & other compensation for personal services (before any payroll deductions)	Copy of most recent pay stubs
Child support payments	Copy of court order
Alimony	Copy of court order
Unemployment, worker's compensation, severance pay	Copy of pay stub/docs from payor
Welfare assistance	Letter of benefits from agency
Interest, dividends and other net income of any kind from real or personal property	Bank statements
Social Security	NEW benefit amount letter from Social Security
Annuities	Monthly payment statement
Retirement Funds	Monthly payment statement
Pensions	Monthly payment statement
Insurance Policies	Monthly payment statement
Disability or Death Benefits	Letter from Social Security or other payor agency
Net income from operating a business	Most recent state quarterly tax filing

### III. MONTHLY INCOME NOT COUNTED-No Documentation Required

- ✓ Food stamps
- ✓ Income from employment of children under 18 years of age
- ✓ Earnings more than \$480 for each full-time students 18 years or older
- ✓ Payments for foster care
- ✓ Lump sum payments such as inheritances, insurance payments
- ✓ Payments as reimbursements for medical costs
- ✓ Full amount of student financial assistance paid directly to a student or institution
- ✓ Refunds or rebates under state or local law for property taxes
- ✓ Amounts paid by state agency to family with member who has a developmental disability and is living at home