

The following are income sources that should be included for IDA income eligibility determinations.

INCOME SOURCE	INCLUDE Considerations	EXCLUDE Considerations
Adoption Assistance Payments	INCLUDE only up to \$480/year as lump sum	→ EXCLUDE all amounts over \$480/year
Alimony	INCLUDE	
Armed Forces	INCLUDE Armend Forces Income	→ EXCLUDE special hazard pay for exposure to hostile fire
Cash (w/o paycheck)	INCLUDE Payment for work in cash, or by check or online payment service (Paypal, Cash app, etc.) where taxes have not been deducted. INCLUDE gifts if regularly received, including the most recent two months.	
Child Support	INCLUDE if regularly received, including the most recent two months.	→ EXCLUDE amounts that are received as lump sum distributions, for example on Reliacard, that make up for previous under- or non-payment or delayed start to owed payments.
Dividend Income	INCLUDE	
Farm Income	INCLUDE	
Housing Allowance (i.e. Clergy)	INCLUDE	
Per Capitas	INCLUDE anything in excess of \$2,000 as lump sum	→ EXCLUDE first \$2,000 of per capita payments.
Rental Income	INCLUDE Income on properties owned by participant. Short term rentals like Airbnb and HomeAway should be included	
Retirement Distributions	INCLUDE All types of retirement distributions, including pensions, monthly Social Security, all types of IRAs, 401k, 403b	
Royalties	INCLUDE	
Small Business and Self-Employment Income	INCLUDE net small business income (after subtracting business expenses/losses). If business income is received as a payroll salary, include as traditional wages.	
SSDI (Social Security Disability Insurance) and Veteran's Affairs Disability payments	INCLUDE regular monthly distributions.	→ EXCLUDE amounts that are received as lump sum distributions or scheduled monthly amounts to make up for previous underpayments or delayed start to owed payments.
SSI (Supplemental Security Income)	If only 1 person in household , SSI is a qualifying benefit and no further calculation is required if documented. If 2 or more people in household , SSI should be INCLUDED as consistent income.	
Taxable interest	INCLUDE	
Traditional Wages	Total gross income, INCLUDING overtime pay	
Traditional Wages: Full-Time Students	Full-time student: A person who is attending school or vocational training on a full-time basis.	
	INCLUDE full income if they are a full time student but also the head of household or spouse. Youth 18 and older (that are dependents): INCLUDE only up to \$480/year.	→ EXCLUDE all income over \$480/year for full-time students over 18. Exclude all income from youth under 18.
Trust Income	INCLUDE if regularly received	→ Net Worth Consideration: If the trust account is set up with regular disbursements for a person with a disability and is included as regular income, the balance of that fund should be excluded from net worth
Unemployment	INCLUDE as consistent income	→ EXCLUDE the additional Federal Pandemic Unemployment Compensation payments
Union Strike Benefits	INCLUDE as consistent income	
Worker's Comp	INCLUDE worker's comp payments as consistent income	→ EXCLUDE when received as a lump sum payment.

Qualifying Benefits

Applicants who have been certified to receive any of the following public benefits in the past 12 months will be able to qualify for the IDA by providing applicable documentation. Eligibility must have been certified within the last 12 months, and document must be on letterhead or some other official format.

LIHEAP (Low Income Home Energy Assistance Program)

Low Income Tax Credit Properties (LITC)

Public Housing

Refugee Cash Assistance

Section 8

SNAP (Supplemental Nutrition Assistance Program)

SSI (Supplemental Security Income): Single person household only

TANF (Temporary Assistance for Needy Families)

WIC (Women, Infants, and Children Supplemental Nutrition Program)

The following is not considered income for IDA eligibility

EXCLUDE	Considerations
Bartering	EXCLUDE
Bonuses	EXCLUDE
Cancelled Debts	EXCLUDE
Capital Gains	EXCLUDE
Financial Aid	EXCLUDE
Foster Care Income	EXCLUDE
Gambling Winnings	EXCLUDE unless gambling earnings are a consistent source of income (i.e. professional poker player).
Gifts	EXCLUDE temporary, nonrecurring, or sporadic gift income.
Guardianship Payments	EXCLUDE Title IV-E Guardianship assistance (payments to relatives who have legal guardianship for children they previously cared for as foster parents)
One-time payments	EXCLUDE
Roommate Rent	Exclude rent payments from roommates that goes toward the cost of shared housing.
Tax Refunds or Credits	EXCLUDE all tax refunds or credits like EITC or the Child Tax Credit, even if received regularly
Work Study	EXCLUDE all income over \$480/year for full-time students over 18 if they are a dependent
Youth under 18 years old	EXCLUDE all income from youth under 18 years old