

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 Armed 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 delayed start to owed payments.
Corporate Income (C & S Corps)	INCLUDE salaries issued on paychecks on Consistent Income & include business profits reflected on Schedule E as inconsistent income.	
Dividend Income	INCLUDE	
Farm Income	INCLUDE	
Housing Allowance (ie Clergy)	INCLUDE	
Per Capitas	INCLUDE anything in excess of \$2000 as lump sum	EXCLUDE first \$2000 of per capita payments
Rental Income	INCLUDE Income on properties owned by participant. Short term rentals like AirBnB & Vrbo 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) & 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	
Tips	INCLUDE when reported on paystubs or self-reported	
Traditional Wages	INCLUDE 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 for full-time students over 18. Exclude all income from youth under 18
Trust Income	INCLUDE if regularly received	
Unemployment	INCLUDE as consistent income	
Union Strike Benefits	INCLUDE as consistent income	
Workers Comp	INCLUDE workers 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 application 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 (ie 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 previous cared for as foster parents)
One-time payments	EXCLUDE
Roommate Rent	EXCLUDE rent payments from roommates that go 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