

## 2023 INCOME DOCUMENTATION GUIDE

Use this guide to determine what type of documentation for each income type is required

1. **Household member has no income**
  - A “ Zero Income Affidavit” is needed for individuals who are 18 or older.
2. **If required to file 2022 Federal tax return**
  - Provide a copy of filed 2022 Federal tax returns including all W-2s, 1099s, attachments and schedules (State/ City tax returns are NOT needed)
3. **Wages from an Employer: This is needed for each employer.**
  - Employer Name, Employment Type (Full Time, Part Time, Seasonal, Irregular), Pay Frequency (Weekly, Bi-Weekly, Semi-Monthly, Monthly), Length of Employment, Date of last pay increase/raise
  - Income Certification:
    - If Paid Monthly: 2 consecutive paystubs that are dated within the last 60 days
    - If Paid Semi-Monthly: 2 consecutive paystubs that are dated within the last 30 days
    - If Paid Bi-weekly: 2 consecutive paystubs that are dated within the last 30 days
    - If Paid Weekly: 4 consecutive paystubs that are dated within the last 30 days
    - If Paid on an Irregular Schedule: 2-4 of most recent
4. **Social Security**
  - Current year’s award letter confirming the gross payments and frequency of payments AND the most recent bank statement reflecting the monthly net amount from the award letter
    - If these amounts differ, a current benefits statement dated within 60 days will be necessary.
5. **Child Support/Alimony**
  - Court-ordered documentation evidencing a minimum of 6 months of the most recent payments
    - Documentation from the court system should reflect the current amount due and paid
    - If less is being received, the actual amount must be documented from state or local entity responsible for enforcement of payments
6. **Pensions/Annuities/Insurance Policies**
  - Pension statement/award letter confirming gross payments & frequency of payments dated within 60 days
7. **Unemployment Current/Past Year**
  - Most recent benefit letter prepared by the authorizing agency along with schedules reflecting payments received YTD or similar third-party documentation
8. **Interest/Dividends**
  - Quarterly/Monthly Statements as generated
  - If received annually; verification letters received from the institution or the IRS 1099 form
9. **Self-Employment**
  - Two (2) years of completed, signed, and filed U.S. Federal tax returns, including all attachments and schedules for the business and personal, where applicable
10. **Rental Property**
  - Executed lease agreement or Comparative Market Analysis (CMA) evidencing rental income
    - Projected income from vacant units must be included
11. **Other: This will be dependent on the type of income received.**

**Upon review of your file, additional documentation may be requested. If you have any questions, please contact the organization/financial institution you are submitting this application to.**