

# INCOME VERIFICATION INSTRUCTIONS

Please note: the following instructions refer to the income verification portion of the application which can be found on the last page of this mailing.

The amounts written on each line **must** include your income and the income of all the individuals who used the property as a principal residence in 2010.

## Line A — Social Security and SSI benefits

Write the total gross amount of any retirement, disability, or survivor's benefits (including Medicare deductions) the entire household received from the Social Security Administration. You must also include any Supplemental Security Income (SSI) the entire household received and any benefits to dependent children in the household. Do not include reimbursements under Medicare/Medicaid for medical expenses.

## Line B — Railroad Retirement benefits

Write the total amount of any retirement, disability, or survivor's benefits the entire household received under the Railroad Retirement Act.

## Line C — Civil Service benefits

Write the total amount of any retirement, disability, or survivor's benefits the total household received under any Civil Service retirement plan.

## Line D — Other pensions and annuity benefits

Write the total adjusted amount of income the entire household received from any annuity, endowment, life insurance contract, or similar contract or agreement. IRA's are not taxable when "rolled over," unless "rolled over" into a Roth IRA. Include only the federally taxable portion of pensions.

## Line E — Human Services and other governmental cash public assistance benefits

Write the total amount of Human Services and other governmental cash public assistance benefits the entire household received. If the first two digits of any member's Human Services case number are the same as any of those in the following list, you must include the total amount of any of these benefits on Line e.

- 01 aged
- 02 blind
- 03 disabled
- 04 temporary assistance to needy families
- 06 temporary assistance to needy families
- 07 general assistance

## Line F — Wages, salaries, and tips from work

Write the total amount of wages, salaries, and tips, from work for every household member.

## Line G — Interest and dividends received

Write the total amount of all interest and dividends the entire household received from all sources, including any government sources. You must include both taxable and nontaxable amounts.

## Line H — Net rental, farm and business income or (loss)

Write the total amount of any net income or loss from rental, farm, business sources, etc., the entire household received, as allowed on U.S. 1040, Lines 12, 17, and 18. You **cannot** use any net operating loss (NOL) carryover in figuring income.

## Line I — Net capital gain or (loss)

Write the total amount of any taxable capital gain or loss the entire household received in 2009, as allowed on U.S. 1040, Lines 13 and 14, or U.S. 1040A, Line 10. You **cannot** use any net capital loss carryover in figuring income.

## Line J — Other income or (loss)

Write the total amount of any other income or loss not included in Lines A through I, that is included in federal adjusted gross income, such as alimony received, unemployment compensation, taxes withheld from oil or gas well royalties. You **cannot** use any net operating loss (NOL) carryover in figuring income.

## Line K — Add Lines A through J

## Line L — Subtractions

You may **only** subtract the following adjustments to income totaled on U.S. 1040, Line 36 or U.S. 1040A, Line 20.

- educator expenses
- IRA deductions
- student loan interest deduction
- Archer MSA deduction
- moving expenses
- one half of self-employment tax
- self-employed health insurance deduction
- self-employed SEP, SIMPLE, and qualified plans
- penalty on early withdrawal of savings
- alimony paid

## Line M — Total household income

Subtract Line L from Line K.