

Any documents used for verification must be within 60 days.

**Records of Earned Income**

- Paycheck stub
- W-2 forms
- Income tax return (state and/or federal)
- Wage tax receipts

**Records of Other Income**

- Pensions and annuities latest check stub from issuing institution
- Social Security current award letter, \*benefit letter or Proof of Income Letter\*
- Unemployment compensation determination letter Form 2000, Form UC 30, or latest check stub
- SSI award letter, \*Proof of Income Letter\*
- TANF award letter, recent check stub
- Worker's compensation Form DOL 203, recent check stub
- Alimony copy of court order
- Child support copy of court order
- Education scholarships/stipends award letter
- Trade union benefits recent check stub.
- Other public assistance award letter
- Income from assets credit union/bank/S&L statements, etc.

**Asset Information**

- Bank statements.
- Stock/bond certificates.
- Mortgage note.
- Income tax return
- Certificates of deposit

**Records of Family Circumstances/Family Composition allowances**

- Work permit.
- Statement of disability
- Social security record
- Adoption papers
- Income tax returns
- Legal documents showing formal adoption being pursued.
- Birth certificates.
- Copies of medical bills
- Social security cards/alternative documents
- Payment receipts for dependent care, childcare, etc.

Tenant-provided documentation that may be used includes, but is not limited to pay stubs, payroll summary report, employer notice/letter of hire/termination, SSA benefit letter, bank statements, child support payment stubs, welfare benefit letters and/or printouts, and unemployment monetary benefit notices.

|  | DCA  | HUD | Self-Declaration/Certification Acceptable   |
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| <b>Picture ID</b><br>For All Adult Household Members 18 years old and older. | <ul style="list-style-type: none"> <li>• Certificate of birth</li> <li>• Naturalization papers Church issued baptismal certificate.</li> <li>• Current, Valid driver's license or Department of Motor Vehicles identification card</li> <li>• U.S. military discharge (DD 214)</li> <li>• Current U.S. passport</li> <li>• Current government employer identification card with picture</li> </ul> |     | <ul style="list-style-type: none"> <li>• A third party who knows the person may attest to the person's identity. The certification must be provided in a format acceptable to DCA and must be signed by the family member whose information or status is being verified.</li> </ul> |

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| <b>Birth Certificate</b><br>All Household Members | <ul style="list-style-type: none"> <li>• Certificate Of Birth</li> <li>• Adoption Papers</li> <li>• Legal Custody Agreement</li> <li>• Health And Human Services ID</li> <li>• Original School Records</li> <li>• Baptismal Certificate*</li> <li>• Military Discharge Papers* Valid Passport</li> <li>• Census Documents Showing Age*</li> <li>• School Records*</li> <li>• Driver's License If Birth Year Is Recorded*</li> <li>• Naturalization Certificate*<br/>*Must Provide a Self-Certification with Other Document.</li> </ul> | <ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• Baptismal Certificate</li> <li>• Military Discharge papers</li> <li>• Valid passport</li> <li>• Census document showing age.</li> <li>• Naturalization certificate</li> <li>• Social Security Administration Benefits printout</li> </ul> |   |

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| <b>Social Security Card</b><br>For All Household Members | <ul style="list-style-type: none"> <li>• An original SSN card issued by the Social Security Administration (SSA)</li> <li>• An original SSA-issued document, which contains the name and SSN of the individual.</li> <li>• An original document issued by a federal, state, or local government agency, which contains the name and SSN of the individual</li> </ul> | <ul style="list-style-type: none"> <li>• Original Social Security card<br/>*Original document issued by a federal or state government agency which contains the name, SSN, and other identifying information of the individual*</li> <li>• Driver's license with SSN<br/>Identification card issued by a medical insurance provider, or by an employer or trade union. Earnings statements on payroll stubs</li> <li>• Bank statement.</li> <li>• Form 1099</li> <li>• Benefit award letter.</li> <li>• Retirement benefit letter</li> <li>• Life insurance policy</li> <li>• Court records</li> <li>• A letter from the DHS indicating that social security numbers have been assigned</li> </ul> |   |

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| <b>Tenant Information Form (Application Packet)</b><br><br>Signed by All Household Members 18 years old and older. | <ul style="list-style-type: none"> <li>• All sections must have a response. Either Yes or No.</li> </ul> |     |   |

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| <b>Optional &amp; Supplemental Contact</b><br><br>Signed by Head of Household | <ul style="list-style-type: none"> <li>Family must provide whatever contact they have, although they may select the checkbox indicating they do not want to provide an additional contact and sign.</li> </ul> |     |   |

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| <b>Authorization to Release Info – HUD</b><br><br>Signed by all household members 18 years old and older. | <ul style="list-style-type: none"> <li>It is required that all adult applicants and participants sign form HUD-9886, Authorization for Release of Information</li> </ul> | <ul style="list-style-type: none"> <li>For use of EIV Income Reports as third-party verification of employment and income a current Consent for Release form HUD-9886 must be on file. *</li> <li>Requests for verification from *a third-party source* must be accompanied by a Consent to Release form *HUD-9886-A</li> </ul> |   |

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| <b>Third Party Consent Form – DCA</b><br><br>Signed by all household members 18 years old and older. |     | <ul style="list-style-type: none"> <li>Requests for verification from *a third-party source* must be accompanied by a Consent to Release form *HUD-9887-A*</li> <li>For use of EIV Income Reports as third party verification of employment and income a current Consent for Release form HUD-9887 must be on file</li> </ul> |   |

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| <b>Declaration of Citizenship</b><br>For all household members – 1 form for each household Member | <ul style="list-style-type: none"> <li>For family members aged 62 or older who claim to be eligible immigrants, no further verification of eligible immigration status is required</li> </ul> | <ul style="list-style-type: none"> <li>Citizens must sign declaration certifying U.S. Citizenship</li> </ul> | <ul style="list-style-type: none"> <li>Citizens must sign declaration certifying U.S. Citizenship</li> </ul> |

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| <b>Proof of Income</b><br>Unemployment compensation | <ul style="list-style-type: none"> <li>Unemployment monetary benefit notices</li> </ul> | <ul style="list-style-type: none"> <li>Copies of checks or records from agency provided by applicant stating payment amounts and dates.</li> <li>Benefit notification letter signed by authorizing agency.</li> </ul> | <ul style="list-style-type: none"> <li>Notarized statement of unemployment compensation received.</li> </ul> |

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| <b>Proof of Income</b><br>Wages | <ul style="list-style-type: none"> <li>DCA will require the family to provide between two (2) to four (4) current and consecutive pay stubs (bi-weekly, semi-monthly, and monthly)</li> <li>Four (4) current and consecutive pay stubs (weekly), or four (4) weeks of current and consecutive pay stubs (daily).</li> <li>Tip income is included in a family member's W-2 by the employer.</li> </ul> | <ul style="list-style-type: none"> <li>*EIV Income Report (mandatory)*</li> <li>Verification form completed by employer.</li> <li>W-2 Forms, if applicant has had same employer for at least two years and increases can be accurately projected.</li> <li>Paycheck stubs or earning statements</li> </ul> | <ul style="list-style-type: none"> <li>Persons who work in industries where tips are standard will be required to sign a certified estimate of tips received for the prior year and tips anticipated to be received in the coming year.</li> </ul> |

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| <b>Proof of Income</b><br>Child Support | <ul style="list-style-type: none"> <li>As verification of child support income, DCA will require the family to provide verification for two (2) full and consecutive months.</li> <li>Copies of the receipts and/or payment stubs for the 60 days prior to DCA request Third-party verification form from the state or local child support enforcement agency.</li> <li>Third-party verification form from the person paying the support family's self-certification of amount received.</li> </ul> | <ul style="list-style-type: none"> <li>Copy of separation or divorce agreement provided by ex-spouse or court indicating type of support, amount, and payment schedule.</li> <li>Written statement provided by ex-spouse or income source indicating all above.</li> <li>If applicable, written statement from court/attorney that payments are not being received and anticipated date of resumption</li> </ul> | <ul style="list-style-type: none"> <li>Notarized statement or affidavit signed by applicant indicating amount received.</li> <li>If applicable, notarized statement or affidavit from applicant indicating that payments are not being received and describing efforts to collect amounts due.</li> <li>Copy of most recent check, recording date, amount, and check number.</li> </ul> |

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| <b>Proof of Income</b><br>SS/SSI | <ul style="list-style-type: none"> <li>The family is to request a benefit verification letter by either calling SSA at 1-800-772-1213, or by requesting it from <a href="http://www.ssa.gov">www.ssa.gov</a></li> </ul> | <ul style="list-style-type: none"> <li>Award or benefit notification letters prepared and signed by authorizing agency.</li> <li>Current or recent check stubs with date, amount, and check number recorded by the owner.</li> <li>Award *or benefit* letters or computer printout from court or public agency.</li> <li>Most recent quarterly pension account statement.</li> <li>Copies of validated bank deposit slips or bank statements, with identification by bank.</li> </ul> | <ul style="list-style-type: none"> <li>Notarized statement of income received other than wages.</li> </ul> |

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| <b>Proof of Income</b><br>Self- Employment<br>Business Owner | <ul style="list-style-type: none"> <li>• Business owners and self-employed people will be required to provide an audited financial statement for the previous fiscal year if an audit was conducted.</li> <li>• If an audit was not conducted, a statement of income and expenses for the previous year must be submitted and the business owner or self-employed person must certify its accuracy. All schedules completed for filing federal and local taxes in the preceding year. If accelerated depreciation was used on the tax return or financial statement, an accountant's calculation of depreciation expense, computed using straight-line depreciation rules.</li> <li>• If a family member has been self-employed less than three (3) months, the PHA will accept the family member's certified estimate of income and schedule an interim reexamination in three (3) months. If the family member has been self-employed for three (3) to twelve (12) months the PHA will require the family to provide documentation of income and expenses for this period and use that information to project income.</li> </ul> | <ul style="list-style-type: none"> <li>• Form 1040 with Schedule C, E, or F.</li> <li>• Financial Statement(s) of the business (audited or unaudited) including an accountant's calculation of straight-line depreciation expense if accelerated depreciation was used on the tax return or financial statement.</li> <li>• For rental property, copies of recent rent checks, lease and receipts for expenses, or IRS Schedule E.</li> <li>• Any loan application listing income derived from business during the preceding 12 months</li> </ul> | <ul style="list-style-type: none"> <li>• Notarized statement showing net income for a business.</li> </ul> |

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| <b>Proof of Income</b><br>Rental Income | <ul style="list-style-type: none"> <li>A current executed lease for the property that shows the rental amount or certification from the current tenant. If schedule E was not prepared</li> <li>Documentation to support the statement including tax statements, insurance invoices, bills for reasonable maintenance and utilities, and bank statements or amortization schedules showing monthly interest expense.</li> </ul> |     | <ul style="list-style-type: none"> <li>A self-certification from the family members engaged in the rental of property providing an estimate of expenses for the coming year and the most recent IRS Form 1040 with Schedule E (Rental Income).</li> <li>DCA will require the family members involved in the rental of property to provide a self-certification of income and expenses for the previous year</li> </ul> |

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| <b>Proof of Income</b><br>Regular Contributions | <ul style="list-style-type: none"> <li>Letter from contributor of amount provided to household.</li> </ul> |     | <ul style="list-style-type: none"> <li>Notarized statement or affidavit signed by applicant stating purpose, dates, and value of gifts.</li> </ul> |



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| <b>Proof of Asset</b> | <ul style="list-style-type: none"> <li>Before retirement, DCA will accept an original document from the entity holding the account with a date that shows it is the most recently scheduled statement for the account but in no case earlier than 6 months from the effective date of the examination.</li> <li>Upon retirement, DCA will accept an original document from the entity holding the account that reflects any distributions of the account balance, any lump sums taken and any regular payments. After retirement,</li> <li>DCA will accept an original document from the entity holding the account dated no earlier than 12 months before that reflects any distributions of the account balance, any lump sums taken and any regular payments.</li> <li>DCA will accept the family's self-certification as verification of fully excluded income</li> </ul> | <ul style="list-style-type: none"> <li>Copies of current statements, bank passbooks, certificates of deposit, if they show required information (i.e., current rate of interest).</li> <li>Copies of Form 1099 from the financial institution, and verification of projected income for the next 12 months.</li> <li>Broker's quarterly statements showing value of stocks/bonds and earnings credited to the applicant.</li> <li>Copy of the amortization schedule, with sufficient information for the owner to determine the amount of interest to be earned during the next 12 months. NOTE Copy of a check paid by the buyer to the applicant is not acceptable.</li> </ul> |  |

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| <b>Zero Income Form (If no household income)</b><br>Signed by Head of Household | <ul style="list-style-type: none"> <li>Complete a zero-income statement. Calculation sheet</li> </ul> |     | <ul style="list-style-type: none"> <li>Notarized zero income declaration form.</li> </ul> |

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| <b>OTHER DOCUMENTS</b> | <ul style="list-style-type: none"> <li>Marriage/Divorce Marriage certificate generally is required to verify that a couple is married. DCA will require the family to provide documentation of the divorce or separation.</li> <li>A certified copy of a divorce decree, signed by a court officer, is required to document that a couple is divorced.</li> <li>A copy of a court-ordered maintenance or other court record is required to document a separation.</li> <li>If no court document is available or obtaining such document cause undue financial burden, documentation from a community-based agency will be accepted or an affidavit combined with verification that the estranged person is no longer residing in the household.</li> <li>An affidavit combined with verification that the estranged person is no longer residing in the household will suffice (major utility bill, lease).</li> </ul> |     | <ul style="list-style-type: none"> <li>Certification by the head of household is normally sufficient verification. DCA will require the family to provide documentation of the marriage</li> </ul> |

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| <b>Student Verifications</b> | <ul style="list-style-type: none"> <li>• Either reviewing and verifying previous address information to determine whether the student has established a household separate from their parents for at least one year or reviewing and verifying documentation relevant to determining whether the student meets the U.S. Department of Education's definition of independent student (see section 3-II. E)</li> <li>• Review prior year income tax returns to verify whether a parent has claimed the student as a dependent</li> <li>• Requesting and obtaining written certification directly from the student's parents identifying the amount of support they will be providing to the student, even if the amount of support is \$0.</li> <li>• Internal Revenue Service (IRS) tax returns, consecutive and original pay stubs, bank statements, pension benefit statements, benefit award letters, and other official and authentic documents from a federal, state, or local agency.</li> </ul> | <ul style="list-style-type: none"> <li>• School records, such as paid fee statements, show enough credits to be considered a full-time student by the educational institution attended.</li> <li>• School records, such as paid fee statements that show enough credits to be considered a full-time student by the educational institution attended.</li> </ul> |  |

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| <b>Disability</b> | <ul style="list-style-type: none"> <li>Benefit verification letter from each family member claiming disability status. If the family is unable to provide the document(s), DCA will ask the family to request a benefit verification letter by either calling SSA at 1-800-772-1213, or by requesting it from</li> <li>A knowledgeable professional must provide third-party verification that the family member meets the HUD definition of disability.</li> </ul> | <ul style="list-style-type: none"> <li>Verification from *appropriate source of information* stating that individual qualifies under the definition of disability</li> </ul> |  |

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| <b>Medical Expenses</b> | <ul style="list-style-type: none"> <li>Written third-party documents provided by the family, such as pharmacy printouts or receipts. DCA will make a best effort to determine what expenses from the past are likely to continue to occur in the future.</li> <li>DCA will also accept evidence of monthly payments or total payments that will be due for medical expenses during the upcoming 12 months.</li> <li>Written third-party verification forms if the family is unable to provide acceptable documentation. If third-party or document review is not possible, written family certification as to costs anticipated to be incurred during the upcoming 12 months</li> </ul> | <ul style="list-style-type: none"> <li>Copies of income tax forms (Schedule A, IRS Form 1040) that itemize medical expenses, when the expenses are not expected to change over the next 12 months.</li> <li>Receipts, or pay stubs, which indicate health insurance premium costs, or payments to a resident attendant.</li> <li>Receipts or ticket stubs that verify transportation expenses directly related to medical expenses.</li> </ul> | <ul style="list-style-type: none"> <li>Notarized statement or signed affidavit of transportation expenses directly related to medical treatment, if there is no other source of verification.</li> </ul> |

## **DCA ADMIN PLAN STATES**

The authority for PHA policies is derived from many sources. Primary among these sources are federal statutes, federal regulations, and guidance issued by HUD. State law also directs PHA policy. State law must be followed where such law exists and does not conflict with federal regulations. Industry practice may also be used to develop policy as long as it does not conflict with federal requirements or prohibitions.

HUD provides the primary source of PHA policy through federal regulations, HUD notices, and handbooks. Compliance with federal regulations, current HUD notices, and current HUD handbooks is mandatory. HUD also provides guidance to PHAs through other means such as HUD-published guidebooks, expired HUD notices, and expired handbooks. Basing PHA policy on HUD guidance is optional, as long as PHA policies comply with federal law, federal regulations and mandatory policy. Because HUD has already determined that the guidance it provides is consistent with mandatory policies, PHA reliance on HUD guidance provides the PHA with a “safe harbor.”