



DEPARTMENT OF HAWAIIAN HOME LANDS



NAHASDA Income Eligibility Manual

11/2012



DEPARTMENT OF HAWAIIAN HOME LANDS

The Purpose of the NAHASDA Income Eligibility Manual

Pursuant to 24 CFR, Part 1006, Subpart D - Program Requirements, the Department of Hawaiian Home Lands (DHHL) must develop, follow, and have available for review by HUD, written policies governing the eligibility, admission, and occupancy of families for housing assisted with NHHBG funds and governing the selection of families receiving other assistance under the Act. This manual was created to address this requirement of HUD in the use of NHHBG funds.

DHHL will use the **IRS 1040 Method** to determine income eligibility. If a family is deemed ineligible using the **IRS 1040 Method**, DHHL will use the **Section 8 Method**.

Department of Hawaiian Home Lands NAHASDA Income Eligibility Manual

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DHHL's Eligibility Policy

To meet DHHL's eligibility requirements, the applicant or lessee must be:

- A legal resident of the United States.
- 18 years of age.
- At least 50% native Hawaiian or considered a beneficiary of the trust. A DHHL application and kumu 'ohana shall be approved by, and on-file with, the Department of Hawaiian Home Lands.

For all NAHASDA projects, applicants and lessees must submit a completed income verification form with all required documentation within 90 days from receipt of the application to participate in the NAHASDA funded project. For homebuyers, applicants and lessees must submit a completed income verification form (see appendix) and be approved prior to signing a contract/agreement.

Lessees must also abide by the following requirements:

- Lessees shall pay a homestead lease rental of \$1 a year for a term of ninety-nine years. Extensions shall not be for more than one hundred ninety-nine years.
- Lessees must occupy their home and tract awarded by DHHL
- Lessees shall not transfer their lease to anyone, except another native Hawaiian at or below 80% of the HUD median income during the NHHBG retention period affixed to their lease, and then only upon the approval of the Hawaiian Homes Commission.
- Lessees may transfer their interest in the tract to the following qualified relatives of the lessee(s) who are at least one-quarter Hawaiian and at or below 80% of the HUD median income during the NHHBG retention period affixed to the lease: husband, wife, child, or grandchild.
- Lessees shall not sublet their interest in the tract or improvements thereon.
- Lessees shall pay all taxes assessed upon the tract and improvements thereon.
- If during the Retention Period, the lessee fails to occupy the dwelling unit as his/her principal residence or the lessee fails to convey, sell or transfer any interest in the lease to an eligible low-income native Hawaiian purchaser or transferee, the lessee shall be required to repay a pro-rated portion of the subsidy.
- Should it be determined that a lessee is ineligible to receive assistance through the NHHBG, the lessee may submit a written request to DHHL for reconsideration.

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IRS 1040 Method

HUD Eligibility Requirements Median Income Limits

The applicant's or lessee's household annual income may not exceed the applicable income limit set each fiscal year by HUD.

HUD establishes the housing area median income (AMI) limits annually. The AMI and State media income information is available on HUD's website at:
“<http://www.huduser.org/portal/datasets/il.html>”

The median income means the greater of:

- The median income for the housing area determined by HUD; or
- The median income for the State of Hawaii.

See DHHL's website at <http://www.hawaiianhomelands.org/nahasda/nahasda-income-limits/> for current list of NAHASDA income limits.

IRS Form 1040 Definition of Income

Under the 1040 method to determine income eligibility, the **annual income** is the **adjusted gross income** for the purposes of reporting under the IRS Form 1040 series for individual Federal annual income tax purposes.

The definition of **adjusted gross income** is the taxable income after eligible adjustments allowed, of all adult household members (except full time students) anticipated to be received during the coming 12-month period.

Timing of the Income Determination

For new construction projects and re-awards, the homebuyers must be determined income eligible prior to the signing of the construction contract / agreement to purchase.

Household income will not be re-verified once the contract / agreement to purchase is signed.

Household Size

Keep in mind that income eligibility changes with household size. Count all members of the household except:

- Foster Children, Live-in Aides, Children of Live-In Aides, Unborn Children
- Children Being Pursued for Legal Custody or adoption who are not currently living with the household.

Whose Income to Count

The IRS 1040 adjusted gross income must be counted for:

- The head of household;
- Co-head, or spouse (even if temporarily absent); and
- Any other family member over 18 years of age (except full-time students).

Exclusions from Income

The following shall not be considered as income:

Statutory Exclusions from Income per Section 4(9) of NAHASDA

- (A) Any amounts not actually received by the family.
- (B) Any amounts eligible for exclusions under section 1613(a)(7) of the Social Security Act.
- (C) Any amounts received by a family member as disability compensation under chapter 11 of title 38 U.S. Code, or dependency and indemnity compensation under chapter 13 of title 38 U.S. Code.

In addition, the following shall not be considered as income:

Federally Mandated Exclusions from Income Published in the Federal Register

- (a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017(b));
- (b) Payments to Volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(f)(1), 5058);
- (c) Payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626(c));
- (d) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459e);
- (e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624(f));
- (f) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Stat. 2503-04);
- (g) The first \$2000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court, the interests of individual Indians in trust or restricted lands, including the first \$2000 per year of income received by individual Indians from funds derived from interests held in such trust or

restricted lands (25 U.S.C. 1407–8);

(h) Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under Federal work-study programs or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu). For Section 8 programs, the exception found in § 237 of Public Law 109–249 applies and requires that the amount of financial assistance in excess of tuition shall be considered income in accordance with the provisions codified at 24 CFR 5.609(b)(9), except for those persons with disabilities as defined by 42 U.S.C. 1437a(b)(3)(E) (Pub. L. 109–247);

(i) Payments received from programs funded under Title V of the Older Americans Act of 1965 (42 U.S.C. 3056g);

(j) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange liability litigation, M.D.L. No. 381 (E.D.N.Y.) (Pub. L. 101–201 and 101–39);

(k) Payments received under the Maine Indian Claims Settlement Act of 1980 (Public Law 96–420, 25 U.S.C. 1721) pursuant to 25 U.S.C. 1728(c);

(l) The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q);

(m) Earned income tax credit (EITC) refund payments received on or after January 1, 1991 (26 U.S.C. 32(l));

(n) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95–433);

(o) Allowances, earnings and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637(d));

(p) Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act (42 U.S.C. 10602);

(q) Allowances, earnings and payments to individuals participating in programs under the Workforce Investment Act of 1998 (29 U.S.C. 2931);

(r) Any amount received under the School Lunch Act and the Child Nutrition Act of

1966 (42 U.S.C. 1780(b)), including reduced-price lunches and food under the Special Supplemental Food Program for Women, Infants, and Children (WIC);

(s) Payments, funds or distributions authorized, established, or directed by the Seneca Nation Settlement Act of 1990 (25 U.S.C. 1774f(b));

(t) Payments from any deferred Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts as provided by an amendment to the definition of annual income in the U.S. Housing Act of 1937 (42 U.S.C. 1437) by Section 2608 of the Housing and Economic Recovery Act of 2008 (Pub. L. 110–289, 42 U.S.C. 4501);

(u) Compensation received by or on behalf of a veteran for service-connected disability, death, dependency, or indemnity compensation as provided by an amendment by the Indian Veterans Housing Opportunity Act of 2010 (Pub. L. 111–269) to the definition of income applicable to programs authorized under the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4101) and administered by the Office of Native American Programs; and

(v) A lump sum or a periodic payment received by an individual Indian pursuant to the Class Action Settlement Agreement in the case entitled *Elouise Cobell et al. v. Ken Salazar et al.*, United States District Court, District of Columbia, as provided in the Claims Resolution Act of 2010 (Pub. L. 111–291).

Please note that the federally mandated exclusions from annual income may change, and are published from time to time in the federal register. Be sure to check the federal register for the most up-to-date listing.

Use of Income Tax Returns

A signed and dated copy of the most recent complete federal tax returns must be provided for all applicants or lessees, spouse, and other adult household members. All attached forms and schedules shall be included; e.g., W-2s, 1099s, SCH A, B, C, D, etc. as applicable.

Two years tax returns must be provided for all self employed individuals.

In addition, each household must complete the NAHASDA Income Verification Form and provide copies of all documents listed on the form. The reviewing DHHL staff, or the NHHBG grant recipient must complete the Income Eligibility Worksheet (See appendix).

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Section 8 Method

HUD Eligibility Requirements Median Income Limits

The applicant's or lessee's household annual income may not exceed the applicable income limit set each fiscal year by HUD.

HUD establishes the housing area median income (AMI) limits annually. The AMI and State media income information is available on HUD's website at: "<http://www.huduser.org/portal/datasets/il.html>"

The median income means the greater of:

- The median income for the housing area determined by HUD; or
- The median income for the State of Hawaii.

See DHHI's website at <http://www.hawaiianhomelands.org/nahasda/nahasda-income-limits/> for current list of NAHASDA income limits.

Section 8 Definition of Income

Annual income means all amounts, monetary or not, that go to or are on behalf of, the family head or spouse (even if temporarily absent) or to any other family member, or all amounts anticipated to be received from a source outside the family during the 12-month period following admission [or annual reexamination] effective date that are not specifically excluded by regulation (24 CFR 5.609c).

Income Inclusions

(1) The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;

(2) The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;

(3) Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;

(4) The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount;

(5) Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay;

(6) Welfare assistance payments. (i) Welfare assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual income only to the extent such payments qualify as assistance under the TANF program definition at 45 CFR 260.31 and are not otherwise excluded under 24 CFR 5.609c

(ii) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:

(A) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

(B) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph shall be the amount resulting from one application of the percentage.

(7) Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling;

(8) All regular pay, special pay and allowances of a member of the Armed Forces;

(9) For section 8 programs only and as provided in 24 CFR 5.612, any financial assistance, in excess of amounts received for tuition, that an individual receives under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), from private sources, or from an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income to that individual, except that financial assistance described in this paragraph is not considered annual income for persons over the age of 23 with dependent children. “Financial assistance” does not include loan proceeds for the purpose of determining income.

Income Exclusions

The following shall not be considered as income:

Statutory Exclusions from Income per Section 4(9) of NAHASDA

- (A) Any amounts not actually received by the family.
- (B) Any amounts eligible for exclusions under section 1613(a)(7) of the Social Security Act.
- (C) Any amounts received by a family member as disability compensation under chapter 11 of title 38 U.S. Code, or dependency and indemnity compensation under chapter 13 of title 38 U.S. Code.

In addition, the following shall not be considered as income:

Exclusions from the Section 8 Definition of Annual Income per 24 CFR 5.609c

- (1) Income from employment of children (including foster children) under the age of 18 years;
- (2) Payments received for the care of foster children or foster adults (usually individuals with disabilities, unrelated to the tenant family, who are unable to live alone);
- (3) Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses (but see No. 5 under Income Inclusions);
- (4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- (5) Income of a live-in aide (as defined by regulation);

- (6) Subject to number 9 in Income Inclusions, the full amount of student financial assistance paid directly to the student or to the educational institution;
- (7) The special pay to a family member serving in the Armed Forces who is exposed to hostile fire;
- (8) (a) Amounts received under training programs funded by HUD;
- (b) Amounts received by a person with disabilities that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
- (c) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and which are made solely to allow participation in a specific program;
- (d) A resident service stipend. This is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the owner, on a part-time basis, that enhances the quality of life in the development. No resident may receive more than one such stipend during the same period of time; or
- (e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training programs not affiliated with a local government) and training of a family member as resident management staff. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participates in the employment training program.
- (9) Temporary, nonrecurring, or sporadic income (including gifts).
- (10) Reparations payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era;
- (11) Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse);
- (12) Adoption assistance payments in excess of \$480 per adopted child;
- (13) Deferred periodic payments of supplemental security income and social security benefits that are received in a lump-sum payment or in prospective monthly payments;

(14) Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;

(15) Amounts paid by a state agency to a family with a developmentally disabled family member living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home;

(16) Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the 1937 Act. The following is a list of income sources that qualify for that exclusion:

Federally Mandated Exclusions from Income Published in the Federal Register

(a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017(b));

(b) Payments to Volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(f)(1), 5058);

(c) Payments received under the Alaska Native Claims Settlement Act (43 U.S.C. 1626(c));

(d) Income derived from certain submarginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459e);

(e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program (42 U.S.C. 8624(f));

(f) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub. L. 94-540, 90 Stat. 2503-04);

(g) The first \$2000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court, the interests of individual Indians in trust or restricted lands, including the first \$2000 per year of income received by individual Indians from funds derived from interests held in such trust or restricted lands (25 U.S.C. 1407-8);

(h) Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under Federal work-study programs or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu). For Section 8 programs, the exception found in § 237 of Public Law 109-249 applies and requires that the amount of financial assistance in excess of tuition shall be considered income in accordance with the provisions codified at 24 CFR 5.609(b)(9), except for those persons with disabilities as defined by 42 U.S.C. 1437a(b)(3)(E) (Pub. L. 109-247);

- (i) Payments received from programs funded under Title V of the Older Americans Act of 1965 (42 U.S.C. 3056g);
- (j) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in the In Re Agent Orange liability litigation, M.D.L. No. 381 (E.D.N.Y.) (Pub. L. 101–201 and 101–39);
- (k) Payments received under the Maine Indian Claims Settlement Act of 1980 (Public Law 96–420, 25 U.S.C. 1721) pursuant to 25 U.S.C. 1728(c);
- (l) The value of any child care provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q);
- (m) Earned income tax credit (EITC) refund payments received on or after January 1, 1991 (26 U.S.C. 32(l));
- (n) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95–433);
- (o) Allowances, earnings and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637(d));
- (p) Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because of the commission of a crime against the applicant under the Victims of Crime Act (42 U.S.C. 10602);
- (q) Allowances, earnings and payments to individuals participating in programs under the Workforce Investment Act of 1998 (29 U.S.C. 2931);
- (r) Any amount received under the School Lunch Act and the Child Nutrition Act of 1966 (42 U.S.C. 1780(b)), including reduced-price lunches and food under the Special Supplemental Food Program for Women, Infants, and Children (WIC);
- (s) Payments, funds or distributions authorized, established, or directed by the Seneca Nation Settlement Act of 1990 (25 U.S.C. 1774f(b));
- (t) Payments from any deferred Department of Veterans Affairs disability benefits that are received in a lump sum amount or in prospective monthly amounts as provided by an amendment to the definition of annual income in the U.S. Housing Act of 1937 (42 U.S.C. 1437) by Section 2608 of the Housing and Economic Recovery Act of 2008 (Pub. L. 110–289, 42 U.S.C. 4501);

(u) Compensation received by or on behalf of a veteran for service-connected disability, death, dependency, or indemnity compensation as provided by an amendment by the Indian Veterans Housing Opportunity Act of 2010 (Pub. L. 111–269) to the definition of income applicable to programs authorized under the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4101) and administered by the Office of Native American Programs; and

(v) A lump sum or a periodic payment received by an individual Indian pursuant to the Class Action Settlement Agreement in the case entitled *Elouise Cobell et al. v. Ken Salazar et al.*, United States District Court, District of Columbia, as provided in the Claims Resolution Act of 2010 (Pub. L. 111–291).

Please note that the federally mandated exclusions from annual income may change, and are published from time to time in the federal register. Be sure to check the federal register for the most up-to-date listing.

Annualizing Anticipated Annual Income

Once all sources of income are known and verified, the reported income must be converted to an annual figure. Convert periodic wages to annual income using the following:

- Multiply hourly wages by the number of hours worked per year (2080 hours for full-time employment with a 40 hour work week and no overtime).
- Multiply weekly wages by 52.
- Multiply bi-weekly wages (paid every other week) by 26.
- Multiply semi-monthly wages (paid twice each month) by 24.
- Multiply monthly wages by 12.

Use current circumstances to anticipate annual income. The following are two acceptable methods of calculating annual income:

Calculating projected annual income by annualizing current income; or

Using information available to average anticipated income from all known sources when the sources are expected to change during the year.

Timing of the Income Determination

For new construction projects and re-awards, the homebuyers must be determined income eligible prior to the signing of the construction contract / agreement to purchase.

Household income will not be re-verified once the contract / agreement to purchase is signed.

Household Size

Keep in mind that income eligibility changes with household size. Count all members of the household except:

- Foster Children, Live-in Aides, Children of Live-In Aides, Unborn Children
- Children Being Pursued for Legal Custody or adoption who are not currently living with the household.

Documentation

The following documentation is required to be submitted by the applicant or lessee to verify income eligibility:

(For each household member 18 years and older)

- Two months of the most recent pay stubs.
- A signed and dated copy of the two most recent years of federal tax returns. All attached forms and schedules shall be included; e.g., W-2s, 1099s, SCH A, B, C, D, etc. as applicable.
- Two months of the most recent bank statements for all accounts.
- As applicable: Most recent social security benefit letter, retirement statement, financial assistance statement, unemployment benefit statement, disability statement, and documentation verifying non-employment status (may require affidavit and/or verification of employment).

- As applicable, divorce decree, to document alimony or child support received.
- Affidavits will be required for any minor children that are not reflected on Federal tax returns; for any adult claiming to be unemployed and claiming to be exempt from filing Federal tax returns, or for other situations, as applicable and upon request.

In addition, each household must complete the NAHASDA Income Verification Form. The reviewing DHHL staff, or the NHHBG grant recipient must complete the Income Eligibility Worksheet (See appendix).

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Appendix

- NAHASDA Income Verification Form - Page 20
(to be filled out by the applicant or lessee.)
- Income Eligibility Worksheet - Page 25
(For Internal Use)



NAHASDA

NATIVE AMERICAN HOUSING ASSISTANCE AND SELF DETERMINATION ACT

Income Verification Form

Incomplete Forms will NOT be processed.

Current Lessee Information

Lease Number: _____

Total Number of Lessees: _____

Lessee Name: _____

Address of Home: _____

Adult Household Members - please print clearly

Complete for all household members 18 years of age and over, including Lessee

(Lessee) Name #1 _____

Social Security #: _____

Total Number of Lessees: _____

Date of Birth: _____

Is there a Mortgage Loan on this Home? Yes No

Phone: _____

If there is a Mortgage, what is the current outstanding balance due? _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #2 _____

Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #3 _____

Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #4 _____

Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #5 _____ Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #6 _____ Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #7 _____ Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #8 _____ Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #9 _____ Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

Name #10 _____ Social Security #: _____

Are you a Co or Joint Lessee: Yes No

Date of Birth: _____

Are you a Co Borrower on the Loan: Yes No

Phone: _____

Are you a Citizen or permanent Resident Alien of the United States residing in the State of Hawaii? Yes No

If additional space is needed for additional household members, please attach a separate sheet.

HOUSEHOLD MEMBERS List all household members who will reside in the dwelling, regardless of age (include children), and corresponding sources of income, if any. If no income for individuals 18 and over, an affidavit will be required. **All adult household members must sign this form.**

Print Full Name <i>Names should correspond to numbers and data above</i>	Age	Employer or Source of income*	Monthly Income	Relationship to applicant
1. Lessee:				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

*Sources of income include, but are not limited to, wages, public assistance, retirement, social security, unemployment, disability, alimony, child support, interest, dividends, and capital gains.

TOTAL HOUSEHOLD SIZE: _____

SUBMIT COPIES OF ALL DOCUMENTS LISTED BELOW:

(For each household member 18 years and older)

1. Two months of most recent pay stubs
2. Two years of most recent Federal tax returns, including all forms, schedules and W-2 forms
3. Two months of most recent bank statements for all accounts
4. As applicable: Most recent social security benefit letter, retirement statement, financial assistance statement, unemployment benefit statement, disability statement, and documentation verifying non-employment status (may require affidavit and/or verification of employment)
5. As applicable, divorce decree, to document alimony or child support received
6. Affidavits will be required for any minor children that are not reflected on Federal tax returns; for any adult claiming to be unemployed and claiming to be exempt from filing Federal tax returns, or for other situations, as applicable and upon request.

Individuals making false statements will face consequences as applicable under State and Federal law. By signing below, I/We declare under penalty of law that the foregoing information is true and correct. I/We further understand that this information will be used to determine my/our eligibility for the transfer of a NAHASDA assisted unit and that the terms and conditions of the original NAHASDA assistance will be reflected in my lease agreement with the Department of Hawaiian Home Lands (DHHL). I/We authorize the Department of Hawaiian Home Lands (DHHL) to obtain credit reports, at no cost to us, if required for the purpose of pre-qualification for the mortgage loan and that this information, as well as any information provided in or with this application, may be shared with DHHL approved service providers, as applicable. **All household members 18 and over must sign this form**

_____	_____
Lessee Signature	Date
_____	_____
Adult Household Member's Signature #2	Date
_____	_____
Adult Household Member's Signature #3	Date
_____	_____
Adult Household Member's Signature #4	Date
_____	_____
Adult Household Member's Signature #5	Date
_____	_____
Adult Household Member's Signature #6	Date
_____	_____
Adult Household Member's Signature #7	Date
_____	_____
Adult Household Member's Signature #8	Date
_____	_____
Adult Household Member's Signature #9	Date
_____	_____
Adult Household Member's Signature #10	Date

If additional signatures are required, please use the back of this form and check here.

Mailing Address:
Department of Hawaiian Home Lands
Attn: NAHASDA Income Verification
PO Box 1879
Honolulu, Hawaii 96805

Any Questions Please Contact:
Sharon Mendoza @ (808) 620-9242

**DEPARTMENT OF HAWAIIAN HOME LANDS
NAHASDA ANNUAL INCOME ELIGIBILITY WORKSHEET**

Applicant/Lessee
 Social Security No xxx-xx- Date of Birth _____

Co-Applicant/Co-Lessee
 Social Security No xxx-xx- Date of Birth _____ Relationship _____

Property Address _____

Lease No. _____ Lot No _____ Area/Island _____

A: EMPLOYMENT		List for all adult household members	
Recipient	Employer	Calculation: attach additional sheets if necessary	
_____	_____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Subtotal A: \$ _____

B: NON WAGE INCOME			
Type	Recipient	Calculation	
Social Security	_____	_____	\$ _____
Pension/Annuity	_____	_____	\$ _____
Unemployment	_____	_____	\$ _____
Welfare	_____	_____	\$ _____
Alimony	_____	_____	\$ _____
Child Support	_____	_____	\$ _____
Other: Describe	_____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Subtotal B: \$ _____

C: NET FARM AND BUSINESS INCOME if negative, income = 0		
Recipient	YTD Net Income	Calculation: attach additional sheet if necessary
_____	_____	_____
_____	_____	_____
_____	_____	_____

Subtotal C: \$ _____

Total Annual Household Income A+B+C= \$ _____

80% AMI \$ _____

Attach current HUD Income Limits Schedule
Total Household Size as stated on NAHASDA Income Verification Form _____

Family is eligible for NAHASDA Assistance **YES** **NO**

Certified by _____ Date _____

Print Name _____