

## Household Income Defined:

Household income is defined as the total annual gross income before taxes (minus exclusions) of all household members, except earned income of dependent minors under 18 years of age. All income and allowed exclusions must be documented for household members 18 years of age and older regardless of relationship to the primary applicant. Heads of households and spouses may never be considered minors. Gross household income includes wages, interest, dividends, annuities, and pensions. Additional sources of countable income include, but are not limited to the following:

### Included (Countable) Household Income:

- Active Military Pay (Basic pay)
- Adoption Assistance
- Alimony
- Annuity
- Black Lung
- Capital Gains - Proceeds from sale of property, home and stock
- Cash Withdraws from Individual Retirement Accounts (IRA)
- Child Support Received
- Company Disability and Black Lung
- Contract Income
- Disability Assistance (DA)
- Estate and Trust Settlements - minus attorney fees (one-time payment or lump sum)
- Farm Income
- Garnished Wages, including Bankruptcy/Chapter 13
- Grants/Training Stipends – living expenses only
- Immigrant Relocation Allowance
- Income received from gas and oil leases
- Interest earned from Savings Accounts
- Lump Sum Distribution
- Odd Jobs
- Ohio Electronic Child Care (Ohio ECC) – Provider income
- Pensions - Government/Veterans/Private Industry
- Rental Income earned from rental property
- Self-Employment Income
- Social Security, Supplemental Security Income (SSI) Social Security Disability (SSDI)
- Strike Benefits
- Temporary Assistance to Needy Families (TANF)/General Assistance (GA)
- Unearned income paid to or on the behalf of minors
- Unemployment Benefits
- Utility Allowances (as discretionary income)
- Veterans' Administration Benefits
- Wages/Tips
- Widows/Widowers Benefits

- Workers' Compensation

Excluded Household Income:

- Agent Orange Compensation/Benefit
- Assets from bank withdrawals
- Attorney's fees for Estate & Trust Settlements
- Child Support Paid
- FEMA – Cash Payments
- Food Stamps/SNAP
- Funds/training stipends designated for specific purposes (i.e., educational Grants/Training stipends for tuition and/or books only-not living expenses).
- Handicapped Income - self-sufficiency programs (example: work expenses for the blind)
- Health Care Spending Accounts – non-taxable health care spending accounts are allowable deductions from income
- Health Insurance Premiums (dental, vision, health and supplemental insurance)
- Income earned by dependent minors less than 18 years of age
- Jury Duty
- Loans from individuals or institutions requiring repayment of either principle or principal and interest – must be well documented
- Medicaid spend down
- Medicare Part D (prescription premium)
- Medicare Payments
- Military Allowances for Subsistence, Housing, Family Separation, etc.
- Ohio Waiver Program
- Prevention, Retention, & Contingency (PRC) - assistance to attempt to divert families from long term financial dependency
- Proceeds from Reverse Mortgages
- Reimbursement for Work Expenses
- Stipend for Foster Care
- Tax refunds and rebates
- Title III Disaster Relief Emergency Assistance Program (DREAP)
- Title V Wages/Senior Community Employment Programs (SCEP) - Older Americans' Act (Public Law 100-175) Experience Works (formerly Green Thumb), Foster Grandparents Program, Mature Services
- Title XX Benefits
- Transportation Allowances (i.e., Workforce Investment Act (WIA), Job Training Partnership Act (JTPA), Workfare
- Veterans Affairs (VA) Service-Related Disability/including surviving dependents
- Volunteers in Service to America (Vista) or other AmeriCorps Stipends
- Work Allowances (i.e., Learning Earning and Parenting [LEAP])