

NauVEL 2009 Income Eligibility Guidelines

Pursuant to Title X, Sec. 1011, to qualify for NauVEL funding, the following household income requirements must be met. Household income is current gross annual before deductions from all household occupants.

- For rental units:
 - At least 50 percent of rental units are occupied by or made available to very low-income families (with incomes up to 50 percent of the area median income level); and
 - The remaining units must be occupied by or made available to low income families (up to 80 percent of the area median income level);
 - Except, in buildings with five or more units, up to 20 percent of the units may be occupied by families who are not low or very low-income families.

- For owner-occupied housing:
 - All units assisted with grants under this section shall be the principal residence of families with income at or below 80 percent of the area median income level; and
 - Not less than 90 percent of the units assisted with grants shall be occupied by a child under the age of six years or shall be units where a child under the age of six years spends a significant amount of time visiting.

FOR DWELLINGS LOCATED IN ANSONIA, BEACON FALLS, DERBY, SEYMOUR, CT:

FY 2009 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<u>Low (80%) Income</u>	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
<u>Very Low (50%) Income</u>	\$30,000	\$34,300	\$38,550	\$42,850	\$46,300	\$49,700	\$53,150	\$56,550
<u>Extremely Low (30%) Income</u>	\$18,000	\$20,550	\$23,150	\$25,700	\$27,750	\$29,800	\$31,850	\$33,900

FOR DWELLINGS LOCATED IN NAUGATUCK, CT:

FY 2009 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<u>Low (80%) Income</u>	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
<u>Very Low (50%) Income</u>	\$28,100	\$32,100	\$36,150	\$40,150	\$43,350	\$46,550	\$49,800	\$53,000
<u>Extremely Low (30%) Income</u>	\$16,850	\$19,300	\$21,700	\$24,100	\$26,050	\$27,950	\$29,900	\$31,800

FOR DWELLINGS LOCATED IN SHELTON, CT:

FY 2009 Income Limit Category	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
<u>Low (80%) Income</u>	\$44,800	\$51,200	\$57,600	\$64,000	\$69,100	\$74,250	\$79,350	\$84,500
<u>Very Low (50%) Income</u>	\$29,700	\$33,900	\$38,150	\$42,400	\$45,800	\$49,200	\$52,600	\$55,950
<u>Extremely Low (30%) Income</u>	\$17,800	\$20,350	\$22,900	\$25,450	\$27,500	\$29,500	\$31,550	\$33,600

Defining Income

The term "annual income" refers to the adjusted (gross) income as defined by the IRS Form 1040 (1040 Long). The 1040 Long form requires reporting of certain kinds of income, which are then added together to constitute what is referred to as "gross income." From the gross income figure, certain deductions are then taken to arrive at an "adjusted gross income."

Using the 1040 Long Form Income

A summary of inclusions and exclusions to adjusted gross income are provided below.

Inclusions

1. Wages, salaries, tips, etc.
2. Taxable interest.
3. Dividends.
4. Taxable refunds, credits or offsets of State and local income taxes. There are some exceptions - refer to Form 1040 instructions.
5. Alimony (or separate maintenance payments) received.
6. Business income (or loss).
7. Capital gain (or loss).
8. Other gains (or losses) (i.e., assets used in a trade or business that were exchanged or sold).
9. Taxable amount of individual retirement account (IRA) distributions. (Includes simplified employee pension [SEP] and savings incentive match plan for employees [SIMPLE] IRA.)
10. Taxable amount of pension and annuity payments.
11. Rental real estate, royalties, partnerships, S corporations, trusts, etc.
12. Farm income (or loss).
13. Unemployment compensation payments.
14. Taxable amount of Social Security benefits.
15. Other income. (Includes: prizes and awards; gambling, lottery or raffle winnings; jury duty fees; Alaska Permanent fund dividends; reimbursements for amounts deducted in previous years; income from the rental of property if not in the business of renting such property; and income from an activity not engaged in for profit).

Exclusions

1. Child support.
2. Money or property that was inherited, willed or given as a gift.
3. Life insurance proceeds received as a result of someone's death.

Determining Whose Income to Count

Do not count the following household members (or their associated income) when determining household size for the purpose of computing “annual income” in accordance with Area Median Income limits:

- 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

A child who is subject to a shared-custody agreement in which the child resides with the household at least 50 percent of the time can be counted as a household member.

Foster children in the care of families applying for assistance may be counted when determining household size. Income from the care of foster children is subject to the income definitions of IRS Form 1040. However, only those children presently in the foster care of the applicant family at the time of application may be considered.

Time in Residence

When determining whether a child is eligible for consideration as a “household member”, the same child under 6 years of age must visit the residence regularly, on at least two different days within any week (Sunday through Saturday period), provided that each day’s visit lasts at least 3 hours and the combined weekly visits last at least 6 hours. The combined annual visits must total at least 60 hours.