

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

---

**SECTION 1200**

**INCOME VERIFICATION**

---

**1200 BACKGROUND**

DHS must ensure consistent, fair and equitable treatment to all applicants. CAA must comply with prescribed procedures to protect the rights of all applicants.

**1200.1 REQUIREMENT**

All income received from any source by the household is considered in determining eligibility and benefit level.

**1200.2 BASIC CONSIDERATIONS**

Income received is considered to be one of the following:

- Earned - income received from wages, salaries, commissions, or in exchange for services rendered.
- Unearned - income received from any source other than those listed above.

Eligibility based on income is determined by resolving the following series of questions:

- What is the income limit for the household?
- What is the gross monthly household income?
- What is the source of the income?
- Is the income available to the household to meet its needs?
- Is the income included or excluded?
- How often is the income received?

Income of household members under 18 years of age is not considered when determining eligibility for energy assistance.

The countable income of the following individuals is considered when determining eligibility:

- household members
- ineligible aliens

Countable income of the household member is applied to the income limit(s) for the household size. Income is included if it is accessible to the household for use and the household has the legal authority to use it (ex. Representative Payee if not residing in the household).

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

---

**SECTION 1200**

**INCOME VERIFICATION**

---

**1200.2 BASIC CONSIDERATIONS** (cont'd)

If a household member receives income jointly with another person or a group of persons, the portion that belongs to the household member is determined as follows:

If there is an agreement between the parties that specifies how they will divide the income, this agreement is used to determine the amount of income to consider.

If there is no agreement, a pro rata share of the income is counted to the member whose income is being considered.

**1200.3 BANKRUPTCY**

Bankruptcy is a condition whereas a debtor, either voluntarily or invoked by a creditor, is judged legally insolvent, and the debtor's remaining debt(s) is administered and distributed to his/her creditors.

Income directed to pay creditors in a bankruptcy is not deducted from gross income in the I/E budget, unless the income is otherwise exempt by policy.

**1200.4 GARNISHMENT OF WAGES**

Garnishment is a condition whereas a debtor has wages/monies withheld by an employer/entity to pay a debt owed to a third party.

Income directed to pay creditors via garnishment is not deducted from gross income in the I/E budget, unless the income is otherwise exempt by policy.

**1200.5 VERIFICATION**

Verification of income is obtained in the following order:

- The customer should provide verification from the payment source.
- If the customer cannot obtain the verification, the agency may request it directly from the payment source.
- Verification can be obtained from a collateral source, a person who has knowledge of the income, if verification cannot be provided by the payment source.

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
 GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
 LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

**SECTION 1200**

**INCOME VERIFICATION**

**1200.5 VERIFICATION (cont'd)**

- The statement of the customer may be accepted if all other attempts to verify income are unsuccessful and the customer has cooperated with previous attempts to obtain verification.

**1200.6 CALCULATION OF INCOME**

Convert income to gross monthly income by using the following:

Frequency	Conversion
Weekly	Multiply by 4.3333
Bi-weekly	Multiply by 2.1666
Semi-monthly	Multiply by 2
Quarterly	Divide by 3
Semi-Annually	Divide by 6
Unemployment Income	Multiply by 14 weeks, then divide by 12
Irregular	Determine 12 month total, then divide by 12
Self-Employment	Tax Statements, Deduct the cost of doing business, then divide by 12

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
 GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
 LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

**SECTION 1200**

**INCOME VERIFICATION**

**1200.7**

Type of Income	Details and How to Verify	Include	Exclude
<b>Adoption Assistance</b>	Unearned payment received for the adoption of certain children, verify from adoption agency or award letter.	X	
<b>Advance Payment</b>	Unearned payment received for future expenses or EARNED prepayment of salary or wages. Verify by check stub or letter.	X	
<b>Agent Orange Payment</b>	Unearned payment made to Vietnam Veterans exposed to Agent Orange or to their survivors. Verify by award letter or statement from Veterans Administration.	X	
<b>Alimony</b>	Unearned court ordered payment from former spouse. Use copy of Court Order or check.	X	
<b>Annuity</b>	Unearned payment received from an investment plan. Use annual or quarterly statements from source.	X	
<b>Blood</b>	Earned money received from sale of blood. Verify payment rate from buying institution.	X	
<b>Boarder</b>	Rent paid by a roomer. All rent over the first \$70.00 per month is considered as earned income. Person not included in determining household size.	X	
<b>Bonus</b>	Earned treat as salary or wage.	X	
<b>Capital Gains</b>	Earned or unearned profits for sale of capital assets such as real estate, stocks. A capital gain is realized when the asset sold has increased in value from the original purchase price.	X	
<b>Child Support</b>	Unearned income received from an absent parent for the support of their child(ren). Verify by court order, probation office, directly from absent parent, Office of Child Support Enforcement.	X	
<b>Commission</b>	Earned payment in exchange for services. Count and verify as wages.	X	
<b>Contribution/Cash gift</b>	Unearned money given to household member. Verify by statement from contributor or statement from client.	X	
<b>Disability Payment</b>	Unearned payment from an insurance company paid to employee due to illness or disability.	X	
<b>Dividend</b>	Unearned share of company profits. Use financial statements from company.	X	
<b>Donation</b>	Unearned.	X	
<b>Farm Income</b>	Gross receipts minus operating expenses from the operation of a farm by a person on his/her own account, as an owner, renter or sharecropper. Gross receipts include the value of all products sold, government crop loans, money received from the rental of farm equipment to others, and incidental receipts from the sale of wood, sand, gravel and similar items. Operating expenses include the cost of feed, fertilizer, seed, and other farming supplies, cash wages paid to farmhands, depreciation charges, rent, interest on farm taxes (not state or federal income taxes), and similar expenses.	X	

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
 GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
 LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

	The value of fuel, food or other farm products used for family living is not included as part of net income.		
<b>Interest</b>	Unearned money received from investments. Use financial statement from paying institution. The first \$25.00 in interest is disregarded.	<b>X</b>	
<b>Irregular income</b>	Unearned or Earned money that is received on an unpredictable or infrequent basis. Compute quarterly income, divide by 12 weeks to determine weekly average, multiply by 4.3333.	<b>X</b>	
<b>Job Corps</b>	Earned income includes Living Allowance, Readjustment allowance. Unearned income includes Allotments sent to a dependent child.	<b>X</b>	
<b>Lottery Winnings</b>	Unearned sum of money paid as a prize in a game of chance. Budget in the month of receipt.	<b>X</b>	
<b>Military Allotment</b>	Unearned payment paid to spouse or dependent child of military personnel.	<b>X</b>	
<b>National Guard and Reserve Pay</b>	Earned Income. Verify with check stub or military documents.	<b>X</b>	
<b>Pension</b>	Unearned payment received regularly as a retirement benefit	<b>X</b>	
<b>Rental Income</b>	Earned income received on property owned by a household member and rented to others. Use lease or rental agreement to verify.	<b>X</b>	
<b>Roomer</b>	Earned payments received for room only. Do not include roomer in household size. Include amount over \$30 monthly as income.	<b>X</b>	
<b>Severance Pay</b>	Earned payment received from an employer upon termination of employment	<b>X</b>	
<b>Sick Pay</b>	Earned income paid from payroll to employee when out of work because of illness. Use check stubs Unearned when paid by insurance company or other source. Use check stubs or financial statement from institution.	<b>X</b>	
<b>Social Security Benefits (RSDI)</b>	Unearned Retirement, Survivors, Disability Insurance received from the Social Security Administration. Use award letter for gross amount of check.	<b>X</b>	
<b>Strike Benefits</b>	Unearned income received by individuals on strike. Use check stubs, statement from union or financial institution	<b>X</b>	
<b>Supplemental Security Income (SSI)</b>	Unearned Benefits paid by the Social Security Administration for Aged, Blind or Disabled person. Use award letter as verification or copy of check.	<b>X</b>	
<b>Temporary Assistance for Needy Families (TANF)</b>	Unearned cash payment.	<b>X</b>	
<b>Tips</b>	Earned income. Use tax documents, self-declaration or employer's statement	<b>X</b>	
<b>Type of Income</b>	<b>Details and How to Verify</b>	<b>Include</b>	<b>Exclude</b>

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
 GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
 LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

<b>Training Allowance</b>	Earned payments received from vocational/rehabilitation programs not intended for reimbursement.	<b>X</b>	
<b>Unemployment Compensation</b>	Unearned benefits received from the Department of Labor by unemployed persons. Use copy of check or award statement to verify.	<b>X</b>	
<b>Vacation Pay</b>	Earned. Employer incentive shown as wages.	<b>X</b>	
<b>Veterans Benefits</b>	Unearned benefits received from VA for disability, survivor benefits, education.	<b>X</b>	
<b>Wages/salary</b>	Earned income, received for work or services.	<b>X</b>	
<b>Workers Compensation</b>	Unearned benefits received periodically from private or public insurance companies for injuries incurred at work. (The cost of this insurance must have been paid by the employer and not the individual).	<b>X</b>	
<b>Property Sale</b>	Money received from the sale of property such as a house or car (unless the person was engaged in the business of selling such property, in which case the net proceeds would be counted as income from self-employment)		<b>X</b>
<b>Bank Withdrawals</b>	Withdrawal from bank deposits		<b>X</b>
<b>Borrowed Funds</b>	Money borrowed		<b>X</b>
<b>Income Tax Credits/Returns</b>	Tax refunds		<b>X</b>
<b>Inheritances</b>	Lump sum inheritances or insurance payments		<b>X</b>
<b>SNAP Benefits</b>	The value of the benefit from Supplemental Nutrition Assistance Program (SNAP) formerly known as Food Stamps		<b>X</b>
<b>Donated Food</b>	The value of USDA donated foods (surplus commodities)		<b>X</b>
<b>Uniform Location Assistance</b>	The value of funds received for real property acquired from displacement in connection with federally funded projects. See Uniform Act of 1970.		<b>X</b>
<b>Minor Income</b>	Earnings of a child in the household under 18 years of age		<b>X</b>
<b>Restricted Funds</b>	Loans and grants, such as obtained and used under conditions that preclude their use for current living costs		<b>X</b>
<b>Value of Produce</b>	Home produce used for household consumption		<b>X</b>
<b>Type of Income</b>	<b>Details and How to Verify</b>	<b>Include</b>	<b>Exclude</b>

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
 GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
 LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

<b>Other Care Payments</b>	TANF Foster Care or Nursing Home Vendor Payments made to a provider on behalf of an adult or child		<b>X</b>
<b>Payments to Institution</b>	Payments made to an institution by a relative of a recipient or other person for the cost of institutionalization of that recipient		<b>X</b>
<b>VISTA</b>	Payments to VISTA volunteers regardless of age		<b>X</b>
<b>Job Training Partnership Act</b>	Earnings received by any youth (up to 21 years of age) through the JTPA Program		<b>X</b>
<b>Older Americans Act</b>	Benefits received from elderly volunteers and nutritional programs operated under the Older Americans Act		<b>X</b>
<b>LIHEAP Funds</b>	Assistance provided by Community Action Agencies to prevent fuel cut-offs or to promote energy efficiency under the Emergency Energy Conservation Services Act		<b>X</b>
<b>Foster Care/Adoption Supplement</b>	Foster Care payments, Adoption Supplement Payments		<b>X</b>
<b>Roomers/Boarders</b>	Income from roomers under \$30.00 per month and boarders under \$70.00 per month		<b>X</b>
<b>Savings/Bonds</b>	Earnings and interest on savings or bonds amounting to \$25.00 or less per month		<b>X</b>
<b>Disability Care</b>	Any wages, allowances or reimbursement for transportation and attendant care costs when received by an eligible disabled individual employed in a project under the Rehabilitation Act of 1973		<b>X</b>
<b>Trust Funds</b>	Funds held in trust for any individual in the satisfaction of a judgment of the Indian Claims Commission		<b>X</b>
<b>Alaska Native Settlement Act</b>	Payments made pursuant to the Alaska Native Claims Settlement Act		<b>X</b>
<b>Job Provided Meals</b>	Meals furnished on the job by the employer		<b>X</b>
<b>Type of Income</b>	<b>Details and How to Verify</b>	<b>Include</b>	<b>Exclude</b>
<b>Casual Earnings</b>	\$5.00 or less from casual earnings when work opportunities are unpredictable		<b>X</b>
<b>Health Premiums</b>	Premiums (amount spent on premiums paid by Social Security received by Medicare)		<b>X</b>
<b>Type of Income</b>	<b>Details and How to Verify</b>	<b>Include</b>	<b>Exclude</b>

**GEORGIA DEPARTMENT OF HUMAN SERVICES  
 GEORGIA DIVISION OF FAMILY AND CHILDREN SERVICES  
 LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP) POLICY MANUAL**

<b>HUD Utility Allowances</b>	Utility Allowances as furnished through the HUD housing program		<b>X</b>
<b>Emergency Disaster Relief</b>	Disaster Relief payments		<b>X</b>
<b>Guardianship Subsidy</b>	Relative Care Subsidy and Subsidized Guardianship program income received for the support for children previously in DFCS custody		<b>X</b>