

NEW PROCEDURES FOR RECERTIFICATION

SJCHA has changed procedures and policies for yearly recertification.

What is new?

- **A simplified income verification procedure is now being offered.**
 - **You must choose between the new or traditional method of verifying your income.** The requirements for both methods are enclosed. The new method is called Safe Harbor.
- **Asset documentation requirements have changed.**
 - You must submit **1 month** of bank or money transaction statements instead of 6 months.
- **Email submission of documents WILL NOT be accepted.**
 - To submit documentation digitally, upload the documents to our secure portal at www.assistancecheck.com. Instructions for creating an account were mailed to you previously.
- **Family Declaration Form**
 - If using the new Safe Harbor method of income verification, you may skip Section B & Section C on the questionnaire.
- **ALL changes in income must be reported within 30 days of the change.**
 - Report changes by submitting our Report of Change form and your supporting documentation. You may access the Report of Change form on our website www.sjcha-in.com. Failure to report changes in income will be considered a misrepresentation by the family. Any misrepresentations will lead to the implementation of a repayment agreement. Failure to comply with the repayment agreement will result in termination.
- **HUD form 9886-A Authorization of Release of Information form is valid until revoked.**

What stays the same?

- Verification procedures for medical or childcare deductions.
- Documents may be submitted by fax (574-804-1005), mail (PO Box 425, North Liberty, IN 46554), making an appointment to hand documents to a person (call 574-656-3545), or placing them in the drop box located in front of our office (107 W Center St., North Liberty, IN 46554).

Questions? Email your questions to: mail@sjcha-in.com or call the office between 9 am and 3 pm, Monday – Thursday. 574-656-3545

ALL HOUSEHOLDS MUST SUBMIT THE FOLLOWING APPLICABLE VERIFICATION OF EXPENSES & MISCELLANEOUS

EXPENSES:

- A. CHILD CARE EXPENSES** - Name, Address, and Phone Number of childcare provider. Please call our office and request a childcare verification form. You must submit the completed form before your meeting. It must be filled out by you and the childcare provider.
- B. CHILD CARE REIMBURSEMENTS** - If you are receiving assistance for childcare expenses for work or school submit the verification/voucher.
- C. GRANTS/FINANCIAL AID** - You must provide verification of all aid received that enables you to attend school. Verification for Pell Grants bring award letter. In addition, the tuition statement for the expected expenses for the year
- D. MEDICAL EXPENSES** – If head of household, spouse or co-head is disabled send bills, submit statements or billing arrangements and a **12 month** printout from the pharmacy for all household members. We will review these with you at the time of your appointment.

MISCELLANEOUS:

- A. CURRENT UTILITY BILLS**
- B. (ONLY IF CHANGES HAVE OCCURED). BIRTH CERTIFICATES, SOCIAL SECURITY CARDS, MARRIAGE CERTIFICATE, AND LEGAL CUSTODY VERIFICATIONS**
- C. STUDENT VERIFICATION** – Enrollment verification from the school for any household member who is a full-time student and 18 or older. If the student is not living at home during the school year, verification of on-campus dormitory housing.

ALL HOUSEHOLDS MUST SUBMIT THE FOLLOWING ASSET INFORMATION

ASSETS: ALL ASSETS MUST BE REPORTED FOR ALL HOUSEHOLD MEMBERS INCLUDING MINORS

- A. CHECKING AND/OR SAVINGS ACCOUNT** – Copy of last month's (1 month) bank statement for all checking and savings account(s).
- B. INDEPENDENT DEBIT CARD** - Copy of last month's (1 month) transactions/statements for your debit card independent of your bank account (ie: Net Spend Payroll Card, Chime Card, Payroll Card, etc.). Include transactions for ALL accounts you have. NO SCREENSHOTS.
- C. MONEY TRANSACTION ACCOUNTS** - Copy of last month's (1 month) statements for your independent money transaction accounts. (ie: CASH app, PayPal, Venmo, Apple Pay, Facebook Pay, etc.). Our office has instructions on how to obtain statements for most independent money transaction accounts. Include transactions for ALL accounts you have. NO SCREENSHOTS.
- D. SOCIAL SECURITY DIRECT EXPRESS AND/OR WAY 2 GO CHILD SUPPORT ACCOUNT** - Copy of last month's (1 month) statement.
- E. CERTIFICATES OF DEPOSIT/ MONEY MARKETS/ MUTUAL FUNDS, TRUST ACCOUNTS, ETC** – Copy of last month's statement.
- F. LIFE INSURANCE** - includes whole life, term, cash value, burial, etc. - Policy, name and address of company. Send most recent statement you have showing current value of policy.
- G. PROPERTY** - Statement on value of property - includes homes, boats, mobile homes, land, lots, acreage that you own or which your name is included on a loan or deed. If there is a loan on the property, send statement on balance owed.
- H. SELLING PROPERTY or SOLD IN THE LAST 24 MONTHS** - If you are selling property or have sold property in the last 24 months, etc. you must verify the value, the amount owed, and the costs you have or will incur to sell the property.
- I. RETIREMENT FUNDS (Pension, 401K, etc.)** Copy of the last statement you have received showing the current value.

ALL HOUSEHOLDS MUST SUBMIT INCOME VERIFICATIONS BY CHOOSING EITHER THE SAFE HARBOR METHOD OR THE TRADITIONAL METHOD

TRADITIONAL INCOME VERIFICATION OPTION:

If you are not eligible for or choose not to use the new Safe Harbor verification method, you must verify your income using the traditional method explained below.

You must submit everything on this list that pertains to your household situation.

If you are missing something, please contact the SJCHA office at 574-656-3545 or mail@sjcha-in.com.

INCOME: ALL INCOME FOR ALL HOUSEHOLD MEMBERS MUST BE REPORTED

- A. **TANF** - Statement from Food Stamp office (DCF) showing the amount received for TANF
- B. **SNAP/FOOD STAMPS** – Proof of eligibility statement showing household composition, and the amount received
- C. **EMPLOYMENT** – **Current consecutive check stubs from the last 60 days.** Please check the dates!! If employment has changed and you are no longer employed, please provide authentic documentation from your previous employer.
- D. **CASH INCOME** - Name, Address, and Phone Number for each source of income whether it is for employment for cash or people who help you pay bills, etc.
- E. **CHILD SUPPORT** – Must be verified whether it is court ordered, a side agreement, or in a divorce decree. Must be verified with a **12-month child support docket**, legal court order, and/or divorce decree.
- F. **SOCIAL SECURITY INCOME/SOCIAL SECURITY DISABILITY** - Call the Social Security Administration (SSA) at 1-574-294-5667 or 1-800-772-1213 to request verification of your social security. (Have them mail it to you). Or a statement from SSA .
- G. **UNEMPLOYMENT BENEFITS/ WORKMEN'S COMPENSATION BENEFITS** -Payment printout for unemployment benefits
- H. **VA BENEFITS** - Statement from VA on benefits received.
- I. **SELF-EMPLOYED** - Current Income Tax Return including Business Tax Form C and debit/credit ledger.
- J. **RETIREMENT FUNDS (Pension, 401(k), etc.)** The last statement you have received showing the current payments you are receiving.
- K. **TAX RETURN** - The most recent tax return including the **1040 and W2's** filed must be provided for each family member. If you do not have a copy you can obtain one by calling 1-800-908-9946- request a transcript be mailed to you.

NEW INCOME VERIFICATION OPTION (Safe Harbor):

If you have an income determination within the last 12 months from one of the following offices AND you agree with their income determination, you may use the new Safe Harbor income verification method.

- Families (TANF) (42 U.S.C. 601, et seq.);
- Medicaid (42 U.S.C. 1396 et seq.);
 - Request the document titled “SUMMARY OF ELIGIBILITY REDETERMINATION” from your caseworker, which shows the household composition as well as the household income as determined by the FSSA office.
- Supplemental Nutrition Assistance Program (SNAP) (42 U.S.C. 2011 et seq.);
 - Request the document titled “SUMMARY OF ELIGIBILITY REDETERMINATION” from your caseworker, which shows the household composition as well as the household income as determined by the FSSA office.
- Earned Income Tax Credit (EITC) (26 U.S.C. 32);
 - Request the document titled “TAX RETURN TRANSCRIPT” by calling the IRS at 1-800-908-9946
- Special Supplemental Nutrition Program for Woman, Infants, and Children (WIC) (42 U.S.C. 1786);
- Supplemental Security Income (SSI) (42 U.S.C. 1381 et seq.);
- Other programs administered by the HUD Secretary;
- Other means-tested forms of federal public assistance for which HUD has established a memorandum of understanding; and
- Other federal benefit determinations made in other forms of means-tested federal public assistance that the Secretary determines to have comparable reliability and announces through the *Federal Register*.

The determination must:

- *be dated within 12 months*
- *state the family size*
- *be for the entire family (family members listed in the documentation must match the family’s composition in the assisted unit)*
- *must state the family’s annual income*

If choosing to use the NEW (Safe Harbor) income verification above, you must submit the following:

- Income determination dated within the past 12 months from a qualifying agency
- Agreement form (enclosed) certifying you agree with the agency’s determination