

## VHFA Rental Revolving Loan Fund (RRLF) Income Certification form

The Income Certification determines eligibility of the household for the RRLF and CHA programs.

The owner ([Owner's Name](#)) requires information to ensure compliance with the terms of the program, which includes meeting certain income limits at move-in and rent limits annually. More information is available at this link: [RRLF Program](#). The owner will determine a household's income eligibility at the time of application.

All sources of the household income must be disclosed and verification provided. Below are common sources of income. This list is not inclusive and all income sources specific to your household must be disclosed at time of application. For irregular income, provide the amount of income received for the most recent 52-week period not just for the current calendar year.

Household Name(s): \_\_\_\_\_

Type of Income	How to Calculate	Applicant #1	Applicant #2	Gross Annual Income (before taxes)
Regular Salaried or Hourly Wage	Current annual base pay.			
Overtime, Commission, Tips or Differentials	Total amount earned over the last 52 weeks, or if with current employer less than 52 weeks use the weekly average to date multiplied by 52 weeks.			
Bonus or Profit Sharing	If earned once a year, include last bonus paid. If paid multiple times in a year total of all bonus amounts received over the last 52 weeks.			
Self-Employed	Net profit over the last 52 weeks.			
Unemployment compensation	Annual amount received.			
Military	For past 52 weeks, base pay and any reserve pay and stipends such as quarters, rations, clothing, etc.			
Partnership Income	Total income and distributions reflected on last K-1			
VA Disability	Annual amount received.			
Social Security, Disability, Pension OR Public Assistance	Annual amount received.			
Retirement/Pension/Insurance Policy/Annuities	Annual amount received for past 52 weeks.			
Alimony or Child Support	Amount per the court order, not amount received.			
Dividend or Interest	Include amount reflected on most recent reported tax return, unless asset is being liquidated.			
Stipends	Annual amount based on most recent award letter.			
Other Income Received	Annual amount received.			
<b>GROSS ANNUAL INCOME</b>				<b>\$</b>

### Supporting Income Documentation

Below is basic documentation required for income verification. At application, please be prepared to provide the required income documentation.

Type of Income	Provide Documentation to Lender
Regular Salaried or Hourly Wage	<input type="checkbox"/> Most recent W-2 <input type="checkbox"/> 2 most recent paystubs <input type="checkbox"/> Most recent contract (for contracted positions)
Self-Employed	<input type="checkbox"/> Most recent 2 years tax returns with all schedules <input type="checkbox"/> Year-to-date Profit and Loss Statement if after March 31 <sup>st</sup>
Unemployment	<input type="checkbox"/> Unemployment compensation letter
Military	<input type="checkbox"/> 2 most recent leave and earnings statements
Partnership Income	<input type="checkbox"/> Most recent 2 years personal tax returns with all schedules <input type="checkbox"/> Most recent K-1 <input type="checkbox"/> Most recent 2 years corporate tax returns with all schedules if 25% or more ownership
Veterans Disability	<input type="checkbox"/> Award letter or most recent bank statement with VA auto deposit
Social Security, Disability, Pension OR Public Assistance	<input type="checkbox"/> Most recent award letter
Retirement/Pension/Insurance Policy/Annuities	<input type="checkbox"/> Most recent 2 years tax returns with all schedules
Alimony or Child Support	<input type="checkbox"/> Most recent year filed Federal Tax Return with all schedules <input type="checkbox"/> Divorce Decree <input type="checkbox"/> Child Support Order
Dividend or Interest	<input type="checkbox"/> Most recent year filed Federal Tax Return with all schedules
Stipends	<input type="checkbox"/> Most recent contract, paystub or award letter
Other	<input type="checkbox"/> Most recent documentation supporting the income <input type="checkbox"/> Most recent 2 years personal tax returns with all schedules

### Household Certification, Signatures and Date

The information on this form will be used to determine income eligibility. I/we have provided for each applicant listed in the Shareholder Application acceptable verification of current income.

Under penalties of perjury, I/we certify that the information presented in this Certification is true and accurate to the best of my/our knowledge and belief. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the denial of application.

Applicant #1 Signature

Date

Applicant # 2 Signature

Date

Property Manager Signature

Date