## **INCOME INCLUSIONS**

- a) **Wages** Include the full amount of wages and salaries, overtime pay, commissions, fees, tips and bonuses as well as other compensation for personal services. All wages are included (before payroll deductions).
- b) **Net Business Income** Include the net income from the operation of a business or profession. Note that depreciation and expenditures for business expansion are not deducted when determining net income. Include any withdrawal of cash or assets from the operation of a business or profession, except to the extent the withdrawal is re-imbursement of cash or assets invested in the operation by the family.
- c) **Income from Personal Property** Includes interest, dividends and other net income of any kind from real or personal property (i.e., rental housing). Do not deduct for depreciation.
- d) **Income from Investments** Include any withdrawal of cash or assets from an investment, except to the extent the withdrawal is reimbursement of cash or assets invested by the family.
- e) **Income from Assets** This includes interest, dividends and other income from net family assets. Included is income distributed from trust funds. For deeds of trust or mortgages, only include the interest portion of the monthly payment that is received by the family.
- f) **Periodic Payments** Recurring payments such as Social Security, pensions, retirement funds, disability or death benefits, public assistance, annuities, insurance policies are examples. Included are lottery winnings paid in periodic payments. The full amount of Social Security is counted prior to the Medicare deduction. If the family's benefits are reduced to adjust for an overpayment, use the amount remaining after the adjustment for the overpayment.
- g) Alimony and Child Support Court ordered amounts are counted for a person living in the unit.
- h) Gifts and Contributions Regular contributions or gifts from persons not residing in the unit.
- i) Military Pay All regular pay, special pay and allowances of a member of the Armed Forces.

## **INCOME EXCLUSIONS**

- a) Lump Sum Additions to Family Assets Inheritance, lottery winnings, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses.
- b) Income of an Approved Live-in Aide
- c) **Sporadic Income** temporary, nonrecurring income including gifts. Sporadic income is neither reliable nor periodic.
- d) Food Stamps
- e) Energy Assistance Payments
  - Connecticut Energy Assistance Program (CEAP)
  - Contingency Assistance Program
  - Safety Net Services
- f) Educational Scholarships
- g) Rental Assistance and/or Renter's Rebate
- Eligible families may receive rent subsidies through the Rental Assistance Program through the Department of Economic and Community Development (DECD) or DOH
- h) Congregate Housing Employment Income
- For individuals who live in and are employed in a congregate housing facility up to \$200 dollars per month of their earnings are excluded.
- The amount of the deduction may not exceed the amount actually earned by the individual.