NORTHERN CALIFORNIA LAND TRUST
3120 Shattuck Ave.
Berkeley, CA 94705
(510) 548-7878,
f. (510) 548-7562
www.nclt.org
nclt@nclt.org

Dear NCLT Resident,

As you may know, each year Northern California Land Trust completes city and state reports for all of our rental properties, which requires residents to complete paperwork verifying that NCLT continues to serve low and moderate-income households.

Enclosed please find the necessary paperwork for submitting verification of your income to NCLT. Please complete and return these forms along with a **SIGNED** copy of last year's returns to the Northern California Land Trust due each year by the day taxes are due to be filed with the IRS. Below is a description of a complete package, which we will treat with discretion and confidentiality.

Only the head of household needs to fill out the first form, Household Information Sheet. Each person 18 years or over in your household must fill out the rest of the forms and submit Federal Income Tax Return, if filing separately. Please call NCLT to request additional copies of the forms, if necessary.

1) **Confidential Household Information Sheet -** This form must be returned with each person's income listed, totaled at the bottom of the sheet and signed by the head(s) of the household. Please see the attached description of our reporting requirements for guidelines;

The following are to be submitted by each adult in the household:

2) **Individual Income Declaration Form –** Refer to the *Income and Asset Declaration Guidelines* for clarification on what is and is not counted as;

3) **Individual Asset Declaration Form –** List all assets for each household member, 18 years and older. Again, refer to the *Income and Declaration Guidelines*. If you have no assets, please sign the line that says you have no assets;

4) **Federal Income Tax Return –** Please also submit a ***SIGNED copy of last year's tax forms*** ***or if e-filing, an e-file receipt*** with your income verification packet. If you do not have copies of your Federal Income Tax Returns, please include a note in the designated space on the bottom of the Individual Income Declaration explaining the reason for not including tax paperwork.

If you are filing your tax returns late this year, please complete your forms to the best of your ability and submit whatever information you have about your income (such as copies of your W-2s) as well as a note indicating when we can expect to receive a copy of last year's tax returns. If for whatever reason you are unable to submit the paperwork by by the due date, please call or email the property manager for your site. As outlined in your lease, failure to provide this information may result in a rent increase for your unit.

Please do not hesitate to contact our office with any questions you might have. Thank you in advance for your cooperation. We look forward to receiving your complete income verification package soon.

Thank you,

Northern California Land Trust
(510) 548-7878

GUIDELINES FOR HOUSEHOLD INFORMATION SHEET (*Ethnicity and Race)

NCLT's state and local funders have outlined specific categories for ethnicity and race because they would like to understand how successful they are at serving the diverse members of their populations. We understand that you may or may not identify with these categories. They are offered as a guide to filling out the household information sheet in order to communicate with local and state housing funders. If you do not identify with these categories, you are welcome to fill it out as you wish, or leave it blank.

Reporting entities offer the following categories for **Ethnicity:**

Hispanic/Latino	Not Hispanic/Latino

Reporting entities offer the following categories for **Race**:

American Indian/Alaskan Native	American Indian/Alaskan Native and Black/African American
Asian	American Indian/Alaskan Native and White
Black/African American	Asian and White
Native Hawaiian/Other Pacific Islander	Black/African American and White
White	Other/Multiracial

GUIDELINES FOR INCOME AND ASSET DECLARATIONS

Please use the following guidelines to determine which types of income must be included in your income statement and which types of income can be excluded.

INCOME DECLARATION: Annual Adjusted Gross Income Excludes:

- Food stamps, meals on wheels, WIC, other food programs.
- Student financial assistance
- Student earnings if student is NOT the head of household or co-head of household (i.e. teenager works for spending money)
- Amounts paid for equipment/services for developmentally disabled member of household
- Adoption assistance
- Loans
- Non-recurring gifts
- Armed Forces special pay
- Training program payments
- Deferred payments of SS/SSI received in lump sum.
- Payments for foster care
- Amounts received on behalf of someone who does not reside in household if used solely to benefit that individual
- Certain incomes excluded by Federal Statute. (e.g. Earned Income Credit)

ASSET DECLARATION: Income from Assets Includes:

- Amounts received on behalf of someone who does not reside in household if used solely to benefit that individual
- If household has assets of **$5,000 or less**, declare the actual amount of income earned from the asset OR sign the declaration that assets are under $5,000
- If household has assets **OVER $5,000**, use actual income earned from the asset or the current HUD rate of 2% of assets
- Income from assets must be counted even if they are not received directly by the household, i.e. interest from a savings account that goes directly into the account
- Income from assets disposed of within the last two years must be imputed and included

Assets *excluded* from income are personal property, i.e. furnishing, jewelry, car.

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CONFIDENTIAL HOUSEHOLD INFORMATION SHEET

Name:	**Email:**	NCLT will send you a copy of this completed documentation for your records. **Please indicate how you would like to receive this copy:** O Via mail O Via email O I would NOT like to receive a returned copy of this paperwork
Total number of household members:	**Telephone:**	
Property Address: *including unit #*		
Utilities paid by tenant: *circle all that apply*	Gas Electricity Water Garbage Sewer	
# Bedrooms:	**Rent:** *per month*	

	Family Members(s) List head of household first	Relationship to Head of Household	Date/Year of Birth	Gender	Ethnicity *	Race *	Source of Income	Annual Adjusted Gross Income
					* See previous page for details			
1								
2								
3								
4								
5								

Total Adjusted Gross Income for the Household:

I / We certify that the above information as well as all accompanying documentation is true and correct.

HEAD OF HOUSEHOLD SIGNATURE(S): ____ **DATE:** ________________

Please attach an income declaration and asset declaration for each adult household member.

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INDIVIDUAL INCOME DECLARATION FORM

Please list all income received annually from each source below. Each adult *must* fill out his/her *own* form. Please contact NCLT if you need additional forms.

Name of household member: ____

Address ____________________ Unit # _____ City, State, Zip: _____________________

Annual Income includes:

____________ Gross income from employment

____________ Net gains from business

____________ Gross amount of SS/SSI (before Medicare deduction)

____________ Periodic payments from retirement/pension funds, insurance policies, annuities and SS death payments

____________ Payments in lieu of earnings, such as unemployment, disability insurance, worker's compensation, and severance pay, which includes lump sum payments due to delay in processing claims.

____________ Welfare assistance

____________ Alimony and child support

____________ Interest, dividends, and other income from assets (See asset info page)

____________ Other Income

$___________ TOTAL ADJUSTED GROSS INCOME for last year
(adjusted gross income from last year's tax returns)

You **MUST attach a copy of last year's Tax Return (first 2 pages of 1040). Please sign your tax return or include a copy of an e-filing receipt, as well as W-2 forms** to verify your income. **If you did not file taxes, you MUST complete the statement below, include a copy of all w-2's, 1099's, benefit statement and/or other year-end statements from all income sources.** *Failure to provide income verification may lead to increase in your monthly rent to the maximum allowed under applicable Regulatory Agreements.*

If you are not including last year's tax return, please explain: ____

____

I hereby certify all income received by me is noted in the above categories and all information provided is true and correct.

Signature: ____ Date: _______________

PLEASE ALSO FILL OUT ASSET DECLARATION FORM

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INDIVIDUAL ASSET DECLARATION FORM

Please check off any asset you may have ***worth over $5,000.00.***

_______ Savings Account

_______ Checking Account

_______ Trust Fund

_______ Real Estate, Rental Property, Real Estate Investment Trust (REIT)

_______ Money Market Fund

_______ Stocks or Bonds or Treasury Bills

_______ Certificate of Deposit

_______ IRA or Keough Account

_______ Retirement or Pension Fund

_______ Inheritance

_______ Lottery Winnings

_______ Insurance Settlement Due

_______ Capital Gains, Capital Investments

_______ Other Investment Property

All Adults in household should sign below one of the following statements:

(If you indicate above that you do have assets over $5,000)

*I certify that **we currently have or did have in the last two years**, one or more of the types of assets listed above and I will provide any information necessary to verify the current equity value of the asset and the actual income derived from the asset. I understand that falsifying information on this form is grounds for eviction and/or rent increases.*

___________________________________ ________________

Signature Date

OR

(If you do not have assets over $5,000)

*I certify **that we do not have, or have not in the last two years**, any of the above types of assets listed in value exceeding $5,000.00. I understand that falsifying information on this form is grounds for eviction and/or rent increase.*

___________________________________ ________________

Signature Date

PLEASE ALSO FILL OUT INCOME DECLARATION FORM