

Maine State Housing Authority (MaineHousing)
HOME ENERGY ASSISTANCE PROGRAM (HEAP/Fuel Assistance)

MINIMAL/ZERO INCOME WORKSHEET INSTRUCTIONS

HEAP is an income based program. Therefore, it is essential that all sources of income and support be accounted for.

A Minimal/Zero Income Worksheet must be completed and signed by the Primary Applicant if:

1. Household Income is not sufficient to meet basic living expenses. The worksheet must be completed if the Household's income for the income verification period minus the total mortgage/rent amount for the income verification period is less than or equal to \$600 or \$2400 (i.e. 3 months or 12 months respectively).

SNAP and/or General Assistance benefits are not counted for calculating income, therefore the value of these benefits would not be included in the above calculation.
2. Any Household member 18 years or older has zero income any month during the income verification period (worksheet is not required for full-time high school students).
3. Subgrantee has questions or needs clarification about the Household Income information provided by the Primary Applicant.

In the above cases, the Primary Applicant must provide supporting documentation to validate how they are paying (or not paying) living expenses. This may include, but is not limited to: copies of current income tax forms, bank statements, copies of bills/notices showing past due amounts.

Document if the Household made any bank withdrawals and received dividends or gains from an asset (i.e., sold stock) to help meet basic living expenses. Primary Applicant must provide copies of documents.

Financial assistance received must be specifically documented. Fill in the month the assistance was received. The months documented must be for the same income period as specified on the Application.

Financial assistance from family and/or friends (loans/gifts) must be documented in cases where it is necessary to meet basic living expenses. For each category, indicate the amount of the assistance and who provided the assistance. A note from an individual indicating they paid or assisted the Household with paying the bills is necessary. Information provided must include all individual dates of the assistance provided, what was paid, and the amount paid for each item. All assistance provided by an individual is counted as income for the Household.

Statement of No Income for Household Members: If an Applicant claims to have had no income in any month during the income verification period, the Minimal/Zero Income Worksheet needs to be thoroughly completed and supporting documentation attached. Additionally, Applicants claiming zero income any month during the income verification period must complete an Applicant Income Affidavit.

Document how the Primary Applicant/Applicant's costs of basic living expenses have been met.

- Document the month(s) and year(s) of the income verification period.
- Enter the dollar amounts paid for each listed item. In the "How was it paid" column, indicate how these expenses were paid.

Document any past due bills or collection notices.

- Check which of the expenses are past due or have gone to collection.
- Copies of the bills/notices must be attached.

Document any bank withdrawals, dividends and/or gains from an asset (sold stock) used to help meet basic living expenses. Enter the amounts in the applicable box. These amounts must be included as income.

Adult Household member's name, date and place of last employment, when the last time the Household member received unemployment and if the Household member is a full time student what school are they attending.

If expenses are being met through funds from school loans or grants, attach supporting documentation of loan/grant. These are not counted as income, but the supporting documentation must be included in the Application file.

Primary Applicant signs, prints their name, and dates the form.

Complete a Reminder Form as necessary. Provide the Primary Applicant with a copy of the Reminder Form.

MERAC Data Entry: All the information in the first table of the worksheet must be entered.

- Enter zero income worksheet for the Primary Applicant. When entering the information into MERAC, amounts **MUST** be entered along with the funding source.
- Enter a zero income row for all adult Household members who had zero income during the income verification period.

The CAA must fully assess the amount of income/support to determine if the income disclosed by the Primary Applicant is enough to cover the Household's basic living expenses.