



# Funding Opportunity Announcement (“FOA”) FY26 Maryland Solar Access Program

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<b>Program Description:</b>	The Maryland Energy Administration (“MEA”) FY26 Maryland Solar Access Program (“MSAP”, “Program”) provides grants to help Maryland residents realize the benefits of solar photovoltaic (“PV”) systems for their homes. MSAP was established through the Maryland General Assembly’s passage of the Brighter Tomorrow Act (Chapter 595, 2024 Acts of Maryland). <sup>1</sup> Grants are offered to help fund the cost of these systems and make them more accessible to Maryland households with low to moderate income. <sup>2</sup>
<b>Type of Grant Program:</b>	<b>Noncompetitive (First-come, first-served)</b> , with a <b>two-step</b> application process. <b>Note:</b> An application must be submitted <b>before</b> the solar PV system is installed. See the “Application Process” section of this FOA for further information.
<b>Program Start Date:</b>	<b>12:00 PM ET July 21, 2025</b> Note: MEA will accept solar PV contracts executed starting June 13, 2025, for the FY26 MSAP Program contingent upon the solar PV installation contractor’s completion of the FY26 Participating Contractor List application and MEA’s approval.
<b>Application Deadline:</b>	<b>12:00 PM ET June 5, 2026<sup>3</sup></b>
<b>Program Budget:</b>	<b>\$12,000,000</b> is available from the Strategic Energy Investment Fund (SEIF), <sup>4</sup> by the requirements of the Brighter Tomorrow Act.
<b>Grant Formula:</b>	Each Maryland Solar Access Program grant is provided at <b>\$750</b>

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<sup>1</sup> [https://mgaleg.maryland.gov/2024RS/Chapters\\_noln/CH\\_595\\_sb0783e.pdf](https://mgaleg.maryland.gov/2024RS/Chapters_noln/CH_595_sb0783e.pdf)

<sup>2</sup> “Households with low to moderate income” are defined as they appear in § 9–2016 of the State Government Article, Annotated Code of Maryland.

<sup>3</sup> Or until budgeted funding is exhausted, whichever comes first.

<sup>4</sup> [https://energy.maryland.gov/Pages/Strategic-Energy-Investment-Fund-\(SEIF\)-.aspx](https://energy.maryland.gov/Pages/Strategic-Energy-Investment-Fund-(SEIF)-.aspx)

per kW<sub>DC</sub>, up to a maximum individual grant of **\$7,500**, by the Brighter Tomorrow Act.

**Partial Grants:** Partial grants are not provided by the Program.

**Changes in System Capacity after Step 1-Reservation of Funds:** If the solar PV system installed has a nameplate electrical capacity that exceeds the capacity reserved during the first step of the application, the award will not be increased. If the solar PV system installed has a nameplate electrical capacity that is below the capacity reserved during the first step of the application, the award will be recalculated and reduced according to the Grant Formula.

**Consumer Protections and Customer Disclosure:** Per the Brighter Tomorrow Act, the Maryland Solar Access Program guarantees a minimum set of protections and standards to each applicant that receives a grant from the Program (“Maryland Solar Access Program Consumer Protections Policy”). Each participating solar PV provider and installation contractor must agree to abide by the Maryland Solar Access Program Consumer Protections Policy and guarantee these minimum protections and standards to the applicant, as a condition of the applicant receiving a Maryland Solar Access Program grant. A copy of the Maryland Solar Access Program Consumer Protections Policy can be found in [Appendix 1](#) to this FOA, and blank copies of the MSAP Customer Disclosure Forms can be found in [Appendix 2](#). They can also be found on the [MSAP webpage](#).<sup>5</sup>

**Participating Contractor List** Contractors that participate in the MEA Maryland Solar Access Program (“Participating Contractors”) must agree to comply with the FY26 MSAP Consumer Protection Policy without exceptions. A solar PV installation contractor that wishes to participate in the Maryland Solar Access Program must apply for participation and be approved by MEA. All approved contractors will be posted on the Participating Contractor List on the program webpage. Please see [Appendix 3](#) for more information.

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<sup>5</sup> <https://energy.maryland.gov/residential/Pages/incentives/Maryland-Solar-Access-Program.aspx>

**Eligible Applicants:**

**Maryland residents** that meet the household income requirements in the “Household Income Requirements” section of this FOA. Grants are provided to install solar PV systems on their homes. A grant can be applied for as follows:

- Resident Application: The Maryland resident can submit an application.
- Third-Party Application: A third-party can apply **on behalf of** the Maryland resident. Written consent via the FY26 MSAP Authorization Form is required. A link to the FY26 MSAP Authorization Form can be found in [Appendix 4](#). The Authorization Form Guidelines can be found in [Appendix 5](#).

Both options allow the Maryland resident (applicant) to receive the grant directly or reassign payment of the grant to their solar PV installation contractor.

**Note:** A solar PV system that has already received funding from the Maryland Energy Administration’s Residential Energy Equity Program (formerly, **Solar Energy Equity Grant Program**), either through a county or municipal government, or a nonprofit organization, is not eligible for a Maryland Solar Access Program grant. MEA will cancel a Maryland Solar Access Program grant application if we discover that the solar PV system has received SEE Program funding. No exceptions will be made.

**Household Income Requirements:**

MSAP grants are limited to eligible applicants whose annual household income does not exceed the limits in the table below, based on household size. An applicant is required to attest that they meet these income requirements as part of the application.

**Note:** Please see Appendix 6 for more information. MEA reserves the right to verify household income requirements upon request.<sup>6</sup>

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<sup>6</sup> Any income verification activities will be in compliance with the Brighter Tomorrow Act.

Household Size	Maximum Gross Yearly Income
1	\$128,430
2	\$146,715
3	\$165,090
4	\$183,375
5	\$198,090
6	\$212,715
7	\$227,430
8	\$242,055

**Eligible Activities:** An MSAP grant is provided to an eligible applicant to help discount the costs of installing a qualified solar PV system at the eligible applicant’s Maryland residence. **Note:** The application for an MSAP grant must be submitted to MEA before the solar PV system is installed, per the requirements of the Brighter Tomorrow Act.

**Note:** A solar PV system that has already received funding from the Maryland Energy Administration’s Residential Energy Equity Program (formerly, **Solar Energy Equity Grant Program**), either through a county or municipal government, or a nonprofit organization, is not eligible for a Maryland Solar Access Program grant. MEA will cancel a Maryland Solar Access Program grant application if we discover that the solar PV system has received SEE Program funding. No exceptions will be made.

**Eligibility Criteria:** The following requirements must be met for the applicant or their designated solar PV installation contractor to receive a Maryland Solar Access Program grant (“Eligibility Criteria”).

- 1. Household Income Requirements:** The applicant must meet the household income requirements as defined in

the “Household Income Requirements” of this FOA. Please see [Appendix 6](#) for more information.

2. **Project Location**: The solar PV system must be installed on a residential property in the State of Maryland. A solar PV system that is installed on a boat, camper, trailer, or other mobile vehicle is ineligible to receive a Maryland Solar Access Program grant.
3. **Residence Ownership OR Permission to Install**: The residential structure and any associated land, if applicable, where the solar PV system is installed must be owned by the applicant; OR if not owned by the applicant, the applicant must have an active and current lease with the property owner, and **must provide a signed and notarized letter from the property owner** that authorizes the applicant to install the solar PV system on the property.
4. **New Solar PV Systems Only**: A MSAP grant shall only be issued for a new solar PV system installed at a residential property where no existing solar PV system is installed or operational. Note: New capacity added to an existing solar PV system at the project location is not eligible for a MSAP grant.
5. **Self-Installation Systems**: A solar PV system that the applicant has installed without an MSAP-eligible participating solar PV installation contractor (“self-installation”) is not eligible for a MSAP grant.
6. **System Ownership**: The applicant must either (1) own the solar PV system through cash purchase or financing, or (2) the solar PV system must be provided to the applicant under a third-party solar PV lease or power purchase agreement.
7. **Project Work Restriction**: An application for a MSAP grant must be submitted to MEA, and a Reservation of Funds must be issued to the applicant by MEA before the solar PV system can be installed.

- 8. Project Completion Deadline:** The solar PV system must be installed within **180 calendar days** of the Effective Date of the Reservation of Funds. MEA may issue an extension to this deadline for circumstances that are outside of the applicant’s control, or for good cause shown. Note: A request for extension, with proper written justification, must be submitted to MEA no later than 150 days after the Effective Date of the Reservation of Funds. Submission of a request for an extension does not guarantee that MEA will provide an extension.
- 9. NABCEP Requirement:** A NABCEP<sup>7</sup> certified PV Installation Professional (“PVIP”) must be involved in the design or installation of the solar PV system. The NABCEP-certified PVIP’s name, affiliation with the solar PV installer, and NABCEP PVIP certification number must be provided in the participating contractor list application, where requested.
- 10. Purchased Systems (Outright or with Loan Financing):** If the applicant owns the system, through cash purchase, the solar PV system must be “paid-in-full” to the solar PV system provider before the issuance of any MSAP grant funds. If the system is financed through a third-party financing agreement or financed directly with the vendor, the application must include a fully executed financing agreement before the issuance of any MSAP grant funds.
- 11. Power Purchase and Lease Agreements:** The third-party solar PV agreement must specify that the third-party owns the solar PV system and that the applicant is either a purchaser of the power that the solar PV system produces (PPA) or a lessee (solar lease).
- 12. Complete Application for Reservation of Funds and MEA Approval:** A complete, accurate, and signed application for a Reservation of Funds must be submitted to MEA **BEFORE INSTALLATION** of the solar PV system, and MEA must issue a Reservation of Funds

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<sup>7</sup> North American Board of Certified Energy Practitioners. For more information, visit <https://www.nabcep.org>.

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before the solar PV installation contractor starts any work on the solar PV installation.

**13. Complete Application for Completion Certificate and MEA Approval:** A complete, accurate, and signed Completion Application must be submitted to MEA after the solar PV system is installed, and by the time limits specified in the “Application Process” section of this FOA; and MEA must approve the Completion Application before the payment of any MSAP grant funds.

**14. Participating Contractors and Consumer Protections:** The solar PV installation contractor that installs the solar PV system must be approved by MEA and listed on the MSAP Participating Contractor List, which can be found on the MSAP webpage. Participating contractors must be registered to operate in Maryland, and must have all licenses, certifications, meet all other legal requirements to operate in Maryland, and agree to abide by the MSAP Consumer Protections Policy.

**Application Process:**

The application process consists of two (2) steps, defined below. Applications must be submitted using the MSAP Application Portal. Applicant registration is required. Please see the portal in the link above for more information.

- **Step 1 - Reservation of Funds:** The applicant or their authorized third-party agent applies with all required supporting documents defined in the “Required Application Documents” section of this FOA to reserve grant funds for the solar PV system. MEA will reserve the funds for each eligible application, and the applicant will receive a Reservation Confirmation that documents the reserved funds. A valid, signed solar PV installation contract must be in place between the solar PV provider and the resident before an application for a Reservation of Funds is submitted to MEA. No installation work can begin until after the Reservation Confirmation is issued.
- **Step 2 - Completion Certificate:** Within **180 days** of the effective date of the Reservation of Funds, the applicant

or their authorized third-party agent submits a completion application to MEA with all required information and supporting documents defined in the “Required Application Documents” section of this FOA (“Completion Certificate”). MEA will review all of the information in the Completion Application to ensure compliance with the requirements of this FOA. Upon approval, MEA will process payment of the applicant’s reserved grant funds to the payee (applicant or solar PV installation contractor) that the applicant designated in their initial application from Step 1, Reservation of Funds.

**Required  
Application  
Documents:**

**Step 1 - Reservation of Funds:** The following documents must be provided with each application for a Reservation Confirmation to constitute a complete application.

- **Complete Application Data:** The information that is submitted in the application portal must be complete, accurate, and up-to-date, to the best of the applicant’s, or their authorized third-party agent’s (if applicable), knowledge, information, and belief. This must include the funding recipient's full legal name as it is represented on the government-issued identification. Note: Providing any name other than that associated with a government-issued ID will severely delay the process of grant payments. If the funding recipient has processed a legal name change within the past 12 months, please contact the program inbox at [SolarAccess.MEA@Maryland.gov](mailto:SolarAccess.MEA@Maryland.gov) for more information.
- **Executed Solar PV Agreement:** A fully-executed solar PV installation contract, solar energy power purchase agreement, solar energy lease agreement, or solar energy loan agreement, between the solar PV provider or solar PV installer and the applicant (“Executed Solar PV Agreement”). The Executed Solar PV Agreement must be signed by both parties, and it **must comply with the FY26 Maryland Solar Access Program Consumer Protections Policy.**

- **Signed MSAP Customer Disclosure Form:** An MSAP Customer Disclosure Form completed by the solar PV provider or solar PV installation contractor that includes all terms and conditions of the solar PV installation contract, solar energy power purchase agreement, solar energy lease agreement, or solar energy loan agreement must be **signed by** the solar PV customer (MSAP applicant) **before** the solar PV installation contract, solar energy power purchase agreement, solar energy lease agreement, or solar energy loan agreement is signed by the solar PV customer (MSAP applicant).
- **Signed MSAP Authorization Form:** For the reassignment of the application or award, a completed FY26 MSAP Authorization Form signed by both the third party and the solar PV customer.
- **For a property leased by the applicant: Signed AND notarized** letter from the property owner that gives the applicant explicit, written permission to install the solar PV system at the residential property.

**Step 2 - Completion Certificate:** The following documents must be provided with each Completion Certificate.

- **Completion Certificate Data:** The Completion Certificate information that is submitted in the MSAP Online Application Portal must be complete, accurate, and up-to-date, to the best of the applicant's, or their authorized third-party agent's (if applicable), knowledge, information, and belief.
- **Utility Interconnection Agreement and Permission to Operate:** A fully executed copy of the utility interconnection agreement between the utility and applicant, as well as documentation from the utility that gives the solar PV system permission to operate.
- **Purchased Systems Only: Paid-in-Full Documentation:** If the solar PV system is owned by the applicant, documentation that it is paid-in-full must be

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provided. This is typically in the form of a “zero-balance” invoice from the solar PV installer. If the system is financed through a third-party financing agreement or financed directly with the vendor, the application must include a fully-executed financing agreement.

**Missing Information Policy:**

An application for a Reservation of Funds or Completion Certificate missing, or has incorrect, information or documentation will be notified electronically. **The applicant, or designated primary contact, must submit the missing information or documentation within fourteen (14) days after the date that they are notified of the missing information or documentation by MEA.** The application for a Reservation of Funds, or Completion Certificate, as applicable, will be rejected by MEA if the requested information or documentation is not received within that time frame. Applicants whose applications are canceled for this reason are free to reapply.

**How to Apply:**

Each application for a Reservation of Funds and each Completion Certificate must be submitted through the MSAP Online Application Portal in the link below. Each applicant must create an account before an application for a Reservation of Funds can be submitted. The Completion Certificate application must be submitted under the same account after the system is installed.

[>>> MSAP Online Application Portal <<<](#)<sup>8</sup>

**Disclaimer:**

The Maryland Energy Administration (“MEA”) is the sole authority on the Maryland Solar Access Program. Any claims made by other parties that are not reflected in this FOA, or the Brighter Tomorrow Act (Chapter 595, 2024 Acts of Maryland), are not endorsed or enforced by MEA. Questions about the Maryland Solar Access Program requirements should **only be directed to MEA.**

**Regulations:**

This program is governed by the Strategic Energy Investment

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<sup>8</sup> <https://mdmea.my.site.com/service/s/login/>

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Program regulations in the Code of Maryland Regulations (COMAR).

\*To access these regulations, click [here](#)<sup>9</sup> and use the sidebar “Regulations by Title” to navigate to: 14 - Independent Agencies → 26 - MARYLAND ENERGY ADMINISTRATION → 02 - Maryland Strategic Energy Investment Program.

**Program Provisions:**

MEA grant programs are covered by general requirements (“General Provisions”). A copy of the General Provisions is available on MEA’s website [here](#).<sup>10</sup> Sections 1B-1E, 1G, 4, 7, 9, 10, 11, 12, 14, 17, 19B-19C, 20-25, and 27-29 pertain to all MSAP grants, as applicable.

In addition, the following additional provisions also apply to this program:

- “Project” refers to the solar installation which MEA is providing funding for through the Maryland Solar Access Program.
- “Grant agreement” refers to the terms and conditions that the applicant and the participating contractor agrees to through the Maryland Solar Access Portal, as well as the documents listed and the conditions outlined in this FOA.
- When requested by MEA, the Project Site shall be made available to MEA for monitoring, evaluation, evaluation, and verification purposes.
- All participating businesses and contractors shall comply with all applicable Environmental Standards.

**Statutory Requirements:**

The Maryland Solar Access Program is established under [§9-2016, State Government Article, Annotated Code of Maryland](#) (“MSAP Statute”).<sup>11</sup> All applicants and associated projects funded through the Maryland Solar Access Program must meet all applicable requirements defined by the statute. If there is any conflict between the provisions of this FOA and the MSAP Statute, the terms of the MSAP Statute shall control.

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<sup>9</sup> <https://dsd.maryland.gov/Pages/COMARSearch.aspx>

<sup>10</sup> <https://energy.maryland.gov/SiteAssets/Pages/all-incentives/General%20Provisions%20v3%202.11.22.pdf>

<sup>11</sup> <https://mgaleg.maryland.gov/mgawebsite/Laws/StatuteText?article=qsg&section=9-2016&enactments=false>

**Questions:** Questions about the MSAP should be directed to the MSAP Team at [SolarAccess.MEA@Maryland.gov](mailto:SolarAccess.MEA@Maryland.gov).

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## **Appendix 1: FY26 MSAP Consumer Protection Policy**

Per the Brighter Tomorrow Act (Chapter 595, 2024 Acts of Maryland), a customer who participates in the Maryland Solar Access Program is entitled to certain consumer protections and expectations for their solar PV system and contract. **The FY26 Maryland Solar Access Program Consumer Protections Policy is incorporated and made part of this FOA, and can be found in the “Program Documents” section of the [MSAP webpage](#).**<sup>12</sup>

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<sup>12</sup> <https://energy.maryland.gov/residential/Pages/incentives/Maryland-Solar-Access-Program.aspx>

## Appendix 2: MSAP Customer Disclosure Forms

Per the Brighter Tomorrow Act (Chapter 595, 2024 Acts of Maryland), a customer who applies for a Maryland Solar Access Program grant must be provided with a customer disclosure form from the solar PV provider that lists important information about their solar PV system and contract. There is a form for solar PV systems purchased by the customer through cash or financing, and a form for solar PV systems provided to the customer under a solar PV power purchase agreement or solar PV lease. **Each form can also be found as an individual file in the “Program Documents” section of the [MSAP webpage](#).**<sup>13</sup>

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<sup>13</sup> <https://energy.maryland.gov/residential/Pages/incentives/Maryland-Solar-Access-Program.aspx>

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### **Appendix 3: MSAP Participating Contractor List Application Information**

Contractors that participate in the FY26 MEA Maryland Solar Access Program (“Participating Contractors”) must agree to comply with the FY26 Consumer Protection Policy without exception and will be posted on the program Participating Contractor List on the program webpage. In addition, contractors must comply with all applicable laws and regulations. MEA does not endorse or prefer any contractor on the Participating Contractor List.

In FY26, there will be two application windows where MEA will accept applications from contractors interesting in applying to participate in the Maryland Solar Access Program:

#### **Participating Contractor List Application Windows**

- **Application Window 1:** July 2, 2025 - September 8, 2025
- **Application Window 2:** December 15, 2025 - March 3, 2026  
\*May be subject to change pending utility rate publication dates

As part of the application process to be included on the Participating Contractor List, all non-vertically integrated solar contractors are required to submit a list of approved salespeople who are authorized to represent and sell their company’s products and services.

Please carefully follow the instructions below to ensure compliance and avoid delays in the review of your application:

For this requirement, a “non-vertically integrated company” is defined as a company that does not directly employ all parties involved in the sale, design, installation, and maintenance of solar energy systems, and may instead rely on third-party sales organizations or contractors.

The contractor must provide a complete and current list of individuals authorized to sell your company’s solar products. This list must include:

- Full name of each authorized salesperson
- The company name they are affiliated with (if different from your own)
- Contact information (email and phone number)
- Sales platform or method (e.g., door-to-door, online, call center)
- Status (active/inactive, if applicable)

- Date of authorization by your company

The submission must be accompanied by a signed attestation from a company officer stating that each individual on the list is formally authorized to sell your company's solar products.

The contractor must notify the Maryland Solar Access Program within five (5) business days of any changes to the list (additions or removals). Approved contractors are expected to maintain an up-to-date list of authorized salespeople. Failure to do so may result in removal from the Participating Contractor List or other corrective actions.

Please submit the Participating Contractor List Application through the [online application platform](#). Or by copying and pasting the link below into your browser:  
<https://form.jotform.com/251626340014142>

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## Appendix 4: MSAP Authorization Form

Per the Brighter Tomorrow Act (Chapter 595, 2024 Acts of Maryland), a customer can decide to submit an application for grant funds or have a third party (their solar contractor) apply on their behalf. The customer can decide to receive the grant funds directly or have the grant funds reassigned to their solar contractor. This decision is entirely up to the customer. There is an authorization form that allows the customer to provide their consent if opting to reassign the grant funds to their solar contractor. **This form can also be found as an individual file in the “Program Documents” section of the [MSAP webpage](#)<sup>14</sup>.**

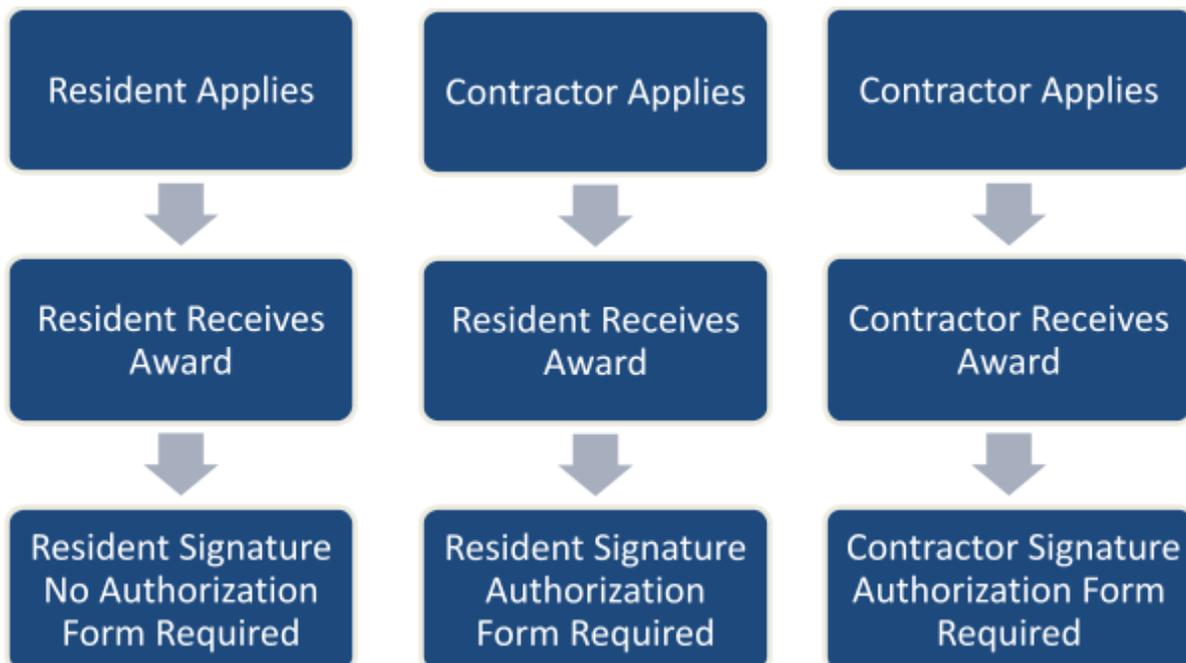
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<sup>14</sup> <https://energy.maryland.gov/residential/Pages/incentives/Maryland-Solar-Access-Program.aspx>

## Appendix 5: MSAP Authorization Form Guideline

The applicant or their authorized third-party agent applies with all required supporting documents defined in the MSAP “Required Application Documents” section of this document to reserve grant funds for the solar PV system that will be paid out after it is installed. Each applicant must create an account on the [MSAP Online Application Portal](#) before an application for a Reservation Certificate can be submitted.

The Completion Certificate must be submitted under the same account within the MSAP Online Application Portal after the system is installed. For the reassignment of an application or award, an [MSAP Third-Party Authorization Form](#) is signed by both the third party and the solar PV customer.



## Appendix 6: MSAP Household Income Requirements

MSAP grants are limited to eligible applicants whose annual household income does not exceed the limits in the table below, based on household size. An applicant is required to attest that they meet these income requirements as part of the application. Note: MEA reserves the right to verify household income requirements upon request.<sup>15</sup> The FY26 MSAP income limits are 150% of the average median income for the State of Maryland, following the Act. MEA calculated these amounts based on state income data published by the Maryland Department of Housing and Community Development (“DHCD”)<sup>16</sup>

Household annual gross income can be calculated by adding up the total income from all sources of every household member over 12 months leading up to the Step 1 Reservation of Funds, using the most recent income information available, and adjusting based on household size (including dependents). MEA refers to the DHCD definition of allowable versus excluded income when calculating gross income. Household income is defined as compensation received from one or more of the “allowable” sources (gross amounts, unless otherwise noted) listed below. Disallowed income sources are not taken into account:<sup>17</sup>

Allowable Income	Excluded Income
<ul style="list-style-type: none"> <li>● Money, wages, and salaries before any deductions;</li> <li>● Net receipts from non-farm or farm self-employment (receipts from a person's own business or from an owned or rented farm after deductions for business or farm expenses);</li> <li>● Regular payments from social security, railroad retirement, unemployment compensation, strike benefits from union funds, workers' compensation, veteran's payments, training stipends, alimony, and military family allotments;</li> <li>● Private pensions, government employee</li> </ul>	<ul style="list-style-type: none"> <li>● Capital gains,</li> <li>● Any assets drawn down as withdrawals from a bank;</li> <li>● Money received from the sale of a property, house, or car;</li> <li>● One-time payments from a welfare agency to a family or person who is in temporary financial difficulty;</li> <li>● Tax refunds;</li> <li>● Gifts, loans, or lump-sum inheritances;</li> <li>● College Scholarships;</li> <li>● One-time insurance payments, or compensation for injury;</li> <li>● Non-cash benefits, such as the</li> </ul>

<sup>15</sup> Any income verification activities will be in compliance with the Act.

<sup>16</sup> Income limits are calculated by multiplying the household income amounts on the “Statewide” row of the “100 Percent of Area or State Median, Adjusted for Family Size 1-8 Person Households” table on page 14 of DHCD’s 2024 Income and Rent Limits Tables by 150%.

<sup>17</sup> <https://dhcd.maryland.gov/Energy-Home-Repair/Documents/WAP/EnergyEfficiencyProgramOperationsManual.pdf>

<p>pensions (including military retirement pay), and regular insurance or annuity payments;</p> <ul style="list-style-type: none"> <li>● Dividends and/or interest;</li> <li>● Net Rental income and net royalties;</li> <li>● Periodic receipts from estates or trusts; and</li> <li>● Net gambling and lottery winnings.</li> </ul>	<p>employer-paid or union-paid portion of health insurance;</p> <ul style="list-style-type: none"> <li>● Employee fringe benefits, food, or housing received in lieu of wages;</li> <li>● The value of food and fuel produced and consumed on farms;</li> <li>● The imputed value of rent from owner-occupied non-farm or farm housing;</li> <li>● Depreciation for farm or business assets;</li> <li>● Federal non-cash benefit programs such as Medicare, Medicaid, Food Stamps, school lunches, housing assistance;</li> <li>● Combat zone pay to the military;</li> <li>● Child Support Payments;*</li> <li>● Reverse mortgages; and</li> <li>● Payments for care of Foster Children.</li> </ul>
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\*A common income exclusion for DHCD is child support.

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