



PERMANENT LOCAL HOUSING ALLOCATION

2025-26 RENTAL ASSISTANCE PROGRAM GUIDELINES

City of Gardena
Recreation & Human Services Department
1651 W. 162nd Street
Gardena, CA 90247

June 2025

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ATTACHMENT A – INCOME INCLUSIONS & EXCLUSIONS

CITY OF GARDENA
PLHA RENTAL ASSISTANCE PROGRAM

I. PURPOSE/OVERVIEW

The City of Gardena (“City”) has developed a Rental Assistance Program (“Program”) to assist those experiencing financial hardships that are preventing them from paying their rent. This assistance is made possible by the State’s PLHA (Permanent Local Housing Allocation) Program and the Los Angeles County Development Authority (LACDA). Specifically, this program will assist Gardena residents undergoing financial hardship due to job loss and/or reduction in wages, including those that are experiencing homelessness. For qualified applicants, the program will provide coverage for six (6) month period at a rate of 50% coverage for the first three months, then 25% coverage for the other three months. Applicant’s total monthly income must show ability to cover at least 50% of the monthly rent. The total maximum amount per household for six months cannot exceed \$10,000. Payment will be made directly to the landlord or property management company.

II. ELIGIBLE APPLICANTS AND USE OF FUNDS

Applications can be downloaded online as a PDF application at www.cityofgardena.org/rental-assistance. All applicants must complete an application and provide all supporting documentation when submitting their application. Applications will only be accepted in-person at our Human Services Building located at 1651 W. 162nd Street Gardena, CA 90247. Dates and times that applications will be accepted will be posted on the website.

A. Eligible Applicants – Qualified applicants must meet the following criteria:

1. Reside within the jurisdiction of the City of Gardena.
2. Be a tenant named on the rental agreement.
3. Have a social security number or ITIN.
4. The applicant’s gross household income cannot exceed 30% of the Los Angeles County Median Income, as published by the Department of Housing and Urban Development.
5. Complete an application and submit all required documents.
6. The applicant’s landlord/property management company must have a valid Gardena Business License and complete all required documents.
7. Applicants approved for the 2024 Rental Assistance Program must be deemed eligible based on the new requirements.

B. Eligible Use of Funds – The following are eligible use of program funds.

1. Payment of monthly rent. Payment will be made directly to the landlord/property management company.
2. Payment of security deposit for those experiencing homelessness as defined by Housing and Urban Development (HUD).

C. Income Qualification Criteria

The applicant's gross household income must be at or below 30% of the Los Angeles County Median Income. The current annual income limits are provided below:

2025 HUD 30% LOW-MODERATE INCOME (LMI) LIMITS			
Household Size	Maximum Annual Income	Household Size	Maximum Annual Income
1	\$31,850	5	\$49,100
2	\$36,400	6	\$52,750
3	\$40,950	7	\$56,400
4	\$45,450	8	\$60,000
Source: U.S. Department of Housing and Urban Development. These income figures are subject to change annually (last updated: 5/19/2025). For most recent income figures refer to: https://www.huduser.gov/portal/datasets/il.html			

Definition of Income:

Household income is the gross annual income (before any deductions) of all adult household members, including non-related persons, that is projected to be received during the coming 12-month period. The 12-month period begins the month the application is submitted. Income of minors and live-in aides are excluded. Income includes, but is not limited to, salaries and wages, social security, pension, disability and unemployment benefits (federal pandemic unemployment benefits are not considered a benefit), asset income, etc. Refer to Attachment A, Exhibit 5-1 from the HUD Occupancy Handbook, for a guide on what incomes are counted and what incomes are excluded.

III. APPLICATION PROCESS

A. Submittal of Applications

Applications will be accepted during a designated timeframe. Applicants will be required to complete an application and include all supporting documents at the time of submission. Interested applicants without internet access or those requiring special assistance in completing the application may request assistance from the City. Completed applications will be processed in a timely manner and priority given to the applicants with the greatest demonstrated need.

B. Required Application Support Documentation

All individuals named on the lease are considered applicants. All applicants must submit the application in person along with the following supporting documentation:

1. Proof of Identity

- a. Valid California driver's license or identification card
- b. Social Security Card (If SSN not listed on Tax Return) OR Individual Taxpayer Identification Number (ITIN)

2. Proof of Individual Tax Returns and Household Size

- a. Federal Tax Returns: Copies of the last two years (if applying in 2025, 2023, and 2024 taxes)
 - i. For all household members 18 years or older: Copy of first page of federal income tax return if not listed on Head of Household Income Tax Return.
- b. W-2 Forms: Copies of W-2 forms for each employer from the last 24 months
- c. Copies of social security card(s) or birth certificate(s) of minors that are NOT included on any household member's federal income tax return.

3. Proof of Income

Applicants must submit current proof of all income received by all household members over 18 years of age for the most recent month, such as paycheck stubs, unemployment, disability, social security, workers compensation, Los Angeles County Benefits: General Relief or CAL-Works, Child support, and self-employed documents. Employed applicants must submit check stubs covering the span of the previous month. For other circumstances submit the following:

- a. Self-Employed Applicants:
 - i. 12 months of most recent consecutive business bank statements AND
 - ii. Copies of the two most recent business Tax Return
- b. Unemployed Household Members (all that apply):
 - i. Last paystubs received (covering 1 month).
 - ii. EDD Notification of Unemployment Insurance Award showing name, date of claim, benefit amount, quarterly wages, and last employer.
 - iii. Employer furlough, layoff letter or EDD Notice Unemployment Insurance Claim Filed.
- c. Child support received (all that apply):
 - i. Copy of court order
 - ii. Signed affidavit and proof of payment received

4. Proof of Banking Services for all accounts of all household members over 18 years of age

- a. Current previous six (6) months of bank statements from all bank accounts of all household members of 18 years of age: checking, savings, CDs, stocks, bonds, 401k, IRA, etc. (All pages must be provided)
- b. Current previous six (6) months of cash [peer-to-peer (P2P) payment] apps statements: including but not limited to: Zelle, Venmo, Chime, Cash App, PayPal, etc.
- c. If applicants have no bank account, applicants must provide proof of how rent and utilities are paid.

5. Proof of Residency

- a. Current signed rent/lease agreement showing applicant name, address, and amount of rent (include all pages)
- b. Current rent increase documents (if applicable)
- c. If the lease lists a tenant that no longer lives at the residence, provide an updated lease or proof the individual lives at a different residence (lease, utility bill, etc.)

6. Proof of Financial Hardship - Outstanding Expenses/Bills

- a. Rent ledger showing outstanding rent or late fees
- b. Current utility bill(s) documenting overdue balance for gas, electric, water, and/or waste removal from companies including, but not limited to, Southern California Edison, Southern California Gas Company, & Golden State Water.
- c. Any late fees incurred as a result of landlord not being able to make payments for any of the allowable utility and upkeep/maintenance costs outlined above.
- d. Medical/Hospital bills.

7. Other Eligible Documents

- a. College or Trade School Enrollment Verification: must be enrolled as a full-time student.

C. Homeless Applicants

1. Individuals experiencing homelessness in Gardena or in Service Planning Area (SPA) 8 (<http://publichealth.lacounty.gov/chs/SPA8/index.htm>) are eligible to apply for the program. The unit the applicant intends to apply for must be in the City of Gardena.
2. Individuals that are experiencing homelessness must submit the available documents from Section III B. If applicant cannot provide those documents, applicant is required to show proof that they are experiencing homelessness by providing one of the following:
 - a. Verification from a Homeless Services Provider that they are currently working with.

- b. Los Angeles Continuum of Care Homeless Verification Form.
3. The unit they would be applying for must meet Eligibility Requirements as per Section II A, once they have a rental agreement.
4. The program will additionally cover a security deposit up to \$2,500. The total maximum amount per applicant cannot go over \$12,500.

D. Subtenants

A subtenant is eligible to apply for the program. However, as for all applicants, the landlord who will receive the payment must be the person in charge of the property. Financial assistance cannot be payable to a master tenant.

For example: I live with unrelated roommates, and we split the rent and utilities. I lost my job; my roommates are still employed and paying their portion of the rent, but I am no longer able to afford my portion. Do I still qualify for the program although my roommates' combined incomes exceed 50% of the AMI household income requirements?

Answer: Household income is based on the total income of all members (related & unrelated) living in the same rental unit, so the total household income of all the roommates must be at or below 50% of AMI.

E. Application Approval/Denial

1. Upon receipt of the application, the City will review the application for completeness. Applications submitted without all supporting documents will not be reviewed or considered as submitted.
2. Within ten (10) City working days of submittal, the City will provide the applicant with an approval or denial letter and/or email.
3. If after review of the application, additional documents are needed to prove eligibility, applicants will be notified and will have five (5) business days to submit the required documents.
4. If approved, the applicant and landlord will have seven (7) City working days to confirm agreement to participate in the program.
5. The Landlord/Property Management Company will then be required to complete the following documents:
 - a. City of Gardena Business License
 - i. Gardena Municipal Code 5.08.350 Residential property rentals and lodging houses.
Every person owning, operating, leasing or engaging in the business of renting residential or living units (other than hotels, motels or motor courts) shall pay an annual license fee of fifty dollars (\$50) for the first four units and ten dollars (\$10) for each unit over four in number which is used, offered for **rental** or otherwise related to or connected with such business in the City.
 - ii. A separate license shall be required for each **property** parcel. (Measure A § 18, 2001; prior code § 6-1.238)
 - b. Current W-9 Form

- c. Signed Certification form with the City of Gardena.
- 6. Upon approval and no later than the end of the third month of assistance, the applicant must attend one financial literacy and/or money management course/workshop and submit a certificate of completion to continue receiving rental assistance. Applicants without internet access may request to use a computer at a City facility. Approved courses/workshops include:
 - a. [Fair Housing Foundation Rental Counseling Workshop](#)
 - b. [Los Angeles County Consumer and Business Affairs Financial Empowerment](#)
- 7. If any submitted documents are deemed to have been altered or falsified, the application will be denied.

F. Waiting List

The City will not maintain a waiting list. Once we receive 80 applications, we will not accept additional applications. Should additional funding become available, additional applications will be accepted until funds are depleted.

IV. LANDLORD/PROPERTY MANAGEMENT COMPANY REQUIREMENTS

A. Ownership Documentation

- i. Landlord/property management company must provide their current address of residence or business. Landlords must submit proof of ownership of the property and a Letter of Transfer of Authority if a management agent manages the property. On a case-by-case basis, the City will allow households to lease properties owned by relatives where the household can show they have been paying rent for a minimum of two months.

B. Lease Approval / Disapproval

- i. After the City has reviewed the current, or proposed if the applicant is applying as homeless, lease agreement and additional documents to verify current rent from the landlord or property management company, the City may approve the rental assistance.

C. Agreement with Landlord/Property Management Company

- i. The agreement is between the City and the landlord/property management company who agrees to lease a specified dwelling unit to a specified eligible household. The City agrees to make monthly housing assistance payments to the landlord/property management company for a maximum of six months.

D. Lease Violations

Termination of tenancy or failure to renew leases will only be

permitted if tenants have serious or repeated violations of the terms and conditions of the lease. The following criteria will be used to decide if a serious or repeated violation of the lease will result in termination of assistance:

- a. If the landlord/property management company terminates tenancy through court action for serious or repeated violation of the lease;
- b. If the landlord/property management company notifies the household of termination of tenancy for serious or repeated lease violations, and the household moves from the unit prior to the completion of court action;
- c. If there are police reports, neighbor complaints or other third-party information, that has been verified by the City; or
- d. Other “good cause” exists for termination of the tenancy.

V. RENTAL ASSISTANCE PAYMENTS

A. Payments begin once all required applicant and landlord/property management company documents have been submitted and approved. Applicants will be notified of the program start month via email.

B. Payment Method

1. Applicant must pay, at a minimum, 50% of their rent the first three (3) months, and 75% of their rent the remaining three (3) months no later than the 28th of each month. Applicant will be solely responsible for any late fees assessed for their portion of the rent.
2. Upon receiving required certifications from applicant and landlord/property management company, City will process payment for the remaining portion of the rent, 50% or 25%. Payments will be in the form of paper check and may take up to 30 days from the date certifications indicated below are received. Landlord/property management company agrees not to assess any late fees associated with the City’s payment.

C. Monthly Certifications

1. Applicant must provide a certification each month certifying that they have paid their portion of the rent and that the household’s income remains the same as reported in the initial application. Certification may be submitted in person or via email and must be received no later than the 28th of each month.
2. Landlord/Property Management Company must submit certification that applicant has paid their portion of the rent via email no later than the 28th of each month.

VI. DENIAL OR TERMINATION OF ASSISTANCE

The following shall be grounds for denial of an application or termination of program assistance:

A. Tenant Fraud

1. If anyone in the household has knowingly used incorrect or inaccurate information or submitted inaccurate or falsified documents in connection with the Program;
2. If anyone in the household has misrepresented income, assets, or allowances, which would have caused an increase in the tenant portion of the rent or caused the tenant to be over-income for the Program, the City will make every effort to recover any overpayment made as a result of such misrepresentation; or
3. If anyone in the household intentionally, willingly, or knowingly falsifies information or is involved in any other illegal scheme with the landlord/property management company.

B. Landlord Fraud

1. If a landlord/property management company knowingly uses incorrect or inaccurate information or submits inaccurate or falsified documents in connection with the Program, the City will terminate the agreement and review the circumstances and household members' involvement to determine if the household is eligible to relocate to another unit and continue in the Program;
2. The City may bar the landlord/property management company from participation in the Emergency Rental Assistance Program for breach of the PLHA Gardena Rental Assistance Contract;
3. The City will make every effort to recover any overpayments made as a result of landlord/property management fraud or abuse.

- C. Applicant fails to pay their portion of the rent by the 28th of the month for two consecutive months

VII. DISPUTE RESOLUTION/APPEALS PROCEDURE

Any applicant applying for assistance through this program has the right to appeal if their application is denied. The appeal must be made in writing to the City Clerk's office within ten (10) City working days from the date of denial. A written response to the appeal will be provided to the applicant by the City within thirty (30) days of receipt of the applicant's appeal letter.

VIII. APPLICANT CONFIDENTIALITY

All personal information will be kept confidential. The use or disclosure of all information pertaining to applicants and household members shall be restricted to purposes directly connected with the administration of the program. Such information may be shared with City employees, funding agencies, or as otherwise required by law.

IX. EXCEPTIONS / SPECIAL CIRCUMSTANCES

Exceptions are defined as any action, which would depart from policy and procedures stated in the guidelines. The City reserves the right to make exceptions but must comply with all applicable PLHA program requirements.

X. FAIR HOUSING

The Fair Housing accessibility logos will be placed on all outreach materials. Flyers or other outreach materials will be available in English and any other language that is the primary language of a significant portion of the area residents, will be available to reach the largest number of program participants, and will be provided to any local social service agencies. No applicant, landlord or service provider will be discriminated against on the basis of age, ancestry, color, religious creed (including religious dress and grooming practices), disability (mental and physical) including HIV and AIDS, marital status, medical condition, genetic information, military and veteran status, national origin, race, sex (which includes pregnancy), gender, gender identity, gender expression, and/or sexual orientation or any other protected class under State and Federal Fair Housing Laws.

XI. CONFLICT OF INTEREST

Applicant shall not be an employee, agent, consultant, officer or elected official, or appointed official of the City who exercises or has exercised any functions or responsibilities with respect to activities relating to this Program or who are in a position to participate in a decision-making process or gain inside information with regard to these activities, may obtain a financial interest or financial benefit from this Program, or the proceeds from such activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter.

ATTACHMENT A

HUD Occupancy Handbook (4350.3 REV-1) Exhibit 5-1: Income Inclusions and Exclusions 24 CFR Part 5.609 (b) and (c)

Income Inclusions:

1. The full amount before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
2. The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation of assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family;
3. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (20) above. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the family. Where the family has net family assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD;
4. The full amount of periodic amounts received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a **periodic amount (e.g. Black Lung Sick benefits, Veterans Disability, Dependent Indemnity Compensation, payments to the widow of a serviceman killed in action). See paragraph (13) under Income Exclusions for an exception to this paragraph;**
5. Payment in lieu of earnings, such as unemployment, disability compensation, worker's compensation, and severance pay, except as provided in paragraph (3) under Income Exclusions.
6. Welfare Assistance.
 - (a) Welfare assistance received by the family;
 - (b) If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income shall consist of:
 - (c) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities; plus

- (d) The maximum amount that the welfare assistance agency could in fact allow the family for shelter and utilities. If the family's welfare assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under the paragraph shall be the amount resulting from one application of the percentage.
- 7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling; and
- 8. All regular pay, special pay, and allowances of a member of the Armed Forces, except as provided in paragraph (7) under Income Exclusions.

Income Exclusions:

- 1. Income from employment of children (including foster children) under the age of 18 years;
- 2. Payments received for the care of foster children or foster adults (usually persons with disabilities unrelated to the tenant family, who are unable to live alone);
- 3. Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains, and settlement for personal or property losses, except as provided in paragraph (5) under Income Inclusions;
- 4. Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
- 5. Income of a live-in aide, as defined in 24 CFR 5.403;
- 6. The full amount of student financial assistance paid directly to the student or to the educational institution;
- 7. The special pay to a family member serving in the Armed Forces who is exposed to hostile fire (e.g., in the past, special pay included Operation Desert Storm):
 - (a) Amounts received under training programs funded by HUD (e.g., training received under Section 3);
 - (b) Amounts received by a person with a disability that are disregarded for a limited time for purposes of supplemental security income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
 - (c) Amounts received by a participant in other publicly assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, childcare, etc.) and which are made solely to allow participation in a specific program;
 - (d) Amounts received under a resident service stipend. A resident service stipend is a modest amount (not to exceed \$200 per month) received by a resident for performing a service for the PHA owner, on a part-time basis, that enhances the quality of life in the project. Such services may include, but are not limited to, fire patrol, hall monitoring, lawn maintenance, and resident-initiatives coordination. No

- resident may receive more than one such stipend during the same period of time; or
- (e) Incremental earnings and benefits resulting to any family member from participation in qualifying state or local employment training programs (including training not affiliated with a local government) and training of a family member as a resident management staff person. Amounts excluded by this provision must be received under employment training programs with clearly defined goals and objectives, and are excluded only for the period during which the family member participated in the employment training program.
8. Temporary, non-recurring, or sporadic income (including gifts);
 9. Reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era. (Examples include payments by the German and Japanese governments for atrocities committed during the Nazi era);
 10. Earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household or spouse);
 11. Adoption assistance payments in excess of \$480 per adopted child;
 12. Deferred periodic amounts from supplemental income and social security benefits that are received in a lump sum amount or in prospective monthly amounts;
 13. Amounts received by the family in the form of refunds or rebates under state or local law for property taxes paid on the dwelling unit;
 14. Amounts paid by a state agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member at home; or
 15. Amounts specifically excluded by any other federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under any program to which the exclusions set forth in 24 CFR 5.609(c) apply. A notice will be published in the *Federal Register* and distributed to housing owners identifying the benefits that qualify for this exclusion. Updates will be published and distributed when necessary. The following is a list of income sources that qualify for that exclusion:
 - (a) The value of the allotment provided to an eligible household under the Food Stamp Act of 1977 (7 U.S.C. 2017 [b]);
 - (b) Payments to volunteers under the Domestic Volunteer Service Act of 1973 (42 U.S.C. 5044 [g], 5058) (employment through AmeriCorps, Volunteers in Service to America [VISTA], Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, senior companions);
 - (c) Payments received under the Alaska Native Settlement Act (43 U.S.C. 1626 [c]);
 - (d) Income derived from certain sub marginal land of the United States that is held in trust for certain Indian tribes (25 U.S.C. 459e);
 - (e) Payments or allowances made under the Department of Health and Human Services' Low-Income Home Energy Assistance Program;

- (f) Payments received under the programs funded in whole or in part under the Job Training Partnership Act (29 U.S.C. 1552[b]; (Effective July, 2000, references to the Job Training Partnership Act shall be deemed to refer to the corresponding provision of the Workforce Investment Act of 1998 [29U.S.C. 293]); e.g. employment and training programs for Native Americans and migrant and seasonal farmworkers, Job Corps, veterans employment programs, state job training programs, career intern programs, AmeriCorps);
- (g) Income derived from the disposition of funds to the Grand River Band of Ottawa Indians (Pub, L-94-540. 90 Stat. 2503-04);
- (h) The first \$2,000 of per capita shares received from judgment funds awarded by the Indian Claims Commission or the U.S. Claims Court and the interests of individual Indians in trust or restricted lands, including the first \$2,000 per year of income received by individual Indians from funds derived from interest held in such trust or restricted lands (25 U.S.C. 1407-1408);
- (i) Amounts of scholarships funded under Title IV of the Higher Education Act of 1965, including awards under federal work-study programs or under the Bureau of Indian Affairs student assistance programs (20 U.S.C. 1087uu);
- (j) Payment received from programs funded under Title V of the Older Americans Act of 1985 (42 U.S.C. 3056[f]), e.g., Green Thumb, Senior Aides, Older American Community Service Employment Program;
- (k) Payments received on or after January 1, 1989, from the Agent Orange Settlement Fund or any other fund established pursuant to the settlement in *In Re Agent-product liability litigation*, M.D.L. No. 381 (E.D.N.Y.);
- (l) Payments received under the Marine Indian Claims Settlement Act of 1980 (25 U.S.C. 172);
- (m) The value of any childcare provided or arranged (or any amount received as payment for such care or reimbursement for costs incurred for such care) under the Child Care and Development Block Grant Act of 1990 (42 U.S.C. 9858q);
- (n) Earned Income Tax Credit (EITC) refund payments received on or after January 1, 1991, including advanced earned income credit payments (26 U.S.C. 32[j]);
- (o) Payments by the Indian Claims Commission to the Confederated Tribes and Bands of Yakima Indian Nation or the Apache Tribe of Mescalero Reservation (Pub. L. 95-433);
- (p) Allowances, earnings, and payments to AmeriCorps participants under the National and Community Service Act of 1990 (42 U.S.C. 12637[d]);
- (q) Any allowance paid under the provisions of 38 U.S.C. 1805 to a child suffering from spina bifida who is the child of a Vietnam veteran (38 U.S.C. 1805);
- (r) Any amount of crime victim compensation (under the Victims of Crime Act) received through crime victim assistance (or payment or reimbursement of the cost of such assistance) as determined under the Victims of Crime Act because the commission of crime against the applicant under the Victims of Crime Act (42 U.S.C. 10602); and
- (s) Allowances, earnings, and payments for individuals participating in programs under the Workforce Investment Act of 1998 (29 U.S.C. 2931).