# Safe Harbor Income Determinations

## What Is Safe Harbor?

Safe Harbor allows the Housing Authority of the County of San Diego (HACSD) to use income information you already provided to other federal benefit programs instead of requiring new income verification during your annual recertification.

Examples of programs that may provide Safe Harbor income information:

- Supplemental Nutrition Assistance Program (SNAP)/CalFresh
- Medicaid/Medi-Cal
- Temporary Assistance for Needy Families (TANF)/CalWORKS
- Supplemental Security Income (SSI)
- Women, Infants and Children (WIC) Nutrition Program
- Other HUD-approved federal assistance programs

This helps make your annual recertification faster and easier!

## When Can HACSD Use Safe Harbor?

HACSD may use Safe Harbor income information *only* at your **annual reexamination**, if the document:

- Lists your **family size**,
- Includes **all members in your assisted household**, and
- Shows **your total annual household income**,
- Is dated within the last **12 months**.

HACSD cannot use Safe Harbor for:

- New admissions
- Interim (mid-year) income changes

## Your Consent Is Required

Before Safe Harbor is used:

- HACSD will tell you the income amount shown in the Safe Harbor document.
- You must confirm (verbally or in writing) that the amount is correct.
- HACSD will document your approval.
- If you disagree with the amount:
    - HACSD must verify your income the traditional way,
    - You will be asked to provide income documents such as paystubs or benefit letters.

## What HACSD Can and Cannot Ask For

If Safe Harbor is used, HACSD will use only the total income listed in the Safe Harbor document. HACSD:

- Will not ask for additional income verification (paystubs, employer forms, bank statements, etc.).
- Still must verify deductions, such as medical, disability assistance, or childcare expenses.

HACSD cannot request extra income or asset details beyond what appears on the Safe Harbor form.

## What Happens if Your Income Changes Later?

You must report any income changes that occur after your annual recertification.
Whether the change affects your rent depends on HOTMA's rules for interim reexaminations (such as 10% changes in unearned income).

## Key Reminders

- Safe Harbor reduces paperwork and speeds up your annual recertification.
- Your agreement is required before HACSD can use Safe Harbor.
- Safe Harbor is not used for new admissions or interim changes.
- HACSD will still verify deductions separately.
- You must continue reporting changes in income or household members.