



## CERTIFICATION OF ZERO INCOME

**Purpose:** This form certifies that the named household member receives no income. The Program uses household members' income information to calculate the total household income using the IRS Form 1040 method. This information helps determine whether the household meets HUD's low-to-moderate income threshold.

**Instructions:** All household members 18 years of age or older who receive no income should print their full, legal name and the damaged property address, and then sign and date the form, certifying that they do not receive income from any of the listed sources. Applicants unsure of where something is considered an income should refer to definitions provided in the new IRS Form 1040, which include descriptions of each of the income sources listed below.

**Warning: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States government.**

I, \_\_\_\_\_, residing at \_\_\_\_\_,  
*Household Member* *Damaged Property Address*

Do not currently receive income from any of the following sources:

- a) Wages from employment (including commissions, tips, bonuses, fees, etc.);
- b) Business and/or farm income or loss;
- c) Rental income from real estate, or personal property;
- d) Royalties, partnerships, S corporations, trusts, estates;
- e) Interest or dividends;
- f) Capital gains or losses;
- g) Social Security payments, pensions and annuities, IRA distributions, or death benefits (excluding life insurance proceeds unless it was taxable);
- h) Unemployment or disability payments;
- i) Alimony, gifts, or inheritance received that are taxable by IRS standard;
- j) Regular pay, special pay, and allowances of a head of household or spouse who is a member of the Armed Forces (whether or not living in the dwelling);
- k) Jury duty, gambling winnings, lottery, raffle winnings, or prizes and awards;
- l) Taxable refunds, credits, or offsets of state and local income taxes; or
- m) Any other source not named above.

\_\_\_\_\_  
*Household Member Print Name*

\_\_\_\_\_  
*Household Member Signature*

\_\_\_\_\_  
*Date*