



Certification of Zero Income

This form is to be completed by a household member age 18 or older who claims no income from any source.

Name: _____

I hereby certify that:

(1) I do not receive income from any of the following sources:

- a) Wages from employment (including commissions, tips, or bonuses)
- b) Alimony, child support, or maintenance
- c) Income from operation of a business or farm
- d) Rental income from real estate or personal property
- e) Interest or dividends from financial assets
- f) Social Security payments or pension payments, including death benefits
- g) Payments from annuities, insurance policies, or retirement funds
- h) Unemployment, disability, workman's compensation, or severance payments
- i) Public assistance payments (excluding SNAP or LIHEAP)
- j) Recurring gifts from organizations or persons outside my household
- k) Alaska PFD, other State, Native American Tribal, or Native Alaskan Village Corporation distributions or dividends

(2) Choose all that apply:

- There is no change expected in my income or employment status during the next 12 months*.
- I am looking for employment. I have been unemployed since _____.
- I am currently a student or in an unpaid apprentice program and not receiving income. (Please provide class transcripts to document full time student.)

(3) The information provided above is true, complete and accurate. I understand that providing false representations herein may constitute an act of fraud. I acknowledge information provided is being used for specific purpose of determining my household is eligible to receive assistance from the FHLBDM Affordable Housing Program or Down Payment Products. I will fully cooperate with the Program Administrator and Member to obtain or provide any necessary documents to confirm the information provided.

Signature

Date

*If a person is expecting a change in their income or employment status during the next 12 months, income from those sources should be verified and included in calculation of income. For example, if the person has an offer of employment, or is on temporary leave of absence or laid off from their employer and expecting to return to work, income from those sources should be included in income calculation.