## **Certification of Zero Assets**

- 1. I herby certify that I do not individually possess any assets, defined as any of the following:
  - a) Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc.
  - b) Cash value of revocable trusts available to the applicant
  - c) Equity in rental property or other capital investments
  - d) Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts
  - e) Individual retirement and Keogh accounts (even though withdrawal would result in a penalty)
  - f) Retirement and pension funds
  - g) Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy)
  - h) Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
  - i) Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments
  - j) Mortgages or deeds of trust held by an applicant
- 2. There is no imminent change expected in my financial status with regard to assets during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of housing assistance.

Signature of Applicant	Printed name of Applicant	Date
Signature of Case Manager	Printed name of Case Manager	Date