Income Certification Affidavit

Exhibit "A"

INSTRUCTIONS:

Please complete one form and include the requested information for all persons in the household. The adult head of household must sign and date the form.

PART I: ELIGIBILITY

MIAMI Association of Realtors[®] listing located at 6180 SW 63rd Terrace, South Miami, Florida 33143, may only be sold to an income eligible individual or families whose annual income does not exceed 80% percent of the area median income, as determined by HUD.

INSERT APPLICABLE INCOME LIMITS TABLE

If the applicant has experienced financial hardship as a result of the COVID-19 pandemic, the applicant must describe how the household's financial situation has changed since March 2020 (e.g., lost employment or reduced income either temporarily or permanently), indicate timeframes and if applicant has resumed work, and when.

PART II: HOUSEHOLD INFORMATION

Enter legal address (where the applicant currently lives) and contact information below. If household is experiencing homelessness or is in temporary housing, provide a mailing address (where the applicant currently receives mail).

	Legal Address	Mailing Address (if different from legal)
Street, Apt./Unit #		
State, City, Zip Code		
Phone Number(s)		
Email(s)		

Enter all household information below and indicate if any member is or will be a part-time/full-time student in the next 12 months. Do not include live-in-aides, children of live-in-aides, foster children, or foster adults.

Household Member #	Name (Last, First, MI)	Relationship to the Head of Household (co-head, spouse, child, etc.)	Birth Date (mm/dd/ yyyy)	*Student (Part/Full-time, Neither)	
1		Head of Household			
2					
3					
4					
5					
6					

PART III: ANNUAL INCOME

Report all current income and income expected to be received in the next 12 months including long-term **unemployment compensation using the chart on the following page.**

Section A: For each household member (HH Mbr#) below, anticipate annual income for the next 12 months by converting current income to annual figures. Convert wages/income by multiplying it by the frequency in which it is received and factor in amounts that will terminate before the end of the next 12 months. Multiply weekly income by 52; Bi-weekly income (received every other week) by 26; Semi-monthly income (received twice each month) by 24; and Monthly income by 12. A full-time student, 18 years or older (excluding the head of household or spouse) should exclude earnings in excess of \$480 for annual income. Leave blank those that do not apply. To determine the total income for the household, add up all columns on the last row of this chart.

	HH Mbr#					
Income Sources	1	2	3	4	5	6
Unemployment Compensation (include regular unemployment, Pandemic Unemployment Assistance and Pandemic Emergency Unemployment Compensation) (exclude IRS Economic Impact Payments; Federal Pandemic Unemployment Compensation; Lost Wages	\$	\$	\$	\$	\$	\$
Supplement Payment Assistance) Wages, salary, overtime, hazard pay, commissions, fees, tips, bonuses (before payroll deductions)	\$	\$	\$	\$	\$	\$
Net income from business and self-employment (include income from independent contractors, Gig economy jobs such as Etsy, Amazon, eBay, Uber, Lyft, Instacart, Grubhub, etc.)	\$	\$	\$	\$	\$	\$
Interest, dividends, and other net income of any kind from real or personal property (include rental income)	\$	\$	\$	\$	\$	\$
Social Security (include disability/Supplemental; include gross amount prior to any Medicare premiums)	\$	\$	\$	\$	\$	\$
Retirement/Pension/Insurance policy/Annuities	\$	\$	\$	\$	\$	\$
Disability or Death Benefits (disability compensation)	\$	\$	\$	\$	\$	\$
Worker's Compensation and Severance pay	\$	\$	\$	\$	\$	\$
Welfare Assistance Payments (Temporary Assistance to Needy Families)	\$	\$	\$	\$	\$	\$
Regular Pay, special pay, and housing allowance for the Armed Forces (exclude military hazard pay)	\$	\$	\$	\$	\$	\$
Veterans Administration (VA) Benefits (exclude deferred disability benefits)	\$	\$	\$	\$	\$	\$
Adoption Assistance Payments (exclude amount in excess of \$480)	\$	\$	\$	\$	\$	\$

Total for each HH Member Section A: Total Income for Household	\$ \$	\$ \$	\$ \$
Other (please describe):	\$ \$	\$ \$	\$ \$
Re-occurring cash gifts from private/nonprofit/charity or friends/family who will not reside in the unit	\$ \$	\$ \$	\$ \$
Alimony or Child Support (include only amounts expected)	\$ \$	\$ \$	\$ \$

Section B - Income From Assets: Annual income includes income derived from assets to which household members have access. Interest or dividends earned are counted as income even when the earnings are reinvested. Using the categories below, report the (a) type of asset(s) held by each member of the household, (b) cash value of asset(s), and (c) the income derived from the assets **(report annual figures only)**. If the asset does not generate income, report zero. If the household member does not have assets, leave blank. Calculate the totals on the last row of this chart.

Household Member #	Assets Categories: Checking, Savings, Mutual funds, Money Market Acct. Equity in Rental Property, Retirement and Pensions, 401(K), Stocks, Bonds, Treasury Bills, Certificate of Deposit, Annuities, Revocable Trust, Mortgages or Deed of Trust, Whole Life Insurance policy, Lump sum- inheritance, Lottery Winnings, Insurance Settlements, Personal property held as an investment (e.g., antiques, gems, etc.)	Cash Value of Asset	Interest/Dividends Earned on the Assets
1		\$	\$
2		\$	\$
3		\$	\$
4		\$	\$
5		\$	\$
6		\$	\$
Household Member #	Disposed Assets: Assets given away for less than the fair market value in the last 24 months with value greater than \$1,000, (e.g. sale of a home)	Cash Value of Disposed Asset	Income from Disposed Asset
		\$	\$
		\$	\$
		\$	\$
		Box (B1)	Box (B2)
		Total Value of Assets	Total Income from Assets
		\$	\$

If the amount in Box (B1) is greater than \$5000, calculate the imputed value of the assets by multiplying	Box (B3) Value of Imputed Asset
Box (B1) by the Passbook Savings rate of (.06%)	\$
Section B: Total Income from Assets	\$
(greater of box (B2) or (B3)	
Total Household Annual Income (Sections A + B)	\$

PART IV: APPLICANT CERTIFICATION

I certify under penalty of perjury that the above information is complete and accurate to the best of my knowledge. I agree to provide any additional documentation required to document my/our household income.

HEAD OF HOUSEHOLD					
Signature	Printed Name	Date			
OTHER ADULT HOUSEHOLD MEMBERS					
Signature	Printed Name	Date			
Signature	Printed Name	Date			
Signature	Printed Name	Date			
Signature	Printed Name	Date			
Signature	Printed Name	Date			