



HTC Form 600
UNDER \$50,000 / ZERO ASSET CERTIFICATION
(For households whose combined net assets do not exceed \$_____)*
*Updated Annually by HUD at [Annual Inflationary Adjustments and Passbook Rate | HUD USER](#)

Household Name: _____ Property and Unit #: _____

Complete all those that apply for 1 through 3:

1. My/our assets include:

Source of Asset	Cash Value*	Interest or Dividend Rate	Annual Income
Checking / Money Market Account	\$	%	\$
Savings / Certificate of Deposits (CD)			
Stocks / Bonds			
Money Markets			
Treasury Bills			
Trusts			
Equity in Real Estate / Land Contracts			
Life Insurance Policies (excluding term)			
Lump Sum Receipts			
Capital Investments			
Personal Property ** held as an Investment			
Cash on Hand / Safety Deposit Box			
Assets disposed of for less than Fair Market Value within the past two (2) years (see question # 2 below).			
Other (list)			
TOTAL	\$		\$

*Cash value is defined as market value minus the cost of converting the asset to cash, such as broker's fees, settlement costs, outstanding mortgage, early withdrawal penalties, etc.

**Personal property held as an investment may include, but is not limited to, gem or coin collections, art, antique cars, etc. Do not include necessary personal property such as, but not necessarily limited to, household furniture, daily-use autos, clothing, assets of an active business, or special equipment for use by the disabled.

PLEASE NOTE: Certain funds (e.g., Trust or other funds) may or may not be [fully] accessible to you. Include only those amounts that are.

2. Yes No Within the past two (2) years I/we have sold or given away assets (including cash, real estate, etc.) for more than \$ 1,000 below its fair market value (FMV). If yes, the difference between the FMV and the amount received is referenced in the chart above and a separate Divestiture of Assets form has been completed.

3. I/we do not have any assets at this time.

The net family assets (as defined in 24 CFR 813.102) above do not exceed \$50,000. The annual income from these assets as determined above is included in the total gross annual income.

Under penalty of perjury, I/we certify that the information presented in this certification is true and accurate to the best of my/our 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 a lease agreement.

Applicant / Tenant _____ Date _____ Applicant / Tenant _____ Date _____