

RESIDENT INCOME CERTIFICATION – Homeownership/DPA
Florida Housing Finance Corporation
State Housing Initiatives Partnership (SHIP) Program

Effective Date: _____ Allocation Year: _____

A. Recipient Information (select one)

- a. ☒ Current homeowner
b. ☐ Home buyer ☐ Existing Dwelling ☐ Newly Constructed Dwelling

B. Subsidy Use (check all that apply)

- ☐ Down Payment Assistance ☐ Principal Buy Down
☐ Closing Costs ☐ Rehabilitation
☐ Interest Subsidy ☐ Emergency Repair
☐ Loan Guarantee ☒ Other

C. Household Information: Include all household members

Member	Full Name	Relationship to Head	Age
1	Bettie J. Burgess	HEAD	69
2			
3			
4			
5			
6			
7			
8			

D. Assets: All household members including assets owned by minors

Member	Asset Description	Cash Value	Income from Assets
1	Truist Checking	1702.28	
2	Truist Savings	6257.78	.63
3	Life Insurance 7813	995.07	
4	Life Insurance 7811	959.32	
5	Life Insurance 0573	2450.36	
6	Life Insurance 6027	2513.53	
7			
8			
Total Cash Value of Assets D(a)		\$ 14878.34	
Total Income from Assets D(b)			\$.63
If line D(a) is greater than \$50,000: Add the income from any assets for which actual income can be calculated, then calculate the imputed income for the assets where actual income cannot be calculated. To calculate imputed income, multiply the amount of assets where actual income cannot be calculated by the HUD specified rate (.40%). Combine both amounts and enter results in D(c), which must be counted on page two alongside other sources of household income. D(c)			\$

E. **Anticipated Annual Income:** Includes unearned income and support paid on behalf of minors.

Member	Wages / Salaries (include tips, commission, bonuses and	Benefits / Pensions	Public Assistance	Other Income	*Asset Income
1		17508.00			(Enter the greater of box D(b) or box D(c), above, in box E(e) below)
2					
3					
4					
5					
6					
7					
8					
Totals	(a)	(b) 17,508.00	(c)	(d)	(e) .63
Enter total of items E(a) through E(e). This amount is the Annual Anticipated Household Income					\$ 17508.63

F. **Recipient Statement:** The information on this form is to be used to determine maximum income for eligibility. I/we have provided, for each person set forth in Item C, acceptable verification of current and anticipated annual income. I/we certify that the statements are true and complete to the best of my/our knowledge and belief and are given under penalty of perjury. **WARNING:** Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment

provided under S 775.082 or 775.083

X Bethel B. Byles Date 11/5/24
 Signature of Head of Household

 Signature of Spouse or Co-Head of Household Date _____

 Signature of Household Member (over 18 years) Date _____

 Signature of Household Member (over 18 years) Date _____

 Signature of Household Member (over 18 years) Date _____

 Signature of Household Member (over 18 years) Date _____

- G. **SHIP Administrator Statement:** Based on the representations herein, and upon the proofs and documentation submitted pursuant to item F, hereof, the family or individual(s) named in item C of this Resident Income Certification is/are eligible under the provisions of Chapter 420, Part V, Florida Statutes, the family or individual(s) constitute(s) a: (check one)

_____ **Extremely Low Income (ELI) Household** means individuals or families whose annual income does not exceed 30% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

x _____ **Very Low Income (VLI) Household** means individuals or families whose annual income does not exceed 50% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: \$26,750

_____ **Low Income (LI) Household** means individuals or families whose annual income does not exceed 80% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

_____ **Moderate Income (MI) Household** means individuals or families whose annual income does not exceed 120% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

_____ **121-140% Income Household** means individuals or families whose annual income does not exceed 140% of the AMI as determined by HUD with adjustments for household size.
Maximum Income Limit: _____

Based upon the 2024 (year)
Income Limits for Polk County (MSA or County)

Signature of the SHIP Administrator or His/Her Designated Representative:

Signature

Name (print or type)

Marie Smoker
Marie Smoker

Date

Title

11/06/2024
Housing Administrative
Supervisor

H. **Household Data** (to be completed by Head of Household only)

Household elects to not participate.						(Initials of Household Head)			
Head of Household Data									
By Race / Ethnicity						By Age			
White	Black	Hispanic	Asian	American Indian	Other	0 - 25	26 - 40	41 - 61	62 +
	1								1
Household Members Data									
Special Target / Special Needs (Check all that apply to any member)									
Farm worker	Developmentally Disabled	Homeless	Elderly	Special Needs (define)	Special Needs (define)				
				x					

NOTE: Information in this Section H is being gathered for statistical use only. No resident is required to give such information unless they desire to do so. Refusal to provide information in this Section will not affect any right household has as residents. There is no penalty for households that do not complete the form.

Bettie Burgess

Attachment to Resident Income Certification

Assets: All household members including minors:

	Asset Description	Cash Value	Income from Assets	
1	Truist checking current balance	\$1,702.28		
2	Truist Savings Account	\$6,257.78	\$0.63	
3	Life Ins. 7813	\$995.07		
4	Life Ins 7811	\$959.32		
5	Life Ins 6027	\$2,513.53		
6	Life Ins. 0573	\$2,450.36		
7				
8				
	Total	\$14,878.34	\$0.63	

Any asset over \$50,00 without income imputed income is calculated at .04%
Checking account cash value is current balance and the Savings is current balance.

Income for Income Certification		
SS \$1459.00 a month	\$17,508.00	
Total Household Income	\$17,508.00	\$17,508.63
Very Low Income Limits (1) \$26,750.00		