

# **ST. ANTHONY EAST NEIGHBORHOOD ASSOCIATION NRP APPLICATION**

## **Please submit the following documents:**

- Application Form (attached)
- Government Monitoring Addendum (attached)
- Data Privacy Act Statement (attached)
- Authorization to Release (attached)
- Subordination Disclosure (attached)
- IRS Form 4506-T (attached)
- Copy of a current photo ID for all applicants
- Copy of 2 most recent paystubs
- Copy of last 2 years Federal Income Tax Returns including W-2's and all schedules
- Copy of your current mortgage statement
- Copy of bid proposals for the work to be performed (2<sup>nd</sup> bid is required for all projects over \$5,000, contractors must be licensed according to Minneapolis Ordinances or state law)
- Contractor Acknowledgement form (attached) signed by the contractor who will be performing the work
- Credit Report Fee: \$15.00 per married couple; \$15.00 per non-married borrower. Please make check or money order payable to GMHC. The fee is non-refundable.

**Do not sign any contracts, purchase any sweat equity materials or start your project until a loan closing has taken place. Any project begun before the loan closing will be ineligible.**

**Please note that there will be no down payments. Funds will be disbursed when projects are complete and permits (if applicable) are closed.**

**Construction and loan consultants are available to advise and answer questions about the program and your project. For assistance call: 612 722 – 7141**

## **SUBMIT COMPLETED DOCUMENTS TO:**

**HousingResource Center  
3749 Cedar Avenue S  
Minneapolis, MN 55407  
612 722-7141**

**PROGRAM GUIDELINES**

(ST. ANTHONY EAST: Home Improvement Loan Program)

**2011 Revolving Loan Program**

**Program Overview:** The loan program is designed to supplement existing loan programs available from City of Minneapolis, MHFA, private lenders and other similar sources. Eligible work shall include repairs, replacement or new construction that will:

1. Improve the exterior and/or interior of the property.
2. Correct local or state code deficiencies, health and safety items.
3. Improve handicap accessibility.
4. Reduce long-term maintenance and energy costs.

**Income Limit:** All property owners who own property in the St. Anthony East neighborhood boundaries are eligible for this loan program after meeting the program requirements regardless of their incomes.

**Interest Rate:** Loans to complete eligible “green” improvements will carry a 2% interest rate. Loans for all other improvements will carry an interest rate of 3%. The interest rate on loans that have a combination of “green” and other types of improvements will be determined by the percentage of “green” improvements. If the final bid amount for the “green” improvements is equal to one-half or greater the total bid amount the loan will have an interest rate of 2%. If the cost of the “green” improvements is less than one-half of the total bid amount the loan will be at a 3% interest rate. Interest rates are subject to change.

**Eligible Properties:** All properties must be located within the St. Anthony East neighborhood boundaries as follows; Broadway Street on the North, Central Avenue on the East, Washington/5th Avenue on the West, and the railroad tracks on the South. Owner-occupied and absentee owned properties from one to four units are eligible.

**Loan Amount:** The maximum loan amount for a single family home is \$25,000, and for a duplex, triplex or fourplex the maximum loan amount is \$40,000. A household may receive more than one loan. However once the loans reach the maximum loan amount, the property owner must repay all loan balances in full before an additional loan is approved. The cumulative total of all outstanding loan balances shall not exceed \$25,000 for a single family home or \$40,000 for duplex or larger.

**Loan Term:** The maximum loan term is 15 years for loans up to \$25,000. The maximum loan term is 20 years for loans \$26,000 and higher. There is no penalty for paying off the loan early.

**Loan Security:** All loans will be secured by a mortgage.

**Debt - to - Income Ratio:** Applicants must have the ability to repay the loan. Applicants who have a potential “debt - to - income ratio in excess of 55% will be denied loan financing.

## EXHIBIT A2

**Underwriting Decision:** Loans will be approved or denied by the Program Administrator based upon review of a credit report and according to the following criteria which has been established by the neighborhood association.

1. No outstanding judgements or collections.
2. Real estate tax payments must be current.
3. No defaulted government loans.
4. Mortgage (or contract for deed) payments must be current.
5. Generally, no more than two 90 day late payments on credit report. Any 90 day late requires a documented explanation and acceptable reasons; medical, unemployment, divorce.

**Appeal Process:** If the borrower does not agree with the decision of the administrator, an appeal will be referred to the St. Anthony East Housing Committee for a final decision.

**Eligible Improvements:** Interior and exterior improvements are all eligible. Decks, porches, retaining walls, landscaping, and fences can be repaired, replaced or built as new construction.

**Eligible "Green" Improvements:** Homeowners that have an Energy Audit conducted in advance of applying for the loan and are making improvements that meet "green" standards will receive an interest rate of 2%. A list of improvements that are eligible follows. Improvements that are not listed may be approved by the GMHC construction manager.

- Painting: exterior paint must be low VOC (less than 150gpl); interior paint must be ultra-low VOV (less than 50 gpl)
- Plumbing: code compliance, update, repair including the water and sewer service line. All plumbing fixtures must be low-flow.
- Home Insulation: per recommendations in the Energy Audit
- Stucco: repair or replace existing or install new.
- Siding: repair or replace existing or install new: all vinyl siding must carry a minimum 40 year warranty, be 0.46" or better and have a wind rating of 170 mph or better.
- Doors/Windows: repair or replace existing or install new. Windows must have a U factor greater than .34. Windows and doors must be Energy Star rated.
- Roof: repair or replace existing or install new. Roofing materials must carry a minimum 40-year warranty.
- Retaining walls: repair or replace and new only if necessary to prevent erosion (not for cosmetic purposes).
- Permanent landscaping: native or drought tolerant trees, shrubs and perennials, grading rain gardens, drought tolerant grass (sheep fescue blend).
- Radon reduction systems.
- Heating, cooling and ventilation equipment including water heaters, furnaces, boilers, ground source or air source heat pumps. All appliances must be Energy Star rated. Excludes window air conditioning units and atmospherically vented water heaters, furnaces and boilers.

**Ineligible Improvements:** Includes but is not limited to:

- Swimming pools
- Hot Tubs
- Jacuzzis
- Saunas
- Playground equipment
- Furniture
- Non-permanent (not built-in) appliances
- Funds for working capital
- Debt Service or refinancing existing debts

**Work by Owner:** Work can be performed on a “sweat equity” basis. Loan funds are for materials only, not for labor or tools. GMHC will determine if the owner has the ability to properly complete the work within the program time requirement. Material must be purchased and installed prior to the disbursement of the loan proceeds. Under unusual circumstances, a partial advance will be provided to the borrower. In either situation, a two-party check will be issued payable to both the borrower and the materials provider. When applicable, a Minneapolis Inspection Department permit must be obtained by the borrower.

**OTHER GENERAL CONDITIONS AND PROCEDURES:**

1. **Rehabilitation Consulting:** A GMHC construction manager will be available to borrowers to advise them about proposed projects prior to obtaining bids and will review bids for reasonableness. St. Anthony East Neighborhood Association will pay for this service to be provided. Two Bids **must** be obtained for all projects for which at least \$5,000 of NRP funds will be spent.
2. **Loan Costs:** The St. Anthony East Neighborhood Association will pay the loan origination fee. The borrower is responsible for:
  - A check for \$15.00 for a credit report made payable to GMHC at the time of application.
  - A \$100 fee for an Owners and Encumbrance Report which can be included the loan amount.
  - Mortgage filing fee of \$51.00 and mortgage registration tax which will be paid at closing.
3. **Application Processing:** All applications will be addressed on a first-come, first-served basis.
4. **Contractors & Permits:** Contractors must be currently licensed by the City of Minneapolis when required by city ordinance. Permits must be obtained when required by city ordinance.
5. **Work Completion:** Weather permitting, all work must be completed within 120 days of the loan closing.
6. **Total Project Cost:** It is the borrower’s responsibility to obtain the amount of funds necessary to finance the entire cost of the work. If the final cost exceeds the loan amount, the borrower must obtain the additional funds and escrow the funds with the Housing Resource Center. If the funds are not escrowed with the HRC then all of the home buyer’s funds must be paid into the project prior to the disbursement of any loan funds.

7. **Custody of Funds:** Loan funds will remain in the custody of GMHC until payment for completed work.
  
8. **Disbursement Process:**
  - a. Payment to the contractor (or owner) will be made after completion of the work. An inspection will be performed by the City and/or the GMHC construction manager to verify the completion of the work.
  
  - b. The following items must be received before the funds can be released:
    - 1.) **Final Invoice** from each contractor showing all amounts paid and due.
    - 2.) **Lien Waiver.** Original from each contractor.
    - 3.) **Material Receipts** for sweat equity projects.
    - 4.) **Completion Certificate** signed by each contractor and the borrower.
    - 5.) **Permits Closed.** Have the inspector sign the permit card, or have the inspector leave a message at the HousingResource Center 588-3033, or the permit must be closed on the Mpls Inspections computer 673-5890.
    - 6.) **Final Inspection** and approval by the Housing Resource Center.

The Above items must be provided to the fiscal agent to begin the preparation of the check(s). Lien waivers must be provided before the funds will be released.

Payment checks may take up to 10 business days after the above items are received. Payment checks to contractors must be countersigned by the borrower. A maximum of two draws will be allowed per loan. Payments will only be made for work completed and approved.

St. Anthony East Neighborhood Association

# Last Resort Deferred Loan Program

## Program Guidelines

**Loan Pool**

\$70,000 will be available to income eligible St. Anthony East neighborhood property owners for last resort eligible home improvements.

**Overview**

The St. Anthony East Neighborhood Association Last Resort Deferred Loan program is designed to provide financial assistance to homeowners who are in financial hardship circumstances and unable to receive money from other sources and have a serious home repair situation that needs to be addressed such as outstanding written housing orders and/or health and safety issues for household residents if the repairs are not corrected.

**Eligible Properties**

Properties must be located in the St. Anthony East neighborhood. Only homesteaded and owner occupied properties that do not exceed four dwelling units are eligible. Owner occupants of condominiums and townhouses that are homesteaded are eligible but can only finance interior improvements. Condominium and town home associations are not eligible.

**Income Limit**

Borrowers must have a gross income that is at or below 80% of the area median income based on their household income and family size (see below). To verify gross income, applicants must provide GMHC with two most recent pay stubs or other forms of current income verification.

<b><u>Family Size</u></b>	<b><u>80% Median Income</u></b>
1	\$46,160
2	\$52,720
3	\$59,280
4	\$65,840
5	\$71,120
6	\$76,400
7	\$81,680
8	\$86,960

**Maximum Loan Amount**

\$4,000 for owner occupied homestead single-family properties  
 \$6,000 for owner occupied homestead properties no larger than 4 dwelling units

**Minimum Loan Amount**

\$500 regardless of property size

**Loan Term**

The deferred loan is forgiven with no payments and no interest after the five-year anniversary of the signing of the promissory note and mortgage. If the property ownership transfers within the

**First (1<sup>st</sup>) year**, 100% of the loan must be repaid.

**Second (2<sup>nd</sup>) year**, 80% of the loan must be repaid.

**Third (3<sup>rd</sup>) year**, 60% of the loan must be repaid.

**Fourth (4<sup>th</sup>) year**, 40% of the loan must be repaid.

**Fifth (5<sup>th</sup>) year**, 20% of the loan must be repaid.

After the fifth year, repayment of the loan is 100% forgiven.

**Loan Interest Rate**

0% interest

**Loan Security**

All deferred loans will be secured by a mortgage in favor of the MCDA.

**Loan-to-Value Ratio**

An applicant's loan "loan-to-value ratio" (including existing secured debt plus the amount of the proposed loan) cannot exceed 110%.

**Work by Owner**

Work cannot be performed by the owner(s)/borrower(s) on a "sweat equity" basis.

**Eligible Improvements**

These loans can only be used for repairs or replacements that demand attention and if not repaired will lead to further problems, hardships or hazardous conditions. Priority of eligible work shall be the correction of any outstanding written City of Minneapolis housing orders. The second priority for eligible work shall be other hazardous code, health or safety related conditions identified through an inspection of the property by the HousingResource Center. **Eligible projects include but are not limited to:**

<b><u>Type of Improvement</u></b>	<b><u>Repair</u></b>	<b><u>Replacement</u></b>
Basement water seepage	X	
Exterior doors & windows	X	X
Exterior steps or railings	X	X
Exterior painting	X	
Interior painting: <b>lead abatement only</b>		
Fence	X	
Garages: <b>only housing code violations</b>		
Heating/plumbing/electrical	X	X
Porch/ramps/decks	X	X

Retaining walls	X	
Roof	X	X
Stucco/Siding	X	X
Water/Sewer service to the property	X	X

**Ineligible Improvements**

Ineligible improvements include any upgrades, additions to the property, repairs considered to be routine maintenance, repairs to decks or garages that are not considered health and safety problems, recreational or luxury projects such as pools, sprinkler systems, playground equipment, saunas, whirlpool, funds for working capital, debt servicing or refinancing, etc. The HousingResource Center-Northeast will make final decisions on eligible work.

**Other General Conditions and Procedures**

**Application Process**

The St. Anthony East Neighborhood Association will promote this program with the assistance of the HousingResource Center-Northeast, social service, housing, and legal aid organizations in the St. Anthony East neighborhood. Applicants will be served on a first come-first serve basis (based on fulfilling required documentation including bids). Detailed applications (including the following) must be submitted to the HousingResource Center

- 1.) Completed application with a description of the proposed work and their estimated cost
- 2.) A letter describing the situation regarding the need for the last resort funds
- 3.) Copy of most recent property tax statement
- 4.) Copy of two most recent pay stubs and/or other forms of current income verification
- 5.) Signed Data Privacy Act Statement and MCDA Subordination Agreement and Disclosure.

**IMPORTANT NOTE: FUNDS WILL NOT BE COMMITTED TO THE HOME OWNER UNTIL THE BIDS HAVE BEEN SUBMITTED AND REVIEWED BY THE HOUSING RESOURCE CENTER'S CONSTRUCTION MANAGER. DO NOT SIGN ANY CONTRACTS OR START YOUR PROJECT UNTIL THE LOAN CLOSING HAS TAKEN PLACE. ANY PROJECT BEGUN PRIOR TO THE LOAN CLOSING WILL BE INELIGIBLE FOR PARTICIPATION IN THE SAENA NRP LOAN PROGRAM.**

**Rehabilitation Counseling**

Consultants provided by the Housing Resource Center will be available to borrowers to provide advice on proposed work, assist with the bidding process and help borrowers select the successful bidder(s)

Two bids must be obtained if loan amount exceeds \$3,000.00.

**Custody of Funds**

NRP loan funds will remain in the custody of the GMHC until payment for completed work.

**Total Project Cost:** It is the borrower's responsibility to obtain the amount of funds necessary to finance the entire cost of all work. If the final cost exceeds the NRP loan amount, the borrower must obtain the additional funds and inform GMHC of the total cost of all the work (improvements).

**Underwriting Decision**

Loan applicant(s) must be current on all mortgage and real estate tax payments. GMHC will determine applicant eligibility for the program based on this requirement and other provisions as stated in these Program Guidelines. The decision of GMHC will be final.

**Loan Costs**

Loan origination fees will be paid by the NRP budget for the St. Anthony East Neighborhood Organization. Mortgage filing fees, will be paid by the borrowers. Borrowers will also pay a fee for the preparation of the Mortgage Satisfaction document if borrowers prior to fulfilling loan requirements request one.

**Contractors/Permits**

Contractors contracting for work must be properly licensed by the City of Minneapolis. Permits must be obtained when required by City ordinance.

**Application Process Timeline**

Once an application has been received, GMHC will review applications and determine final eligibility. Eligible applicants will then be allowed up to 60 calendar days to complete the bidding process and sign the loan documents. Work cannot commence until after the loan closing. Weather permitting; all work must be completed within 60 calendar days of the loan closing.

**Disbursement Process**

The HousingResource Center will make payment to the contractor/homeowner only after final inspection and approval of the work. When the work is completed, items 1-3 listed below must be submitted before an inspection will be scheduled and performed by the HousingResource Center's Construction Manager.

**The following items must be received before the funds can be released:**

- 1.) Final, original invoice from contractor
- 2.) Completion certificate (s) signed by the borrower and the contractor;
- 3.) Copies of all required city permits (including final inspection by City)
- 4.) Final inspection (verification) by HousingResource Center Construction Manager;
- 5.) Lien waiver(s)

Items 1.) through 3.) must be provided to GMHC to begin the preparation of the check request. Item 5.) (the lien waiver ) must be provided before the funds will be released to any contractor.

**Program Timeline**

SAENA approves final Program Guidelines

Scope of services, and Budget

Program Marketing begins

First day to accept applications

December 6, 2001

January 2, 2002

February





**ADDENDUM TO APPLICATION**

**St. Anthony East NRP**

Information for Government Monitoring Purposes

The information being requested below is for determining compliance with federal equal credit opportunity, fair housing and home mortgage disclosure law. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish the information. If you choose not to furnish this information and you have made the application in person, we are required to note ethnicity, race and sex on the basis of visual observation or surname. Please check below if you choose not to furnish the information.

**DATE OF APPLICATION:** \_\_\_\_\_

APPLICANT	CO-APPLICANT
<b>APPLICANT NAME:</b>	<b>CO-APPLICANT NAME:</b>
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
<b>ETHNICITY:</b> (select only one ) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>ETHNICITY:</b> (select only one ) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>GENDER:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>GENDER:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
<b>RACE:</b> (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi Racial	<b>RACE:</b> (select one or more) <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi Racial

\_\_\_\_\_  
**APPLICANT SIGNATURE**

\_\_\_\_\_  
**CO-APPLICANT SIGNATURE**

This Section For Lender Use
Greater Metropolitan Housing Corporation
Application received by:   ___ mail   ___ face-to-face interview   ___ telephone
Staff Name: _____ Date _____

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

## DATA PRIVACY ACT

In accordance with Minnesota Government Data Practices Act the Greater Metropolitan Housing Corporation (GMHC) is required to inform you of your rights regarding the private data collected from you.

Private data, collected from you or from other organizations authorized by you, is used to determine your eligibility for programs administered by GMHC. The use of private data we collect is limited to that necessary for administering programs and providing our services.

You may refuse to provide the requested information. If you do not provide the requested information, you may not be eligible for specific loans, grants or services.

Unless authorized by state or federal law, other government agencies using the reported private data must also treat the information as private. You may wish to exercise your rights as contained in the Minnesota Government Data Practices Act. These rights include:

- 1) The right to see and obtain copies of the data maintained on you
- 2) The right to be told the contents and meaning of data
- 3) The right to contest the accuracy and completeness of the data

I have read and understand the above information regarding my rights as a subject of government data.

Print Name _____	Print Name _____
Date: _____ Signature _____	Date: _____ Signature _____
Print Name _____	Print Name _____
Date: _____ Signature _____	Date: _____ Signature _____

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

## AUTHORIZATION TO RELEASE INFORMATION

I have applied for a loan or grant through the Greater Metropolitan Housing Corporation (GMHC), at the HousingResource Center™. As part of the application process, employees of GMHC may verify information contained in my/our loan or grant application and in other documents required in connection with the loan. This verification process can be conducted either prior to closing or subsequent to closing, and may be performed either by employees of GMHC or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of GMHC.

I authorize you to provide to GMHC and to any investor to whom GMHC may sell my loan, to any servicer or any funder of the program for which I have applied, any and all information and documentation that they request. Such information includes, but is not limited to employment history, income; bank, money market and other financial account balances; credit history; copies of income tax returns and property information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
XXX-XX-  
Social Security Number -- last 4 digits

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

NOTE: Use a separate form for each individual who is an applicant, guarantor or other individual whose information is considered in the application. Only one person signs each form.

THIS FORM MUST BE SIGNED AND RETURNED WITH THE APPLICATION

## AUTHORIZATION TO RELEASE INFORMATION

I have applied for a loan or grant through the Greater Metropolitan Housing Corporation (GMHC), at the HousingResource Center™. As part of the application process, employees of GMHC may verify information contained in my/our loan or grant application and in other documents required in connection with the loan. This verification process can be conducted either prior to closing or subsequent to closing, and may be performed either by employees of GMHC or by independent third parties, as a part of the origination, processing, underwriting, closing or quality control programs of GMHC.

I authorize you to provide to GMHC and to any investor to whom GMHC may sell my loan, to any servicer or any funder of the program for which I have applied, any and all information and documentation that they request. Such information includes, but is not limited to employment history, income; bank, money market and other financial account balances; credit history; copies of income tax returns and property information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Thank you

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
XXX-XX-  
Social Security Number – last 4 digits

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

NOTE: Use a separate form for each individual who is an applicant, guarantor or other individual whose information is considered in the application. Only one person signs each form.

## Subordination Disclosure

**City of Minneapolis**

105 5<sup>th</sup> Avenue South, Suite 200  
Minneapolis, MN 55401

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You are receiving or have received a loan from the City of Minneapolis. This loan is being closed in the name of the City of Minneapolis (City). If at some future date, you choose to obtain a new first mortgage or other financing that uses your home as security, there are some facts you should know about your City loan that may guide your decision.

The first fact you should know is that most, if not all, lenders will want their new mortgage to have as high a lien position as possible. If your new financing is a refinance of your current first mortgage, when your first mortgage is paid off, the City's loan along with any other financing automatically moves up in lien position and the new mortgage takes the lowest lien position on the title of your property. The only way for your new mortgage lender to obtain a first lien position is to either pay off the City's lien or request and obtain the City's approval to have its loan subordinated. Subordinated means that the City signs an agreement that says it will let its lien move to a lower lien position behind the new mortgage, which allows your new mortgage to move to a higher lien position.

The City will consider each subordination request subject to the *CITY'S SUBORDINATION POLICY* in effect at the time of the request.

The City will not consider a subordination request if any of the following conditions exist:

- ◆ New financing is an open-ended line-of credit
- ◆ Violation of Owner Occupancy requirement

**All loan subordinations should be approved by the City prior to the closing of the new financing. The City reserves the right to refuse any subordination request that does not meet the *CITY'S SUBORDINATION POLICY* in effect at the time of the request, or if the request is determined to not be in the City's best interest.**

There is a processing/review fee charged for each subordination request.

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_

Date \_\_\_\_\_

**Request for Transcript of Tax Return**

(Rev. January 2011)

Department of the Treasury  
Internal Revenue Service

▶ Request may be rejected if the form is incomplete or illegible.

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)	

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

GMHC Housing Resource Center - South (612) 722-7141  
3749 Cedar Avenue S, Minneapolis, MN 55407

**Caution.** If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . . . .

c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution.** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12/31/2010 12/31/2011

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

<b>Sign Here</b>	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

**Automated transcript request.** You can quickly request transcripts by using our automated self help-service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946.

### Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888  559-456-5876
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999  816-292-6102

### Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592
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**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P. O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.;** **Preparing the form, 12 min.;** and **Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

## **A VALID CONTRACT**

**The HousingResource Center must have a valid written contract from the contractor(s) you choose to work on your home improvement project.**

**The contract must contain the following six items;**

- 1. Contractor's business name, business address & telephone/fax numbers.**
- 2. Homeowner's name and project address.**
- 3. Complete and detailed explanation of work, labor and materials.**  
*If materials are supplied by the homeowner, they must be noted in the contract.*
- 4. Costs of total work with options costs separate.**
- 5. Signature of contractor and date signed.**
- 6. Blank space for homeowner to sign and date.**  
*The homeowner should not sign the contract until closing at the HousingResource Center*

Contracts that do not contain all six items, or are not legible, or do not contain enough information to determine the extent of work and materials will not be approved, they should be revised and resubmitted.

A Bid, Proposal or Estimate will be considered a valid contract if it contains all the items listed above.

Each contract you will actually use must be accompanied by a contractor signed acknowledgement. This "Contractor Acknowledgement" form is available at the HousingResource Center. Competitive or 2<sup>nd</sup> Bids, when required, do not have to have a "Contractor Acknowledgement".

Please contact the HousingResource Center for any questions on this matter.

**C O N T R A C T O R   A C K N O W L E D G E M E N T**

- 1. The Housing Resource Center (HRC) is the administrator of a housing program that may provide (if there is a Closing as defined below) some or all of the funds to pay for the construction work, in the form of a loan or grant or rebate to;

Print Homeowner's Name: \_\_\_\_\_

Print Project Address: \_\_\_\_\_

- 2. The contractor as named below (and subcontractors as applicable), are currently and shall be during the time of work, in full compliance with all State and local licensing and insurance laws, and a copy of the license certificate is attached hereto.
- 3. All work by the contractor as named below (and subcontractors as applicable) at the above project address shall be in full compliance with all current state and local building codes, zoning codes and any other applicable laws and regulations.
- 4. All necessary and required State and local construction permits shall be obtained and paid for by the contractor as named below. The contractor shall not direct or request the homeowner to pull the permit. Such permits shall be properly closed-off with proof thereof submitted to the homeowner or HRC. Such proof shall be in the form of either;
  - a. The original permit card or the inspector's business card signed/initialed and dated by the authorized inspector.
  - b. Request the authorized inspector to call the Housing Resource Center 612-722-7141 and leave a message as to the status of the permit. Note each inspector must be specifically requested to call.
  - c. The closed permit appears on the local inspection department computer or in their files.
- 5. The Housing Resource Center reviews all documents, as supplied by the homeowner and contractor, for conformance to the program guidelines. If all documents are in order the homeowner can Close on the funds by signing certain documents. Unless and until there is an official Closing the project is not approved for the program. The contractor is welcome to call the HRC to find out if there was a Closing.
- 6. Prior to the Closing the contractor shall submit to the homeowner a Contract for Construction and this Contractor Acknowledgement form, both properly filled out and signed.
- 7. The Contract (bid, proposal, estimate) must clearly and legibly contain each and every of the following six items;
  - a. Contractor's business name, address, phone and fax numbers.
  - b. Homeowner's name and project address.
  - c. Complete and detailed description of all proposed work including brand name materials/equipment with models, sizes, quantities, locations and warranties.
  - d. Total contract price and separate prices for options. Clearly state if cost of building permit is or isn't included.
  - e. Dated signature of the contractor.
  - f. Blank space for dated signature of the homeowner. Note the homeowner is advised not to sign the contract until closing.
- 8. The HousingResource Center is not a party to the Contract nor subsequent changes if any, and the ultimate responsibility for payment of work completed is by and with the homeowner.
- 9. No work shall start prior to the Date of Closing. All work per the Contract, including close-off of all open permits and submittal of required paperwork, shall be completed within 120 consecutive days from the Date of Closing. The contractor should obtain a signed contract from the homeowner and find out from the homeowner or HRC the date of closing, to assure all work is completed within 120 days. Also allow for the homeowners 3 day right to cancel the contract.
- 10. Prior to release of any program funds the contractor must complete the work per the Contract and submit for HRC approval the following original items; a) Final Invoice showing the contractor's business name and address, the homeowner's name and project address, a brief description of the work for which payment is requested and all amounts paid and due; b) A valid Lien Waiver for the same amount as the invoice; c) Permits Closed with proof submitted per item #4 above; d) Contractor's and Homeowners's signatures on the HRC Completion Certificate form provided. In addition the release of funds is contingent on the HRC construction manager certifying that they have visited the site and observed the completed work.
- 11. The contractor as named below and any of its agents hereby states they have not and shall not collude, conspire or connive in any manner whatsoever to; a) Fix the price on the bid or contract or any element thereof. b) Submit a bogus or sham bid. c) Provide any unlawful incentive or advantage to any party of interest on this project.
- 12. Payments from program funds are for completed work and installed materials only, no funds are available for down payments. Two party checks are made out to both the contractor and homeowner, are delivered to the homeowner who is to countersign it and deliver it to the contractor.

Contractor's Business Name: \_\_\_\_\_

City/State License #: \_\_\_\_\_

As the owner or duly authorized representative of the contractor, I hereby acknowledge and understand items 1 thru 12 above.

Contractor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_