

# MARCY HOLMES NEIGHBORHOOD ASSOCIATION FIX IT INSTALLMENT LOAN 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)
- Interim Business Statement if self-employed (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: \$20.00 per married couple; \$15.00 per non-married borrower. Please make check or money order payable to GMHC. The fee is non-refundable. Cash is not accepted.

**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) 588-3033.**

## **SUBMIT COMPLETED DOCUMENTS TO:**

**HousingResource Center  
2148 44<sup>TH</sup> Avenue North.  
Minneapolis, MN 55412  
(612) 588-3033**

## **PROGRAM GUIDELINES**

(MARCY-HOLMES: Phase II Home Improvement Program)

### **Fix It Installment Loan Program**

1. **Interest rate:** 0%
2. **Income Limit:** No maximum income limit
3. **Loan Amount:** Minimum loan size of \$4,000 and maximum of \$20,000. Borrowers' may apply for more than one loan as long as the cumulative amount does not exceed \$20,000.
4. **Loan Term:** The maximum term will be 10 years.
5. **Eligible properties:** Properties must be located within the geographical boundaries of the Marcy-Holmes neighborhood. Eligible properties include owner-occupied and absentee-owned properties no larger than 4 units. Townhomes and condominiums are not eligible.
6. **Loan Security:** All loans will be secured with a mortgage in favor of the City of Minneapolis. Borrowers will pay all filing fees.
7. **Debt-to Income Ratio:** Applicants must have the ability to repay the loan. Applicants who have a debt to income ratio in excess of 55% will be denied loan financing.
8. **Loan-to Value Ratio:** The ratio of all loans secured by the property, including the new loan, must not exceed 110% of the property's estimated market value. (Property value is based on market value listed on current property tax statement or market analysis or appraisal done within the last year.)
9. **Underwriting Decision:** Applicants must have acceptable credit history: Borrowers may not have more than three "60 day lates" in the past 12 months, have outstanding judgments or liens, or have had a bankruptcy in the last 18 months (without reasonable explanation). Property owners must be current on all mortgage payments and property taxes. GMHC will approve or deny loans based on a credit report, income verification and other criteria as outlined above. GMHC's decision shall be final.
10. **Application Processing:** Applications will be submitted directly to GMHC at its HousingResource Center - North and will be processed on a first come, first served basis. Borrowers must provide a completed application and all requested documentation to have their application processed. Projects costing more than \$5,000 must submit two bids.

11. **Applicants Living in a Historic District:** Applicants living in a historic district who intend to complete exterior work on their home must find out if the work is permitted prior to submitting a loan application. The first step is a determination of whether the proposed alteration is major or minor. Minor alterations are reviewed administratively by City staff who will issue a *Certificate of No Change*, which allows the project to move forward. This process usually takes less than two weeks. If City staff determines an alteration to be major the proposed project requires a review by the Historic Preservation Commission (HPC). If approved the Commission will issue a *Certificate of Appropriateness*. The HPC process typically takes 6 - 8 weeks.
- a. The property owner should meet with city staff to discuss their project at the Minneapolis Development Review Service Center, Public Service Center Building, 250 S. 4<sup>th</sup> Street, Room 300. They may also call 311 to discuss their project, though in-person service at the Public Service Center is faster.
  - b. Upon receipt of a *Certificate of No Change* or a *Certificate of Appropriateness* the property owner should get construction bids and complete the loan application.
12. **Eligible Projects:** Most exterior and interior improvements are eligible. These improvements will adhere to Minnesota Housing's Fix up Loan eligible improvements. However, if a property has received a City of Minneapolis code violation citation, these repairs must be included in the scope of work being funded with NRP dollars. It is the responsibility of the applicant to notify GMHC of code violation notices at time of application.
13. **Ineligible Projects:** Funds may not be used for the following projects:
- Work initiated prior to the loan being closed by GMHC.
  - Recreation or luxury projects (pools, lawn sprinkler systems, playground equipment, saunas, whirlpools, etc.),
  - Furniture,
  - Non-built-in appliances,
  - Business-related uses,
  - Improvements of a non-capital nature,
  - Loans for working capital,
  - Debt service, or refinancing of existing debt.
  - Other ineligible improvements are those identified in Section 4.04 of the Minnesota Housing Finance Agency's Fix-Up Fund Program Procedural Manual, which reads:
  - Outbuildings including, but not limited to, sheds, utility buildings, shops, barns, silos; and
  - Underground sprinkler systems.

Any questions on whether an improvement is NRP eligible must be resolved by the City of Minneapolis.

14. **Work by Owner:** Work can be performed on a “sweat equity” basis. Loan funds cannot be used to compensate for labor, only for materials. Loan funds cannot be used for the purchase or rental of tools or equipment. GMHC must determine that the owner has the ability to complete the work within the program time requirement. Materials must be purchased and installed prior to the disbursement of the loan proceeds. When applicable, a signed City Inspections Department permit must be obtained by the borrower.
15. **Work Completion:** Weather permitting, all work must be completed within 180 days of loan closing. GMHC may authorize exceptions on a case-by-case basis.
16. **Total Project Cost:** It is the borrower’s responsibility to obtain the amount of funds necessary to finance the entire cost of the work. In the event the final bill exceeds the original loan amount, the borrower must obtain the additional funds.
17. **Custody of Funds:** Loan funds will remain in the custody of GMHC until it is time to disburse funds for completed work. Any owner’s funds necessary for the completion of the project must be paid first. NRP funds will then be disbursed according to NRP guidelines to pay the remaining balance (up to the amount committed to the owner for the project).
18. **Disbursement Process:** Payment to the contractor (or owner in sweat equity situations) will be made upon completion of work. An inspection will be performed by the City and/or GMHC to verify the completion of the work. The following items must be received prior to final disbursement of funds:
  - a. Final invoice from contractor (or materials list from supplier)
  - b. Evidence of payment to contractor (if necessary)
  - c. Final inspection verification by GMHC (if necessary)
  - d. Completion certificate(s) signed by borrower
  - e. Lien waiver for entire cost of work
  - f. Evidence of required city permit closed out
19. **Contractors/Permits:** Except when labor is to be provided by borrower, the borrower must provide a minimum of 2 bids for projects costing in excess of \$5,000 (only one bid is required for projects costing less than \$5,000) from properly licensed contractors. All contractors must be properly licensed to perform work in the City of Minneapolis. Permits must be obtained when required by city ordinance.
20. **Rehabilitation Counseling:** GMHC will be available to borrowers to provide advice on proposed work. Services include an informational visit and assistance with collection and evaluation of bids. Fees for these services are included in the origination fee.

21. **Loan Costs, Fees and Recording Responsibility:**

- a. Loan origination fees and loan servicing fees will be paid by the Marcy Holmes/NRP. The latter, will be paid from program income.
- b. The applicant will pay a credit report fee of \$15.00 per person or \$20.00 per married couple by check or money order at the time of application. Cash is not accepted.
- c. The cost of title work is \$100 and may be included in the loan amount.
- d. The Mortgage Registration Tax and any other filing fees relating to the mortgage will be paid by the borrower by check or money order at the loan closing. The Mortgage must be filed with the County Recorder and will constitute a lien upon the property.

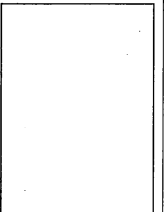
# Marcy Holmes Base Map

Minneapolis  
City of Lakes  
Community Planning &  
Economic Development



Legend	
	Neighborhood
	Parcel
	Park
	Water

Source: Minneapolis GIS Files  
Data as of August 2006  
Scale: 1:12,000  
August 2006



# A GUIDE TO Heritage Preservation in Minneapolis

## DESIGNATION

### NATIONAL

#### National Register of Historic Places

Listing on the National Register honors the community, state, or national importance of districts, sites, buildings, structures, and objects significant in American history, architecture, archeology, engineering, and culture. Properties listed on the National Register of Historic Places are administered by the National Park Service through the Minnesota State Historic Preservation Office.

### STATE

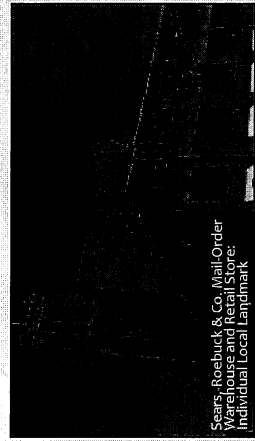
#### State Register of Historic Places

Minnesota has a State Register of Historic Places as well as designated State Historic Districts. These are historic properties or groups of properties which represent and reflect elements of the state's cultural, social, economic, religious, political, architectural, and aesthetic heritage.

#### Local Designation

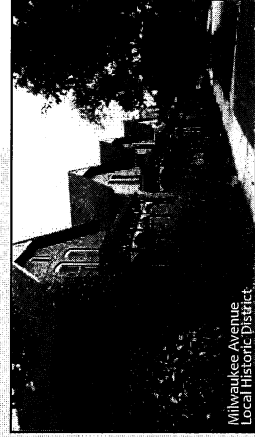
Local designation recognizes the historic significance of a property or group of properties. The purpose of designation is not to prevent change, but rather to guide it through review of major alterations. Once designated for heritage preservation, a property cannot be modified or demolished without being reviewed by Community Planning & Economic Development (CPED) and the Heritage Preservation Commission (HPC). However, designation does not mean freezing a building in time. Alterations, demolitions, and new construction activities still take place, but these are first reviewed by the HPC to ensure that compatibility is maintained with the historic character recognized through a property's designation.

More than 150 individual properties are designated as local landmarks in the City of Minneapolis. In addition, there are twelve locally designated historic districts. See more information and an interactive map of Minneapolis landmarks and historic districts online.



Sears, Roebuck & Co. Mail Order Department and Retail Store: Individual Local Landmark

Individual properties can be designated by City Council as local landmarks. Both exteriors and interiors can be designated.



Milwaukee Avenue Local Historic District

Multiple properties within a defined geographic area can be designated as a historic district by City Council for their significance.

## CRITERIA FOR DESIGNATION

The following 7 criteria are used to determine whether a property is worthy of local designation as a landmark or historic district in the City of Minneapolis.

- 1) The property is associated with significant events or with periods that exemplify broad patterns of cultural, political, economic or social history.
- 2) The property is associated with the lives of significant persons or groups.
- 3) The property contains or is associated with distinctive elements of city or neighborhood identity.
- 4) The property embodies the distinctive characteristics of an architectural or engineering type or style, or method of construction.
- 5) The property exemplifies a landscape design or development pattern distinguished by innovation, rarity, uniqueness or quality of design or detail.
- 6) The property exemplifies works of master builders, engineers, designers, artists, craftsmen or architects.
- 7) The property has yielded, or may be likely to yield, information important in prehistory or history.

## BENEFITS OF DESIGNATION

There are benefits and responsibilities of owning property that is designated as a landmark or is located within a designated historic district.

### Tax Credits

**Federal:** 20% Rehabilitation Tax Credit for National Register properties. Projects can qualify for a 20% investment tax credit.

**State:** 20% Minnesota Historic Structure

Rehabilitation Tax Credit for properties listed on the National Register or contributing to a Registered Historic District. This state tax credit is offered for qualified historic rehabilitations.

### Other Benefits

**Historic Variances:** To encourage preservation, the HPC can allow departure from the literal requirements of the zoning code, with public hearing and specific findings.

**Economic Stability and Investment:** Studies around the country have shown that designation helps to maintain or increase property values.

**Preserving History:** Designation helps preserve important parts of Minneapolis history for generations to come.

**Staff Assistance:** The Development Services staff at CPED are available to assist applicants throughout the development review process.

## UNDERSTANDING INTEGRITY AND SIGNIFICANCE

These concepts are very important to heritage preservation.

The integrity of a property is shown through the authenticity of its location, design, setting, materials, workmanship, feeling, or association.

The significance of a property is determined by whether it meets the seven criteria for designation listed above. Significant properties are those worth protecting because they meet one or more of those criteria.

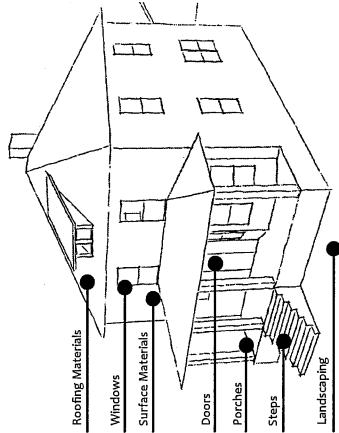


# HERITAGE PRESERVATION REVIEW

## ALTERATIONS OF LOCALLY DESIGNATED LANDMARKS OR PROPERTIES WITHIN LOCAL HISTORIC DISTRICTS

One of the responsibilities of owning a locally designated property is to ensure that alterations are submitted for preservation review by the City of Minneapolis. Alterations can include new construction, an addition, demolition, relocation or material changes affecting the exterior of a landmark, property in a historic district, or a nominated property under interim protection.

Some examples of alterations include changes to or replacement of architectural details or visual characteristics such as:



The first step in the process is determining whether the proposed alteration is major or minor. Major alterations are reviewed by the Heritage Preservation Commission and minor alterations are reviewed administratively by CPED staff. Interior changes are only considered if the interior of a property is designated.

### DEMOLITION REVIEW

All building permit applications for demolition are reviewed to determine whether the property is a historic resource.

Must get demolition approved by HPC based on specific findings or demolition can be denied and designation study can be prepared

HPC decisions can be appealed within 10 days of the decision. These appeals are heard at the Zoning & Planning Committee and then ultimately decided by the City Council.

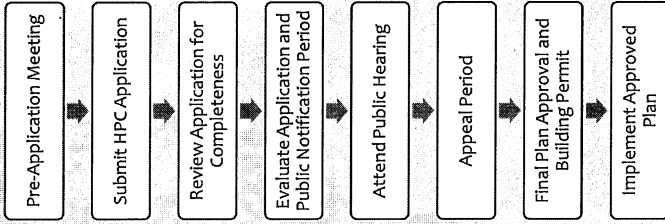
### INTERIM PROTECTION

Interim protection can be established to protect a nominated property from destruction or inappropriate alteration during the designation process.

Administrative Review  
No HPC review necessary, demolition can be approved and proceed with normal development review process  
Administrative decisions can be appealed within 10 days of the decision. These appeals are heard by the HPC. The subsequent HPC decision can be appealed to the Zoning & Planning Committee and then ultimately decided by the City Council.

### HPC PROCESS

The HPC process typically takes about 6-8 weeks.



See the Heritage Preservation Application Process Guide for more detailed information about this process.

### THE ROLE OF CITY STAFF AND THE HPC

- Evaluates the historical significance of buildings and districts.
- Recommends buildings or districts to the HPC and City Council for designation as local landmarks.
- Reviews all building, demolition, moving, and sign permits for designated buildings and districts.
- Prepares and administers design guidelines for reviewing repair, rehabilitation, new construction and demolition requests within historic districts.
- Conducts on-going research of eligible sites and districts.
- Provides public education and community outreach programs.
- Collaborates on the integration of historic preservation with city planning and development activities.







**ADDENDUM TO APPLICATION**

**Marcy Holmes 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

## 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.

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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

**DATA PRIVACY ACT**

In accordance with Minnesota Government Data Practices Act the Greater Metropolitan Housing Corporation (GHMC) 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 _____

# 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 \_\_\_\_\_



Business Name: \_\_\_\_\_  
Business Address: \_\_\_\_\_  
\_\_\_\_\_

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

### ***Interim Statement***

**Revenue:**

Gross Income \$ \_\_\_\_\_

**Expenses:**

Advertising \$ \_\_\_\_\_  
Bank Charges, Cr Card Fees \$ \_\_\_\_\_  
Contract Labor \$ \_\_\_\_\_  
\*Gross Wages to Employees \$ \_\_\_\_\_  
\*Gross Wages to Self \$ \_\_\_\_\_  
\*Employer Social Security Taxes \$ \_\_\_\_\_  
Insurance-business \$ \_\_\_\_\_  
Interest-loans \$ \_\_\_\_\_  
Maintenance, Repairs \$ \_\_\_\_\_  
Office Expenses, supplies, etc. \$ \_\_\_\_\_  
Office Equipment \$ \_\_\_\_\_  
Permits and Licenses \$ \_\_\_\_\_  
Professional Fees \$ \_\_\_\_\_  
Property Taxes \$ \_\_\_\_\_  
Rent \$ \_\_\_\_\_  
Travel \$ \_\_\_\_\_  
Utilities \$ \_\_\_\_\_  
Vehicle Expenses \$ \_\_\_\_\_  
Depreciation \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_  
Other: \$ \_\_\_\_\_

**Total Expenses:** \$ \_\_\_\_\_

**Net Income (Loss):** \$ \_\_\_\_\_

This is an accurate summary of my YTD Income and Expenses.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (print)

**Request for Transcript of Tax Return**

OMB No. 1545-1872

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).

**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](http://IRS.gov) and click on "Get a Tax Transcript..." under "Tools" 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> 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.	

**Housing Resource Center 2148 44th Ave N, Minneapolis MN 55412 (612) 588-3033**

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**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 1120-A, Form 1120-H, Form 1120-L, 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 10 business days . . . . .

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business 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 2011, filed in 2012, will likely not be available from the IRS until 2013. 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 10 business 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 / 15	12 / 31 / 14	/ /	/ /
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**Caution:** Do not sign this form unless all applicable lines have been completed.

**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, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, 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 the signature date.

<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.</b> See instructions.	Phone number of taxpayer on line 1a or 2a
<b>Sign Here</b> ▶ Signature (see instructions) _____ Date _____	
▶ Title (if line 1a above is a corporation, partnership, estate, or trust) _____	
▶ Spouse's signature _____ Date _____	

Section references are to the Internal Revenue Code unless otherwise noted.

**Future Developments**

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

**General Instructions**

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note:** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

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

**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 "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

**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 addresses, send your request to the address based on the address of your most recent return.

**Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)**

If you filed an individual return and lived in:	Mail or fax to:
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	Internal Revenue Service 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	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888  559-456-7227
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service 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:
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, 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	Internal Revenue Service 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	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592

**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 addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

**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. Ensure that all applicable lines are completed before signing.

 **CAUTION** You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

**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. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**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 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.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**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.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

**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:

Internal Revenue Service  
Tax Forms and Publications Division  
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.

**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 612-588-3033 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 Housing **Resource** 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:

## 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 the costs of options 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 signing the Participation Agreement for the Rehab Incentive Program at the Housing Resource Center*

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

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

Please contact the HousingResource Center – North at (612) 588-3033 if you have any questions.