



LEAD BASED PAINT HAZARD REDUCTION PROGRAM FOR OWNER-OCCUPIED 1- TO 4-UNIT PROPERTIES

City of Springfield Office of Housing
1600 East Columbus Avenue, Springfield, MA 01103
Phone: (413)787-6500 • Fax: (413)787-6515



City of Springfield

Lead-Based Paint Hazard Reduction Program

Program Description

- Funding available for removing lead paint hazards in homes occupied by a pregnant woman or a household that includes a child under six.
- Grants and zero-interest, 100% forgivable loans.
- Enables the owner to obtain a Letter of Full Deleading Compliance for each unit addressed.
- A limited amount of additional funding is available to address other health and safety concerns around the home.

Please review the detailed description on the following page to learn more about the program, including the terms of the funding.

This packet includes the application that must be submitted for review. The City cannot make a decision on your application until it is complete, which means that all application questions are answered and you have provided copies of all documents listed.

Program Details and Terms

Type of Assistance: For owner-occupants of single-family homes: Grant, up to \$20,000.
 For owner-occupants of 1-4 family homes: Zero percent interest fully forgivable loan, forgiven after 3 years; up to \$13,000 per unit. If the property has five or more units, please use the City’s Investor-Owner application, even if you live at the property.

Conditions of Funding: The owner-occupant must use the home as the primary place of residence and remain in the home for a minimum of three years following completion of the work. Rental units must be occupied by or made available to an income-eligible family with a pregnant woman or child under six for a minimum of three years after the work.

Repayment: Pro-rated repayment is required only if, within three years after completion of the work, the owner fails to use the home as a primary place of residence or fails to make any rental unit(s) available an income-eligible family that includes a child under six or a pregnant woman.

Eligible Costs: Program funds will be used for abatement of lead-based paint hazards and related costs. The program includes a small amount of supplemental funding which may be used to address additional critical health and safety hazards in the unit. The City’s Rehabilitation Supervisor will determine the scope of work and write specifications for the work, which will be competitively bid.

- Eligibility:**
- Unit is occupied by, or will be made available to, an income-eligible household that includes a child under six or a pregnant woman.
 - Mortgage payments must be current and property must be insured
 - Property taxes, fees, fines or municipal liens must be current with the City of Springfield
 - The property owner may not have a significant history of non-compliance with the state Sanitary Code or City ordinances
 - Household income of the occupant household cannot exceed 80% of the Area Median Income as determined annually by the U.S. Department of Housing and Urban Development. The maximum incomes as of June 1, 2021 are:

Maximum Household Income

| | | | | |
|----------|----------|--|----------|----------|
| 1 Person | \$47,150 | | 5 Person | \$72,700 |
| 2 Person | \$53,850 | | 6 Person | \$78,100 |
| 3 Person | \$60,600 | | 7 Person | \$83,500 |
| 4 Person | \$67,300 | | 8 Person | \$88,850 |

PROPERTY INFORMATION

Address of Property to be Assisted: _____

Title Holder(s) (Who is on the property deed?): _____

Date you purchased the property: _____

Number of Units: _____

1. Does the applicant own the property? Yes No

2. Does the applicant occupy the property as his/her principal residence? Yes No

3. Does the applicant receive rental income from this property? Yes No

• If YES, is this property currently fully occupied? Yes No

4. How many units include a child under 6 or a pregnant woman in the household? _____

5. Has the home been tested for lead paint hazards? Yes No
 I don't know

• If yes, do you have a copy of the Lead Inspection Report Yes No

6. Does the house have replacement windows? Yes No

7. Are there any other concerns around the home that may require repair?

APPLICANT INFORMATION

All people listed on the property deed must be included as applicants.

Applicant 1: _____

Social Security Number: _____ Date of Birth: _____

Email address: _____

Home Phone: (____) _____ Cell Phone: (____) _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Applicant 2: _____

Social Security Number: _____ Date of Birth: _____

Email address: _____

Home Phone: (____) _____ Cell Phone: (____) _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

1. Is the applicant, or any one of his/her relatives, employed by the City of Springfield?
 Yes No Describe relationship(s), which department(s) and, in what capacity: _____

2. Does the applicant owe the City of Springfield any monies for incurred real estate taxes, water, rents or any other indebtedness (i.e. trash fees, parking tickets, etc.)? Yes No
Explanation: _____

3. Does the applicant have any open code violations or court cases relating to any property owned within the City of Springfield? Yes No
Explanation: _____

4. Do any household units qualify for home heating fuel assistance? Yes No I don't know
Have they been approved for fuel assistance for the current year? Yes No I don't know

OWNER-OCCUPANT HOUSEHOLD MEMBERS & INCOME

HOUSEHOLD MEMBERS: List all household members who live in the owner-occupied unit at the time of application, or are expected to be added to the family in the next 12 months (for example, by birth, adoption, custody).

| Household member – Name | Relationship to Applicant | Date of Birth | Age | Social Security Number | Is household member disabled? (Y/N) |
|-------------------------|---------------------------|---------------|-----|------------------------|-------------------------------------|
| | self | | | | |
| | | | | | |
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| | | | | | |

Including the Applicant(s), how many people are in your household? _____

INCOME: List ALL household members 18 and older and their incomes. Include wages, salaries and tips, alimony, child support, military income, part-time income, temporary income, TANF, Social Security, other benefits, and other income. Food stamps are NOT considered income – do not list.

| Household Member age 18 and older – Name | Full Time Student (Y/N)? | Source of Income (include employer’s name, if applicable). | Rate of Pay | Payment Basis (hourly, weekly, monthly, etc.) |
|--|--------------------------|--|-------------|---|
| | | | | |
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If Applicant(s) source(s) of income have changed since the last filed income tax return, please explain changes here:

OWNER-OCCUPANT HOUSEHOLD ASSETS

| ASSETS: List all household assets. | | | | |
|--|------------------------|------------------|-----------------------|------------------------|
| Type | Name on Account | Bank Name | Account Number | Balance/ Amount |
| Checking | | | | |
| Savings | | | | |
| Certificate of Deposit | | | | |
| Equity in Primary Residence (Value of home minus balance of mortgage(s)) | | | | |
| Equity in other real estate | | | | |
| Other personal assets | | | | |
| Total personal assets: | | | | |
| I.R.A | | | | |
| Other Retirement Assets | | | | |
| Total retirement assets: | | | | |

APPLICANT ACKNOWLEDGEMENTS

I/We understand the information provided above is collected to determine if I/we are eligible to receive assistance under the City of Springfield Lead-Based Paint Hazard Reduction and/or Healthy Homes Program.

I/We hereby certify that all the information provided herein is true and correct.

I/We understand that providing false statements or information is grounds for termination of assistance and is punishable under federal law.

I/We authorize the City of Springfield and any of its duly authorized representatives to verify all information provided in this application.

I/We understand that additional information will likely be required to move forward with this program.

| | |
|--|-------------|
| Signature of Applicant: | Date |
| Signature of Co-Applicant: | Date |
| Warning: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the U.S. Government. | |

DOCUMENTATION

The following documents must be submitted with your completed application.

APPLICATIONS WILL NOT BE PROCESSED UNTIL YOU PROVIDE ALL ACCOMPANYING DOCUMENTATION

ALL adult household members must submit relevant documentation regarding income and assets.

FOR PROPERTY OWNERS:

- Verification of City Compliance form (page 7)
- Copy of government issued photo I.D.(s)
- Copy of most recent Mortgage Statement with proof of payment
- Copy of current insurance policy (Declaration/Binder Page) and proof of payment
- W-9 (blank form included in packet)
- IF AVAILABLE, documents indicating the presence of lead-based paint hazards
 - Copy of Lead Inspection Report, Letter(s) of Interim Control, Lead Determination, proof of child's elevated blood lead level, etc.

FOR HOUSEHOLDS LIVING IN THE UNIT(S) TO BE DELEADED (establishing occupant eligibility):

- Demographic Information form (page 8)
- Completed and signed Eligibility Release Form (page 9)
- Contact Information for Verification of Income and Assets
- Most recent 3 months' proof of income *for all adults*
 - Pay stubs, annual income form, or Zero income form
 - Proof of all non-employment sources of income (for example: SSI or SSDI benefit letter, pension statement, child support order, etc.)
- Most recent 3 months' bank statements *for all adults*
 - Every page of each statement from all bank accounts.
- Most Recent 2 Years Tax filing *for all adults*
 - A tax transcript or 'Verification of Non-filing' may substitute
- Copy of birth certificate for child under 6 years old who resides in the home or doctor note confirming pregnancy

SUBMIT COPIES ONLY – NO ORIGINAL DOCUMENTS

A copy machine is available at the Office of Housing.

VERIFICATION OF CITY COMPLIANCE FORM

Applicant 1 _____ D.O.B _____ SS# _____

Applicant 2 _____ D.O.B _____ SS# _____

Address _____

Do you own any other property in Springfield? No Yes

If yes, please list the addresses:

I ATTEST THAT THE ABOVE INFORMATION IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY, THIS _____ DAY OF _____, 20____.

Signature of Applicant 1

Signature of Applicant 2

THIS SPACE FOR OFFICIAL USE ONLY

| | CURRENT? | | AMOUNT DELINQUENT |
|-----------------------------|--------------------------|--------------------------|-------------------|
| | YES | NO | |
| REAL ESTATE TAX | <input type="checkbox"/> | <input type="checkbox"/> | \$ |
| EXCISE TAX | <input type="checkbox"/> | <input type="checkbox"/> | \$ |
| PARKING TICKETS | <input type="checkbox"/> | <input type="checkbox"/> | \$ |
| OTHER MUNICIPAL LIENS/LOANS | <input type="checkbox"/> | <input type="checkbox"/> | \$ |

Treasurer's/Collector's Office representative signature: _____

Date: _____

DEMOGRAPHIC INFORMATION FORM – FOR ALL HOUSEHOLDS

THE FOLLOWING IS USED FOR HUD REPORTING PURPOSES ONLY

IMPORTANT: HUD requests information for both **Ethnicity** (#1 below) and **Race** (#2 below). Please answer both questions and select **only one** for **Ethnicity** and **at least one** for **Race**.

1. Indicate Ethnicity (check one)

- Hispanic or Latino
- Not Hispanic or Latino

2. Indicate Race (select one or more)

- White
- Black or African American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or other Pacific Islander
- Other Multi-Racial

**HOME/CDBG/CDBG-DR/LPBHR Program
Eligibility Release Form**

*City of Springfield – Office of Housing
1600 E. Columbus Ave. Springfield, MA 01103*

*Information Covered: Inquiries may be made about items
initialed by applicant/tenant.*

Purpose: Your signature on this HOME/CDBG/CDBG-DR Program Eligibility Release Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the City of Springfield – Office of Housing to obtain information from a third party relative to your eligibility and continued participation in the: HOME Program

CDBG Homebuyer Program
CDBG Disaster Resilience Program
CDBG Disaster Recovery Program
Lead-Based Paint Hazard Reduction Program

Privacy Act Notice Statement: The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant’s eligibility in a HUD Program and the amount of assistance necessary using HUD funds. This information will be used to establish level of benefit under the HUD Program(s) for which applicant has applied; to protect the Government’s financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State, and local agencies when relevant, to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

Instructions: Each adult member of the household must sign a HOME/CDBG/CDBG-DR Program Eligibility Release Form prior to the receipt of any benefit and on an annual basis to establish continued eligibility. Additional signatures must be obtained from new adult members whenever they join the household or whenever members of the household become 18 years of age.

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, “REQUEST FOR COPY OF TAX FORM” MUST BE PREPARED AND SIGNED SEPARATELY.

| | Verification Required | Initials |
|--|-----------------------|----------|
| Income (all sources) | | |
| Assets (all sources) | | |
| Property Insurance | | |
| Child Care Expense | | |
| Handicap Assistance Expense (if applicable) | | |
| Medical Expense (if applicable) | | |
| Other (list) _____ _____ | | |
| Dependent Deduction _____ Full-Time Student _____ Handicap/Disabled _____ Family Member _____ Minor Children | | |

Authorization: I authorize the City of Springfield – Office of Housing and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the HOME Program.

I acknowledge that:

- (1) A photocopy of this form is as valid as the original.
- (2) I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).
- (3) I have the right to copy information from this file and to request correction of information I believe inaccurate.
- (4) All adult household members will sign this form and cooperate with the owner in this process.

Head of Household—*Signature, Printed Name, and Date:*
Family Member HEAD

X

Other Adult Member of the Household—*Signature, Printed Name, and Date:* Family Member #2

X

Other Adult Member of the Household—*Signature, Printed Name, and Date:* Family Member #3

X

Other Adult Member of the Household—*Signature, Printed Name, and Date:* Family Member #4

X

Contact Information for Verification of Income and Assets

Please provide contact information for all household employers and bank accounts.

Income

Employer Name: _____

Address: _____

Telephone: _____ Email: _____

Name of contact person: _____

Employer Name: _____

Address: _____

Telephone: _____ Email: _____

Name of contact person: _____

Employer Name: _____

Address: _____

Telephone: _____ Email: _____

Name of contact person: _____

Employer Name: _____

Address: _____

Telephone: _____ Email: _____

Name of contact person: _____

Assets

Bank Name: _____

Address: _____

Telephone: _____ Email: _____

Account Number: _____

Bank Name: _____

Address: _____

Telephone: _____ Email: _____

Account Number: _____

Bank Name: _____

Address: _____

Telephone: _____ Email: _____

Account Number: _____

Request for Taxpayer Identification Number and Certification

**Give form to the
 requester. Do not
 send to the IRS.**

Print or type
 See Specific Instructions on page 2.

| | |
|--|---|
| Name (as shown on your income tax return) | |
| Business name, if different from above | |
| Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ <input type="checkbox"/> Exempt from backup withholding | |
| Address (number, street, and apt. or suite no.) | Requester's name and address (optional) |
| City, state, and ZIP code | |
| List account number(s) here (optional) | |

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note: If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|
| Social security number | | | | | | | | | | |
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| or | | | | | | | | | | |
| Employer identification number | | | | | | | | | | |
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Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here

Signature of U.S. person ▶

Date ▶

Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

U.S. person. Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

Nonresident alien who becomes a resident alien.

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

Sole proprietor. Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

Limited liability company (LLC). If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

Other entities. Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Note. You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Exempt payees. Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

| IF the payment is for . . . | THEN the payment is exempt for . . . |
|--|--|
| Interest and dividend payments | All exempt recipients except for 9 |
| Broker transactions | Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker |
| Barter exchange transactions and patronage dividends | Exempt recipients 1 through 5 |
| Payments over \$600 required to be reported and direct sales over \$5,000 ¹ | Generally, exempt recipients 1 through 7 |

¹See Form 1099-MISC, Miscellaneous Income, and its instructions.

²However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a federal executive agency.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.socialsecurity.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting www.irs.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

| For this type of account: | Give name and SSN of: |
|---|---|
| 1. Individual | The individual |
| 2. Two or more individuals (joint account) | The actual owner of the account or, if combined funds, the first individual on the account ¹ |
| 3. Custodian account of a minor (Uniform Gift to Minors Act) | The minor ² |
| 4. a. The usual revocable savings trust (grantor is also trustee) | The grantor-trustee ¹ |
| b. So-called trust account that is not a legal or valid trust under state law | The actual owner ¹ |
| 5. Sole proprietorship or single-owner LLC | The owner ³ |
| For this type of account: | Give name and EIN of: |
| 6. Sole proprietorship or single-owner LLC | The owner ³ |
| 7. A valid trust, estate, or pension trust | Legal entity ⁴ |
| 8. Corporate or LLC electing corporate status on Form 8832 | The corporation |
| 9. Association, club, religious, charitable, educational, or other tax-exempt organization | The organization |
| 10. Partnership or multi-member LLC | The partnership |
| 11. A broker or registered nominee | The broker or nominee |
| 12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments | The public entity |

¹List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

²Circle the minor's name and furnish the minor's SSN.

³You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

⁴List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out 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 must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.