



**FY2025 Application
Round 4**

For more information, contact:

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Application for Funding

Formatting Note: *All applicants must sign and submit this page.* For the other sections, applicants can put information and narrative into their own format – making sure that all details requested are addressed. For sections 8 and 9, applicants can attach their own pro-forma to supplement information provided. The total application submission length should not exceed 30 pages of supporting documentation, **excluding** the application form and table of contents. To support streamlined review, if supporting documentation exceeds 30 pages, only the first 30 pages will be considered. Please note: a Table of Contents is REQUIRED. During the review period, applicants may be asked to provide missing or additional details. **Requests for additional information will be sent via email to the email address(es) provided below.**

APPLICANT IDENTIFICATION – for capital projects, the entity owning the property must be an applicant/co-borrower and sign below. Copy and complete the information below for each applicant/co-borrower.

Legal Entity:

- | | |
|--|--------------------------------------|
| <input type="checkbox"/> Non-profit | <input type="checkbox"/> LLC |
| <input type="checkbox"/> Public Housing Authority | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Limited/General Partnership | _____ |
| <input type="checkbox"/> S or C Corporation | _____ |

Applicant Name: _____

Mailing Address: Street/City/State/Zip _____

Phone: _____

Fax: _____

Contact Name/Title: _____

Email: _____

Applicant's Federal I.D. or Social Security Number: _____

Contact Person for Award Notification: _____

The Juneau Affordable Housing Fund (JAHF) is a program of the City and Borough of Juneau (CBJ). Approval of all grants and loans from the JAHF is a public process and loan files maintained by the CBJ are subject to open government policies and procedures observed by the CBJ. By signing and delivering this application to JAHF, I/we hereby WAIVE ANY RIGHTS TO OBJECT TO OR PREVENT THE DISCLOSURE TO THE PUBLIC OF THE FOLLOWING INFORMATION: Grantee's/Borrower's name; name and location of the project; grant or loan amount and terms; amounts and source of other financing; public purpose of the grant or loan; a description of the project including the number of units and number of units set aside for the public purpose.

I/we, am/are authorized to apply for financing from the City and Borough of Juneau Affordable Housing Fund on behalf of the applicant and certify that the information contained in this application is true and accurate.

Signature _____ **Date** _____

Printed Name: _____

Title: _____

Applicant: _____

Application Checklist

Check all items that you have included with this application. The total application submission length should not exceed 30 pages of supporting documentation, **excluding** the application form and table of contents. If supporting documentation exceeds 30 pages, only the first 30 pages will be considered.

Note: The items identified as Borrower Information must be provided for each applicant. **If separate entities operate and own the real property, both must be applicants/co-borrowers.**

Property information

- Copies of deeds, permits, purchase agreements, leases, home inspection reports
- Appraisal (as-is/as-proposed if available)
- Location map and site description

Project Information

- Project narrative discussing **all** the following:
 - Housing waiting list information
 - Evidence of local support for the project
 - How the project fits into CBJ plans and housing priorities
 - Approach to green building and sustainable development
- Blueprints, preliminary design drawings, housing unit floor plans, and a site plan that shows all [required parking](#) and delineates the [location of setbacks](#).

Financing Information

- Construction Budget/Bids
- Project budget/pro forma
- Operating Budget
- Support Services Budget, if applicable
- Documentation of financing gap
- Senior loan terms (loan documents/commitment letters)
- Documentation of grant commitment letters or loan documents requested and/or received
- Credit or loan denial letters

Borrower Information. Provide the information below for any entity operating the project property and/or any entity who will have ownership of the project property.

- JAHF Application for funding; completed and signed (page 3)
- Borrower financial statements; balance sheet and current operating statements – **within last 90 days**
- Board resolution(s) authorizing the application, if required by your organization
- Resumes/organizational history of developer, project sponsor, property manager
- Articles of Incorporation & Bylaws (S & C Corps, including non-profits); Articles of Incorporation & Operating Agreement (LLC); Partnership Agreement (General & Limited Partnerships) for each borrower
- Current List of Officers & Directors, General/Managing Partners, Authorized Members

1. PROJECT DESCRIPTION:

Project name	
Project address	
Property complete legal description	
Parcel number(s)	
Site size	
Current site zoning	

Type of project:

- Affordable, low-income, senior, or special needs housing
- Fair market workforce housing
- Downtown housing
- Other: _____

Please identify and provide a description of the project. Include a narrative that:

- Highlights population targeted, and local support for the project, and outlines how the project fits into [CBJ Housing Action Plan](#) housing priorities and the [Comprehensive Plan](#);
- Includes a location map, and describes the condition of housing nearby; availability of public transportation; location of schools, shopping and employment centers, and other information relevant to the site; and
- Describes how this project addresses green building technologies and encourages sustainable development.

2. TYPE OF FUNDING REQUEST: Choose any of the following activities that describe your request:

- Construction of new housing
- Acquisition of land for new housing construction
- Acquisition of existing housing
- Rehabilitation of existing housing
- Capacity building activities
- Other: _____

3. ORGANIZATIONAL DEVELOPMENT AND TEAM SUMMARY

Provide details on the organizational capacity and team experience for the project.

Please Attach Resumes and/or organizational references for the Project Development Team Members below

- Project Sponsor
- Developer
- Property Manager

Please discuss:

- Objectives, management structure, and staffing of the sponsor organization;
- Experience and ability to implement and manage housing projects and/or complex capital projects, including the organizations fiscal management systems;
- Service provision experience (if part of the overall project design); and
- Details for extended project development; team members such as general contractor, architect, structural and mechanical engineers, attorney, consultant, tax advisor, etc. – if available

4. HOUSING UNITS AND POPULATION TARGETS

List unit details below and describe the total housing units, unit mix, and units anticipated to be funded with JAHF funding.

Unit Type	Total # of Units	Unit Size (Sq. Ft.)	Total Unit Area: Garage + Unit	# ≤ 30% AMI	# ≤ 50% AMI	# ≤ 80% AMI**	Market Rate Units
SRO with private facilities							
SRO without private facilities							
Efficiencies							
1 Bedroom							
2 Bedroom							
3 Bedroom							
4+ Bedroom							
Total Units							

****20% of units *must* be affordable for households making 80% AMI or below to receive JAHF funding.**

For income limits, see Appendix B of Juneau Affordable Housing Fund Program Description and Application Guidelines or go to HUD User Datasets at <https://www.huduser.gov/portal/datasets/il.html>

Total Residential Square Footage: _____

Manager’s Unit included? Yes No

If Yes, describe: _____

DEVELOPMENT DESIGN	# Units	# Buildings
Detached single-family		
Townhouse		
2/3/4-plex		
Multi-family		
Scattered site		
Tiny homes		
Other (describe)		

OTHER AMENITIES:

- Units contain washer/dryer appliances
 - Units contain washer/dryer hook-ups only
 - Common laundry with: # _____ washers and # _____ dryers.
 - Covered parking spaces: # _____
 - Uncovered parking spaces: # _____
 - Other amenities (describe): _____
-
-
-
-
-

Population to be served:

- | | |
|---|---|
| <input type="checkbox"/> Single adults | <input type="checkbox"/> Veterans |
| <input type="checkbox"/> Families with minor children | <input type="checkbox"/> Survivors of domestic violence |
| <input type="checkbox"/> Chronic homelessness | <input type="checkbox"/> Middle-income housing |
| <input type="checkbox"/> Seniors | <input type="checkbox"/> Special Needs (describe below) |
| <input type="checkbox"/> Assisted living | <input type="checkbox"/> Other (describe below) |

Number of years that units will be committed to serving the population above:

- 10 years 15 years 20 years 30+ years (if more, describe below) _____

FOR RENTAL PROJECTS ONLY

List Rental Rates for each type of unit and describe the process you will use to set and adjust rents. **Please note, 20% of units must be affordable to individuals making 80% AMI or below to be eligible for JAHF funding.** 2024 HUD rental limits are in Appendix B of the JAHF Program Description and Guidelines document, available on the [JAHF website](#).

Unit Type	Rental Rate @ ≤ 30% AMI	Rental Rate @ ≤ 50% AMI	Rental Rate @ ≤ 80% AMI	Market Rate Rental Rate
SRO				
Efficiencies				
1-bedroom				
2-bedroom				
3-bedroom				
4-bedroom or more				
Total Units				

FOR HOMEOWNERSHIP PROJECTS ONLY

List proposed sales price of all homes in project. Indicate if the project will include affordability covenants; e.g., community land trust.

Unit Type	JAHF Financed Units	Financed by Other Affordable Housing Lenders	Market Price Units
1 Bedroom			
2 Bedroom			
3 Bedroom			
4+ Bedroom			

Unit Type	JAHF Financed Units	Financed by Other Affordable Housing Lenders	Market Price Units
Total Units			

6. PROJECT READINESS AND SITE INFORMATION: Please provide details on site control and project readiness.

How is control of the project property site established?

Ownership Purchase Agreement Purchase Option Lease Other (describe):

If no site control exists, describe plans to acquire the project property: _____

Name(s) of the current property owner(s):

Is the site properly zoned for your development?

Attach evidence that the site is properly zoned for the proposed use or if a variance or exception is required, evidence that a request has been filed and a hearing date has been scheduled.

Does the project operator plan to own the property directly?

If property is to be owned by related entity, please provide name of entity and specify relationship (e.g., subsidiary corporation or partnership of which applicant is general partner)

Name of entity: _____

Relationship: _____

PLEASE NOTE: Entity proposed to own the property must be co-applicant and co-borrower for any JAHF Financing.

Are there liens or other encumbrances on the property that must be cleared by allocating funds to them? If yes, please describe amount due, date due, nature of obligation and cost of clearing title. _____

Have you obtained	Yes/No	If No, when will these be completed? Or N/A
Blueprints		
Zoning changes		
Building permits		

Have you obtained	Yes/No	If No, when will these be completed? Or N/A
Utility hookups		
Environmental report		
Commitments from service providers		

Will the project require any displacement of current occupants? _____

If yes, will you compensate or relocate those who are displaced? Describe your proposed plan for relocation assistance:

Please attach copies of supporting documents – evidence of zoning, deeds, permits, leases, options, sales agreements, etc. Projects requesting assistance for homeownership (rehab or acquisition) must include a current Home Inspection Report.

7. PROJECT TIMELINE: Please provide a project timeline. Use anticipated or actual calendar dates. Be sure to include dates of initial closing, construction start and substantial completion. Include the following items on the timeline, as it may apply:

- Financial Commitment for funding sources
- Initial closing date
- Location survey complete
- Preliminary site plan complete
- Design, development and pricing
- Site plan approval
- Construction and bid documents
- Engineering plan approval
- Final pricing
- Building permit
- Construction contract executed
- Start construction
- Substantial completion
- Final completion/Certificate of Occupancy

8. PROJECT COSTS AND RESOURCES

The rest of the application will focus on funding use and financial feasibility.

- Please provide a narrative explaining the need for JAHF funding.
- In the section below, provide the expected use of funds for your project and provide the JAHF grant or loan amount requested.

8a. FUNDING SOURCES/REVENUES

Funder	Specify Agency/ Program/Investor Name	Amount Committed or Received ¹	Amount Requested ²	Date of Application	Anticipated Approval Date
Alaska Housing Finance Corporation	HOME				
	LIHTC				
	SNHG				
	Other:				
Other Alaska State Govt.					
Federal Govt.					
Local Govt. (non-JAHF)					
Subsidies					
Bank Loan					
Private Loan					
Private Grant					
Private Investor					
Applicant's Funds					
Other					
Totals		\$	\$		

Total non-JAHF funds committed and requested above: + _____

Total JAHF grant/loan requested from 8a above + _____

Total project funding from all sources. Total project cost must match total project funding in 8a. Above. = _____

Reminder:

- Qualifying projects are eligible for grants and loans up to \$50,000 per affordable or workforce housing unit

1. Please attach documentation verifying non-JAHF funds including the interest rate, repayment period, and other terms governing committed or received funds.
 2. Please list amounts applied for which are pending approval here. Do not show any requests which have been declined or any unfunded portion of an application which was committed for less than the amount requested.

created, or for other eligible uses on a similar per unit basis.

- For profit-developer projects utilizing JAHF funds for workforce housing must reserve at least 20% of units for tenants with gross incomes at 80% or less AMI for at least ten years or the life of the loan.
- Your grant/loan may be approved for an amount less than requested.

8b. USE OF FUNDS

Purpose	Sections Required if funding requested for these purposes	Amount
Acquisition, Construction, Rehabilitation	9a	\$
Pre-Development Costs	9b	\$
Operating Assistance (max one year)	9c	\$
Capacity Building	9d	\$
Self-Sufficiency/Support Services (max 1 year)	9e	\$
Project Total		\$
Less Cash provided by owner or borrower	8b	\$
Less Other Financing	8b	\$
JAHF grant or loan requested		\$

9. DETAILED USE OF FUNDS

For section 9, **applicants only need to complete the sub-section(s) for which JAHF funding is requested.** (See 8b) The total JAHF funds requested, and the total of funds provided by others, should match the total in Section 8a and 8b.

9a. CAPITAL COSTS. Fill in this section if funding is being requested for **capital costs** – if not please skip to section 9b. Please include below the total project cost for each type of capital cost (Acquisition, New Construction, or Rehabilitation) regardless of funding source.

Capital Costs	Acquisition	Construction	Rehabilitation	Admin/Overhead
Land				
Residential structures				
Nonresidential structures				
On Site improvements				
Off Site improvements				
Remove, Refinance Liens/Encumbrances				
General requirements				
Contractor Fees				
*Developer's Fee				
Architect Fee				
Design				
Supervision				
Legal Fees				
Packaging/Processing				
Other (describe)				
Other (describe)				
Total Capital Costs				\$

General requirements: % of 9a Total	
Builder's General Overhead: % 9a Total	
Builder's Profit: % of 9a Total	

PROJECT COST PER UNIT: \$ _____

*The amount and use of developer's fee will be relevant to the evaluation of the application.

9b. CAPACITY BUILDING COSTS must be directly related to the specific housing project covered by this application.

General organizational development or broad-based client needs assessments will not be funded. Examples of capacity building include training for on-site property manager or maintenance staff, acquisition of software for facility management, website development for rental information, etc. Fill in this section if funding is being requested for **capacity building costs** – if not please skip to section 9e.

Purpose/Use of Funds (list)	JAHF Funds	Other Funds	Total Cost
Total Capacity Building Costs			

**Request for Taxpayer
Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

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

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See Specific Instructions on page 3.	1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)		
	2 Business name/disregarded entity name, if different from above.		
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes.		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ <i>(Applies to accounts maintained outside the United States.)</i>
	<input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____		
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions _____ <input type="checkbox"/>		
	5 Address (number, street, and apt. or suite no.). See instructions.		Requester's name and address (optional)
	6 City, state, and ZIP code		
7 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 generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number									
				-					
or									
Employer identification number									
				-					

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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 for Part II, later.

Sign Here	Signature of U.S. person	Date
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General Instructions

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

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

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; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and 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.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

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 payee 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 their 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 their 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, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, 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 instructions for Part II 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, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

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

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

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).

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 item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 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 made in settlement of payment card and third-party network transactions, 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), ABLE accounts (under section 529A), 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) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. 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
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. 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
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

¹ List 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.

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

³ You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the 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.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

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.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Go to www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and 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. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.