

Grant Assistance for Floodwater Management

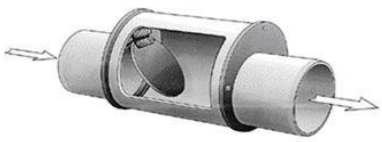






Grant Requirements and Terms

(February 2018)



Grant Assistance Overview

The San Francisco Public Utilities Commission’s (SFPUC) Floodwater Management Grant Assistance Program (“Grant Program”) is designed to encourage San Francisco property owners to make flood risk reduction modifications to their properties to minimize their risk of property damage due to rain-related flooding. The SFPUC has committed approximately \$1,750,000 in the current Fiscal Year (2017-18) for eligible San Francisco property owners to implement a wide range of projects (up to \$100,000 per property) that can reduce flood risk through **Plumbing Modifications, Dry Flood Risk Reduction, or Wet Flood Risk Reduction modifications**, such as:

Example Plumbing Concepts		
		
Backwater Valves: A device in the plumbing system used to maintain flow in one direction in a sewer pipeline	Stormwater Diversion: An improvement that separates roof drainage from the sewer lateral or captures rainfall	Pumping: An improvement that allows for water to be moved away from the property
Example Dry Flood Risk Reduction Concepts		
		
Permanent Water Resistant Doorways/Seals: Modifications to prevent floodwaters from entering building	Temporary Flood Barriers: Deployable barriers to prevent flood waters from entering building	Permanent Flood Barriers: Permanent structures designed/constructed to prevent flood waters from entering building
Example Wet Flood Risk Reduction Concepts		
		
Elevate Utilities: Protects critical utilities and appliances	Cleanable Surfaces: Make flood-prone surfaces cleanable	Ceiling-Attached Sockets: Prevents damage to electrical outlets

These concepts illustrate the types of technologies that property owners may employ. Each property owner should consider the property-specific configuration and features that could contribute to risk of flooding on their property.

Projects that meet the SFPUC’s grant eligibility criteria will be funded on a first-come-first-served basis. The currently approved funding will be available through June 30, 2018 or until funds are fully committed. Future funding availability is contingent upon future SFPUC budget approvals.

SFPUC provides **administrative assistance throughout the application process** to answer your questions and guide you through the process. Please email the SFPUC Grant Administrator at FloodwaterGrants@sfgov.org or leave a voicemail at 415-695-7326 with any questions.

The amount of funds a property owner may receive varies, depending on the type of property:

Property Type	Total Eligible Project Payment Amounts
An owner-occupied residential property that does not have rental units	Up to 90% of total Eligible Costs*, and not to exceed \$100,000 per property
An owner-occupied residential property owner applicant who faces financial hardships (must submit <i>Optional Financial Hardship Eligibility Form</i> , found at the end of this package) and does not have rental units	Up to 100% of total Eligible Costs*, and not to exceed \$100,000 per property
Non-residential properties or residential properties with rental units	Up to 80% of total Eligible Costs*, and not to exceed \$100,000 per property

* **Eligible Costs** are limited; see *Eligible Costs and Guidance*.

Eligible Costs and Guidance

Costs eligible for payment with grant funds are limited to project work directly related to a project that reduces a property owner’s risk of harm from flooding, including supplies/materials, permit fees, and engineer/contractor/surveyor work to design and implement projects and restore the immediate work area to pre-construction conditions. For any flood risk reduction project that is custom designed by a manufacturer, such as a doorway flood barrier, eligible costs are limited to installation costs based on the manufacturer’s recommendations, and costs associated with restoring the immediate work area to pre-construction conditions.

The companion document, [Grant Requirements and Terms – Supplemental Information](#), must be reviewed by any property owner who wishes to apply for grant funds. Additional discussion on eligible cost qualifications and definitions is provided in this document.

Prospective applicants for grant funding should also review the following guidance documents:

- [Grant Interest Form](#): Includes a fillable form that to indicate a property owner’s interest.
- [Floodwater Grant Program – Example Concepts](#): Includes descriptions of eligible flood risk technology options that may address flood risk on different properties. Property owners are also permitted to include other appropriate technical options in discussions with SFPUC, and in an application submitted for funding consideration.
- [Floodwater Management Grant Program Contractor/Engineer Resources List](#): List of contractors and engineers with experience in flood-related projects on private properties in San Francisco.

Eligibility Criteria

Proposed projects must meet all of the criteria set forth below to qualify for grant assistance. Projects that do not meet one or more of the criteria listed below will not receive grant funding.

- The project will reduce the property owner's risk of damage/harm due to flooding caused by overland flow from the public right-of-way during rain storms.
- Property owners applying for grant funding must submit a complete application prior to completing the project.
- Property owners applying for funding must have an active SFPUC account for wastewater services for the San Francisco property where the project will be constructed or installed.
- For condominiums, the project must be consistent with applicable homeowner's association rules and requirements.
- The project will be constructed or installed on property owned by the person or persons applying for grant funding.
- The proposed activity will be implemented within the timeline set out in grant agreement.

Grant Process

The application process consists of **two-steps**, followed by project implementation.

- **APPLICATION STEP 1: Indicate Interest in Grant Program**
 - You should fill out and return the *Grant Interest Form*. This submittal begins the application process.
 - A grant team member will contact you within five (5) business days to schedule a meeting to review your project with City staff from appropriate departments, and to provide detailed explanations of the grant applications process.
- **APPLICATION STEP 2: Complete Application**
 - After the initial meeting, you should submit the complete grant application, financial hardship eligibility form (if applicable), IRS W-9 form, and any documentation necessary to fully describe all elements of the proposed project.
 - If plumbing work is required for the projects, obtaining a DBI Plumbing Survey is required before the application is submitted. To arrange the plumbing survey, you should contact DBI's Chief Plumbing Inspector, Steve Panelli, at 415-558-6058 or by email at Steve.Panelli@sfgov.org. Please do not request the survey over-the-counter or through the general phone line as this will delay your project approval.
 - The SFPUC will evaluate your application, and if approved, will reserve funding, and prepare a grant agreement. This review will take from six (6) to eight (8) weeks, depending on the complexity of the project.
 - After receipt of the grant agreement, please review, sign, and return the grant agreement. Upon receipt of the signed grant agreement, SFPUC will issue a funding approval letter.
- **BUILD PROJECT**
 - Once the funding is approved, you will obtain a contractor and obtain applicable building permits, perform construction, and complete final DBI inspection (if required based on project type) to confirm all work was completed as designed. You will fill out and submit reimbursement request(s) to receive period payments of the grant funds. The SFPUC will review, and, if consistent with the requirements of the program and the approved project, approve the issuance of payment to you.

Grant Reservation

You must sign the grant agreement within two (2) months the SFPUC's approves your grant application. If the executed grant agreement and other documentation outlined above are not received by the SFPUC within that two (2) month period, a new application must be submitted and will be subject to the availability of funds. The project must be completed within six (6) months after the grant agreement is executed and a funding approval letter is issued by the SFPUC. A request for the final payment of grant funds must be submitted within two (2) months after project completion or final DBI inspection, where appropriate.

A grant reservation extension, project completion extension, and/or reimbursement extension may be requested prior to the end of respective completion durations, and may be granted at the discretion of SFPUC staff in writing.

Payments

Grant payments will be made following the grantee's submittal of invoices for work performed and any other required documentation. The grantee may request payment in multiple installments, depending on the grant amount, as shown in the table below. Total payment will not exceed \$100,000 per property.

Project Grant Amount	Number of Allowable Payments
Grants up to \$30,000	Eligible for up to two (2) payments
Grants from \$30,001 up to \$50,000	Eligible for up to three (3) payments
Grants from \$50,001 up to \$100,000	Eligible for up to five (5) payments

Payment Documentation Requirements: the grantee must submit the following documents to request payment:

1. Request for Payment form (provided with the grant agreement).
2. For the **initial** payment request, proof of any applicable DBI permits. The grantee can view and print documentation here: sfdbi.org/dbipts
3. For **all** payment requests, documentation of costs incurred (e.g. invoice(s) from engineer/contractor/manufacture invoice; permit fees incurred; etc.) and documentation of progress made in installing the project (e.g. invoices from contractor/engineer/manufacture).
4. For **all** payment requests for flood barrier installation, provide electronic or print photos showing each doorway with barrier installed/deployed.
5. For **final** payment, provide:
 - a. All invoices and proof of payment (e.g. credit card statement showing payment) for completed work.
 - b. Documentation of DBI final inspection associated with any permits.

Taxes and Insurance

A grant may be considered income and may be taxable. The grantee is responsible for determining whether a tax liability exists. The grantee will receive a 1099-Misc tax form from the City in February of the calendar year following grant payment. The City is obligated by federal law to issue a 1099-Misc form. In order to issue a 1099-Misc, SFPUC requires each applicant to provide relevant tax information by submitting a W-9 form with the grant application.

The City requires evidence of insurance for all grant funded activities. Prior to beginning work on an project, the grantee must submit proof of required insurance, including Workers' Compensation and Commercial General Liability. This proof of insurance is typically provided to the grantee by their contractor.

Permits

All activities must comply with applicable local, state, and federal permit requirements. If a building permit is required, a grant will not be issued until a building permit has been issued. Changes to exterior features of your building related to installation of the project may be subject to environmental review by the SF Planning Department during the building permit application review process.

Applications

Please deliver the complete application for the Floodwater Management Assistance Grant to:

San Francisco Public Utilities Commission
Attn: Floodwater Management Grant Assistance Program
525 Golden Gate Ave, 9th Floor
San Francisco, CA 94102

For questions about the Grant or if you require assistance in completing the application, please email the SFPUC Grant Administrator at FloodwaterGrants@sfwater.org or call 415-695-7326.

Grant Assistance for Floodwater Management

STEP 1: Grant Interest Form

The San Francisco Public Utilities Commission (SFPUC)'s Floodwater Management Grant Assistance Program ("Grant Program"), launched in 2013, helps property owners in San Francisco minimize the risk of flooding on their properties due to heavy rainstorms. We encourage you to take advantage of the Grant Program.

The program was recently enhanced to include:

- Improved funding and financing, including up to \$100,000 reimbursement for flood-proofing projects
- Streamlined application process with more staff to assist applicants
- More resources for applicants, including a list of Contractors and Engineers with relevant experience
- Grant payments available through multiple installments
- Expanded eligible project types, including Plumbing, Dry Flood Risk Reduction, and Wet Flood Risk Reduction modifications

INTERESTED IN APPLYING? Please include your contact information below and send back to our **Grant Administrator**:

- **BY EMAIL:** FloodwaterGrants@sflower.org
- **BY MAIL:** San Francisco Public Utilities Commission
Attn: Floodwater Management Grant Assistance Program
525 Golden Gate Ave, 9th Floor
San Francisco, CA 94102
- A grant team member will contact you to schedule a meeting to review your project.

(FILLABLE FORM BELOW. PLEASE USE REVERSE IF NEEDED)

FULL NAME	
EMAIL ADDRESS	
PHONE NUMBER	
PHYSICAL ADDRESS (of property for the grant)	
BRIEF DESCRIPTION OF ISSUE YOU HAVE EXPERIENCED IN THE PAST (What dates did you flood? From where did water enter your property?)	

Grant Assistance for Floodwater Management

STEP 2: Grant Application for Plumbing Modifications

Internal Use:
 Application Tracking #:

Approved Denied

Activity Information	
Project Type (check all that are applicable):	
<input type="checkbox"/> Sewer Backwater Valve	<input type="checkbox"/> Roof Drainage Separation
<input type="checkbox"/> Rain Barrel	<input type="checkbox"/> Sump Pump
<input type="checkbox"/> Toilet with Grinder Pump	
<input type="checkbox"/> Site Drainage Modifications (please clarify):	
<input type="checkbox"/> Other (please clarify):	
Installation Address:	
Brief Project Description (attach additional supporting documents, as needed)	

Applicant Contact Information			
Property Owner:			
Mailing Address:		Street:	
		City & State:	
		Zip Code:	
Day/Work Phone:		E-Mail Address:	
Primary Project Contact Person (if different):			
Day/Work Phone:		E-Mail Address:	

Project Costs	
Individually list each project type for which you are seeking funding with this application (e.g. "Toilet with grinder pump in first-floor bathroom")	Eligible Project Cost
1.	\$
3.	\$
4.	\$
5.	\$
Total Project Eligible Cost:	\$

*SFPUC will verify eligibility and determine total grant amount subject to Applicant cost-share and maximum funding amount per property.

Applicant Signature
The Applicant declares that the information provided represents the goals, scope, budget and details of the proposed activity, and assures that any funds received as a result of the application will be used only for purposes set forth herein.
Name (print): _____ Signature: _____ Date: _____

Required Documentation

Please check boxes to indicate that copies of the following required information as outlined in the guidelines are attached to the application:

Project Documentation

- If non-plumbing project work** is included beyond restoration of the immediate plumbing work area, Applicant must submit separate *Grant Application for Modifications Other than Plumbing*.
- DBI Plumbing Survey.** The Applicant shall submit proof of a completed plumbing survey performed by DBI verifying that a backflow preventer/plumbing modification would be suitable. **To arrange the plumbing survey, grant applicants should contact DBI’s Chief Plumbing Inspector Steve Panelli by phone directly at 415-558-6058 or email at Steve.Panelli@sfgov.org. NOTE: Do not request the survey over-the-counter or through the general phone line as this may cause delays.**
- Completed IRS W-9 form.**

Prior Storm-Related Flood Events Associated with Plumbing Fixtures:

- Written Description of Prior Storm-Related Backflow Events.** The Applicant shall provide documentation which illustrates a prior storm event when backflow water from the sewer and stormwater combined collection system entered the property through plumbing fixtures, including date(s) of occurrence.
- Photo Documentation (if available).**
- Claims for Property Damage (if available).**
- Other Relevant Information (if available).**

- Detailed Design Drawings.** The Applicant shall submit drawing(s) of existing plumbing arrangements and proposed work to be done, including plumbing work and project area restoration details showing access for maintenance.

- Competitive Plumbing Construction Quotes. The applicant shall provide at least two competitive construction cost quotes from appropriate contractors.** The construction quotes must be prepared by a California C-36 licensed plumber and shall include a labor breakdown, cost of plumbing modification device(s) and associated materials, and a time estimate for completion of work. Eligible construction costs are limited; see *Eligible Costs and Guidance*. The construction quotes shall correspond to the work scope shown in the design drawings submitted with the application. The accepted contractor's quote must be within 10% of the lowest bid. The bids must be clearly marked with which would be accepted and which rejected.

- Permits/Permission.** List any permits (i.e. building, plumbing, etc.) that will be secured for the proposed activity(ies).

Type of Approval Required

Approving Agency

Check all that apply:

Plumbing Permit Over-the-Counter Permit

DBI

Other: _____

Grant Assistance for Floodwater Management

STEP 2: Grant Application for Modifications Other than Plumbing

Internal Use:
Application Tracking #:

Approved Denied

Activity Information	
Project Type (check all that are applicable):	
<input type="checkbox"/> Flood Barrier	<input type="checkbox"/> Garage Door Side and/or Floor Seal
<input type="checkbox"/> Water-tight Door	<input type="checkbox"/> Water-tight Window
<input type="checkbox"/> Temporary Flood Barrier	<input type="checkbox"/> Driveway Entry Bump
<input type="checkbox"/> Flood Curb	<input type="checkbox"/> Flood Wall
<input type="checkbox"/> Raise Electrical Outlets	
<input type="checkbox"/> Seal Openings (please clarify):	
<input type="checkbox"/> Raise Utilities or Appliances (please clarify):	
<input type="checkbox"/> Create cleanable surfaces (e.g. foundation footwall, exterior finishes) (please clarify):	
<input type="checkbox"/> Create floodable interior space (e.g. flood vents) (please clarify):	
<input type="checkbox"/> Other (please clarify):	
Installation Address:	
Brief Project Description (attach additional supporting documents, as needed)	

Applicant Contact Information			
Property Owner:			
Mailing Address:	Street:		
	City & State:	Zip Code:	
Day/Work Phone:			E-Mail Address:
Primary Contact Person (if different):			
Day/Work Phone:			E-Mail Address:

Project Costs	
Individually list each project type for which you are seeking funding with this application (e.g. "Small Flood Barrier on side garage door")	Eligible Project Cost
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
Total Eligible Project Cost:	\$

*SFPUC will verify eligibility and determine total grant amount subject to Applicant cost-share and maximum funding amount per property.

Applicant Signature
<p>The Applicant declares that the information provided represents the goals, scope, budget and details of the proposed activity, and assures that any funds received as a result of the application will be used only for purposes set forth herein.</p> <p>Name (print): _____ Signature: _____ Date: _____</p>

Required Documentation

Please check boxes to indicate that copies of the following required information as outlined in the guidelines are attached to the application:

Project Documentation

- If plumbing project work** is included, the applicant must submit separate *Grant Application for Plumbing Modifications*.
- Completed IRS W-9 form.**

Prior Storm-Related Flood Events Associated with Flood Water Entering from Overland:

- Written Description of Prior Storm-Related Flood Events (Required for Flood Walls and Flood Curb Projects).** The Applicant shall provide documentation which illustrates a prior storm event when flood waters entered the property from an adjacent right-of-way.
- Photo Documentation (if available).**
- Claims for Property Damage (if available).**
- Other Relevant Information (if available).**

❑ Detailed Design Drawing.

The applicant shall submit drawing(s) of existing site, dimensions and layout of all proposed modifications (*i.e.* raising utility, structurally strengthening exterior walls, etc.), details of construction, and project area restoration details. Projects that alter an existing structure require inclusion of structural details prepared and stamped by a licensed California Professional Engineer.

For flood wall and flood curb projects, the applicant shall submit drawing(s) of existing site, dimensions and layout of proposed modification (*i.e.* wall, curb, etc.), and details of wall or curb and foundation design sufficient to demonstrate its strength to structurally withstand the pressure of standing or flowing floodwater on one side. Flood walls may not block a natural water flow path across a property line between two adjacent parcels; for example, you may not build a flood wall that would divert water to your neighbor’s property. Note: Walls taller than three feet in height adjacent to the public right-of-way are subject to further review by City Planning.

For flood barrier projects, the applicant shall submit drawings provided by flood barrier manufacturer. The drawings shall include dimensions of opening(s) where the flood barrier will be utilized or deployed.

- ❑ Competitive Construction Quotes. The applicant shall provide at least two competitive construction cost quotes from appropriate contractors.** The construction quotes shall be prepared by at least one of the following California Contractor’s licenses: General Engineering “A”, General Building “B”, Electrical (C-10), Earthwork and paving (C-12), and/or Landscaping (C-27). Construction quotes shall include a labor breakdown, cost of materials, and a time estimate for completion of work. Eligible Costs are limited; see *Eligible Costs and Guidance*. The accepted contractor’s quote must be within 10% of the lowest bid. The bids must be clearly marked with which would be accepted and which rejected. No reimbursement/installment payment(s) will be given to the applicant for any modifications or enhancements that are not directly necessary to control floodwater.

- ❑ Permits/Permission.** List the permits (*i.e.* building, etc.) that will be secured for the proposed

Type of Approval Required

Approving Agency

Check all that apply:

Plumbing Permit Over-the-Counter Permit

DBI

Other: _____

For any technology that is custom designed by a manufacturer, such as a doorway flood barrier

- ❑ **Manufacturer’s Installation Requirements and Product Price Quote.** The applicant shall provide the manufacturer’s cost quotes for the costs of installing the project. The installation must be done by the manufacturer, their approved installer, or an independent contractor, as required by the manufacturer. Product price quote from the manufacturer for each custom designed piece of technology shall include appropriate taxes and shipping costs to the property where it will be installed.
- ❑ **Installation Price Quote.** The installation quote shall include a detailed breakdown for each custom designed technology, including labor breakdown, time estimate and acknowledgement of manufacturer’s installation requirements. The installer must follow the manufacturer’s requirements and have one of the following California Contractor’s licenses: General Engineering “A” or General Building “B”. Eligible installation costs are limited; see *Eligible Costs and Guidance*. Note that the product cost associated with the custom designed technology shall not be included in the installation quote, as it is provided separately in the product price quote.
- ❑ **Photos.** Electronic or print photos of full structure indicating any plans for externally visible permanent equipment such as flood barrier tracks.



Grant Assistance for Floodwater Management

Optional Financial Hardship Eligibility Form

The Floodwater Management Grant Program allows 100% of the Eligible Costs of flood risk reduction projects (up to \$100,000 per property) to be reimbursed for property owners who occupy their residential property, do not have rental units that may generate rental income from the property, and face financial hardship. This Financial Hardship Eligibility Form and associate documentation must accompany a completed Grant Application. If you are not eligible to participate in this optional program, you may still be eligible to participate in the Grant Program.

Financial Hardship Eligibility Form

Applicant Name: _____ Date: _____

Email: _____

Phone Number: (_____) _____ Circle: Home/Mobile/Work

Required Documentation

In order to be approved for this program, the City must be able to determine your receipt of public benefits under one or more of the following programs.

Please check the box(es) (check all that apply) for the program(s) from which you receive public benefits.

Attach to this form supporting documentation to prove that you receive public benefits from each program AND sign the below affidavit.

- Supplemental Security Income (SSI) and State Supplementary Payment (SSP);
- California Work Opportunity and Responsibility to Kids Act (CalWORKs) or a federal Tribal Temporary Assistance for Needy Families (Tribal TANF) Grant Program
- Food Stamps or the California Food Assistance Program (CFAP)
- County Relief, General Relief (GR), or General Assistance (GA)
- Cash Assistance Program for Aged, Blind, and Disabled Legal Immigrants (CAPI)
- In-Home Supportive Services (IHSS)
- Medi-Cal

Affidavit/Signature:

I declare under penalty of perjury that the foregoing is true and correct. Entered on

_____ (DATE), at San Francisco, California.

_____ (SIGNATURE OF APPLICANT) _____ (DATE)

Request for Taxpayer Identification Number and Certification

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

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

Print or type. See Specific Instructions on page 3.	<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <hr/> <p>2 Business name/disregarded entity name, if different from above</p> <hr/> <p>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p>	<p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>
	<p>5 Address (number, street, and apt. or suite no.) See instructions.</p> <hr/> <p>6 City, state, and ZIP code</p> <hr/> <p>7 List account number(s) here (optional)</p>	<p>Requester's name and address (optional)</p> <hr/>

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.

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

Social security number									
-				-					
or									
Employer identification number									
-									

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. citizen or other U.S. person (defined below); and
4. 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.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS 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-DIV (dividends or capital gains distributions)

- 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-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), 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.

If you do not 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. 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, and
4. 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).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 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 section 1446 withholding on your share of partnership income.

In the cases below, the following person must give 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.

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

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, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 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 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 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, 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 28% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include 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 under 4 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.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States 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 no longer are 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.

a. **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: 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 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** 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.

d. **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. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner’s name on line 1. The name of the entity 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, “Business name/disregarded entity name.” 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, you may enter it on line 2.

Line 3

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

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	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 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 in 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)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

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

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

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

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.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, 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 SSA office or get this form online at www.SSA.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 Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and 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: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. 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 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) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 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

For this type of account:	Give name and EIN of:
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 under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (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 and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. 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.) Also see *Special rules for partnerships*, earlier.

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

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 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 credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 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 1-877-777-4778 or TTY/TDD 1-800-829-4059.

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 1-800-366-4484. 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.

Visit 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 possessions for use in administering their laws. The information also may 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, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.