(A program managed by Huron Housing Authority)

Application for Home Rehab Program	Date of Application:
Huron Housing Authority PO Box 283 255 Iowa Avenue SE Huron, SD 57350 (605) 352-1520	Time Application Received:
Thank you for your interest in the Huron Home Rehab Prog program is funded through the SD Housing Development A and Urban Development. It is designed to provide financial rehabilitation items. If you have any questions regarding th (605) 352-1520.	uthority with funding from the US Department of Housing
Any home to be rehabbed must be owner occupied. Total Median Income as determined by HUD. Applicants must mincome requirements. The applicant(s) must be the home	eet income guidelines in Section 7 below. See Table 4 for
	ning document to ensure that potential program beneficiaries is application does not guarantee that the applicant(s) has or
This program cannot be used by a tenant or landlord for a i	rental unit.
***************************************	***************************************
Section 1: Homeowner (Applicant and Co-App	olicant) Information
Applicant, Name of Homeowner:	
Applicant Street Address and address of the home to be re	Huron, SD 57350-
Applicant Mobile telephone:	Applicant Number of Dependents:
Applicant Home telephone:	Applicant SSN:
APPLICANT Prior Address: If you have lived at your curren	t address for less than two years, what was your Prior
The result of the state of the	t dadress for less than two years, what was your finer
Address? Street	
City Sta	ate Zip
Applicant Marital Status: □Married □Separated □	Unmarried (Single/Divorced/Widowed)
Applicant E-mail address:	
Applicant Emergency contact:(Name and Address)	





Applicant Current Employer:





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(Complete Company Name)

<u>Applicant</u> Current Employer Address:	
Applicant Dates of Current Employment: From	to
(Starting Date)	(Ending or current date)
Applicant Type of Work:	
IF APPLICABLE, Name of Co-Applicant:	
(Co-Applicant MUST res	ide at the same address as the Applicant.)
Co-Applicant Prior Address: If you have lived at your curren	t address for less than two years, what was your Prior
Address? Street	Unit #
CityState	Zip
Co-Applicant Mobile telephone:	Co-Applicant Number of Dependents:
Co-Applicant E-mail address:	<u>Co-Applicant</u> SSN:
Co-Applicant Emergency contact:	
Co-Applicant Relationship to Applicant:	
Co-Applicant Current Employer: (Complete Company Name)	
<u>Co-Applicant</u> Current Employer Address:	
Co-Applicant Dates of Employment: From	
(Starting Date)	(Ending or current date)
Co-Applicant Type of Work:	









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TABLE 1. Applicant and Co-Applicant: List the names and ages of all people living in the home including relatives, non-relatives, and renters (attach a separate sheet if more space is needed). Total number of people living in home: ______

TABLE 1.				*Relation	Gender	Disabled	**	***	Veteran
Last Name	First	Date of Birth	Social Security Number	to Owner	(Circle One)	(Circle One)	Race	Ethnicity	(Circle One)
(Applicant)					M/F	Y/N			Y/N
(Co-Applicant)					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N
					M/F	Y/N			Y/N Y/N
* Relation : S=Spouse	e C=Chi <mark>ld R=Relat</mark> i	ve P=Parent O=Ot	her		M/F	Y/N			1 / N
** Dage \\/-\\/h:+a	1-Asian 04-0+har /	Asian /includes Karan	D-Dlack or African Ameri	ioon II-II	icnonio A	I_Notive Ar	mariaar		
		•	B=Black or African Amer		•	I=Native An	nerican		
			se K=Korean V=Vietna	arnese NH:	= Native H	awaiian			
	an or Chamorro S=S								
*** Ethnicity: H=Hispan	iic or Latino M=Mexi	ican P=Puerto Rican	C=Cuban O=Other Hi	spanic or Lat	tino N=N	lot Hispanic	or Latino	0	







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Section 2: Tell Us about Yourself	
Please write a brief explanation of why you your family. (Use additional paper if needed	feel you should be selected for our program and how it will help you and/or I.)
+++++++++++++++++++++++++++++++++++++++	-++++++++++++++++++++++++++++++++++++++
Section 3: Special Needs	
Does anyone in the home live with a disabili	ity? Please check all that apply and provide name of individual.
☐Hearing limitations:	☐Sight limitations:
□Uses a walker, cane, or crutches:	☐Uses a wheelchair:
☐Mental disability:	Other:
Section 4: Type of repairs to be co	ensidered. edron priority while addressing safety and independence.
Table 2.	on phoney while addressing surery and macpendence.
Desired Repairs:	Brief description: location in home. (Use additional paper if needed.)
Carpentry repairs: doors, floors, porches, steps, cabinets, etc.	
Electrical repairs: exposed wire, outlets/switches, light fixtures, etc.	
,	
Painting/wall repair: interior, exterior.	
Plumbing repairs: sinks, tubs, showers, faucets, leaking, etc.	









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Green Housing Repairs:	Brief description: location in home. (Use additional paper if needed.)
Energy Efficiency: insulation, furnace, water heaters, windows, etc.	
Major appliances, water saving faucets & toilets, caulking, thermostat, etc.	
Roofing Repairs:	Brief description : location in home. (Use additional paper if needed.)
Major repairs: Total replacement of roof, gutters, soffits, etc.	
Minor repairs: Patching of roof, leaking, etc.	
Safe at Home:	Brief description : location in home. (Use additional paper if needed.)
Major Exterior Repairs: wheelchair ramps, replace sidewalk, replace driveway.	
Major Interior Repairs: widen doorways / hallways, replace torn carpet / damaged floor tiles, build accessible shower, etc.	
Minor repairs: grab bars, handrails, lever door handles, ADA faucets, shower seats, raised toilets, CO2/smoke detectors, etc.	
TABLE 3 Prioritiza Rangire: Plagga List rangi	rs that are most important to you or that need immediate attention.
1.	is that are most important to you or that need immediate attention.
2.	
3.	
4.	
**************************************	+++++++++++++++++++++++++++++++++++++++
Name(s) listed on Property Deed:	
Is this deed in a living or family trust? \Box Yes	\square No Number of year's homeowner has lived at this address:
(5.1) Has the property been cited for any buil	ding or health code violations? □Yes □No (If yes, attach copy of notification.)
Will your home be sold in the next: \Box 1 Year	ar □2 Years □5 Years?
Do you have homeowner's insurance? \Box Ye	es \square No Is your homeowners insurance policy current? \square Yes \square No
Is there a mortgage on this home? ☐Yes	□No
Have you missed a mortgage payment over the	ne last 12 months? □Yes □No If yes, how many?









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Name of Lender or Mortgage Company:	
Address of Lender or Mortgage Company:	
Mortgage Account #	Monthly Mortgage Payment \$
Mortgage Balance: \$	Does the Payment include Taxes and Insurance? \Box Yes \Box No
Type of Home (check one)? $\Box 1$ Story $\Box 1 \frac{1}{2}$ Story	□2 Story Basement: □Slab □Crawl Space □Full
What year was your home built?	Average Monthly Utility Cost: \$/ month
++++++	***************************************
,	other Affordable Housing Project such as GROW SD, HAPI, Home O Community Action Program (NESDCAP), or Opportunities for
Independent Living? □Yes □No If yes, when?	?
If yes, what agency did the work?	
If yes, what work was done?	
How did you hear about the Huron Home Rehab Prog	gram? □Radio □Flyer □Friend □Other:
+++++++++++++++++++++++++++++++++++++++	***************************************
Section 7: Income Verification	
Income Limits by Household Size:	

To qualify to apply for the Huron Home Rehab Program, households must earn less than the income noted in Table 4 depending on the number of persons living in the household.

Table 4	,			_	,		
1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income							
\$46.500	\$53.150	\$59.800	\$66.400	\$71.750	\$77.050	\$82.350	\$87.650

Household Income: List income from other sources below. Other sources of income may include:

- •Alimony •Child Support •Interest and Dividends •Mortgage Differential •Royalty Payments •Unemployment
- •Automobile Allowance •Disability •Notes Receivable Payments •Separate Maintenance Benefits •Boarder Income
- ◆Foster Care
 ◆Public Assistance
 ◆Retirement
 ◆Social Security
 ◆VA Compensation
 ◆Capital Gains
 ◆Housing or Parsonage • Mortgage Credit Certificate (e.g., Pension, IRA) • Trust • Other









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APPLICANT INCOME:		
Monthly \$	Source:	
Monthly \$	Source:	
CO-APPLICANT INCOME:		
Monthly \$	Source:	
Monthly \$	Source:	
OTHER HOUSEHOLD MEMB	ERS 18 YEARS OF AGE AND OLDER:	
Monthly \$	Source:	
Monthly \$	Source:	
TOTAL HOUSEHOLD INCOME	E: \$	
•Retirement (e.g., 401k, IRA)	e •Money Market •Stocks) Account (used for the transaction) •Oth	ner (provide detail) Phone ()
Account Type:	Account Number:	Balance/Value: \$
Financial Institution:		Phone ()
Account Type:	Account Number:	Balance/Value: \$
Financial Institution: Account Type:	Account Number:	
Financial Institution: Account Type:	Account Number:	Phone () Balance/Value: \$









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Liabilities – (Credit Cards, Other Debts, and Leases that You Owe)

List all liabilities below (except real estate): Under Account Type, choose from the types listed here:

- •Revolving (e.g., credit cards) •Installment (e.g., car, student, personal loans) •Alimony
- •Open 30-Day Note (balance paid monthly) Child Support Other (provide detail)

Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$
Company Name:		Monthly Payment: \$
Account Type:	Account Number:	Unpaid Balance: \$









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HHA will require proof of income from all residents, in the form of last two years income tax statements, payroll stubs, social security or disability statements, pensions and/or veteran's benefits statements, alimony or child support statements, Temporary Assistance to Needy Families (TANF) statements, rent receipts, and so forth.









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Section 8: Verification Documents Required

All applications MUST include copies of these REQUIRED documents to be considered for the home rehab program.

The final decisions on all home repair requests are based on the availability of Huron Home Rehab Program funding and will be made at the discretion of the HHA. Please allow 30 to 60 days for processing and final decisions from date of completed application submission. Once eligibility is determined, the Homeowner will be contacted directly by Huron Home Rehab Program staff to schedule a follow-up appointment to preview the site and determine further consideration of repairs. At that time, the Homeowner will receive additional information regarding the program services and schedules.

consideration of repairs. At that time, the Homeowner will receive additional information regarding the program services and schedules.
☐ 8.1 Proof of current homeowner's insurance - provide a copy of the policy that shows Homeowner's name, address, and dates of coverage.
You must provide Proof of income including your two most recent income tax statements for each person over the age of 18 living in the home. The income tax statements will show your Adjusted Gross Income. If a resident did not file a return last year, please provide a statement for all earned income (including social security, disability or other benefits; payment stubs from employers, etc.) or proof of student status. Check the items that you attach to this application.
☐ 8.2 Federal Tax Returns (last 2 years) - Certified/Transcript Copies.
\square 8.3 Copy of Benefit Statement for other income such as social security, pension, etc.
\square 8.4 If self-employed, copies of Year to Date profit and loss statement for last 2 years.
\square 8.5 Copies of pay stubs for the month prior to the application date.
\square 8.6 Copy of divorce decree and agreements (documents ordered by the court), if applicable.
\square 8.7 Copies of checks or other proof of receipt of child support or alimony for past 12 months, if applicable.
☐ 8.8 Copies of banks statements for the (3) months prior to the application date. Include statements for ALL checking and savings accounts for BOTH the applicant and co-applicant.
\square 8.9 Copies of most recent brokerage account statement(s), if applicable.
\square 8.10 Proof that property taxes are current. (Provide receipt from Beadle County Treasurer's Office.)
\square 8.11 Copies of all outstanding debts that would apply to the verification of this application.
\square 8.12 Copy of bankruptcy discharge of debtor notice and all related schedules, if applicable.
□ 8.13 Other Income Verification. Explain:
+++++++++++++++++++++++++++++++++++++++









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SECTION 9. ACKNOWLEDGEMENTS

The Huron Home Rehab Program provides home repairs for income-eligible homeowners who are unable to do the work themselves. You, as the Applicant understand and affirm the following (please initial next to each item): Homeowner(s) will not be charged for the work performed on the home if all program requirements are met. Assistance is normally provided in the form of a CONDITIONAL DEFERRED PAYMENT LOAN. This type of assistance is made to individuals who are the primary owner of their property and whose income falls within the U.S. Department of Housing & Urban Development's (HUD) 80% Area Median Income (AMI) guideline. For households that meet the income guidelines, the property owner may be exempt from making monthly payments. A conditional deferred loan is a loan that effectively becomes a grant if you continue to live in the home for the five years following the closeout of the rehab project. If you sell the home before the end of the five years, you will be required to repay a portion of the loan based on 1/60th of the loan becoming a grant for each month that you live in the home. The funds assigned to their home will be collected by SD Housing Development Authority in a proportional amount, at the time of transfer and/or sale of the property. c. It is Homeowners' intention to remain in the home, barring catastrophic illness or death, for a minimum of (5) five years after completion of repair work performed. d. Homeowners will be willing to sign a five-year lien waver for the dollar amount of the repairs made to the home. _ A representative of the Huron Home Rehab Program will discuss the work to be done with the Homeowner(s). Also, Homeowner(s) understand that there is no guarantee to the amount of work that Huron Home Rehab Program may complete. In consideration of the work to be performed by contractors organized by Huron Home Rehab Program for the benefit of the Homeowner(s) and in light of the aims and purposes provided by Huron Home Rehab Program, Homeowner(s) agree to release and hold Huron Home Rehab Program, its officers and directors, employees, agents and volunteers harmless from any cause of action, claim or suit arising from such work. _ Homeowner(s) do not object to photographs of their homes or themselves taken while work is being planned and performed at their home. Homeowner(s) furthermore give permission for Huron Home Rehab Program and Huron Housing Authority to use their name, photo image and any verbal and written comments made in conjunction with the rehabilitation of their home to promote the work of the Huron Home Rehab Program to help others live in safety, warmth and independence. h. _____ Homeowner(s) is/are required to be ON SITE during at least part of scheduled project workdays. i. _____ Homeowner(s) and any able-bodied family member will work to clean up the interior and exterior of the home to prepare a safe and uncluttered workspace for the contractor. j. _____ Homeowner(s) understand that if Homeowner(s), any family member, or visitor to the home, disrupts the work of the contractor, that the Huron Home Rehab Program will not perform or complete repairs on the home and the homeowner may have to personally pay for all project labor and materials. k. _____ Homeowner(s) are aware that contractors and Huron Home Rehab Program staff may need to remove, discard or relocate objects within the home to enable the individual and/or family members to remain living in a safe, sanitary and healthy environment. Homeowner(s) understand that if contractors and Huron Home Rehab Program staff are placed in an unsafe work environment that contractors and Huron Home Rehab Program may not perform or complete the repairs on the home and the homeowner(s) may have to personally pay for all project labor and materials.. Homeowner(s) allow Huron Home Rehab Program staff to check the validity of the personal information that the homeowner(s) have provided to the program that is required to establish their eligibility for this service.









(A program managed by Huron Housing Authority)

SECTION 10. PRIVACY NOTICE

Huron Housing Authority (HHA) would like to advise you of its privacy policies. HHA has collected in this application or will collect non-public personal information from your application and consumer reporting agencies. This non-public personal information includes your address and other contact information, demographic background, loan status, family income, social security number, employment information, collection and repayment history and credit history. We disclose non-public personal information to third parties: only as necessary to process and service your loan; only as necessary to effect, administer or enforce your loan; with your consent or as permitted or provided by applicable laws, including the South Dakota Freedom of Information Act (FOIA) and the Privacy Act of 1974. Applicable laws permit disclosure to third parties for certain purposes. Examples of such disclosures include (i) disclosure in connection with enforcement purposes or litigation, audits or other investigations; (ii) to comply with proper request under FOIA or other federal, state or local laws and regulations; and (iii) to federal and state agencies to the extent specifically permitted or required by law. We do not sell or otherwise make available any information about you to any third party for marketing purposes. We protect the security and confidentiality of non-public personal information by limiting and monitoring all physical access to sites where non-public information is kept. A complete copy of our written privacy policy is available upon request. If we decide to change our privacy policy, we will provide you with a revised policy containing such changes.

SECTION 11. DECLARATIONS

- <u>a. Huron Housing Authority (HHA) is an Equal Housing Opportunity Agency</u>. In accordance with Federal Law this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political beliefs, or disability. To file a complaint of discrimination, write SD Housing Development Authority, P.O. Box 1237, 3060 East Elizabeth Street, Pierre, SD 57501. SD HDA is an equal opportunity provider, employer, and Lender.
- <u>b. Permission for Others to Provide Information to HHA</u>: I hereby authorize any person, agency or institution to supply requested information by Huron Home Rehab Program, operated by Huron Housing Authority, concerning me or my family and to allow inspection and reproduction of records in his/her or their possession pertaining to me or my family by a duly authorized representative of HHA. This authorization is given only in connection with its use by HHA in its administration of its programs and for no other purpose. It shall continue in effect until such time as I state, in writing, to HHA.
- <u>c. Permission to Research Financial History</u>: I understand that collateral contacts may be necessary to verify my wages, rent, income and other aspects of eligibility and hereby give permission for such contacts to provide the requested information. I hereby give permission for such contacts to provide the requested information.
- <u>d. Permission to Access My Property</u>: I hereby approve and allow HHA and their representatives to enter the premise to perform the work regarding this application, which they deem necessary.
- e. Privacy Act Information: This information will be used by this office to determine your eligibility for this program. Statements of home ownership, family size and income must be accurate, and all other information must be given to the best of your knowledge. Information obtained from this and other forms may be used by HHA and SDHDA to monitor the effectiveness of this program. In addition, this information may be used for investigative or prosecutorial proceedings in the event of fraudulent claims or statements. Should you decline to provide the information requested on this form your home will not be considered for assistance. No information on this application is made available to the general public.

I have furnished this application information to the best of my knowledge and by this signature approve and verify it. Any misrepresentation regarding this information may lead to the recapture of the total amount of funds allocated to each project. I am aware that any fraudulent statements made in this application can be legal grounds for prosecution by any agency of the government using this application as a basis for assistance.









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I hereby declare that this home is not scheduled for acquisition or clearance under any government program. I will disclose to HHA if and when this should ever occur.

Homeowner(s) Signatures Required

Homeowner(s) do swear that the total household income, including all members residing within the home is as shown in this application.

By signing below, you are indicating you understand that this application is a screening document to ensure all program beneficiaries meet the minimum requirements for assistance. Income qualification does not guarantee that you have or will qualify for home rehab assistance.

Homeowner(s) certifies that all information on this application is accurate and that the Homeowner(s) owns the property at the address given on the application. Homeowner(s) hereby releases Huron Home Rehab Program staff, and all associated with it from any and all liability whatsoever.

Homeowner (Applicant) Signature	Date
Homeowner (Co-Applicant) Signature	Date
I acknowledge that all adult household member	ers will sign this form.
Name – Print	Signature
Social Security Number:	Date:
Name – Print	Signature
Social Security Number:	Date:
Name – Print	Signature
Social Security Number:	•
Preparer Signature*	Date
* If you are not the homeowner, but are assist the following information in addition to your s	ing the homeowner(s) in completing this application, then please provide ignature:
Print Preparer Name	Preparer Relationship to Homeowner:
Preparer Phone:	Preparer E-mail:
Please mail the completed application with A	LL documents to ensure prompt consideration of your application.









Huron Housing Authority, ATTN: Home Rehab Program, PO Box 283, Huron, SD 57350-0283

(A program managed by Huron Housing Authority)

You may deliver the application with all attachments to the Huron Housing Authority office at 255 Iowa Avenue SE. Please contact the Home Rehab Program office at Huron Housing at (605) 352-1520 with additional questions.









(A program managed by Huron Housing Authority)

Optional Contact Information Form for Huron Housing Authority REHAB Program

Instructions: Optional Contact Person or Organization: You have the right by law to include as part of your application, the name, address, telephone number, and other relevant information of a family member, friend, or social, health, advocacy, or other organization. This contact information is for the purpose of identifying a person or organization that may be able to help in resolving any issues that may arise during your application process or to assist in providing any special care or services you may require. **You may update, remove, or change the information you provide on this form at any time.** You are not required to provide this contact information, but if you choose to do so, please include the relevant information on this form.

Applicant Name:		
Mailing Address:		
Telephone No:	Cell Phone No:	
(1) Name of Additional Contact Per	rson or Organization:	
Address:		
Telephone No:	Cell Phone No:	
E-Mail Address (if applicable):		
Relationship to Applicant:		
Reason for Contact: (Check all that ap	ply)	
□ Emergency		
☐ Unable to contact you		
☐ Assist with Process		
Other:		
(2) Name of Additional Contact Per	cson or Organization:	
Address:		
Telephone No:	Cell Phone No:	
_	Cen I none No.	
E-Mail Address (if applicable):		
Relationship to Applicant:		
Reason for Contact: (Check all that ap	ply)	
□ Emergency		
☐ Unable to contact you		







(A program managed by Huron Housing Authority) **Huron Housing is an equal opportunity provider and employer.**

☐ Assist with Process	
□ Other:	
Confidentiality Statement: The information provided on this form is confidential and permitted by the applicant or applicable law.	will not be disclosed to anyone except as
Check this box if you choose not to provide the contact information.	
Signature of Applicant	Date



(A program managed by Huron Housing Authority)

AUTHORIZATION FOR RELEASE OF INFORMATION - USE FOR ALL PURPOSES -

CONSENT. I authorize and direct any Federal, State, or local agency, organization, business, or individual to release to Huron Housing and Redevelopment Authority (HRA) any information or materials needed to complete and verify my application for participation, and/or to maintain my continued assistance under the Huron Home Rehab Program administered by the HRA. I understand and agree that this Authorization or the information obtained with its use may be given to and used by the SD Housing Development Authority and the US Department of Housing and Urban Development (HUD) in administering and enforcing program rules and policies.

INFORMATION COVERED. I understand that, depending on program policies and requirements, previous or current information regarding me or my household may be needed. Verification and inquires that may be requested include but are not limited to:

Identity and Marital Status

Employment, Income, and Assets

Credit & Criminal Activity

Residences and Rental Activity

I understand that this Authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for and continued participation in the Huron Home Rehab Program.

• •	•		
	AY BE ASKED. The groups or individuals the	hat may be asked to relea	se the above
information (depending on program require	· · · · · · · · · · · · · · · · · · ·		
Medical and Child Care Providers	Schools and Colleges	Retirement Systems	
Credit Providers and Credit Bureaus	Past and Present Employers	Veterans Adm	inistration
Banks and other Financial Institutions	Law Enforcement Agencies	Courts and Post Offices	
Welfare Agencies	State Unemployment Agencies	Social Security Admini	stration
Previous Landlords (including Public Housi		•	limony Providers
	of this Authorization may be used for the purp will stay in effect for a period of fifteen (15) may information that I can prove is incorrect.		
Head of Household Signature	State(s) of Residency Past 3 Years	Date	
Spouse Signature	State(s) of Residency Past 3 Years	Date	
Other Adult Household Member Signature	State(s) of Residency Past 3 Years	Date	
Other Adult Household Member Signature	State(s) of Residency Past 3 Years	Date	
Other Adult Household Member Signature	State(s) of Residency Past 3 Years	Date	
If needed, include additional pages to list re	sidency past three years.		







