



Attestations and Applicant Acknowledgement

Applicant Name(s): _____

Address of Primary Residence: _____

HomeHelpMN is a program funded with federal dollars and operated by the Minnesota Housing Finance Agency. As required by the Homeowner Assistance Fund (HAF) which was established under Section 3206 of the American Rescue Plan Act of 2021 (the "ARP"), in order for a homeowner to be eligible to receive assistance they must have:

- experienced a qualified financial hardship after January 21, 2020, and,
- have an income that does not exceed the greater of 100% area median income (AMI) by county, or 100% of U. S. median income.

A financial hardship means a material reduction in income or a material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services or displacement for a homeowner (for example, job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member). In addition, HAF funds are only available to a homeowner with respect to qualified expenses related to the dwelling that is the homeowner's primary residence

All homeowners should seek advice from an independent tax professional about tax implications of accepting HomeHelpMN payments. Guidance about tax impacts can be affected by tax law changes and depends on homeowners' specific facts and circumstances. The Minnesota Department of Revenue expects to follow IRS Revenue Procedure 2021-47. That means Minnesota Department of Revenue generally expects:

- Homeowners will not need to pay 2022 Minnesota income tax on HomeHelpMN payments;
- HomeHelpMN payments might decrease or eliminate the amount of Minnesota education credit an individual is eligible to claim for taxable year 2022; and
- HomeHelpMN payments might decrease or eliminate the amount of Minnesota property tax refund an individual is eligible to claim for property taxes payable in 2023.

I, by signing below, attest to the following:

1. I have experienced a financial hardship after January 21, 2020, which was more fully described in my HomeHelpMN Application.
2. I live at the dwelling with the address listed above, and it is my Primary Residence for most of the year.
3. I have provided you accurate information about the income of all members in my household as listed on my application, and that the numbers are true and accurate.
4. All information provided through the application process is true and accurate.
5. I understand that a material misstatement fraudulently or negligently made in this attestation or any other statement made by me/us in connection with the application for assistance under this HomeHelpMN program may constitute a federal violation punishable by a fine and/or denial of my/our application for assistance, or, if assistance has been released prior to discovery of the false statement, immediate recalling of the assistance, which may be in addition to any criminal penalty imposed by law.

I attest that the answers in my prescreening, application for assistance and this attestation are true and accurate. I authorize Minnesota Housing to obtain records of information pertaining to my financial or employment status and the conditions that contributed to my hardship, from any source, in order to verify the information provided by me.

SIGNATURES

All applicants must sign this attestation.

_____	_____	_____
Applicant Name	Applicant Signature	Date
_____	_____	_____
Applicant Name	Applicant Signature	Date