



### ***I want to apply for the Program. Where do I start?***

1. Fill out an application and return with all the listed documentation required.
2. Your file will be underwritten by Home HeadQuarters to verify your income-eligibility.
  - If after reviewing your current income and assets we are unable to offer you a grant, we will send a letter detailing the reason(s) your application was denied.
3. If you are income-approved, we will schedule an initial inspection of your property and the repairs needed.
  - In addition to Home HeadQuarters approval, the City of Oswego's Director of Community Development must approve your application to ensure the project scope is eligible for the grant funds.
4. Once the initial inspection and work scope are complete, we will invite several contractors to submit project bids.
  - We will compare the bids to an internal cost estimate to ensure the pricing is in line with expectation,
  - We will discuss the bids with you, and together you will decide which contractor to award the work to.
5. We will contact you to schedule a closing on the grant funds.
6. After closing on the funds, we send out a Notice to Proceed to the contractor, letting them know to start the work.
7. After the work is completed, we will perform a final inspection and you will sign a Certificate of Completion, attesting that the work has been completed to your satisfaction.

### **Questions?**

Contact the City of Oswego's Office of Community Development at (315) 343-3795,  
or Kristina from Home HeadQuarters at (315) 474-1939 ext. 6651



**CUSTOMER INFORMATION**

Borrower Name:	Co-Borrower Name:
Social Security Number:	Social Security Number:
Date of Birth:	Date of Birth:
Address (Street):	Address (Street):
(City, Zip):	(City, Zip):
<i>Please circle preferred method of communication below</i>	
Home Phone:                      Cell:	Home Phone:                      Cell:
Email:	Email:
Are you a citizen of the United States? YES <input type="checkbox"/> NO <input type="checkbox"/>	Are you a citizen of the United States? YES <input type="checkbox"/> NO <input type="checkbox"/>

**EMPLOYMENT INFORMATION**

Name of Employer:	Name of Employer:
No. of Years                      Self Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>	No. of Years                      Self Employed? YES <input type="checkbox"/> NO <input type="checkbox"/>
Employer Address:	Employer Address:
Position:	Position:
Annual Income:	Annual Income:

**HOUSEHOLD INFORMATION**

**Please list ALL persons currently living in your household** (attach separate sheet of paper if needed)

Estimate annual income if necessary. Please indicate if any household members are full-time students

Name	Date of Birth	Annual Income	Source of Income

**PROPERTY INFORMATION**

Is the property you are renovating your Primary Residence? YES  NO  # of Units:

Address of Property to be improved (street, city, zip):

Property Deed/Title in the name of:                      Are your property taxes escrowed? YES  NO

Please list institutions or persons and mailing addresses of those who hold a mortgage on the property.

Name	Address	Balance

Please describe needed **Repair Items** (attach another sheet of paper if needed):



**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER  I do not wish to furnish this information

CO BORROWER  I do not wish to furnish this information

Ethnicity:  Hispanic or Latino  Not Hispanic or Latino

Ethnicity:  Hispanic or Latino  Not Hispanic or Latino

Race:

American Indian, Alaskan Native  Asian American  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander  Other

Race:

American Indian, Alaskan Native  Asian American  
 Black or African American  White  
 Native Hawaiian or Other Pacific Islander  Other

Sex:  Male  Female

Sex:  Male  Female

**SIGNATURE SECTION**

I certify to the truth of my statements above and authorize the Lender to obtain credit reports in connection with this application and any Loan or Account established hereby, as well as any update, renewal, extension, review or collection thereof. If it does, I will, upon request, be informed of that fact and each credit bureau's name and address. I also authorize the Lender to verify with others any information contained in this application and to report its transactions with me. I authorize the Lender to share information I have provided on this application and any other information relevant to my home improvement service with any of the Program partners, including but not limited to the City of Oswego.

All statements made in this application are true and are made for the purpose of requesting home improvement services. I understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

The City of Oswego, Home HeadQuarters, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with a Home Improvement Loan, Energy Improvement Loan or grant or any other City of Oswego or Home HeadQuarters' financial product or service. In compliance with federal lead regulations, the federal government requires that Home HeadQuarters inspect all homes to be assisted for possible defective paint surfaces.

This Request For Service in no way guarantees or implies funding and/or service through the City of Oswego, Home HeadQuarters, its agents and/or assignees.

<b>Signature of Borrower</b>	<b>Date</b>
<b>Signature of Co-Borrower</b>	<b>Date</b>

Please ensure your application is complete, dated, and signed. Review the checklist of required supporting documentation and attach all sheets to your application. The more complete your application is when we receive it, the quicker we are able to process it for you.



### **Thank you for your interest in the City of Oswego's Home Improvement Program!**

You can use this program to get help with exterior improvements and emergency repairs, including but not limited to: leaking roof, sewer backup, broken furnace, and certain safety issues and/or code violations. This program is made possible through funding provided by the NYS Affordable Housing Corporation to the City of Oswego, and program administration by Home HeadQuarters.

#### **Program Details:**

- Grant funds averaging around \$12,500 per household may be available with 25% owner contribution required
- Must be income eligible per the funding source – income eligibility will be determined by gross annual household income, assets, and family size
- Homeowners may be eligible for a low interest, fixed-rate loan through Home HeadQuarters if a project requires additional funding
- **Grant funds are only available to owner occupants in the City of Oswego**
- Property taxes, water bill, and mortgage (if any) must be current
- Home improved must be your primary residence

#### **Required Supporting Documentation:**

- Copy of the recorded deed to your home, with legal description attached (Schedule A),
- Copy of declarations page of your homeowner's insurance policy stating current policy period, amount of coverage, and listing of all mortgages against the property,
- Proof of income for all members who reside in the household (i.e., three (3) recent paystubs, benefit letter for SSI, Social Security, pension, unemployment, workers comp, disability, etc.),
  - If a household member does not have any income, please submit a signed and dated written statement from that person attesting that they do not have any income.
  - If a household member is a full-time student over the age of 18, please provide a current semester course schedule showing the name and number of credits being taken.
- Copy of Federal Tax Returns from the last two (2) years,
  - If you do not file Federal Tax Returns, please submit a signed and dated written statement attesting that you do not file.
- Bank Statements from the past three (3) months,
- Copy of picture I.D. (i.e., drivers license).

Once we have received your completed application (dated and signed), with all supporting documentation, we will begin to process your application. **Applications will not be reviewed until all supporting documentation is received.** Home HeadQuarter's staff will work to underwrite your file, and determine if you are eligible for this grant based on your income.

### **Questions?**

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