

NeighborWorks®
HomeOwnership Center
*Dedicated to the
Revitalization and Growth of Neighborhoods*

1611 Genesee Street
Utica, NY 13501
Tel. 315-724-4197
Fax. 315-724-1415
NYS TDD Relay # 800-622-1220
www.thehomeownershipcenter.org

Dear Customer,

Thank you for inquiring about the Assisted Home Performance with ENERGY STAR® program for weatherization and energy efficiency. The HomeOwnership Center is a participating lender with NYSERDA, which allows us to offer the state subsidy pre-approval and matching funds through various loan programs.

Enclosed is a checklist of documents that you will need to gather together. Once you have ALL the applicable documents on the checklist and all of the forms properly filled out you may call to set up an appointment at the number above, extension 228. ***There is a \$25 application fee collected during the appointment.*** You may set up an appointment in person or over the phone. **For phone applications I need all of the documents and enclosed applications filled out and returned to me, with a check or money order made out to The HomeOwnership Center, PRIOR to taking the application over the phone.**

This is a matching funds program where income-eligible households can receive a subsidy of up to \$5,000 from NYSERDA as long as the home owner can come up with an equal match. For this purpose, we offer low-interest and deferred loans to customers through our Energy Smart and Emergency Home Repair Loan Programs. The details of the loan will be discussed during your appointment.

If you own a 2-family home you can receive a subsidy of up to \$5,000 for each qualifying unit in conjunction with the matching loan funds, up to \$5,000 for each qualifying unit for a maximum of \$20,000. If you would like to qualify both units, you will also need to provide proof of the tenant's income along with their previous year's Federal Tax Return.

In the meantime, if you have any questions regarding the document checklist or the Assisted Home Performance Program, please don't hesitate to get in touch with me. I have an enclosed a fact sheet about the Assisted Home Performance program.

Sincerely,

Julie Howarth
HomeOwnership Coordinator



UNHS NEIGHBORWORKS® HOMEOWNERSHIP CENTER

Please bring the following documents with you to the appointment in order to file an application for services from The HomeOwnership Center. Your application will not be filed if your documents are not complete at the time of your appointment. To make an appointment, please call Julie Howarth at 724-4197.

THE APPLICATION FEE IS \$25. PLEASE PAY BY CHECK OR MONEY ORDER ONLY – WE DO NOT ACCEPT CASH.

PAPERWORK NEEDED (Required)	ACCEPTABLE DOCUMENTATION
EVIDENCE OF MORTGAGE	Monthly mortgage statement (including escrow account, if applicable) or payment coupons. (N/A if mortgage is paid off.)
INCOME Social Security income Disability	Award letter for current year, copy of checks, statement from bank or brokerage firm (if direct deposited)
Pension or Worker's Comp Child Support/Alimony	Award letter, copy of checks
Wages (Pay Check Stubs) Rental (see below)	4 most recent pay stubs (if paid weekly) 2 most recent (if paid bi-weekly). Earnings statement that shows gross wages and deductions.
TAX RETURNS FOR PREVIOUS 2 YEARS	Copy of FILED FEDERAL tax returns for previous 2 years, including all schedules and W-2's. (N/A if not required to file.)
BANK STATEMENTS FOR 3 MONTHS	Three (3) most recent (3 months worth) of bank statements for checkings and/or savings accounts. If you do not save your monthly statements, please request a 3-month print out from your financial institution.
COPY OF DEED	Copy of deed that includes full property description and date of record. For life-use residents, please provide a notarized statement signed by all owner's of record.
PROOF OF PAID PROPERTY TAXES School, County and City/Village For CURRENT year	Copy of tax receipts with paid stamp for current year's taxes. Copy of escrow statement if taxes are paid through escrow. If no money is owed for school taxes due to STAR exemption, please bring proof of zero balance.
HOMEOWNER'S INSURANCE	Deck page (shows the annual premium) and proof it is paid up to date
IF APPLICABLE, PLEASE ALSO BRING:	ACCEPTABLE DOCUMENTATION
Utility Bill (if applying for NYSERDA)	Copy of bill from National Grid
Tenant's Information for NYSERDA	Proof of income plus last year's tax return
Rental income	Copy of check from tenant or notarized statement listing each apartment and the rent received per month. If the tenant is a family member and no rent is being collected, please provide a notarized statement from the tenant, signed by the owner, stating no rents are being collected.
Bankruptcy papers	Bankruptcy filing that is court stamped, including Schedule F. Statement explaining why you declared bankruptcy.

The HomeOwnership Center

1611 GENESEE STREET, UTICA, NY 13501 PHONE: 315-724-4197 FAX: 315-724-1415

ENERGY SMART Loan Programs for AHP

The program provides low or zero interest rate loans to assist eligible property owners with emergency repairs of their homes.

ELIGIBILITY GUIDELINES

- The property must be owner-occupied and habitable space- defined as follows: Applicants must own and occupy the property for which the application is submitted. If there is more than one owner of the property and those owners DO NOT occupy that property as their primary residence (EXCEPT IN THE CASE OF LIFE-USE/LIFE-ESTATE) that application will not be eligible. **Habitable space:** Structure must have all utilities connected and operating, including heating, lighting, ventilation, electricity, potable water and sewer drainage.
- Loan amount of \$5,000 per unit (\$10,000 maximum) for hard construction(fees can be included as part of loan)
- Customers may apply once per year from date of previously completed emergency home repair loan.
- Approved customers must enroll in Financial Literacy Classes.
- Maximum income guidelines:

120% HUD 2009 Income Guidelines:

Household #	Maximum Income (Oneida/Herk)	Maximum Income (Madison)
1	\$ 46,900	\$ 53,450
2	\$ 53,600	\$ 61,150
3	\$ 60,300	\$ 68,750
4	\$ 67,000	\$ 76,450
5	\$ 72,300	\$ 82,550
6	\$ 77,700	\$ 88,700
7	\$ 83,050	\$ 94,800
8	\$ 88,450	\$ 100,850

LOAN APPLICATION PROCESS

- Meet with the Loan Coordinator to complete the application and to verify that all requirements on the document checklist (*attached*) have been met.
- At this point the fees for the following services are due:
 - Orientation/Counseling fee - \$25.00
- HOC will evaluate the submitted information and your credit report to determine eligibility for the program. The entire loan application package will be submitted to the HOC Loan Committee. The Loan Committee is composed of members of the Board of Directors. HOC staff does not make decisions regarding loan applications.
- If you are eligible for the program, an emergency evaluation will be performed on the property by the HomeOwnership Center relating to the presence of asbestos.
- Loan Processing Fee- \$400 (financed into loan)
- After the evaluation has been completed a cost estimate will be done. If you choose to proceed, you will enter into a contract with a BPI Certified contractor. All work completed on your house will be monitored by HOC for quality of workmanship and materials. There will be a contracts management fee of 12% of the amount of the project and this fee is also financed into the loan.
- The loan money is held by The HomeOwnership Center and is released periodically during construction as work is completed.
- **The loan becomes a lien on your house until such time as the loan amount is paid in full.**(Recording fee included in the loan)
- All HomeOwnership Center Loan Policy, Loan Underwriting, and Construction Policy apply. Customers who do not accept HomeOwnership Center policies will have their application withdrawn.

\$25 service fee on returned checks

Assisted Home Performance with ENERGY STAR®

Homeowners, Renters, 1-4 Family Building Owners

Do you want to make your 1 - 4 family home more energy-efficient and reduce your utility bills? If you are **eligible**, the Assisted Home Performance with ENERGY STAR Program will cover up to 50% of the costs associated with the energy-efficiency improvements, up to a maximum of \$5,000 per household or \$10,000 for a 2 - 4 family building.

However, if you are not eligible for the Assisted Home Performance with ENERGY STAR Program, you can have work done under **Home Performance with ENERGY STAR** .

The objective of the Assisted Home Performance with ENERGY STAR program is to reduce energy costs of low- and moderate-income households by providing affordable energy efficiency improvements.

Assisted Home Performance with ENERGY STAR, a **New York Energy \$martSM** program, brings a whole-house building performance approach to energy efficiency improvements. All participating contractors are accredited by the Building Performance Institute (BPI), helping to ensure that the work performed is high quality.

How does the process work?

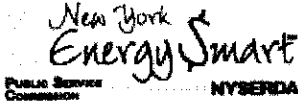
Contact any participating **BPI accredited contractor** in your area to schedule an appointment. The participating contractor will perform a comprehensive home assessment and provide a report detailing recommended energy-efficiency upgrades and the cost of the work. There is usually an assessment fee which may be deducted from the cost of the work depending on the contractor.

Work may include:

- Insulation upgrades
- Air sealing the building to reduce drafts and cold spots
- Duct Sealing
- Heating system repair or replacement
- Domestic hot water heating upgrades
- ENERGY STAR appliances and lighting
- Other cost-effective energy saving measures

How much assistance is available?

- Homeowners and renters - up to \$5,000 per household is available.
- **2-4 family building owners** - subsidies of up to **50% of the project cost**, up to \$10,000 per building is available. The actual level of subsidy will vary based on the number of eligible tenants.
- 1-4 family homeowners have access to subsidies of **50% of the project cost**, up to \$5,000.



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BPI CERTIFIED CONTRACTOR LIST

Advanced Energy Systems of New York, LLC

Contact: Richard Robinson

17 Tilton Road

Utica, NY 13501

(315) 735-5125

info@advancedenergysystemsny.com

GreenHomes by Entherm

801 Hiawatha Blvd East

Syracuse, NY 13208

(315) 474-6549

entherm@entherm.com

Kalex Energy Company

Contact: Michael Pfluke

6160 Trenton Road

Utica, NY 13502

(315) 733-2220

kalexenergy@adelphia.net

Zero Draft of Central New York

2824 Lemoyne Avenue

Syracuse, NY 13211

(315) 455-9376

zerodraftofcny@twcny.rr.com

The **New York Energy SmartSM** program is designed to continue energy efficiency, low-income services, research and development, and environmental protection programs during the State's transition to electric retail competition, and is a key element in the restructuring of New York's electric utility industry.

In 1998, to ensure that these kinds of programs continue to benefit New Yorkers, the State's Public Service Commission (PSC) named the New York State Energy Research and Development Authority (NYSERDA) administrator of these programs, which are paid for by a System Benefits Charge (SBC) on the electricity transmitted and distributed by the State's investor-owned utilities. The **New York Energy SmartSM** program is being implemented in those utility territories. Some 2,700 projects in more than 30 programs are funded under **New York Energy SmartSM**.

NYSERDA, a public benefit corporation, provides energy-related technical and financial packaging assistance to businesses and institutions to promote energy efficiency and economic development. NYSERDA sponsors energy research and development programs that promote safe and economical energy production and efficiency technologies in New York State, issues tax-exempt bonds and notes for energy-related projects, and analyzes the effect of New York's energy, regulatory, and environmental policies on the State's business, institutional, and residential energy consumers.

CUSTOMER EMPLOYMENT — Last 2 Years

Please Print Clearly

Primary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: (_____) _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid ___ hourly ___ weekly ___ every two weeks ___ twice a month ___ monthly?

Previous Employer: _____

Title Length of Employment

Street City State Zip Code

Phone: (_____) _____

Part-Time or Full-Time (Please Circle)

Continue listing previous employers on a separate sheet of paper.

Secondary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: (_____) _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid ___ hourly ___ weekly ___ every two weeks ___ twice a month ___ monthly?

CO-APPLICANT EMPLOYMENT — Last 2 Years

Primary Employer: _____

Title Hire Date

Street City State Zip Code

Phone: (_____) _____

Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ _____

Is this amount paid ___ hourly ___ weekly ___ every two weeks ___ twice a month ___ monthly?

Previous Employer: _____

Title Length of Employment

Street City State Zip Code

Phone: (_____) _____

Part-Time or Full-Time (Please Circle)

LIABILITIES/DEBT

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

Paid To	Current Balance	Monthly Payment	Who's Debt? C=Customer, A=Co-Applicant B=Both
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Please use additional sheets if necessary.

	CUSTOMER		CO-APPLICANT	
	Yes	No	Yes	No
Have your payments been made on time?				
Are you currently in Chapter 13 bankruptcy?				
If yes, when did it begin? _____				
If yes, when will it be paid out? _____				
If yes, how much is the payment? _____				
Have you had a Chapter 7 bankruptcy?				
If yes, when was it discharged? _____				

AUTHORIZATION

I authorize UNHS NeighborWorks HomeOwnership Center to:

- (a) pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a home improvement loan;
- (b) pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (c) obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s), from the lender who made me/us a loan and/or the title company that closed the loan.

I/We understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Customer

Date

Co-Applicant

Date



Briefly Describe or List Needed Repairs:

OFFICE USE ONLY:		
APPLICATION FEE:		
\$25	DATE PAID _____	STAFF INITIALS _____ CHECK NO. _____



Assisted Home Performance with ENERGY STAR[®] Application

To be eligible for the Assisted Home Performance with ENERGY STAR work scope subsidy, applicants must fully complete this application and provide the requested documentation.

APPLICANT NAME				Project #		
APPLICANT ADDRESS	Street	City	County	Zip Code	Apt# or Floor	
TELEPHONE NUMBERS						
Day ()			Evening ()			
DIRECTIONS TO THE HOME						
TYPE OF RESIDENCE						
<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Single Family Home <input type="checkbox"/> Mobile Home <input type="checkbox"/> Rental Unit # of units _____ Age of Home _____ If Rental Unit, Electricity Paid By: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant						
OWNER'S NAME						
Owner's Address (if different from address listed above)						
Total Number of Household Members: _____		TOTAL INCOME: Complete the following table listing the income received by each household member 16 or older who is not a full-time student; and the names and ages for all members of the household.				
Name	SEX	AGE	SOURCE(S) OF INCOME	AMOUNT IN DOLLARS		
				WEEKLY	MONTHLY	YEARLY
TOTALS						

Salaried Applicants and Salaried Household Members

- Copy of 1st two pages of previous year's Federal Income Tax Return (Tax Returns must be signed). If previous year's Federal Income Tax Return have not been completed, please submit prior year's W2's.
- Copy of most recent paycheck stub indicating year-to-date income.
- Proof of Social Security/Disability/Pension (Award Letters), Child Support, Alimony

Applicants/Household Members who are Self-Employed or Receive Rental Income

- Copy of previous year's Federal Income Tax Return, (signed) including all schedules and attachments. If previous year's Federal Income Tax Return have not been completed, please submit a signed year to date Profit and Loss Statement.

HOMEOWNER CONTRIBUTION

The maximum work scope incentive available from Assisted Home Performance with ENERGY STAR is 50% of the approved work scope. The maximum work scope incentive is \$5,000 for a single family home and \$10,000 for 2-4 family residences. Where other public funds are available to defray the homeowner contribution, the homeowner contribution must not be less than 10% of the approved Assisted Home Performance with ENERGY STAR work scope or \$500 whichever is less. The Assisted Home Performance with ENERGY STAR work scope incentives may not be combined with the federally funded Weatherization Assistance Program.

Identify the source and amount of the homeowner contribution:

ENERGY SUPPLIER INFORMATION RELEASE AUTHORIZATION

I hereby authorize the energy suppliers named below to release information on my energy use to NYSERDA for two years prior to and two years after completion of the work.

Electricity Supplier: _____ Account Number: _____

Heating Fuel Supplier: _____ Account Number: _____

SITE VISITS

NYSERDA reserves the right to make a reasonable number of visits during the installation and for up to 24 months following project completion. Such visit(s) will be at a time convenient to the Applicant. The purpose of the visit(s) is to provide NYSERDA with an opportunity to ensure that the eligible energy efficient measures are installed consistent with the program standards and to assess the energy savings.

APPLICANT AFFIRMATION

I certify, under the penalties of law, that the statements made in this application (including statements made in any accompanying papers) have been examined by me and are true and complete. I understand that by signing this application, I consent to any other inquiry to verify or confirm the information I have given.

I understand that this application does not guarantee that assistance will be granted but will be used in determining eligibility for the program. Whether or not an eligible applicant will be provided assistance will depend in part upon the number of applications received, the remaining funds available and the priorities to be met by the program.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

OFFICE USE ONLY

INCOME GUIDELINES FOR A HOUSEHOLD OF _____ MEMBERS. \$ _____ DOCUMENTATION ATTACHED
ON THE BASIS OF THE ABOVE INFORMATION, HOUSEHOLD IS IS NOT INCOME ELIGIBLE

Intake Worker's Signature: _____

Date _____



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AUTHORIZATION

I _____ authorize
(Please print your name/s)

the sharing of information between the Home Ownership Center, NYSERDA
and any BPI Certified contractor for the purpose of qualifying for any grants or
loans for energy efficient work to be completed on my residence, located at
Address:

Signature

Date

Signature

Date