



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 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.

We provide an overview of this program during our Post-Purchase class, which is a requirement for anyone applying for any kind of home repair/improvement product or program. If you fail to complete this class, no further progress will be made with your application, regardless of your eligibility for the product.

Included in this application packet you will find:

- Class Description
- Course Schedule
- Class Registration Form

The Post-Purchase Class is an eight-hour course and is FREE. During the course we will review the process for receiving our home improvement products, review all paperwork and loan documents and answer any questions you may have in addition to discussing personal finance, credit and home maintenance.

In order to file an application for home repair/improvement programs, please return the following:

- **Completed Post-Purchase Registration form**
- **Completed Program Application**
- **Completed Home Performance Subsidy Application (an application needs to be filled out by the owner AND by any tenants in a multi-family dwelling)**
- **All documents on the checklist**
- **A \$25 CHECK or MONEY ORDER for the Application Fee made out to The HomeOwnership Center (Note: We do NOT accept cash)**

**Remember, your class registration form AND Completed Intake Form must be received in order to attend – we do not accept walk-ins.** Classes fill up quickly, which means you may want to put down your first AND second choice. If you have any questions, please feel free to call our office at (315) 724-4197.

Sincerely,

A handwritten signature in blue ink that reads 'Julie Jalowiec'.

Julie Jalowiec  
HomeOwnership Coordinator



# PROGRAM APPLICATION

## Owner-Occupied Home Improvement

APPLICANT				CO-APPLICANT			
Primary Applicant Name		Date of Birth		Co-Applicant Name		Date of Birth	
Social Security Number	Home Phone	Cell Phone		Social Security Number	Home Phone	Cell Phone	
Email				Email			
Address (Street, City, Zip)				Address (Street, City, Zip)			
Marital Status		# of Units _____		Marital Status		# of Units _____	
Education				Education			
EMPLOYMENT INFORMATION							
Name & Address of Employer		Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No		# of Years			
		Business Phone ( )					
Position/Title		Annual Income:		Position/Title		Annual Income:	
If Employed Less Than 2 Years, Please List Prior Employer				If Employed Less Than 2 Years, Please List Prior Employer			
HOUSEHOLD INFORMATION							
Please list ALL persons currently living in your household							
Name	Date of Birth	Annual Salary (if any)	Source of Income				
PROPERTY INFORMATION							
Address of Property to be improved if different from above			Property you are renovating is your primary Residence? <input type="checkbox"/> Yes <input type="checkbox"/> No			Property Deed/Title in name of	
Value of Property	Date Purchased	Mortgage Balance	Owner Occupied? <input type="checkbox"/> Yes <input type="checkbox"/> No		Amount Needed:		
Please list home repairs/renovations requesting:				Do you have a written Codes Violation or ROP Report? <input type="checkbox"/> Yes <input type="checkbox"/> No			
ASSETS				ADDITIONAL INCOME			
Current Balance		Rental		Monthly Amount			
Checking		SSI / Pension / Disability					
Savings		Child Support					
Retirement/other		Other					

NAME AND ADDRESS OF CREDITOR—LIST ALL DEBTS	MONTHLY PAYMENT AND MONTHS LEFT TO PAY	UNPAID BALANCE
Mortgage		
Home Equity		
Auto		
Credit Cards		
Other		
Other		

### CERTIFICATIONS

	Applicant	Co-Applicant
Are you a US Citizen or A Permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had any outstanding judgments? If yes, Date Discharged _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
In the last seven years, have you been declared bankrupt? If yes, Date Discharged _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had property foreclosed upon or given title or deed in lieu thereof, in the last seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a Party in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support or separate maintenance? If yes, list amount:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any past-due obligations owed to or insured by an agency of the federal government?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you receive alimony, child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you receive Social Security and/or disability benefits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you disabled?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a Veteran?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### 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.)

<b>BORROWER</b> I do not wish to furnish this information		<b>CO-BORROWER</b> I do not wish to furnish this information	
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
<b>Race:</b> <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic <input type="checkbox"/> White		<b>Race:</b> <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic <input type="checkbox"/> White	
<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Foreign Born</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Sex:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Foreign Born</b> <input type="checkbox"/> Yes <input type="checkbox"/> No

How did you hear about us?: \_\_\_\_\_

**SIGNATURE SECTION**

I (We) hereby certify that I (We) are the owner(s) and occupant(s) of the property to be improved and that this is my (our) principal place of residence. I (We) certify that all the information provided in this application is true and correct to the best of my (our) knowledge and contains no willful misrepresentations. I (We) understand that any willful misstatement of material fact contained herein may be grounds for disqualification from this program. I (We) understand that disclosure of information requested is voluntary. However, failure to disclose certain information may result in a delay or disqualification of my (our) application for assistance.

I (We) understand that a lien will be placed against my (our) property for the total amount of the loan, plus fees, used for my (our) home repair project. The purpose of this lien is to ensure that I (We) live in this home for the specified period of time.

I (We) authorize the staff of UNHS NeighborWorks® HomeOwnership Center to obtain income and asset verifications from all household income sources. I (We) authorize UNHS NeighborWorks® HomeOwnership Center to also 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. I (We) understand that all information contained in this application will be kept confidential in accordance with the Freedom of Information Act. I (We) authorize these photographs of my property and/or myself for publication in brochures, commercials or other advertisements at the discretion of UNHS NeighborWorks® HomeOwnership Center.

I (We) acknowledge that I have read and received a copy of UNHS NeighborWorks® HomeOwnership Center's Privacy Policy. I (We) understand that any intentional or negligent representation(s) of the information contained on this application may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001. I (We) understand that loan funds provided by UNHS may be federal dollars and that certain restrictions, guidelines and standards apply. I (We) understand that if I (We) refuse to accept and/or follow said standards as created by UNHS policies and programs that our application may be denied and no loan funds issued.

I (We) have read and understand all the information contained in this program application.

Signature of Primary Applicant <b>X</b>	Date
Signature of Co-Applicant <b>X</b>	Date

**FOR OFFICE USE ONLY**

Application Fee \_\_\_\_\_ MO or Check # \_\_\_\_\_ Date Received: \_\_\_\_\_

Notes :

**Submit with Application:**

- All required documentation on Document Checklist
- Check or money-order for **\$25.00 - Non-refundable Application Fee payable to: HomeOwnership Center**
- NYSERDA subsidy application, if applicable



**UNHS NEIGHBORWORKS® HOMEOWNERSHIP CENTER**

Please submit the following documents with the intake form/application for services from The HomeOwnership Center. Your application will not be filed if your documents are not complete. Please submit application by mail to: The HomeOwnership Center, 1611 Genesee Street, Utica, NY 13501, Attn: Julie Jalowiec.

**THE APPLICATION FEE IS \$25.**

**PLEASE PAY BY CHECK OR MONEY ORDER ONLY – WE DO NOT ACCEPT CASH.**

<b>PAPERWORK NEEDED (Required)</b>	<b>ACCEPTABLE DOCUMENTATION</b>
<b>IDENTIFICATION</b>	Photo ID (driver’s license or other photo ID with name, address and DOB)
<b>PROOF OF PRIMARY RESIDENCE</b>	Utility bill (must be electric/heating bill if applying for NYSERDA)
<b>EVIDENCE OF MORTGAGE</b>	Monthly mortgage statement (including escrow account, if applicable) or payment coupons. (N/A if mortgage is paid off.)
<b>INCOME</b> 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.
<b>TAX RETURNS FOR PREVIOUS 2 YEARS</b>	Copy of FILED <b>FEDERAL</b> tax returns for previous 2 years, including all schedules and W-2’s. (N/A if not required to file. 3 years of returns required self employed.) Please <b>DO NOT</b> submit state returns.
<b>BANK STATEMENTS FOR 3 MONTHS</b>	Three (3) most recent (3 months worth) of bank statements for checking and/or savings accounts. If you do not save your monthly statements, please request a 3-month print out from your financial institution.
<b>COPY OF DEED</b>	Copy of deed. Must have full description and date of record.
<b>PROOF OF PAID PROPERTY TAXES</b> School, County and City/Village For <b>CURRENT</b> 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.
<b>HOMEOWNER’S INSURANCE</b>	Deck page (shows the annual premium) and proof it is paid up to date
<b>IF APPLICABLE, PLEASE ALSO BRING:</b>	<b>ACCEPTABLE DOCUMENTATION</b>
<b>ROP Inspection Report/Written Code Violation</b>	ROP Inspection Report/Written Code Violation
<b>Tenant’s Information for NYSERDA</b>	Proof of income plus last year’s tax return
<b>Rental income</b>	Copy of check from tenant, receipt or notarized statement listing each tenant/unit and the rent received per month.
<b>Bankruptcy papers</b>	Bankruptcy filing that is court stamped, including Schedule F. Statement explaining why you declared bankruptcy.

\*Income verification must be submitted for ALL income earners in the household over the age of 18, regardless of ownership status.

**UNHS NeighborWorks® HomeOwnership Center  
Home Performance with ENERGY STAR®**

Attention Homeowners:

**Financing Available**

Do you want to make your 1 - 4 family home more energy-efficient and reduce your utility bills? If you are eligible, the 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.

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

Home Performance with ENERGY STAR®, a New York Energy \$mart<sup>SM</sup> 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
- 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.
- Enhanced subsidies available

**Matching Funds**

The HomeOwnership Center has partnered with New York State to offer matching funds to homeowner's for the remainder of the eligible work. There are a variety of loan products available to meet the needs of low- to moderate-income households.

**To find out more or to receive an application, call The HomeOwnership Center at (315) 724-4197!**



## Home Performance with ENERGY STAR®

### **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

#### **Kalex Energy Company**

Contact: Michael Pfluke  
6160 Trenton Road  
Utica, NY 13502  
(315) 733-2220  
kalexenergy@roadrunner.com

The **New York Energy Smart<sup>SM</sup>** 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 Smart<sup>SM</sup>** program is being implemented in those utility territories. Some 2,700 projects in more than 30 programs are funded under **New York Energy Smart<sup>SM</sup>**.

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.



## 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 _____ Owner Occupied _____ Single Family Home _____ Mobile Home _____ Rental Unit						
RESIDENCE # of units _____ Age of Home _____ If Rental Unit, Electricity Paid By: _____ Owner _____ 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 1<sup>st</sup> 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 \_\_\_\_\_

**Home Performance with ENERGY STAR®**



## Post Purchase Education and Workshops

### Class Description:

The HomeOwnership Center offers an eight-hour Post-Purchase education program. As a member of NeighborWorks® Network, The HomeOwnership Center has certified educators to present comprehensive information on financial fitness and home maintenance issues.

**The class consists of 8 hours of interactive classroom learning.** The course is designed to educate consumers in matters of money management, which includes basic budgeting and understanding how to use credit wisely. It is also designed to review the home purchase process and update consumers on all of the changes in the banking and real estate worlds. The class is designed to help consumers with:

- Short-term and long-term financial goals
- Developing new skills to manage finances wisely
- Understanding the financial system
- Maximizing income, savings and assets
- Protecting your home and your finances

**In order to complete the Post-Purchase Class, you will take 8 hours of class time that includes:**

- **Money Management**
- **Understanding Your Credit**
- **Getting a Loan**
- **Purchase Process and Real Estate Contracts**
- **Keeping your Home and Managing your Finances**
- **Overview of The HomeOwnership Center's Housing Rehab Programs**

**In addition to the classes, we also offer Post-Purchase Workshops.** Workshops are typically held once a month on various topics concerning managing finances, home repairs, credit and identity theft and more. Contact the HomeOwnership Center to learn more.

Past workshops have included the following topics:

- Insurance - What do I need and why do I need it?
- Home Maintenance - Fix it Before it gets worse!
- Your Home - Home Safety and Energy Efficiency

# POST-PURCHASE CLASS REGISTRATION FORM

NAME(S): \_\_\_\_\_

\_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

PHONE:

\_\_\_\_\_

NUMBER OF PEOPLE ATTENDING: \_\_\_\_\_

CLASS

DATE(S): \_\_\_\_\_

❖**Cost: Free!**

❖**Cancellation Policy:** It is requested that you notify The HomeOwnership Center at least 24 hours in advance so we can plan on expected attendance.

❖**Certification:** At completion of the class, you will receive a certification for the course, which qualifies you for many of the post-purchase products offered by The HomeOwnership Center.

# 2011 Post Purchase Education Schedule

<b>Month</b>	<b>Tuesday and Wednesday Dates (5-7 P.M.) *2 weeks consecutively</b>	<b>Saturday Dates* (9 A.M. - 5 P.M.) 45 min. lunch break on your own (note: lunch will not be provided)</b>
<b>January</b>	January 4, 5, 11 and 12	January 8 or 22
<b>February</b>	February 1, 2, 8 and 9	February 12 or 26
<b>March</b>	March 15, 16, 22 and 23	March 12 or 26
<b>April</b>	April 12, 13, 19 and 20	April 9 or 23
<b>May</b>	May 3, 4, 10 and 11	May 7 or 14
<b>June</b>	June 7, 8, 14 and 15	June 11 or 25
<b>July</b>	July 12, 13, 19 and 20	July 9 or 23
<b>August</b>	August 16, 17, 23 and 24	August 6 or 20
<b>September</b>	September 13, 14, 20 and 21	September 10 or 24
<b>October</b>	October 18, 19, 25 and 26	October 15 or 29
<b>November</b>	November 8, 9, 15 and 16	November 5 or 19
<b>December</b>	Nov. 29, 30, Dec. 6 and 7	December 3 or 10

\* The second Saturday class listed each month will take place if the first Saturday class is full. You will be registered for the first class. Once the first class is full, we will accept registration and will hold the second class if our minimum attendance is met. If you are unsure which class you will be attending, please call 724-4197 Monday through Thursday between 8 a.m. and 4:30 p.m.