



Homes and
Community Renewal

Dear Homeowner(s):

Thank you for your interest in the New York State Resilient Retrofits Program! Eligible homeowners, whose homes are located in flood-prone areas, can take advantage of a low-cost home improvement loan to make their homes more resilient and if desired, improve its energy efficiency at the same time.

New York State Resilient Retrofits Program is made possible by funding from [New York State Homes and Community Renewal](#), [Home HeadQuarters, Inc.](#), and the [Community Development Corporation of Long Island \(CDCLI\)](#) are administering this program.

Prior to completing this application, please review the information on our website (www.homehq.org) to ensure that you are requesting funding for eligible uses under this program. You may also take advantage of our property search feature and a list of frequently asked questions on our website that may assist you in determining whether this program is right for you.

Please note that there are several required supporting documents, which must be submitted along with this application listed below. Incomplete applications cannot be processed and will be returned to you for corrections.

- Proof of income for all adult members who reside in the household (e.g., three (3) recent pay stubs; benefit letter for Social Security, pension, unemployment, worker's compensation, disability, etc.). If a household member does not have any income, including unemployment, please submit a signed and dated written statement from the 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 number of credits being taken.
- Copy of current Mortgage Statement, showing monthly payment and interest rate.
- Copy of photo identification (e.g., driver's license, passport, benefits card).

Note, once your application and supporting materials are received, we may request additional information and documents prior to closing.

If you have any questions, please feel free to contact us at (833)- DRY-WARM, or by email at info@homehq.org. We look forward to working with you!

Sincerely,

Home HeadQuarters Home Improvement Lending Team

NYS Resilient Retrofits Program

KINGS & QUEENS COUNTIES - HOMEOWNERS



Please fill out this application form completely, sign and date it, and review the checklist of required documents to ensure your application packet is complete. **Applications without all supporting documents cannot be accepted.**

CUSTOMER INFORMATION	
Applicant Name:	Co-Applicant Name:
Social Security Number:	Social Security Number:
Date of Birth:	Date of Birth:
Street Address:	Street Address:
City, Zip:	City, Zip:
<i>Please circle preferred method of communication below.</i>	
Home Phone: Cell Phone:	Home Phone: Cell Phone:
Email:	Email:

EMPLOYMENT INFORMATION	
Name of Employer:	Name of Employer:
No. of Years: Self Employed? YES NO	No. of Years: Self Employed? YES NO
Employer Address:	Employer Address:
Position:	Position:
Annual Income:	Annual Income:

HOUSEHOLD INFORMATION*			
Please list ALL persons currently living in your household. (Please attach a 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:

* Please refer to the income guidelines below to see if your family size meets the Gross Eligibility Income Requirements.

Family Size	Median Family Income	1	2	3	4	5	6	7	8
Gross Eligible Income (Annual)	\$94,400	\$118,600	\$135,550	\$152,500	\$169,450	\$183,000	\$196,550	\$210,100	\$223,650

Note, Low Income Limit Adjusted Upward.

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PROPERTY INFORMATION

Is the property you are improving your primary residence? YES NO

Property Deed/Title in the Name of:

Are your property taxes escrowed? YES NO

Are you current on your property taxes? YES NO

Are you current on your mortgage payments if you have a mortgage? YES NO

Type of Property: *(Check one)*

- Single Family Home *(one to four units)*
- Semi-detached home
- Condominium *(Not eligible if part of a building with more than four units)*
- Coops *(Not eligible if part of a building with more than four units)*
- Manufactured home *(owned by the homeowner(s))*
- Modular home *(owned by the homeowner(s))*

Do you currently have homeowners' insurance? YES NO

Do you currently have flood insurance? 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 **improvements with estimated costs** *(attach another sheet of paper, if needed)*. Your project must contain at least one (1) flood mitigation improvement project. For more information on flood mitigation improvements, visit our website at www.homehq.org.

Proposed Improvement(s):	Estimated Cost:

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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.)

APPLICANT: <input type="checkbox"/> I do not wish to furnish this information.	CO-APPLICANT: <input type="checkbox"/> I do not wish to furnish this information.
Ethnicity: <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino	Ethnicity: <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian American <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Other or Other Pacific Islander	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian American <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Other or Other Pacific Islander
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

SIGNATURES

I authorize Home HeadQuarters, Inc. (HHQ) to obtain credit reports in connection with this application and any loan or account established, as well as any update, renewal, extension, review, or collection thereof. HHQ will use the credit report to confirm my residency address, review existing credit obligations, payment history, and determine whether my income is eligible to support a loan payment. Upon my request, HHQ will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit score.

I also authorize HHQ to verify any information contained in this application with other parties and to report its transactions with me. I authorize HHQ, 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.

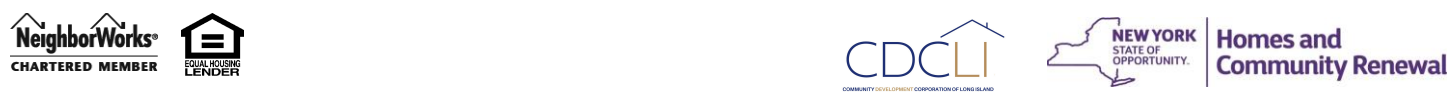
I certify that all statements made in this application are true and are made for the purpose of requesting home improvement services.

Signature of Applicant:	Date:
Signature of Co-Applicant:	Date:

Please send completed your completed applicant and documents to:

**Home HeadQuarters, Inc., 538 Erie Blvd., W., Suite 100, Syracuse, NY 13204,
or via email at info@homehq.org.**

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SUPPORTING DOCUMENT CHECKLIST

As a reminder, for your application to be processed, you must submit of the following documents:

Please note, we are unable to accept incomplete applications. All supporting materials must be submitted at the time of application to Home HeadQuarters' Lending Department.

- Proof of income for all members who reside in the household (e.g., three (3) recent pay stubs; benefit letter for Social Security, pension, unemployment, worker's compensation, disability, etc.). If a household member does not have any income, including unemployment, please submit a signed and dated written statement from the 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 number of credits being taken.
- Copy of current Mortgage Statement, showing monthly payment and interest rate.
- Copy of photo identification (e.g., driver's license, passport, benefits card).

Documents Needed Prior to Closing:

- Copy of the declarations page of your homeowner's insurance policy stating the current policy period, amount of coverage, and listing of all mortgages against the property.
- If you carry an additional flood insurance policy, please provide a copy of the declarations page associated with that policy.
- Copy of the recorded deed to your home with legal description attached (Schedule A). Note, Home HeadQuarters can assist with locating a copy of your recorded deed.