

Tired of throwing money away each month on high heating bills? Even while you're shivering to keep the thermostat turned down?

New insulation and air sealing will make you comfortable while lowering your monthly bills. An attractive 4.67% APR (3.99% note rate) means you could start saving energy today for as little as \$80 a month.*

- Get two contractor bids for the work you want done
- Complete the application
- Gather supporting materials listed on the back of this application
- Call Diana or Pamela at (607) 277-4500 x 503 to schedule an appointment

*4.67% APR is based on an \$8,000 loan for 10 years at 3.99% note rate. It includes financing for loan processing, recording, and mortgage tax. Loan is secured by a mortgage. Other requirements may apply.



Ithaca Neighborhood Housing Services

Ask about our convenient unsecured loan too.

HOME IMPROVEMENT APPLICATION

CUSTOMER INFORMATION					
Primary Customer Name		Date of Birth	Secondary Customer Name		Date of Birth
Social Security Number	Home & Cell Phone #s		Social Security Number	Home & Cell Phone #s	
Email	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		Email	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address (Street, City, Zip)			Address (Street, City, Zip)		
HOUSEHOLD INFORMATION					
Please list ALL persons currently living in household (please use additional sheet if necessary)					
Name	Date of Birth	Name	Date of Birth		
_____	_____	_____	_____		
_____	_____	_____	_____		
_____	_____	_____	_____		
EMPLOYMENT/INCOME INFORMATION (List ALL INCOME for Everyone Living in the Home)					
Name & Address of Employer		Self-Employer (circle one) YES NO	# of Years	Name & Address of Employer	
Position/Title		Business # ()		Position/Title	
Annual Income			Annual Income		
Other sources of Income: (Use Additional Sheet if Necessary)					
	Received	Name	\$ Amount		
Unemployment	Weekly	_____	_____		
Retirement	Monthly	_____	_____		
Social Security	Monthly	_____	_____		
S.S.I.	Monthly	_____	_____		
Child Support	Monthly	_____	_____		
Alimony	Monthly	_____	_____		
Other Income (specify)		_____	_____		
Do you receive rental income? (circle one) Yes No	If yes, monthly amount	# of Units	Any tenants under 7 years of age (circle one) Yes No		
PROPERTY INFORMATION					
Address of property to be improved (street, city, zip)		Property to be renovated is your Primary Residence? (circle one) Yes No		Property Deed/Title in name of	
ASSET INFORMATION					
YOU MAY NEED TO COMPLETE AN ASSET FORM (Assets for Everyone Living in the Home must be Included) Completing this information completely may be required for certain loan/grant programs.					

OFFICE USE: LOAN AMOUNT _____ PROGRAM _____



115 West Clinton Street • Ithaca, New York 14850 • 607-277-4500 • 607-277-4536 fax

www.ithacaNHS.org

Please bring the following items with you to your appointment:

- Proof of income (Two months pay stubs, social security letter, 2 years tax returns)
- Bank Statements (past 3 months)
- Deed or Abstract of Title
- Current receipt showing homeowner's insurance is paid
- Driver's license or other government issued photo ID
- Most recent appraisal, if available
- This application, completed

Interested in less paperwork? Ask about our easy unsecured loan.

PLEASE ANSWER THE FOLLOWING

Please answer the following:

1. Property taxes paid in full (Town, County, Village, School) Yes No If No, how much do you owe \$ _____
2. Year house was built _____ How long have you owned your home _____
3. Have you filed for bankruptcy in the last 7 years or have a pending bankruptcy? Yes No If so, Date _____
4. Other type of fuel (circle all that apply): Gas Propane Fuel Oil Wood Coal Wood Pellets Other _____
5. How did you hear about INHS? _____
6. Do you have homeowner's insurance on your home? Yes No

NYSERDA/AHP-ENERGY PROGRAM

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 after completion of the work.

Electricity Supplier: _____ Account # _____
 Heating Fuel Supplier: _____ Account # _____

SITE VISITS

NYSERDA reserves the right, for NYSERDA or the agents, to make a 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/are to provide NYSERDA with an opportunity to ensure that the eligible energy efficient measures are installed with the program standards and to assess the energy savings.

PROGRAM DETAILS - Approved energy repairs only

- *Matching subsidy/grant of up \$5,000 available to income eligible households *Energy Audit required
- *Homeowner must utilize NYSERDA certified Contractor *Inspection required with grant/loan

SIGNATURE SECTION

I certify to the truth of my statement 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.

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 provision of Title 18 in the United States Criminal Code.

Ithaca Neighborhood Housing Services, Inc., its agents and/or assignees, reserves the right to inspect any and all work associated with the Home Improvement Grant/Loan, Energy improvement Loan/Grant or any other Ithaca Neighborhood Housing's financial product or service.

This application in no way guarantees or implies funding and/or services through Ithaca Neighborhood Housing Services, its agents and/or assignees.

Signature of Borrower	Date
Signature of Co-Borrower	Date

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

Equal Credit Opportunity Act Notices-The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580