



Home Improvement Grant/Deferred Loan Application

Thank you for your interest in UNPA's Home Improvement Grant/Deferred Loan Application Program! To apply, you must have closed on the property before applying. Applicants have up to 45 days from closing date to apply. Applications received within this timeframe will be good for 1 year from application date. 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.

PROPERTY PURCHASED:

Address:	
Closing date:	Is the property you are renovating your Primary Residence? YES NO

APPLICANT INFORMATION

Name:	Co-Applicant Name:
Date of Birth:	Date of Birth:
Previous Address (Street):	Previous Address (Street):
(City, Zip):	(City, Zip):
Home Phone/Cell:	Home Phone/Cell:
Email:	Email:

EMPLOYMENT INFORMATION

Name of Employer:		Name of Employer:	
Employer Address:		Employer Address:	
No. of Years	Self Employed? YES NO	No. of Years	Self Employed? YES NO
Employer Phone:		Employer Phone:	

DEMOGRAPHIC INFORMATION

INCOME: Household Annual Income ¹ : \$	Number of People in Household:
RACE: Number of household members that are: White only: Black/African American only: Asian only: Native Hawaiian/Other Pacific Islander only: Multiracial	AGES: Number of household members that are: Under 5 years: 5-9 years old: 10-20 years old: 21-54 years old: 55-65 years old: 66+ years old:
ETHNICITY: Number of household members that are Hispanic or Latino:	

¹ Additional priority will be granted to Low and Moderate Income Households as per HUD's definition (80% AMI). Income verification would be needed for households to qualify for the additional 20 points.



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INFORMATION REQUIRED:

Before purchasing the home, were you a neighborhood resident (owner or renter)? YES NO	
Is this the first home you are purchasing? YES NO	
Have you ever received an UNPA grant in the past? YES NO	
How many months was the property vacant preceding the purchase?	
Are there rental properties next to your home? ON ONE SIDE ON BOTH SIDES	
Preceding the purchase, was the property a rental? YES NO If so, how many months was it a rental preceding the purchase? Please provide proof (e.g. rental registry) if possible.	
How many residential units are currently in the property you purchased? SINGLE FAMILY 2-FAMILY UNIT 3 OR MORE FAMILY UNITS	
How many residential units will the property have at the end of the proposed renovations? SINGLE FAMILY 2-FAMILY UNIT 3 OR MORE FAMILY UNITS	
What renovations will be necessary to improve the conversion of the property for safety measures or conversion to residential units? CODE COMPLIANCE PLUMBING ELECTRICAL MOVE DIVIDING WALLS BATHROOMS KITCHEN BACKYARD IS COMPLETELY PAVED OTHER: _____	
What repairs does the property require? Please mark ALL that apply: FOUNDATION WALLS NEED REPAIRS FRAMING SYSTEMS NEED REPAIRS (floor joists, wall studs, stair assemblies, door/window headers) NEEDS NEW ROOF ASSEMBLY (rafters, beams, ridge, valley) NEEDS ROOF REPAIR [asphalt, tile or slate shingles, decking, roof membranes] NEEDS GUTTERS WALL MATERIALS ARE DETERIORATED (shingles, clapboard, masonry, siding) NEEDS NEW WINDOW/NEEDS NEW EXTERIOR DOORS (primary units or storms) CODE COMPLIANCE MECHANICAL (heating, ventilating, AC) ELECTRICAL (overall service, panels) PLUMBING (overall service, connections to public systems) EXTERIOR PAINT DETERIORATED PORCH NEEDS REPAIR STEPS NEED REPLACING OVERGROWN VEGETATION INTERIOR PAINTING LEAD PAINT MITIGATION OR MOLD MITIGATION OTHER: _____ _____ _____	



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PROJECT(S) FOR WHICH THE GRANT/DEFERRED LOAN IS REQUESTED

Please list the improvements you would be making to the home with the grant. **Please attach an estimate from a contractor prior to submitting your application** (*attach another sheet of paper if needed*):

<i>Repair Item</i>	<i>Estimated Cost</i>	<i>Estimated Completion Date</i>

If the total is more than \$4,600, would you be able to cover the difference? YES NO

I/we agree that all the information above is correct, true and complete. I/we agree that UNPA may retain this application and copies of any supporting documentation whether or not this grant/deferred loan application is approved. Photos and documentation of the repairs are required within 1 year of grant/deferred loan award. If photos are not received, UNPA reserves the right to recapture the funds I/we intend to own and occupy the property for which this grant/deferred loan is made as my/our principal residence for the **at least 10 years**. I/we understand that in the event I/we cease to occupy this property as our principal residence for any reason, the grant/deferred loan will become due and payable according to the terms of the Grant Enforcement Mortgage Note to be provided and signed at closing.

Applicant Signature

Co-applicant signature

Date

Date

Attach the following documentation required for application:

- ☐ W-9 Form for applicant and co-applicant
- ☐ Confirmation of closing
- ☐ Before photos of repairs to be made
- ☐ Contractor estimates for the Scope of Work
- ☐ If available: Proof that property was a rental during the 12 months preceding the purchase (e.g. rental registry from the City of Syracuse)

Mail application to: director@unpa.net OR 562 Buckingham Ave, Syracuse NY 13210



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WHAT YOU NEED TO KNOW ABOUT THE PROGRAM:

Applications are evaluated on a quarterly basis, the highest scoring applications of each quarter will be selected based on availability of funds. If your application is selected, you will receive a "Conditional Approval Letter", you will then have 45 days to turn in additional documentation detailed in the letter.

Once all documentation requested in the "Conditional Approval Letter" is received, UNPA will issue an "Approval Letter" that guarantees you will be provided the funds once the project is completed. You will have up to 6 months to complete the renovations.

Once the renovations are completed, mail invoices and after photos to UNPA. The after photos that show the improvements made are essential to the program. UNPA will then issue a "Ready to Schedule" letter to the Lawyer so that they contact you directly for the signature of the grant award and to hand you the check.

If you reside in the property for 10 years, the funds will be fully granted to you. Every year, you will respond to Verification of Occupancy letters to confirm that you are residing in the property. If you sell or rent the property before 10 years, you shall reimburse funds based on a sliding scale.

PLEASE SAVE ALL YOUR INVOICES IF YOU PROCEED WITH THE REPAIRS WHILE WAITING FOR APPROVAL OF YOUR APPLICATION.