



## Renaissance Home Improvement Loan Program Application

Thank you for your interest in the NPBS Renaissance Home Repair Loan,

The Renaissance Home Repair Loan offers up to \$20,000 for each eligible household in the Inland Valley to be used for financing any desired home improvements including but not limited to health and safety repairs, beautification projects, and energy efficiency upgrades. The purpose of the Renaissance Home Improvement Loan is to provide affordable loan terms to aid low income homeowners (Below 80% AMI) of single-family homes in attaining affordable financing options for home improvement projects that will create safe, desirable, and sanitary housing. Most permanent interior and exterior improvements are eligible. Homeowners may also use the loan to finance repairs that will enhance accessibility for disabled individuals and improve the energy efficiency of their home to save on energy costs. Permanent beautification upgrades that will help the borrower build equity such as kitchen and bathroom remodels will also be an eligible use of funds. Non-permanent upgrades such as furniture, non-permanent appliances, funds for working capital, debt services, refinancing existing debt, and work initiated prior to approval are not eligible for financing under Renaissance. Funding shall not be provided to rehabilitate or repair dwellings that contain illegal conditions such as, but not limited to, illegal room additions and garage conversions.

Financing is provided in the form of a 20 year fully amortized loan at a 5.99% interest rate for eligible homeowners who currently own and occupy their home at the time of application. The loan will have monthly payments throughout the duration of the loan having a balance. There is no prepayment penalty for borrowers who complete payments ahead of schedule. Borrowers who wish to refinance their home may only do so for a better rate and term from the first mortgage lender. Any cash out refinance scenarios would trigger the NPBS Renaissance Home Improvement Loan becoming due in full. Funds are available on a first come, first served basis with a fully completed intake form.

In order to effectively determine your eligibility, please complete this application as thoroughly and accurately as possible. Please note that you must use a licensed contractor for improvements once approved for the loan. The application, along with all required documents must be submitted in order for NPBS staff to review for eligibility. When you are qualified you will be issued a letter of pre-approval while you begin the process of getting estimates from licensed contractors for the project cost. Please do not authorize any construction until you have been fully approved and construction is authorized by NPBS.

NPBS Renaissance Home Improvement Loan applications are available online at [www.nphsinc.org](http://www.nphsinc.org). If you have questions regarding the application process, please contact one of our Homeownership Specialist's at (909) 988-5979. Please send in all applications and supporting documents to [Curtis@nphsinc.org](mailto:Curtis@nphsinc.org) or they can be mailed to NPBS Attn: Renaissance Home Improvement Program at 9551 Pittsburgh Ave., Rancho Cucamonga, CA 91730.



**Renaissance**  
**Home Improvement Loan Program**  
**Application**  
**APPLICATION INSTRUCTIONS**

**Please complete the attached application. The information provided is confidential and shall be used for the purpose of determining eligibility for the NPHS Renaissance Home Improvement Loan Program. In addition to completing this application, please submit the documents below:**

**Documents to be submitted with initial application to determine eligibility:**

- ✓ Signed Application and Disclosures including Exhibit A

**PROOF OF HOUSEHOLD MAKE-UP**

- ✓ Copy of California Driver's license/identification card of ALL homeowners
- ✓ Copy of Social Security card of all homeowners
- ✓ Copy of the applicant's Federal Income Tax return to support the stated household size and income

**PROOF OF HOME OWNERSHIP**

- ✓ Copy of the recorded Grant Deed
- ✓ Copy of the most recent Property Tax Bill for your property.
- ✓ Provide a copy of the most recent mortgage statement

**PROOF OF RESIDENCY**

- ✓ Provide a copy of the most recent utility bill for two different utilities (ex. water and gas)

**PROOF OF HOMEOWNERS INSURANCE**

- ✓ Copy of the homeowner's insurance policy

**PROOF OF INCOME ELIGIBILITY**

- ✓ If you are currently employed, please provide copies of the last four (4) paycheck stubs;
- ✓ If Self-Employed must provide a Year-to-Date Profit and Loss Statement along with the previous 3 years Federal Tax Returns from a qualified institution (ex. tax preparer, CPA, etc.)
- ✓ Copy of other income documentation such as Alimony, Child Support, Social Security, SSI, Retirement and Disability (supply a copy of the award letter)
- ✓ Provide copies of three (3) most recent monthly bank statements for each account.
- ✓ Provide a copy of your two (2) most recent income tax returns or a letter from the Internal Revenue Service (IRS) stating you were not obligated to file income taxes for the preceding calendar year
- ✓ Copy of Credit Report/ \$25 credit reporting fee for NPHS to run "soft pull" credit report

**NOTE:** Applications without the required proof of HOUSEHOLD SIZE, OWNERSHIP, RESIDENCY, HOMEOWNERS INSURANCE and INCOME as described above will be considered incomplete. All incomplete applications will not be processed.

**NEXT STEPS:**

Staff will review your completed application to determine whether you are eligible for the program. If you are deemed eligible to participate in the program you will be notified of the pre-qualification and the process of determining if your requested repairs/loan amount is eligible will begin.

# NPHS Renaissance Home Improvement Loan Application

## Primary Applicant Information

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Cell Telephone: \_\_\_\_\_ Birth date: \_\_\_\_\_ Email: \_\_\_\_\_

Mailing address: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

California Diver License Number/California ID: \_\_\_\_\_

Marital Status                     Single                     Married                     Divorced                     Separated                     Widowed

Disability/ Special Need                     Yes                     No

Veteran                     Yes                     No

Legal Resident of U.S.?                     Yes                     No

Foreign Born:                     Yes                     No

Primary Language: \_\_\_\_\_

## Section 1: Employment Information

Current Employer: \_\_\_\_\_

Work Phone: (    ) \_\_\_\_\_ Fax: (    ) \_\_\_\_\_

Employers Address: \_\_\_\_\_

How long have you been at your current employer: \_\_\_\_\_ Your Hire Date: \_\_\_\_\_

Email: \_\_\_\_\_ Title/Position: \_\_\_\_\_ Supervisors Name: \_\_\_\_\_

Supervisors Phone Number: (    ) \_\_\_\_\_

Compensation: \$ \_\_\_\_\_ Yr. Hourly Rate: \$ \_\_\_\_\_/hr. Hours Worked Per Week: \_\_\_\_\_

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ Net Monthly Income (after taxes) \$ \_\_\_\_\_

Self Employed P&L (YTD gross): \_\_\_\_\_ Self Employed P&L (YTD net): \_\_\_\_\_

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**Section2: Housing Arrangement and History**

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Describe your current housing arrangement:

Homeowner with Mortgage Payment

Homeowner with a Mortgage Paid Off

How long have you owned your current residence: \_\_\_\_\_

What is your monthly mortgage payment including principle, interest, taxes, insurance and HOA (if applicable)\$ \_\_\_\_\_ Per Month

How old do you estimate your roof to be?:

0-5 Years \_\_\_\_\_ 5-10 Years \_\_\_\_\_ 10-15 Years \_\_\_\_\_ 15-20 Years \_\_\_\_\_ Older than 20 Years \_\_\_\_\_ Don't know \_\_\_\_\_

What condition would you say your roof is in?:

Good \_\_\_\_\_ Fair \_\_\_\_\_ Poor \_\_\_\_\_

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**Section3: Home Ownership Information**

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Have you or any other person listed on this application, purchased or had ownership interest in a residential unit within the last 3 years:

Yes  No

Have you or your co-applicant filed for bankruptcy or foreclosed on a property in the past 3 years:  Yes  No

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**Section 4: Household Type Information**

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Male/Female-headed Single-Parent Household

Married with Dependents

Married without Dependents

Single Adult

Household Size: \_\_\_\_\_ Number of Dependents: \_\_\_\_\_ Ages of Dependents: \_\_\_\_\_

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**Section5: Assets**

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<b>Borrower</b>	<b>Balance</b>	<b>Co-Borrower</b>	<b>Balance</b>
Checking Account:	\$ _____	Checking Account:	\$ _____
Savings Account:	\$ _____	Savings Account:	\$ _____
Money Market:	\$ _____	Money Market:	\$ _____
Other (stocks, bonds, ext.):	\$ _____	Other (stocks, bonds, ext.):	\$ _____
401K and Retirement:	\$ _____	401K and Retirement:	\$ _____

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# NPBS Renaissance Home Improvement Loan Application

## Co - Applicant Information

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Cell Telephone: \_\_\_\_\_ Birth date: \_\_\_\_\_ Email: \_\_\_\_\_

Mailing address: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

California Diver License Number/California ID: \_\_\_\_\_

Marital Status                     Single                     Married                     Divorced                     Separated                     Widowed

Disability/ Special Need                     Yes                     No

Veteran                     Yes                     No

First Time Homebuyer                     Yes                     No

Foreign Born:                     Yes                     No

Primary Language: \_\_\_\_\_

## Section 1: Employment Information

Current Employer: \_\_\_\_\_

Work Phone: (     ) \_\_\_\_\_ Fax: (     ) \_\_\_\_\_

Employers Address: \_\_\_\_\_

How long have you been at your current employer: \_\_\_\_\_ Your Hire Date: \_\_\_\_\_

Email: \_\_\_\_\_ Title/Position: \_\_\_\_\_ Supervisors Name: \_\_\_\_\_

Supervisors Phone Number: (     ) \_\_\_\_\_

Compensation: \$ \_\_\_\_\_ Yr. Hourly Rate: \$ \_\_\_\_\_/hr. Hours Worked Per Week: \_\_\_\_\_

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ Net Monthly Income (after taxes) \$ \_\_\_\_\_

Self Employed P&L (YTD gross): \_\_\_\_\_ Self Employed P&L (YTD net): \_\_\_\_\_

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**Section2: Housing Arrangement and History**

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Describe your current housing arrangement:

Homeowner with Mortgage Payment

Homeowner with a Mortgage Paid Off

How long have you owned your current residence: \_\_\_\_\_

What is your monthly mortgage payment including principle, interest, taxes, insurance and HOA (if applicable)

\$\_\_\_\_\_ Per Month

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**Section3: Home Ownership**

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Have you or any other person listed on this application, purchased or had ownership interest in a residential unit within the last 3 years:

Yes  No

Are all debts listed: in Section 6 above under the primary applicant?  Yes  No

Is any debt past due:  Yes  No How many months: \_\_\_\_\_

Have you or your co-applicant filed for bankruptcy or foreclosed on a property in the past 3 years:  Yes  No

What is your monthly mortgage payment including principle, interest, taxes, insurance and HOA (if applicable)

\$\_\_\_\_\_ Per Month

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**Section 4: Relation to Applicant**

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Grandfather/Grandmother

Husband/Wife

Uncle/Aunt

Niece/Nephew

Son/Daughter

Father/Mother

Sister/Brother

Girlfriend/ Boyfriend

Domestic Partner

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## Acknowledgement and Certifications

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By signing below I acknowledge, accept and certify the following:

1. I am aware that my application is being submitted to NPHS for a Home Improvement Loan.
2. I am aware that there is a 20 year loan term in which the home improvements made require the property to be used as my primary residence at the time of application.
3. I am aware that if I were to refinance my home for cash out I would be obligated to first repay the NPHS Renaissance Home Improvement Loan.
4. I understand that my loan amount includes a fully amortized 5.99% interest rate in which payments are due every month until the balance is paid off.
5. I understand this program is designed for low income households at or below 80% of the county median income per household.
6. I understand that funds for this loan are not guaranteed and are only available on a first come, first served basis upon issuance of a final approval letter.
7. I understand that NPHS reserves the right to reverse any loan approvals based on additional information discovered that proves the applicant is not eligible for assistance.
8. I understand that once my application is submitted, I will not be permitted to make any changes that will affect my ratios, household size, income, and number of dependents. It is my responsibility to verify the completeness and accuracy of my application before it is submitted to NPHS.
9. I agree that this application is the property of NPHS and need not be returned to me.
10. I certify that the information contained in this application including all exhibits is true and complete as of the date below.

**IF ANY INFORMATION IS WITHHELD, FALSIFIED, OR WILLFULLY MISREPRESENTED, NPHS RESERVES THE RIGHT TO REFUSE FUNDING, OR TO CALL THE LOAN DUE-IMMEDIATELY UPON DEMAND. ACCEPTANCE OF THIS APPLICATION BY NPHS DOES NOT MEAN YOU HAVE BEEN APPROVED FOR A LOAN. NPHS WILL NOTIFY YOU IN WRITING IF YOU HAVE BEEN APPROVED OR DENIED A LOAN.**

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Applicant Signature

Date

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Co-Applicant Signature

Date



**NON BORROWER'S EMPLOYMENT AND INCOME INFORMATION**

**(Exhibit A)**

List names and income/employment information of additional family members who will be living in the house that are **Non Borrowers** of this purchase transaction:

Non-Borrower Name: \_\_\_\_\_

Employer \_\_\_\_\_

Monthly Gross Income: \_\_\_\_\_

Non-Borrower Name: \_\_\_\_\_

Employer \_\_\_\_\_

Monthly Gross Income: \_\_\_\_\_

Non-Borrower Name: \_\_\_\_\_

Employer \_\_\_\_\_

Monthly Gross Income: \_\_\_\_\_

*Office Use Only*

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**Total Borrowers Monthly Gross Income:** \$ \_\_\_\_\_

**Total Non-Borrowers Monthly Gross Income:** \$ \_\_\_\_\_

**Total Household Monthly Gross Income:**

<b>\$</b>
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