



## Renaissance Home Improvement Loan Program Application

Thank you for your interest in the NPHS 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 NPHS 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 NPHS 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 NPHS.

NPHS 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 NPHS 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: \_\_\_\_\_

Race                                       White                       Black                       Asian                       Native American                       Pacific Islander

Marital Status                               Single                       Married                       Divorced                       Separated                       Widowed

Disability/ Special Need                       Yes                       No

Veteran                                       Yes                       No

Legal Resident of U.S.?                       Yes                       No

Hispanic                                       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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# NPHS 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: \_\_\_\_\_  
Race  White  Black  Asian  Native American  Pacific Islander  
Marital Status  Single  Married  Divorced  Separated  Widowed  
Disability/ Special Need  Yes  No  
Veteran  Yes  No  
First Time Homebuyer  Yes  No  
Hispanic  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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<input type="radio"/> Grandfather/Grandmother	<input type="radio"/> Husband/Wife	<input type="radio"/> Uncle/Aunt	<input type="radio"/> Niece/Nephew	<input type="radio"/> Son/Daughter
<input type="radio"/> Father/Mother	<input type="radio"/> Sister/Brother	<input type="radio"/> Girlfriend/ Boyfriend	<input type="radio"/> 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*

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

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

**Total Household Monthly Gross Income:** \$

## Counseling Agreement (page 1 of 2)

**Neighborhood Partnership Housing Services (NPHS)** is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both verbally and in writing will be managed within legal and ethical considerations. Your “non-public personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the **Disclosure of Programs and Services**. We may also use anonymous aggregated case file information for the purposes of evaluating our services, gathering valuable research information for designing future programs.

### Types of Information that we gather about you

- Information we receive from you verbally, on applications or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usages.
- Information we receive from credit reporting agencies, such as your credit history.

### Release of your Information to third parties

1. So long as you have not opted-out per the **Disclosure of Programs and Services** form, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
2. We may also disclose non-public personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to non-public personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

**Neighborhood Partnership Housing Services** and its counselors agree to provide the following services:

- Assess current financial situation
- Analysis of mortgage default, including the amount and cause of default
- Development of an action plan
- Presentation and explanation of reasonable options available to the homeowner
- Presentation and negotiation of possible remedies with mortgage servicers
- Assistance in communication with the mortgage servicer and other creditors
- Explanation of collection and foreclosure process
- Identification of assistance resources
- Confidentiality, honesty, respect and professionalism in all services
- As the final outcome lies with the servicer, our counselors are not able to guarantee and solution.

**Counseling Agreement (page 2 of 2)**

I/We, \_\_\_\_\_ agree to the following terms of service:

1. I/We understand that **Neighborhood Partnership Housing Services** provides foreclosure mitigation counseling after which I/We will receive a written action plan consisting of recommendations for handling my/our finances, possibly including referrals to other housing agencies as appropriate.
  2. I/We understand that **Neighborhood Partnership Housing Services** receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.
  3. I/We give permission for NFMC program administrators and/or their agents to pull my credit report up to two additional times between now and the end of the fiscal year and to give authorization for NFMC program administrators and/or their agents to follow-up with me between now and the end of the fiscal year for the purpose of program evaluation.
  4. I/We acknowledge that I/We have received a copy of **Neighborhood Partnership Housing Services: Disclosure of Programs and Services**, included in this Home Preservation Packet.
  5. I/We may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to help with particular concerns that have been identified. I/We understand that I/We am not obligated to use any of the services offered.
  6. A Counselor may answer questions and provide information, but not give legal advice. If I/We want legal advice, I/We will be referred for appropriate assistance.
  7. I/We understand that **Neighborhood Partnership Housing Services** provides information and education on numerous loan products and housing programs and I/We further understand that the housing counseling I/We receive from **Neighborhood Partnership Housing Services** is no way obligated me/us to choose any of these particular loan products or housing programs.
- I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.
  - I/We will provide all necessary documentation and follow-up information within the timeframes requested.
  - I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
  - I/We understand that repeated no-shows or excessive cancellations may result in cancellation of services.
  - I/We understand that I/We **must** have an appointment to meet with counselor and that should I/We walk-in I/We will be given an appointment for a later date and time.
  - I/We understand that once I/We are an established client I/We may drop off documentation and that counselor availability is **not** guaranteed without an appointment.
  - I/We will call within 6 hours of a scheduled appointment if I/We will be unable to attend an appointment.
  - I/We will contact the counselor about any changes in our situation immediately.
  - I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance to me/us.

\_\_\_\_\_  
Primary Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Client

\_\_\_\_\_  
Date

\_\_\_\_\_  
Counselor

\_\_\_\_\_  
Date

## PRIVACY POLICY

Neighborhood Partnership Housing Services takes the financial privacy of its customers very seriously. This notice describes our policy on collection and disclosure of personal non-public information. Personal non-public information, as used in this notice, means information that identifies an individual personally, and is not otherwise publicly available information. During the course of counseling and processing your application, we accumulate non-public personal information from you and from other sources about your income, your assets, and your credit history in order to allow Neighborhood Partnership Housing Services the necessary information to advise you and to make an informed decision regarding your case.

### Information We Collect

We collect personal, non-public information regarding you to help support our lending and counseling operations, and to aid you in shopping for and obtaining a home mortgage. We request such information from the following sources:

- Homebuyer Education, Counseling, and Lending Intake Forms
- Required and requested Documents
- Consumer credit reporting agencies
- HUD-1 Settlement Statements

### Information We May Disclose

We may disclose the following:

- Information from your applications and other forms, such as your name, address, social security number, assets and income
- Information that we receive from required and requested Documents
- Information we receive from a consumer credit reporting agency, such as your creditworthiness, credit score, or credit history

### To Whom We May Disclose

We may also disclose personal non-public information to third parties as permitted by law. We may disclose your personal, non-public information, to the following third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans
- Government and private agencies such as Housing and Urban Development (HUD) and Neighbor Works America (NWA), but only for purposes of program reviews, auditing, research and oversight purposes
- Real Estate affiliates and/or Realtors and Real Estate Developers in connection with your purchase transaction

### Confidentiality and Security

We restrict access of your non-public personal, information about you to our employees who need to know that information to provide products or services to you, including but not limited to underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and counseling. We maintain physical, electronic, and procedural safeguards that comply with HUD regulations to guard your personal non-public information. We do not disclose customer information to companies that perform marketing services.

## PRIVACY CHOICES

### Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose your personal non-personal non-public information to unaffiliated third parties, you may opt out of those disclosures. You may direct us not to make those disclosures (other than disclosures permitted by law). You may opt out as follows by requesting so in writing:

1. Limit disclosures of personal, non-public information about me to unaffiliated third parties other than non-profit organizations involved in community development.
2. Limit disclosures of personal, non-public information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

If you want to opt out, that is, if you want to direct us not to use your personal information (other than disclosures permitted by law) as described in this notice, you may do so by contacting Neighborhood Partnership Housing Services Staff.

Primary Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_



## Credit Report Request & Authorization

### Applicant Personal Information

Last Name	First	MI
SSN	Date of Birth	Suffix
Address	Apt	
City	State	Zip

### Co-Applicant Personal Information

Last Name	First	MI
SSN	Date of Birth	Suffix
Address	Apt	
City	State	Zip

### Authorization

I authorize NPHS to pull my credit report, and review my credit file in connection with my participation in NPHS' Programs, using an online credit reporting source.

- (a) \_\_\_\_\_ Initial if Applicant and Co-Applicant are married  
 (b) \_\_\_\_\_ Initial if you are authorizing NPHS to process a one-time transaction. Fee to be charged: Single-\$25.00. Couples will be charged at the single rate for a total of \$50.00. Payments can be made by cash or check only.

I understand that information about services provided to me may be used to conduct research and reporting, related to service needs, income supports, education and employment, and program effectiveness. The use of this information for research and reporting may last beyond the actual delivery of current services. My name, social security number, or any other information that would identify me personally **will never** appear on research or a report. **I understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.**

**Staff use only**

Payment type:

Cash

Check # \_\_\_\_\_

  

Report run by: \_\_\_\_\_

Staff initials

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

Last Updated 11/15/2017

