



***I want to apply for the Program. Where do I start?***

1. Fill out an application and return with all the listed documentation required.
2. Your file will be underwritten by Home HeadQuarters to verify your income-eligibility.
  - If after reviewing your current income and assets we are unable to offer you a grant, we will send a letter detailing the reason(s) your application was denied.
3. If you are income-approved, we will schedule an initial inspection of your property and the repairs needed.
  - In addition to Home HeadQuarters approval, the City of Oswego's Director of Community Development must approve your application to ensure the project scope is eligible for the grant funds.
4. Once the initial inspection and work scope are complete, we will invite several contractors to submit project bids.
  - We will compare the bids to an internal cost estimate to ensure the pricing is in line with expectation,
  - We will discuss the bids with you, and together you will decide which contractor to award the work to.
5. We will contact you to schedule a closing on the grant funds.
6. After closing on the funds, we send out a Notice to Proceed to the contractor, letting them know to start the work.
7. After the work is completed, we will perform a final inspection and you will sign a Certificate of Completion, attesting that the work has been completed to your satisfaction.

**Questions?**

Contact the City of Oswego's Office of Community Development at (315) 343-3795,  
or Crystal from Home HeadQuarters at (315) 459-6648