



### **Thank you for your interest in the City of Oswego's Home Improvement Program!**

You can use this program to get help with exterior improvements and emergency repairs, including but not limited to: leaking roof, sewer backup, broken furnace, and certain safety issues and/or code violations. This program is made possible through funding provided by the NYS Affordable Housing Corporation to the City of Oswego, and program administration by Home HeadQuarters.

#### **Program Details:**

- Grant funds averaging around \$12,500 per household may be available with 25% owner contribution required
- Must be income eligible per the funding source – income eligibility will be determined by gross annual household income, assets, and family size
- Homeowners may be eligible for a low interest, fixed-rate loan through Home HeadQuarters if a project requires additional funding
- **Grant funds are only available to owner occupants in the City of Oswego**
- Property taxes, water bill, and mortgage (if any) must be current
- Home improved must be your primary residence

#### **Required Supporting Documentation:**

- Copy of the recorded deed to your home, with legal description attached (Schedule A),
- Copy of declarations page of your homeowner's insurance policy stating current policy period, amount of coverage, and listing of all mortgages against the property,
- Proof of income for all members who reside in the household (i.e., three (3) recent paystubs, benefit letter for SSI, Social Security, pension, unemployment, workers comp, disability, etc.),
  - If a household member does not have any income, please submit a signed and dated written statement from that person attesting that they do not have any income.
  - If a household member is a full-time student over the age of 18, please provide a current semester course schedule showing the name and number of credits being taken.
- Copy of Federal Tax Returns from the last two (2) years,
  - If you do not file Federal Tax Returns, please submit a signed and dated written statement attesting that you do not file.
- Bank Statements from the past three (3) months,
- Copy of picture I.D. (i.e., drivers license).

Once we have received your completed application (dated and signed), with all supporting documentation, we will begin to process your application. **Applications will not be reviewed until all supporting documentation is received.** Home HeadQuarter's staff will work to underwrite your file, and determine if you are eligible for this grant based on your income.

### **Questions?**

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