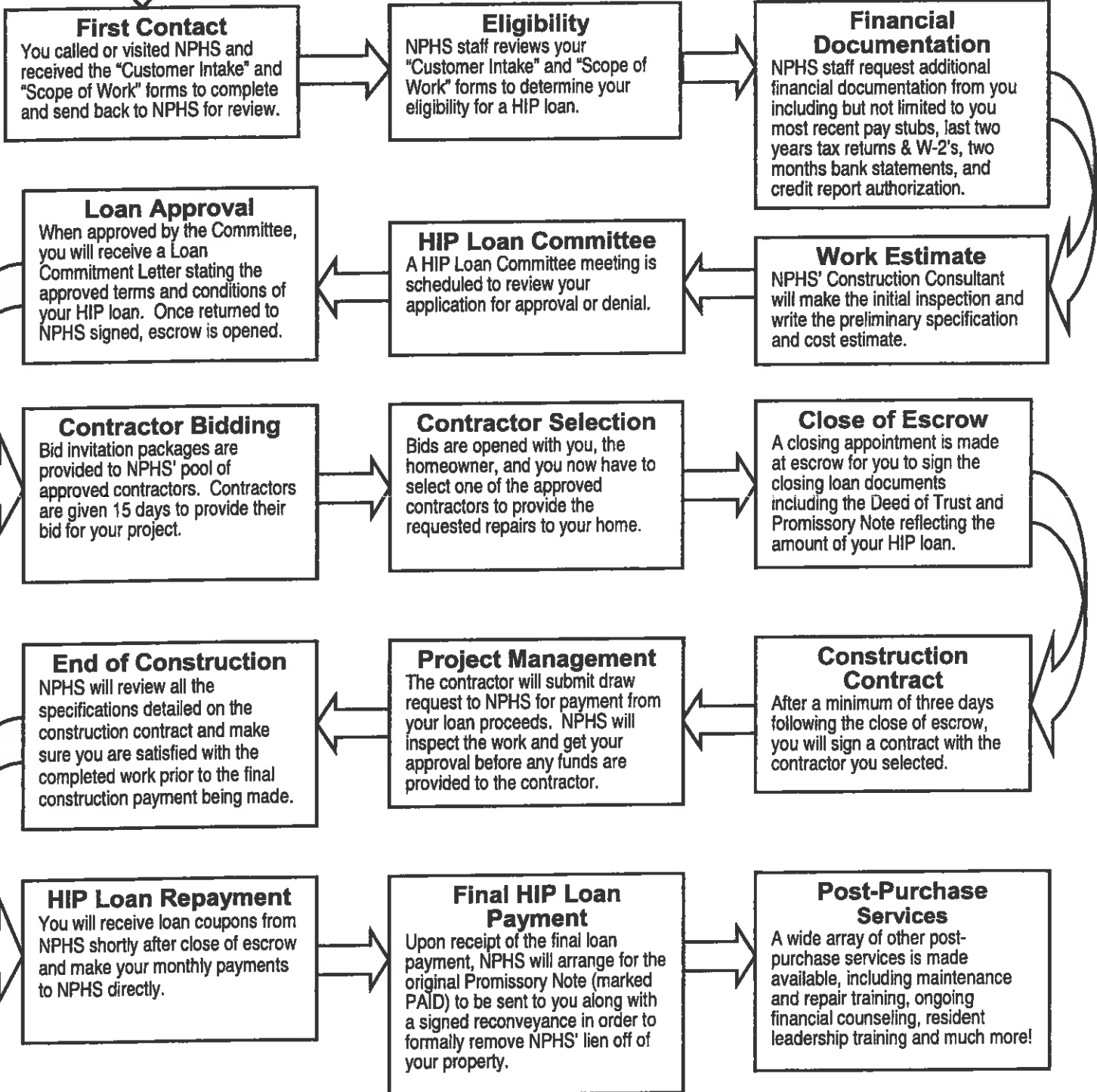




# NEIGHBORHOOD PARTNERSHIP HOUSING SERVICES (NPHS) HOME IMPROVEMENT LOAN PROCESS FLOWCHART

You heard about NPHS and learned that it is a new one-stop shop that provides services and products to current homeowners as well as prospective homebuyers. You are interested in applying for a below-market rate Home Improvement Loan (HIP) from NPHS.



**NEIGHBORHOOD PARTNERSHIP HOUSING SERVICES, INC.**  
**City of Montclair Redevelopment Agency-Funded**  
**Eligible and Ineligible Rehabilitation Items**  
**and Minimum Standards**

**Minimum Standards**

1. The dwelling must be free of termites, insects, and vermin; may be completed in conjunction with the loan.
2. The dwelling attic must be properly insulated; may be added through loan.
3. The dwelling must have, or must be installed through loan, battery powered smoke detectors.
4. The windows and doors must contain proper weather stripping; may be added through loan.
5. The dwelling shall not be determined to contain any structural deficiencies.
6. The dwelling shall not have existing roof deficiencies that are not abated through the loan.
7. The dwelling shall not have existing plumbing deficiencies that are not abated through the loan.
8. The dwelling shall not have existing heating deficiencies that are not abated through the loan.
9. The dwelling shall not have existing electrical deficiencies that are not abated through the loan.
10. Existing toilets must be low-flow energy efficient types. If existing toilets do not meet current standards, installation of new toilet(s) must be part of the loan.
11. Loans cannot be made to residential dwellings containing non-permitted room additions or structures that are not abated through the loan.

**Eligible**

Subject to the restrictions of Loan Policies, permissible uses of the Redevelopment Agency funds include the following:

1. Correction of existing or incipient health and safety code conditions.
2. Repair or Replacement of Mechanical Structural Systems, such as heating and air conditioning units;
3. Foundation Repair or qualifying building additions;
4. Energy and Water Conservation improvements, including the installation of energy efficient dual paned Low E windows;
5. Remodeling of Kitchens and Baths;
6. Special Safety Features for elderly or disabled persons;
7. Rehabilitation of Mobile Homes.

8. Other repairs qualifying as correcting Health and Safety Code conditions or correcting certain code violations as may be determined by the Redevelopment Agency.

**Ineligible**

1. Room Additions. Room additions are not permitted unless overcrowding exists within the standards of the Montclair Municipal Code.
2. Bathroom Additions. Bathroom additions shall be built only in conjunction with a bedroom pursuant to the requirements of subsection (1) above.
3. Kitchen and Living Room Additions or Extensions.
4. Landscape Improvements, including the construction of walls and fences, walkways, and driveways.
5. Garage Construction.
6. Patios and Patio Covers. Enclosing an existing patio is allowable only in order to meet the requirements of subsection (1) above.
7. Interior wood paneling.
8. Bookcases.
9. Appliances. Only the installation of a built-in stove or cook top and/or replacement of a garbage disposal or dishwasher are allowable when the existing unit is deteriorated or hazardous and beyond repair.
10. Barbeque Pits and Outdoor Fireplaces.
11. Bathhouses, Swimming Pools, Saunas, and Hot Tubs (spas)
12. Burglar Alarms/Home Security Systems
13. Dumbwaiters
14. Demolition. Demolition is allowable only if the purpose is to improve the existing residential structure remaining on the property and otherwise conforms with requirements associated with a room addition as permitted by this program.
15. Equipment, Machinery, and Tools.
16. Flower Boxes and Greenhouses.
17. Kennels
18. Penthouses
19. Photo Murals
20. Steam Cleaning of exterior surfaces
21. Television Antennas and/or Satellite Dishes
22. Tennis Courts
23. Valances, Cornice Boards, Drapes, Shutters
24. Waterproofing of a structure by pumping or injecting a substance into the earth near or under basements, foundations, or floors.
25. Reimbursement for owner's personal labor
26. Purchase, Installation, or Repair of furnishings
27. Aluminum Siding

28. Exterior house painting unless it is part of a room addition or is necessary due to window replacement (minor painting only).
29. Wrought iron security screen doors/Window Bars.
30. Material, Fixtures, or Equipment of a type or quality exceeding that customarily used on properties of the same general types as the property to be rehabilitated.

## Homeowner's Scope of Work

Applicant's Name: \_\_\_\_\_  
Co-applicant's Name: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Home Phone Number: (    ) \_\_\_\_\_  
Work Phone Number: (    ) \_\_\_\_\_

Please check which areas need work, and describe the type of repairs or improvements you need throughout the property to the best of your ability.

### Interior

Walls     Ceilings     Carpet     Tile     Doors     Windows  
 Baseboard     Kitchen Cabinets     Bathroom Cabinets     Other

Brief Description: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Building Exterior

Roof     Gutters     Walls     Trim     Other

Brief Description: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Electrical

Upgrade existing service     Correct/Upgrade wiring     Other

Brief Description: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Plumbing

Piping     Bathtub/Shower     Toilet     Drain     Other

Brief Description: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Site Work

Fencing (Wood, Block, Chain Link, etc.)     Walkways     Driveway     Sprinklers  
 Other

Brief Description: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**To the best of my knowledge, this document represents the scope of work I (we) want and need to improve the quality of my (our) property. It is understood that all code violations will be required work items and must be included in the scope of work covered by this NPHS loan.**

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date



**NEIGHBORHOOD  
PARTNERSHIP  
Housing Services**

**Neighborhood Partnership Housings Services Inc.  
Home Improvement Loan Program City of Montclair  
Statement of Fees and Conditions**

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**It is important that you please read each section of this document and sign the last page, signifying that you have read and understand this document.**

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**Third Party Fees**

These fees are paid to outside companies for their services in processing each application and can be financed in the loan amount or paid in cash through the escrow:

- Credit Report                                 \$16 per signer or \$18.00 per married couple
- Title Report                                    \$100
- Drive-by Appraisal                         \$150
- Recording Fees & Pad                     \$100
- Escrow Fee                                     \$300

Please note that in the event that you've give written acceptance of a loan offer from NPHS by signing the commitment letter and then decide thereafter to cancel or withdraw your loan, you will be required to pay all of the above listed Third Party Fees incurred by NPHS.

**Allowable Repairs**

As a community based, non-profit organization, NPHS works with each individual customer to determine exactly what home repairs are needed. Funds available to homeowners have various restrictions placed on them. They include not only income guidelines, but guidelines as to the improvements/repairs that are allowable through this loan program. Allowable repairs must fall into the health and safety category.

**Other Details**

A 10% contingency (10% of the repair amount) will be set aside during the escrow process. This is not a fee, however it is included in the loan amount. This is a 10% construction pad used for unforeseen repairs or additional minor improvements. **The remainder of the 10% contingency after all repairs are completed will be applied towards the loan principal.** It is important to not disclose this information to any contractors in order to make sure you receive the best bids possible.

No fees other than the Credit Report Fee will be charged to you in the event that NPHS declines to offer you a loan.

Owner repaired projects are not permissible in NPHS' Home Improvement Loan program. All improvements/repairs must be completed by a NPHS approved licensed independent contractor.

It is understood that all potential or real code violations and safety repairs will be required work items, and must be included in the job specifications identified by the NPHS Consultant.

**IN CONCLUSION:**

**I/we understand that I/we are applying for a home improvement loan from Neighborhood Partnership Housing Services, Inc. (NPHS). I/we understand that in doing so, a loan application will be taken and verifications of my employment, annual earnings, credit history and real property will be conducted. In addition, by signing below, I/we certify that I/we have read the above statements and understand them completely.**

\_\_\_\_\_  
Borrower's Name (Please Print)

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Name (Please Print)

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

## PRIVACY POLICY

Neighborhood Partnership Housing Services, Inc. takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency, such as your creditworthiness, credit score, or credit history.

**We may disclose nonpublic personal information about you to the following types of third parties:**

- (i) mortgage lenders to which we refer your file for approval;
- (ii) cities to which we refer your file for approval
- (iii) other non-profit organizations to which we refer your file for approval.

By signing below, you verify that you have read and understand the above information.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

# BORROWER SIGNATURE AUTHORIZATION

(for each borrower to complete)

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USE, 1921 et. seq. (if USDA/FmHA).

## Lender/Broker Information:

Neighborhood Partnership Housing Services, Inc.  
320 W. G Street Suite 103  
Ontario, Ca. 91762

## Borrower Information:

Name: \_\_\_\_\_  
Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

I hereby authorize Neighborhood Partnership Housing Services, Inc. to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize Neighborhood Partnership Housing Services, Inc. to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information that Neighborhood Partnership Housing Services, Inc. obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

## Loan Application Checklist

The following information is needed for all loan applicants. If possible bring photocopies of documents or bring originals to your appointment and we will make copies.

### Employment:

- Paycheck stubs for the last 12 months
- Tax Returns, and W-2's for the last 2 years

### Checking, Savings and other accounts:

- Two months bank account statements

### Credit Report:

- Check, exact cash or Money Order mad payable to "NPHS"
- \$16.00 per applicant
- \$18.00 per married couple applicants

### Self-Employment Income (if applicable):

- business Tax Returns for last 2 years
- Most recent Profit and Loss statement

### Retirement Income (if applicable):

- Verification of social security or any other retirement income received

### Real Estate Owned (if applicable):

- Most recent mortgage statement
- Homeowner's Insurance Policy
- Current property tax statement

### Other Property Owned (if applicable):

- 12 months rental receipts
- Most recent mortgage statement





Relationship to Customer (please circle): Spouse Daughter Son Sister Brother Girlfriend Boyfriend Mother Father  
Other: \_\_\_\_\_

**CUSTOMER EMPLOYMENT — Last 2 Years**

Please Print Clearly

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date  
\_\_\_\_\_  
Street City State Zip Code  
Phone: (\_\_\_\_) \_\_\_\_\_  
Part-Time or Full-Time (Please Circle)  
Gross Income (before taxes): \$ \_\_\_\_\_ How many years in this line of work? \_\_\_\_\_  
Is this amount paid \_\_\_\_\_ hourly \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ twice a month \_\_\_\_\_ monthly?

Previous Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Length of Employment  
\_\_\_\_\_  
Street City State Zip Code  
Phone: (\_\_\_\_) \_\_\_\_\_  
Part-Time or Full-Time (Please Circle)  
Continue listing previous employers on a separate sheet of paper.

Secondary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date  
\_\_\_\_\_  
Street City State Zip Code  
Phone: (\_\_\_\_) \_\_\_\_\_  
Part-Time or Full-Time (Please Circle)  
Gross Income (before taxes): \$ \_\_\_\_\_  
Is this amount paid \_\_\_\_\_ hourly \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ twice a month \_\_\_\_\_ monthly?

**CO-APPLICANT EMPLOYMENT — Last 2 Years**

Primary Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Hire Date  
\_\_\_\_\_  
Street City State Zip Code  
Phone: (\_\_\_\_) \_\_\_\_\_  
Part-Time or Full-Time (Please Circle)  
Gross Income (before taxes): \$ \_\_\_\_\_  
Is this amount paid \_\_\_\_\_ hourly \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ twice a month \_\_\_\_\_ monthly?

Previous Employer: \_\_\_\_\_

\_\_\_\_\_  
Title Length of Employment

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Part-Time or Full-Time (Please Circle)

Secondary Employer: \_\_\_\_\_

Title \_\_\_\_\_ Hire Date \_\_\_\_\_

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 Part-Time or Full-Time (Please Circle)

Gross Income (before taxes): \$ \_\_\_\_\_

Is this amount paid \_\_\_\_\_ hourly \_\_\_\_\_ weekly \_\_\_\_\_ every two weeks \_\_\_\_\_ twice a month \_\_\_\_\_ monthly?

**INCOME** Please Print Clearly

| Type of Income         | CUSTOMER<br>Monthly Amount | CO-APPLICANT<br>Monthly Amount |
|------------------------|----------------------------|--------------------------------|
| Salary                 |                            |                                |
| Alimony/Child Support  |                            |                                |
| Rental Income          |                            |                                |
| Social Security        |                            |                                |
| Pension Income         |                            |                                |
| Public Assistance      |                            |                                |
| Self-employment Income |                            |                                |
| Dependent SSI Income   |                            |                                |
| Disability Income      |                            |                                |
| Other Employment       |                            |                                |

|   | CUSTOMER |    | CO-APPLICANT |    |
|---|----------|----|--------------|----|
|   | Yes      | No | Yes          | No |
| Can you document your child support/alimony income?<br>If yes, how long will it continue?         |          |    |              |    |
| If your child or a family member receives SSI,<br>how many more years will the payments continue? |          |    |              |    |
| If you receive disability income,<br>is it for a permanent disability?                            | Yes      | No | Yes          | No |
| Regarding other employment, have you worked<br>in this field for two years or more?               | Yes      | No | Yes          | No |

**LIABILITIES/DEBT**

Please list any debts you have, including credit cards, auto loans, student loans, and child-care expenses. Do NOT include rent or utilities.

| Paid To | Current Balance | Monthly Payment | Who's Debt?<br>C=Customer,<br>A=Co-Applicant<br>B=Both |
|---------|-----------------|-----------------|--|
| 1.      |                 |                 |  |
| 2.      |                 |                 |  |
| 3.      |                 |                 |  |
| 4.      |                 |                 |  |
| 5.      |                 |                 |  |
| 6.      |                 |                 |  |
| 7.      |                 |                 |  |
| 8.      |                 |                 |  |
| 9.      |                 |                 |  |
| 10.     |                 |                 |  |

Please use additional sheets if necessary.

|  | <b>CUSTOMER</b> |    | <b>CO-APPLICANT</b> |    |
|--|-----------------|----|---------------------|----|
| Have your payments been made on time?  | Yes             | No | Yes                 | No |
| Are you currently in Chapter 13 bankruptcy?<br>If yes, when did it begin? _____<br>If yes, when will it be paid out? _____<br>If yes, how much is the payment? _____ | Yes             | No | Yes                 | No |
| Have you had a Chapter 7 bankruptcy?<br>If yes, when was it discharged? _____  | Yes             | No | Yes                 | No |
| Have you had your credit report ran recently?<br>If yes, what are your credit scores? _____  | Yes             | No | Yes                 | No |
| What maximum housing payment are you comfortable making?<br>(This amount includes Principal, Interest, Taxes, and Insurance)   | \$ _____        |    |                     |    |

**LIVING EXPENSES**

|                                  | <b>CUSTOMER</b> | <b>CO-APPLICANT</b> |
|----------------------------------|-----------------|---------------------|
| Current monthly rent or mortgage |                 |                     |
| Electric/Gas/Solid Waste         |                 |                     |
| Telephone                        |                 |                     |
| Cellular/Pager                   |                 |                     |

Cable/Satellite T.V.

Other Living Expenses

**LIQUID FUNDS/SAVINGS/INVESTMENTS**

Please Print Clearly

Please list the approximate value of the following:

|                                  | <b>CUSTOMER</b> | <b>CO-APPLICANT</b> |
|----------------------------------|-----------------|---------------------|
| Checking account                 |                 |                     |
| Savings account                  |                 |                     |
| Cash                             |                 |                     |
| CDs                              |                 |                     |
| Securities (stocks, bonds, etc.) |                 |                     |
| Retirement account               |                 |                     |
| Other Liquid Funds               |                 |                     |

Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)? (circle)

Yes  No

If yes, how much? \$ \_\_\_\_\_

**ADDITIONAL INFORMATION**

**CUSTOMER**

**CO-APPLICANT**

Have you owned a home in the last three (3) years?

Yes  No

Yes  No

Are you a Veteran?

Yes  No

Yes  No

Do you have a contract on a house at this time?

Yes  No

Are you currently working with a real-estate agent?

Yes  No

Most convenient time for an individual appointment?

\_\_\_ AM

\_\_\_ PM

**AUTHORIZATION**

I authorize NPHS HomeOwnership Center to:

(a) obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s) when I purchase a home, from the lender who made me/us a loan and/or the title company that closed the loan.

I/We 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.

Customer \_\_\_\_\_

Date \_\_\_\_\_

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

Date \_\_\_\_\_

**For Counselor Use Only:**

Applicant(s) is pre-qualified for an approximate loan amount of

\$ \_\_\_\_\_

Counselor Name \_\_\_\_\_

Date \_\_\_\_\_

