

CONTACT INFORMATION	
Organization Name	HOME HEADQUARTERS, INC.
Program Name,	
Staff Contact	Mr. Kerry Quaglia, President
Street 1	990 James Street
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City	Syracuse
State/Zip	NY, 13202
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Website	<a href="http://www.homehq.org">www.homehq.org</a>
<b>ORGANIZATION DESCRIPTION</b>	Home HeadQuarters is a not-for-profit organization committed to creating housing and related opportunities that improve the lives of underserved Central and Upstate New York people and revitalize the communities in which they live.
<b>COUNTIES SERVED BY FINANCING PROGRAMS</b>	Onondaga, Oswego, St. Lawrence, Jefferson, Broome, Cortland, Madison, Cayuga, and Oneida.
<b>LOAN PROGRAM(S) DESCRIPTION</b> (Detail on borrower eligibility, geographic focus, eligible uses of funds, application requirements, etc.)	<p><i>FlexFund Home Improvement Loan</i> -Up to \$15,000, Central/Upstate NY, Minimum Credit Score: 640 with a Maximum Debt to Income Ratio: 45%, no income requirements, available for general home improvements</p> <p><i>NYSERDA Home Energy Loans &amp; Grants</i>- Loan of up to \$15,000 with possible matching grant of up to \$5,000, Central/Upstate NY, Minimum Credit Score: 550, no income requirements for the loan, offered for home improvement that promotes energy efficient and renewable technology</p> <p><i>NeighborWorks® America Revolving Loan Fund</i>- Up to \$15,000, Central/Upstate NY, Minimum Credit Score: Generally 550, no income requirements, general home improvement loan</p> <p><i>Urgent Care Home Improvement Loan</i>- Up to \$20,000, City of Syracuse, no underwriting criteria, 80% or below of the HUD income guidelines, emergency-type home improvement repairs</p> <p><i>Valley, Court-Woodlawn and Far Westside, and City Wide 1% Home Improvement Loan</i>-Up to \$10,000, Valley, and Court-Woodlawn neighborhoods in the City of Syracuse, Minimum Credit Score: 640 with a Maximum Debt to Income Ratio: 45%, no income requirements, general exterior home improvements</p> <p><i>Skunk City 1% Home Improvement Loan</i> -Up to \$10,000, Skunk City Neighborhood in the City of Syracuse, the underwriting criteria is geography based, no income requirements, general exterior home improvements</p> <p><i>Westcott, Lincoln Hill, South Salina Corridor and Park Avenue Neighborhood, Tipperary Hill, Northside Neighborhood, Outer Comstock Home Improvement Loan</i>-Up to \$20,000, geography requirements specify you must live in one of the named neighborhoods, the underwriting criteria is geography based, no income requirements, general exterior home improvements</p> <p><i>University Neighborhood Home Improvement Loan</i> -Up to \$10,000, geographic area specifies you must live in named neighborhood, Minimum Credit Score: 640 with a Maximum Debt to Income Ratio: 45%, no income requirements, general exterior home improvements</p> <p><i>Syracuse Homeowner Assistance Repair Program (SHARP) Program</i> -Up to \$1,000, City of Syracuse, Funds are provided as grants, 80% or below of the HUD income guidelines, intended to assist low- and moderate-income homeowners to make minor home repairs or correct minor code violations</p> <p><i>Down Payment &amp; Closing Costs Assistance (DPCC)</i> -Up to \$3,000, the loan is within the City of Syracuse or surrounding Counties and the grant is strictly within the City of Syracuse, Loan – discretion of Loan Committee Grant – income based; below 80% median – only available in the City of Syracuse, assist first time homebuyers who want to purchase a home. The customer must be a first time homebuyer and be a HHQ HomeBuyer Education graduate.</p> <p><i>MWBE Financing</i> - \$15,000, available to minority and women owned business enterprises at the approval of a business committee, capital to complete home improvement or rehabilitation projects for HHQ owned properties or home owner selection process</p>
<b>SERVE PRE-STARTUPS?</b>	No
<b>SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?</b>	Yes
<b>SERVE OPERATING BUSINESSES?</b>	Yes
<b>LOAN AMOUNTS</b>	\$1,000 - \$20,000
<b>INTEREST RATES</b>	0% - 7.99%
<b>FEES</b>	Varies based on product; please contact Home HeadQuarters for more information.
<b># OF LOANS MADE IN PREVIOUS CALENDAR YEAR</b>	750
<b>TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR</b>	\$6,230,000
<b>IS THE ORGANIZATION A CDFI?</b>	Yes
<b>OTHER SERVICES AVAILABLE</b>	Home HeadQuarters, Inc. provides both individual and group homeownership education and counseling services, in addition to foreclosure prevention and post-purchase educational programming and real estate development services.