

CONTACT INFORMATION	
Organization Name	HOME HEADQUARTERS, INC.
Program Name,	
Staff Contact	Mr. Kerry Quaglia, President
Street 1	990 James Street
Street 2	Suite 100
City	Syracuse
State/Zip	NY, 13202
Phone #	315-474-1939
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Email	info@homehq.org
Website	www.homehq.org
ORGANIZATION DESCRIPTION	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.
COUNTIES SERVED BY FINANCING PROGRAMS	Onondaga, Oswego, St. Lawrence, Jefferson, Broome, Cortland, Madison, Cayuga, and Oneida.
LOAN PROGRAM(S) DESCRIPTION (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 & 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 & 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>M/WBE 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>
SERVE PRE-STARTUPS?	No
SERVE STARTUPS (LESS THAN ONE YEAR IN OPERATION)?	Yes
SERVE OPERATING BUSINESSES?	Yes
LOAN AMOUNTS	\$1,000 - \$20,000
INTEREST RATES	0% - 7.99%
FEES	Varies based on product; please contact Home HeadQuarters for more information.
# OF LOANS MADE IN PREVIOUS CALENDAR YEAR	750
TOTAL DOLLAR AMOUNT OF LOANS MADE IN PREVIOUS CALENDAR YEAR	\$6,230,000
IS THE ORGANIZATION A CDFI?	Yes
OTHER SERVICES AVAILABLE	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.