



Application Checklist

- ⇒ Most recent one month's paystub(s)
- ⇒ Evidence of social security or disability income entitlements (if applicable)
- ⇒ Most recent three years' W-2s
- ⇒ Most current three years federal tax returns along with year-to-date profit and loss statement, if self-employed
- ⇒ Most recent three month's deposit account statements
- ⇒ Name, address, phone number, and account number for all existing mortgages
- ⇒ Name, account balances and minimum payments for current debt (car loans, credit cards, personal loans)
- ⇒ Most recent two year history of employment to include name, addresses and phone numbers
- ⇒ Copy of driver's license or other photo identification
- ⇒ Application fee of \$30 is needed at application
- ⇒ Final divorce decree or separation agreement along with property settlement statement
- ⇒ Proof of child support (if receiving), proof current (if paying) Bankruptcy discharge papers
- ⇒ Copy of title insurance policy and mortgage survey
- ⇒ Copy of homeowner's insurance policy
- ⇒ Scope of Work and certified cost estimates, or detailed and signed bids/contractor proposals

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Neighborhood Housing Services of Kansas City, Inc.

Home Improvement Loan Product



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Is your home lacking curb appeal or in need of repair?

Neighborhood Housing Services of Kansas City, Inc. (NHS) offers up to \$15,000 for eligible home repair. The interest rate on this loan is currently 2% with fixed terms up to ten (10) years. To be eligible for this product the home must be located within one of NHS' Targeted Areas:

- ⇒ 49/63, (49th to 63rd, Oak to Paseo),
- ⇒ Beacon Hills (19th to 31st, Troost to Paseo),
- ⇒ Center City (Linwood to Armour, Troost to Paseo),
- ⇒ Longfellow (25th to 31st, Gillham to Troost),
- ⇒ Manheim Park, (39th to 47th, Troost to Paseo),
- ⇒ North Hyde Park (31st to Armour, Gillham to Troost),
- ⇒ South Hyde Park (39th to 47th, Gillham to Troost),
- ⇒ Squier Park, (35th to 39th, Troost to Paseo),
- ⇒ Both sides of the Paseo from Linwood to 63rd.,
- ⇒ Marlborough, (75th to 87th, Troost to Prospect),
- ⇒ Ruskin Heights, (Bennington to Bristol, Longview to 107th)



APPLICATION PROCEDURES AND TIMING

- Step 1—Preliminary Consultation
- Step 2—Formal Application, Home Buyer Education and Finding a Home
- Step 3—Property Inspections and Renovation Scope of Work
- Step 4—Approval, Closing Conditions, and Closing the Loan

Home Improvement Goals

- ⇒ Preserve or increase property value
- ⇒ Improve energy efficiency
- ⇒ Make your home safer and more comfortable
- ⇒ Improve accessibility

Neighborhood Housing Services of Kansas City, Missouri (NHS) is a 501 (c) 3 not-for-profit Community Development Corporation. NHS operates as a socially responsible lender to maximize wealth generation for homeowners. NHS is a Kansas City, Missouri designated Community Housing Development Organization (CHDO).