

LOAN PRODUCTS

Home Purchase - The HomeOwnershipCenter, in cooperation with various lending partners, has developed many specialized loan products for the purchase and rehabilitation of homes. Qualified home buyers may apply for a second mortgage from the HomeOwnershipCenter to assist them with the down payment and closing costs.

Energy Smart Loan Program - The most popular home improvement loan is the Energy Smart Loan program offered in conjunction with the Assisted Home Performance subsidy.

Home Repair Programs - Home owners needing emergency repairs, or home improvement may apply for a loan with the HomeOwnershipCenter. Typical loans range from \$5,000 to \$25,000.

PHIL Loan - Need money for home improvements and already have a contractor in mind? The Personal Home Improvement Loan (PHIL) offers loans up to \$20,000 at competitive, fixed rates for home owners that want to manage their own home improvement project.



HomeOwnershipCenter

INVEST. RENEW. GROW.

1611 Genesee Street Utica, New York 13501

TEL 315.724.4197 | FAX 315.724.1415

www.theHomeOwnershipCenter.org

