DEFERRED LOAN

FAMILY SIZE	MAXIMUM INCOME ELIGIBLITY REQUIREMENTS
1	$ 37,100
2	$ 42,400
3	$ 47,700
4	$ 52,950
5	$ 57,200
6	$ 61,450
7	$ 65,700
8	$ 69,900

5% FIXED RATE LOAN PROGRAM

FAMILY SIZE	MAXIMUM INCOME ELIGIBLITY REQUIREMENTS
1	$ 59,300
2	$ 67,800
3	$ 76,250
4	$ 84,700
5	$ 91,500
6	$ 98,300
7	$ 105,050
8	$ 111,850

Effective April 2013

Huntington Community Development Agency

Home Rehabilitation Program

BEFORE AFTER

100 Main Street, Room 309
Huntington, NY 11743
Phone: (631) 351-2881
Fax: (631) 351-2889
Email: communitydev@huntingtonny.gov

CHAIRMAN:

FRANK P. PETRONE

MEMBERS:

MARK A. CUTHBERTSON
SUSAN A. BERLAND
EUGENE COOK
TRACEY A. EDWARDS

DIRECTOR: JOAN CERGOL
DEPUTY DIRECTOR: BRUCE GRANT

PROGRAM REQUIREMENTS

In addition to meeting the maximum income limits, applicants must submit the following documents to receive assistance from the Huntington Community Development Agency for Home Rehabilitation:

1. A copy of your mortgage (it must be paid up to date), or if you have paid off your mortgage, a copy of your satisfaction of mortgage. **If you are more than 60 days behind on your mortgage payments, you will NOT qualify for this program.**
2. A copy of your Certificate of Occupancy (C.O.) or a Letter in Lieu. If you do not have a C.O. or a Letter in Lieu, we will need a survey of your property, in order to obtain a C.O.
3. A copy of your Homeowner's Insurance.
4. A copy of your Deed.
5. All family members residing at the residence must supply a current year income tax statement and W-2 for the current and prior year. If you are not required by law to file, you must submit all proof of all income , including social security, disability, bank interest, pensions, annuities, etc.
6. Copies of your two most recent pay stubs.
7. Proof that your property taxes are paid up to date.
8. If an apartment is on the premises, you must provide a copy of our Town of Huntington Accessory Apartment Permit. Legal Accessory Apartments are allowed if either the owner or tenant qualify.

ease call for an appointment once you have gathered all the necessary paperwork. 'e will be more than happy to copy this information in our office if you wish.

EMERGENCY GRANTS

Maximum amount given is $500.00. The intent is to provide emergency heating septic (cesspool) clearance, and appliance repair (limited to ovens, stoves, and refrigerators). This program is open to all Town of Huntington residents; homeowners and renters. This grant can be utilized only once per residence. All family members living at the address must supply copies of current year income tax statements and W2 for the most current year, along with a copy of their deed and C.O. If you are not required to file, you must submit proof of Social Security and other income (bank interest, stock payments, etc.). Income eligibility requirements are the same as the deferred loan program. If you are a renter we require a copy of your rental agreement.

LEAD BASE PAINT

Federal Requirements require the applicant to read and sign a copy of the lead base paint hazard guidelines and how Lead may affect you and your family. The Agency will provide a grant for the testing. You will be required to disclose any and all findings to any subsequent purchasers, even if the job does not go through, or if the program funds are insufficient to remove all detected hazards.

ELIGIBILITY REQUIREMENTS

Income eligibility requirements for rehabilitation deferred and low interest loans are the same as those established by the U.S. Department of Housing and Urban Development for moderate income assisted housing.

DEFERRED LOAN AND 5% FIXED RATE LOAN

Deferred Loans enable eligible owner occupants of single-family homes to improve their property to HUD's Section 8 existing housing quality standards and relevant Town Housing Codes. Rehabilitation work MAY include: (see bottom)

5% Fixed Rate rehabilitation Loans enable moderate income homeowners to improve their property to HUD's Section 8 existing housing quality standards and relevant Town Housing Codes. Rehabilitation work may include: (see bottom)

Retired or permanently disabled persons living on fixed incomes up to the maximum income eligibility requirement for the Fixed Rate Loan Program may be considered for the Deferred Loan program.

The Agency will loan the homeowner the amount needed to complete the rehabilitation. After work is completed the owner repays the low interest loan in equal monthly installments not to exceed a ten (10) year period. Before work begins a loan repayment plan, and a payment note are negotiated by the homeowner and HCDA. There will be a lien against the property for the life of the loan. Should the property be sold, transferred, or refinanced, satisfaction of the loan would be necessary at the time of said sale or transfer.

- **New Windows and Doors**
- **Handicapped Accessibility**
- **Structural Improvements**
- **Insulation and Energy Conservation**
- **New Heating Systems**
- **New Roof**
- **Electrical Improvements**
- **Plumbing and Cesspool Work**

*We only perform work on the primary structure on the lot, if you have questions about any other structures, please discuss them with our inspector during your initial inspection. The Agency does not do fences or driveways.