



HOME REPAIRS

Repair your home with funding assistance from the Town of North Hempstead and the US Department of Housing and Urban Development. Fix leaks, dangerous conditions, code violations, and energy inefficiencies; remove home obstacles with ramps, widening doors, and other solutions.

GRANTS* and LOANS*

\$15,000 grant for emergency repairs, home entry ramps, and other barrier solutions.

\$35,000 no-interest, deferred payment home equity loan for deferred maintenance and emergency repairs that exceed emergency grant assistance.

\$50,000 no interest, deferred payment, home equity loan for households with physically challenged occupants that must remove obstacles in their home.

**This program is for properties that have one kitchen. Grants are for recent occurrences related to no heat, substantial water leaks, faulty electricity, wildlife infestation, and recent or permanent physical disability. Loans less than \$10,000 are not available. Loan principals are due payable upon property sale, title change/transfer, property transfer, discontinued occupancy of the property, or death of the borrower. Loan and grant amounts may vary and are paid to the contractor by the Agency for work placed. Work is specified and approved by the Agency. Loans do not have closing fees and or any prepayment penalties. Return applicants are eligible for current funding amounts when previous funding amounts are paid off or can be paid off. Loans are secured with a note and mortgage recorded with the Nassau County Clerk. Loan and grant amounts are subject to Agency approval. Grants, Loans, household income amounts, and program offerings are subject to change.*

ELIGIBILITY

You must own and live in your home as your current primary residence for one or more years. Your home must be in an unincorporated area of the Town of North Hempstead. Your household occupancy, income, and assets may not exceed those described below. Your home may not be in foreclosure, have a reverse mortgage, or have property taxes in arrears.

Number of Household Occupants	Household Combined Adjusted Gross Income	Assets, Home Value, and Students
1	\$87,500	<p>Liquid Assets include, but are not limited to, savings, checking, annuities, stocks, bonds, and real estate investments. They may not exceed \$20,000 for grants or \$75,000 for loans. A primary residence and primary motor vehicles are not liquid assets <i>in this program</i>.</p> <p>Nassau County Fair Market Value (https://lrv.nassaucountyny.gov/) of your home may not exceed NYS Achieving the Dream current Non-Target Purchase Price Limits (https://hcr.ny.gov/system/files/documents/2023/08/atd-income-and-purchase-price-limits_20230625.pdf).</p> <p>Full-time students and persons 18 years of age or younger count as household occupants. However, their income is not counted in the household income calculation.</p>
2	\$100,000	
3	\$112,500	
4	\$124,950	
5	\$134,950	
6	\$144,950	
7	\$154,950	
8	\$164,950	

APPLY NOW!

Mail, hand-deliver, or submit online this application and required household documentation to the Town of North Hempstead Community Development Agency, 51 Orchard Street, Roslyn Heights, NY 11577-1326, Email it to cdadepartment@northhempsteadny.gov or fax it to (516) 626-3953.



1. Household Documents: Provide the most recent paid property tax bill, mortgage statement, electric bill, telephone bill, deed, death certificate, or divorce decree of co-owner, if any, and current homeowner insurance policy.

Applicant: _____
 Last Name _____ First Name _____ Middle Initial _____

Applicant Contact: _____
 Home No. _____ Work No. _____ Mobile No. _____ Email _____

Owner, if Not Applicant: _____
 Last Name _____ First Name _____ Middle Initial _____

Owner Address: _____
 Street Address _____ City _____ State _____ Zip _____

Owner Contact: _____
 Home No. _____ Work No. _____ Mobil No. _____ Email _____

Age of home: _____ Type of Home (Ranch, Colonial, Town House, etc....) _____

2. Wish List: List items you would like considered for repair. If you seek an access ramp and architectural barrier removals, submit a doctor's note confirming disability. Often, all the work requested cannot always be done with this Agency's available funding.

3. Savings and Assets: Check all boxes that apply. Provide a recent statement. Provide information on additional savings or assets in the space marked "Other". Provide a backup document, a notice, statement, or similar documentation for each source.

Source	Name	\$ Amount
<input type="checkbox"/> Savings	_____	_____
<input type="checkbox"/> Checking	_____	_____
<input type="checkbox"/> IRA(s)	_____	_____
<input type="checkbox"/> Deferred Compensation(s)	_____	_____
<input type="checkbox"/> Marketable Securities	_____	_____
<input type="checkbox"/> Annuities	_____	_____
<input type="checkbox"/> Certificate of Deposits (CDs)	_____	_____
<input type="checkbox"/> Bonds	_____	_____
<input type="checkbox"/> Other	_____	_____
<input type="checkbox"/> Other	_____	_____
<input type="checkbox"/> Other	_____	_____
<input type="checkbox"/> Other	_____	_____

Do you own other property: Yes, No. If yes, list the address below and indicate if the property is vacant land or improved with a house or other:



4. Expenses: Select boxes that apply. Complete and provide a copy of recent statements for each. If you have expenses that are not listed, enter them under other and give the backup document. If you require additional space, attach an extra sheet.

Mortgage and Utilities				Company Name	MONTHLY PAYMENT		YEARLY PAYMENT	
<input type="checkbox"/> 1st mortgage	<input type="checkbox"/> Satisfied	Balance	\$		\$	.00	\$	.00
<input type="checkbox"/> 2nd mortgage	<input type="checkbox"/> Satisfied	Balance	\$		\$	.00	\$	.00
<input type="checkbox"/> 3rd mortgage	<input type="checkbox"/> Satisfied	Balance	\$		\$	.00	\$	.00
<input type="checkbox"/> Homeowner's Insurance					\$	.00	\$	.00
<input type="checkbox"/> Property Taxes					\$	.00	\$	.00
<input type="checkbox"/> Water					\$	.00	\$	.00
<input type="checkbox"/> Heating					\$	.00	\$	.00
<input type="checkbox"/> Electric					\$	.00	\$	.00
<input type="checkbox"/> Other								
<input type="checkbox"/> Other								
<input type="checkbox"/> Other								
<input type="checkbox"/> Other					\$	.00	\$	.00
Totals					\$	.00	\$	.00

5. Income and Demographics: Below, list each person living in the house and provide demographic information, income type, and amount.

Types of Income include but are not limited to money received from working, pension, retirement, trusts, investments, government, court stipulation, tenants, boarders, gifts, and more.

Proof of Income. Submit with this application proof of income for each person who lives in the house, including but not limited to:

- Provide the most recent copy of your income tax return.
- If you are not filing income tax returns, provide US Internal Revenue Service (IRS) "Tax Account Transcript". Call the IRS at 800 908-9946.
- If receiving government assistance (social security, social security disability, HEAP, etc.), provide current benefit statement(s).
- If 18 years of age or older and full-time student proof of income is not required, provide proof of full-time student status from school.

First and Last Name List each person living in the house.	Gender Male, Female, Non- binary, Other	Age	Relation to Owner Self, Wife, Husband, Domestic Partner, Son, Daughter, Nephew, Niece, Sister, Brother, Mother, Father, Cousin, Other	Marital Status Single, Married, Domestic Partner Divorced, Widowed, Other	Ethnicity/Race White, Black, African American, Hispanic, Latino, Asian, Native American, Multiracial American, Other	Type of Income Job, Business, Pension, Trust, Social Security, Court Stipulation, boarders, gifts, Government, Other	Income Amount \$ Annual Adjusted Gross Income
Total Adjusted Gross Household Income \$							



6. Disabilities: Below, list any person living in the house with a physical disability and describe the disability.		
First and Last Name	Describe Disability	Describe Improvements to your Home Medical Professionals' Recommend will help you with your disability.

7. Lead Paint: If your property was constructed before 1978, it may contain lead-based paint. Please read the following information concerning lead-based paint poisoning. If you have any questions, please feel free to speak with us.	
<p>SOURCES OF LEAD-BASED PAINT</p> <ul style="list-style-type: none"> The interior of older homes and apartments often have layers of lead-based paint on walls, ceilings, windowsills, doors, and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes, and lamp posts. Paint chips or peels could be a danger to young children and babies. <p>HAZARDS OF LEAD-BASED PAINT</p> <ul style="list-style-type: none"> Lead-based paint can cause mental retardation, blindness, and even death, especially in children under the age of seven. <p>SYMPTOMS OF LEAD-BASED PAINT POISONING</p> <ul style="list-style-type: none"> Crankiness or irritability and decline in eating. Vomiting, headaches, lethargy, stomachaches. <p>ADVISABILITY AND AVAILABILITY OF BLOOD LEAD LEVEL SCREENING</p> <ul style="list-style-type: none"> If you suspect your child has eaten chips of paint, you should take your child to the doctor or clinic for testing. If your child has elevated blood lead levels, treatment is available. If your child tests positive for lead poisoning, immediately notify the Community Development Agency or other Agency to which your landlord is applying for rehabilitation assistance. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard. <p>PREVENTION OF LEAD-BASED PAINT POISONING</p> <ul style="list-style-type: none"> Cover all furniture and appliances. Do not vacuum loose paint. Sweep and damp mop. Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Do not burn them. 	<p>MAINTENANCE AND TREATMENT OF LEAD-BASED PAINT</p> <ul style="list-style-type: none"> As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs, and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack, or flake. These conditions should be corrected immediately by a professional. Before repainting, a professional should thoroughly clean all surfaces, peeling or cracking, by scraping or brushing the loose paint from the surface, then repaint with two (2) coats of non-lead paint. Instead of scraping and repainting, the surface may be covered with other materials such as wallboard, gypsum, or paneling. Be aware that dust is created when lead-based paint is disturbed, which may be hazardous. A professional should perform this work. It can enter the body either by breathing it or swallowing it. Heat or paint removers could create a vapor or fume that may cause poisoning if inhaled. Whenever possible, lead-based paint should be removed when no children or pregnant women are on the premises and performed by a professional. Remember that you, as an adult, play a significant role in preventing lead poisoning. Your actions and awareness about the lead problem will make a difference. <p>HOMEOWNER AND TENANT RESPONSIBILITIES</p> <ul style="list-style-type: none"> Immediately notify this Agency if your home has flaking, chipping, powdering, peeling paint, water leaks from plumbing, or a defective roof. The Agency will require lead-based paint testing on your house. If the results are positive, you must make your house lead-based paint safe. The method for doing so will be coordinated by a licensed professional trained to do this work and made a part of your home rehabilitation assistance.



8. Expectations: This program will help homeowners with home repairs. However, homeowners are responsible for making choices and doing the work listed below.

Things homeowners are required to do in the home improvement program:

- Submit all application-required documents to determine eligibility.
- Respond to communication from Agency Staff.
- Help inspect their houses and point out problems. The program will make periodic inspections.
- Coordinate the work schedules with their contractor.
- Provide contractor access to the job site during regular business hours.
- Be at home when the contractor is performing repairs.
- Maintain their homes and the work performed on their homes.
- Select materials promptly.
- Work with the contractors to settle disagreements during the job.
- Contact their contractors to ask them to correct problems covered by contractor warranties.
- Contact manufacturers to honor and correct problems covered by manufacturers' warranties.
- Do a final clean-up; contractors only remove job-related debris and broom sweep work areas.

Things homeowners should think about before agreeing to the home improvement program:

- Not all the work homeowners want to do can always be done.
- Repairs will correct one or two problems but will probably not solve all problems.
- Don't expect your house to be completely new when the work is done.
- Don't expect all floors, walls, ceilings, doors, windows, and other features in houses to be completely plumb, level, square, and painted to match existing paint when work is done.
- Sometimes, living in a house can be stressful while a contractor is performing work.
- Very rarely is anyone completely satisfied with what they buy or have repaired. Having a house repaired is no different.
- Houses always need improvement. Owners must plan and save money monthly to help cover the cost of future repairs and maintenance.
- Homeowners who work must agree upon schedules with the contractor so that someone will always be home while a contractor is working.
- The Agency is not a contractor, engineer, architect, or lawyer but can only help the owner select their contractors and cannot guarantee that homeowners will be satisfied with the work done by their selected contractor.
- The Agency may make unscheduled and scheduled visits to your home upon receiving your application, during the application process, and while work is in progress.

9. AFFIRMATION & GENERAL RELEASE. Do not sign this affirmation or submit this application if you do not fully understand it. Contact the Community Development Agency at (516) 869- 2480 for additional explanations or if you have any questions.

- I/We understand this request for assistance does not guarantee that assistance can be granted and that this request will be used to determine my eligibility for assistance. Whether or not I/We are assisted will depend in part on the number of requests received before me/us, available funding assistance, and HUD and Agency regulations.
- I/We understand that Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction.
- I/We understand that providing false information will disqualify me from the Home Rehabilitation Program.

Print all owner(s) first and last names as they appear on the deed:	Sign all owner(s) name(s) that are on deed:	Date
	X	
	X	
	X	
	X	