



REPAIR YOUR HOME

Repair your home with Town of North Hempstead and US Department of Housing and Urban Development funding assistance. Stop waiting. Fix leaks, dangerous conditions, code violations, and energy inefficiencies now. Make your home safe, energy-efficient and worry-free for years to come.

GRANT AND LOANS

Receive up to a **\$10,000** grant for emergency repairs. Combine this grant with one of the below loans if the cost of emergency work exceeds the grant amount.

Receive a **\$25,000** equity loan with a 5-year term and fixed interest rate of 1% below the Prime Rate published in the Wall Street Journal on the day of closing.

Receive a **\$25,000** deferred payment equity loan with an interest rate equal to Prime Rate published in the Wall Street Journal on the day of closing.

Seniors ages 62 and over may receive up to a **\$25,000** deferred payment equity loan with a 1% interest rate. No closing fees apply.

Receive up to **\$50,000** of assistance with one of the above loans to address architectural barriers in households with physically challenged occupants.

** Loans less than \$10,000 are not available. The Loan principal and interest balance is due payable upon selling, transferring property, discontinued occupancy of the property or death of the borrower. No prepayment penalty. Loan and grant amounts may vary. Return applicants are eligible for current funding amounts when previous funding amounts are paid off or can be paid off. A \$500 closing fee is due payable at closing which can be financed within the loan at closing. Loans are secured with a note and mortgage recorded with the Nassau County Clerk.*

YOUR ELIGIBLE

You are eligible when you own and live in your home for one or more years as a primary residence. If your home is in the unincorporated area of the Town of North Hempstead and you have household occupancy, income, and assets like those noted below.

Number of Household Occupants	Adjusted Gross Household Income may not exceed:		Assets
	Loans	Grants	
1	\$69,450	\$26,050	Assets (savings, checking, annuities, stocks, bonds, etc....) not including (primary residence, motor vehicles, IRA's, pensions, deferred compensation plans) cannot exceed 1.5 times the annual household expenses (primary residence, utilities, property maintenance, motor vehicles, TV, internet, phone, food, clothing, health-related expenses, education, home equity loans, etc.). Home value may not exceed NYS Achieving The Dream Non-Target and Target home Purchase Price Limits.
2	\$79,350	\$29,800	
3	\$89,300	\$33,500	
4	\$99,200	\$37,200	
5	\$107,150	\$40,200	
6	\$115,050	\$43,200	
7	\$123,000	\$46,150	
8	\$130,000	\$49,150	

GET STARTED NOW!

Mail or hand-deliver the attached form to the Town of North Hempstead Community Development Agency, 51 Orchard Street, Roslyn Heights NY 11577-1326, Email it to cdadepartment@northernhempstead.com or fax it to (516) 626-3953.

Town of North Hempstead
Community Development Agency
51 Orchard Street,
Roslyn Heights New York



Home Rehabilitation Program
Pre Determination Application
Call (516) 869-2480
Fax (516) 626-3953

Print All Homeowners Names

Street Address of house to be rehabilitated

Town/City/Zip

Phone Numbers

List All Persons Residing In Home Including Owners

List Annual Household Income of each household member ages 18 & up.

List Owners Total Savings & Assets

Approximate Home Value

Amount of Existing Mortgages, If Any.

List Items You Want To Be Considered for Repair

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 the provision of false information will disqualify me from the Home Rehabilitation Program.

Print Names of All Home Owner(s)

Date

Signature(s) of All Home Owner(s)

Date

Deliver or bring a completed application to the Town of North Hempstead Community Development Agency located at 51 Orchard Street, Roslyn Heights, NY 11577-1326

Fax application to (516) 626-3953

Email application to cdadepartment@northhempsteadny.gov

Or call us at (516) 869-2480 to make other arrangements for submitting your application.