



FIX IT

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

GRANT AND LOANS

Receive up to a **\$10,000** grant for emergency repairs. You never pay this back. Combine this grant with one of the below loans if cost of emergency work exceeds the grant amount.*

Receive a **\$25,000** equity loan, 15 year term, with a fixed interest rate 1% below Prime Rate published in the Wall Street Journal on 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 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 above loans to address architectural barriers for physically challenged households.

Loans less than \$10,000 not available. Loan principal and interest balance is due payable upon borrower; selling or 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 if previous funding amounts have been paid off. A \$500 closing fee due payable at closing which can be financed within the loan amount at closing.

YOUR ELIGIBLE

You're eligible when you own and live in your home for one or more years. 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 that does not exceed	Assets
1	\$59,300	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...).
2	\$67,800	
3	\$76,250	
4	\$84,700	
5	\$91,500	
6	\$98,300	
7	\$105,050	
8	\$111,850	

GET STARTED NOW!

Mail or hand deliver attached form 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.



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 (the total of wages received by all household members' ages 18 & up)

Owners Total Savings & Assets

Approximate Home Value

Amount of Existing Mortgages, If Any.

List Items You Want 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 provided assistance 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 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 completed form to the Town of North Hempstead Community Development Agency, 51 Orchard Street, Roslyn Heights NY 11577-1326

Fax form to (516) 626-3953

Email form to cdadepartment@northhempsteadny.gov

If disabled, call or email us for other arrangements.