



Town of Union
Department of Planning
3111 East Main Street
Endwell, NY 13760

TOWN OF UNION HOME IMPROVEMENT PROGRAM

This program offers a deferred loan up to \$10,000 to cover the expenses associated with home repair to income eligible homeowners in the Town of Union. If you would like a pre-application to be placed on the waiting list, you may request one from our office or print one from our website under Departments -> Community Development -> Programs.

The Town of Union includes the Villages of Endicott and Johnson City and the neighborhoods of Airport Heights, West Corners, North Endwell Union Center, North Endicott, North Endwell West, North Endwell East, Central Endwell, South Endwell, Riverhurst, Choconut Center, Fairmont Park, and Westover

Program Requirements

- The program is limited to one and two family homes only.
- The home to be rehabilitated must be the primary residence of the owner and must be in the Town of Union, (See Reverse)
- The home must not have any pre-existing chipping, peeling, flaking, chalking, or otherwise defective interior or exterior painted surfaces.
- Maximum amount of deferred loan is \$10,000 per household; minimum is \$1,000.
- Program funding is secured by a second mortgage. The loan is interest free and no monthly payments are required.
- Participants of the First Time Homebuyer Program can also apply to the Home Improvement Program **after closing** but will receive a reduced amount of funding for repairs based on the amount of funds used towards the purchase of the home.

Eligibility

In order to be eligible for the Home Improvement Program, applicants must have an income at or below 80% of the median income (for their respective family size) as listed in the table on the following page.

Program Details

The program provides up to \$10,000 for repairs necessary to comply with local housing standards and code requirements. Due to the high cost of compliance with HUD's lead-based paint requirements, repair items such as windows, doors, siding, and painting are no longer permitted as they involve disturbance of painted surfaces. Applicants that have previously had their homes tested for lead paint and the reports were negative may be allowed to have these types of repair items include if they provide the town with a copy of the inspection report.

Program Eligible Rehabilitation Items:

- Attic Insulation
- Electric Service Upgrades
- Furnace
- Roofing
- Site work (i.e. foundation repair, retaining walls, driveways—limited)
- Water heater
- Water/sewer service replacements
- Other health, safety, or code compliance items deemed necessary and appropriate by the town's inspector and approved by the Planning Director.

All contracts are for labor and materials.

Applicants may not purchase materials and do the construction work themselves.

Documentation Requirements

Proof of Income (Bring all that apply for all household members):

a.) Wages

Most recent tax return and supporting W-2 and Form 1009. Three (3) most recent pay stubs.

b.) Pension Income

Letter from company stating amount, or annual tax statement.

c.) Social Security or SSI benefits

Statement Of Benefits. This can be obtained by calling the Social Security Office.

d.) Social Service Benefits

Budget worksheet.

e.) Disability Benefits

f.) Unemployment benefits

g.) Contributions from Separated Spouse or Family

Letter from Family Court or Supreme Court order showing maintenance payment, alimony, or child support.

h.) Income from Assets (Includes IRA,

Keough, Certificates of Deposit, Time Certificates, Treasury Bills, Money Market Accounts, and Savings Bonds)

Most recent year-end statement from financial institution showing interest and balance as of December 31st.

i.) Income from Stocks, Bonds, Securities, and Mutual Funds

Most recent year-end statement showing dividends paid for the year ending December 31st and the number of shares owned.

j.) Rental Income

Tax return or statement from tenant.

k.) Self-Employment Income

Copy of Schedule C from most recent tax return.

l.) Any Other Monies Regularly Received by Household Members

m.) Current Bank Statements (3 months)

n.) Verification of Property Ownership

o.) Proof of Property Insurance

Income Eligibility Guidelines (Effective April 8, 2020)

| Family Size | Income Limit |
|--------------------|---------------------|
| 1 | \$42,600 |
| 2 | \$48,700 |
| 3 | \$54,800 |
| 4 | \$60,850 |
| 5 | \$65,750 |
| 6 | \$70,600 |
| 7 | \$75,500 |
| 8+ | \$80,350 |

Recapture Schedule

| Period of Occupancy | % of Loan to be Repaid |
|--|-------------------------------------|
| Mortgage Date to 5 Years | 100% |
| 5 years 1 Day to 6 Years | 85% |
| 6 Years 1 Day to 7 Years | 70% |
| 7 Years 1 Day to 8 Years | 55% |
| 8 Years 1 Day to 9 Years | 40% |
| 9 Years 1 Day to 10 Years | 25% |
| 10 Years Plus 1 Day until transfer of right, title, or interest in property or failure to occupy property as a primary residence | 20% - this amount is never forgiven |

For further information please contact:

Conant Smith, *Housing Specialist*

(only in part-time on Tuesdays)

Phone: 607-786-2993 Fax: 607-748-0041

Email: csmith@townofunion.com

www.townofunion.com