



# TOWN OF UNION HOME IMPROVEMENT PROGRAM

Thank you for your interest in the Home Improvement Program. Each year, the Town of Union (including the Villages of Endicott and Johnson City) receives federal funding through the Community Development Block Grant (CDBG) program, a portion of which is used to address housing quality issues. Please complete the attached pre-application and return it to the Planning Department. Once your application is received, your name will be placed on the waiting list. Applications are processed on a first come first served basis. The program is not designed to address emergency needs and it could be several years until your name comes to the top of the waiting list. Do not sign contracts for or start any work until you are notified by the town to proceed. The town will not fund any work started prior to written approval or honor any contract you may enter into outside the town's program.

### Income Eligibility

In order to be eligible for the Home Improvement Program, applicants must meet the following criteria:

- Applicant must have an income at or below 80% of the median income (for their respective family size) for the Broome County region as listed in this brochure.

### Other 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.
- The home to be rehabilitated must be in the Town of Union, which includes the Villages of Endicott and Johnson City.
- The home must not have any pre-existing chipping, peeling, flaking, chalking, or otherwise defective interior or exterior painted surfaces.

### Use Of Program Funds

- 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 since they involve disturbance of painted surfaces. Applicants that have had their homes tested previously for lead paint and the reports were negative may be allowed to have these types of repair items included if they provide the town with a copy of the inspection report.

### **Primary eligible rehabilitation items include:**

- Roofing;
- Furnace;
- Water heater;
- Electric service upgrades;
- Site work (i.e. foundation repair, retaining walls, driveways) not to exceed 15% of total cost of work;
- Water/sewer service replacement;
- Attic insulation;
- 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.**

### Other Program Requirements

- Maximum amount of deferred loan is \$10,000 per applicant
- Minimum deferred loan is \$1,000
- Program funding is secured by a second mortgage. The loan is interest free and no monthly payments are required.
- Repayment of the deferred loan is required in accordance with the recapture schedule listed in this brochure.
- All taxes on property must be current.
- Deed must be in applicant's name, land contracts are not acceptable.

**For Further Information please contact:  
Conant Smith, *Housing Specialist*  
(only in the office part-time on Thursdays)  
Phone: 607-786-2993  
Fax: 607-748-0041  
Email: [csmith@townofunion.com](mailto:csmith@townofunion.com)  
World Wide Web: [www.townofunion.com](http://www.townofunion.com)**



Revised 1/3/2019  
Income Guidelines



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Town of Union  
Department of Planning  
3111 East Main Street  
Endwell, New York 13760-5990

## Income Eligibility Guidelines (Effective April 2, 2018)

Family Size	Income Limit
1	\$37,450
2	\$42,800
3	\$48,150
4	\$53,500
5	\$57,800
6	\$62,100
7	\$66,350
8 Plus	\$70,650

## Town Of Union Home Improvement Program Recapture Schedule

Period Of Occupancy	% Of Loan To Be Repaid
Mortgage Date to 5 Years	100 %
5 Years Plus 1 Day To 6 Years	85 %
6 Years Plus 1 Day To 7 Years	70 %
7 Years Plus 1 Day To 8 Years	55 %
8 Years Plus 1 Day To 9 Years	40 %
9 Years Plus 1 Day To 10 Years	25 %
10 Years Plus 1 Day Upon Transfer of right, title, or interest in property or failure to occupy property as primary residence.	This amount never forgiven.



## Home Improvement Program Documentation Requirements

You will need the following items once you've reached the top of the Waiting List and have been contacted to schedule an appointment. They are not required to submit a pre-application.

1. Proof of income
  - a.) Wages  
Most recent tax return and supporting W-2 and Form 1099. 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
2. Verification of Property Ownership
3. Proof of Property Insurance