



City of Newburgh
DEPARTMENT OF PLANNING & DEVELOPMENT
City Hall – 83 Broadway
Newburgh, New York 12550
www.cityofnewburgh-ny.gov

TEL: (845) 569-9400

FAX: (845) 569-9700

Homeowner Emergency Repair Program

Application

2015-2016





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The goal of the program is to address emergency repairs:

- **Water and sewer laterals**
- **Roof Repairs**
- **Water heating system repairs/replacement**
- **Heating System repairs/replacement**
- **Electrical System repairs/replacement**
- **Handicap accessibility**
- **Other emergency repairs (including sidewalks)**





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Eligible Work

This program is aimed to address health and safety concerns in eligible City of Newburgh households which are owner-occupied and the owner qualifies as low income on the HUD scale. Eligible work includes:

- Water and Sewer laterals
- Roof repairs
- Heating system repair and replacement
- Water heating repair and replacement
- Electrical system repair and replacement
- Handicap accessibility
- Other emergency repairs (for which a city violation has been issued, including sidewalks)

Program Terms

There is a maximum loan amount of \$20,000 for the owner's unit and a maximum of \$15,000 for rental units in the home. The actual loan amount will be determined by the scope of work approved for the project. If there is a rental unit, it must be occupied by a tenant earning less than 80% of the AMI. The City requires documentation confirming the income of the tenants.

The loan will be recorded as a lien on the property.

For Very Low Income Applicants (less than 50% of the AMI):

The loan is provided for a five (5) year term and will be reduced by 10% for each year the applicant remains in occupancy of the property. No repayment is required during this period. At the completion of the sixth (6th) year, the loan will convert into a grant and no payment will be required. If the property is sold or transferred during the six (6) year period the prorated amount of the loan due will be due to the City and will be deposited back to the CDBG fund. The lien will be released at the end of the six (6) year period.

For Low Income Applicants (earning less than 80% of AMI but not less than 50% AMI):

The loan is provided for a ten (10) year term at a rate of 0% interest. Monthly loan payments will be due throughout this term. If the owner-occupant sells or refinances the property prior to the ten (10) year period, the prorated amount will be due back to the CDBG fund. The lien will be released at the end of the ten (10) year period.





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APPLICATION PROCESS

1. Once the application is submitted, it will be checked for completeness. If the application is not complete or there are missing documents the applicant will be informed of the omissions and the application will not be reviewed until completed.
2. Completed applications will be reviewed for income eligibility and underwriting criteria. Credit reports will be obtained and reviewed.
3. A building code officer (or his/her equivalent) will inspect the property and complete a Housing Quality Survey to determine the scope of the work required to address the emergency.
4. A second inspection at the property will be scheduled for contractors, to procure three estimates for the job.
5. When all documentation is received in the Planning and Development Office it will be packaged and presented to an independent loan committee for review and approval. The application and the construction estimates will determine if the project is eligible to proceed. A notification letter will be sent to the homeowner advising them of the committee's decision.
6. Contracts, bond and mortgage are then prepared and signed by the City and the property owner.
7. A pre-construction meeting (including representatives of the City, the selected contractor, and the home-owner) will be held to review the work schedule. After this meeting, work can begin.
8. Once the work has been completed and inspected, the owner and inspector will sign off that the work was completed in a satisfactory manner in accordance with the program.
9. All documents are submitted to the Department of Planning and Development for review and payment.





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◆ Before Submitting this Application ◆

Are you seeking a change of use?

Please seek a preliminary review of the requirements of the land-use boards with a representative of Planning and Development or of the Code Department prior to submitting your application.

Is your project in a historic district?

All work affecting the exterior of buildings in the East End Historic District and the Colonial Terraces Design District falls under the review of the ARC, including

- New construction
- Exterior alteration
- In-kind repairs or restorations
- Signs
- Demolition

The East End Historic District may be viewed at:

<http://www.cityofnewburgh-ny.gov/about/docs/HistoricDistrict.pdf>

The Colonial Terraces Design District map may be viewed at:

<http://www.Cityofnewburgh-ny.gov/about/docs/ColonialTerracesMap.pdf>

For information on applications, fees and meeting agendas, please contact Eliana Diaz in the Executive Office of City Hall (or at 845.569.9400).

ALL APPLICATIONS MUST HAVE THE REQUIRED APPROVALS FROM THE PLANNING BOARD, ZONING BOARD OF APPEALS AND/OR THE ARCHITECTURAL REVIEW COMMISSION BEFORE BEING REVIEWD BY THE LOAN COMMITTEE





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Checklist for Applicant

All documentation must be submitted to be considered complete:

- A certified copy of the deed to the home
- Income verification for all residents in the home to include: two years of tax returns, pay stubs and year-to-date income verification for current year
- A signed credit report application and \$19.90 which will be receipted
- Homeowner's insurance policy
- Mortgage information – most recent annual statement and proof of ytd payment
- Proof of paid property taxes including school, water, sewer and sanitation
- List of all debt: (attached two of the most recent statements)
 - Credit cards _____
 - Auto loans _____
 - Utility bills _____
 - Cell phone bills _____
 - Cable _____
- List of all assets: (attach two of the most recent statements)
 - Checking accounts _____
 - Savings accounts _____
 - U.S. Savings Bonds _____





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- Stocks and bonds _____
- IRAs or retirement funds _____
- Market value of other real estate owned _____
- Other assets _____





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Owner and Property Information For applicants for CDBG Assisted Emergency Housing Repairs

Date: ___/___/___

Phone #: ___/___/___

Name: _____

DOB: ___/___/___

SS#: _____

Spouse Name: _____

DOB: ___/___/___

SS#: _____

Address: _____

Number and dependents: _____

Names of dependents:

DOB ___/___/___
DOB ___/___/___
DOB ___/___/___
DOB ___/___/___
DOB ___/___/___

Other occupants living in the home: _____

Head of Household: _____

Occupation: (if present employment is less than 2 years, give previous employment also)

Address: _____
Number & Street City, State, & Zip Code

Years employed: _____





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Previous occupations: _____

Property Address to be rehabilitated:

Number & Street		City, State, & Zip Code	
No. of units _____	Residential _____	Owner-occupied _____	Other _____

REQUESTED SCOPE OF WORK: Please describe the nature of the work requested. The scope will be determined by the Housing Quality Standards Survey completed by the City of Newburgh. Note all violations received. Also note if the residence has been certified for lead abatement.

Please submit the completed application to:

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