



City of Newburgh—2016 Development Resource Guide for Purchasing/Rehabilitating Properties



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1. Properties for Sale

City-Owned Properties for Sale - Planning & Development Department

City Hall, 83 Broadway, Newburgh, NY (845)-569-9400

The City of Newburgh's Planning & Development Department is responsible for marketing non-essential, city-owned properties. Most of these properties have been acquired through tax foreclosure. A list of properties for sale can be viewed on the City's website <http://www.cityofnewburgh-ny.gov/> and at the Planning & Development's 3rd-floor office. This list is updated frequently. All interested purchasers must submit a Private Owner Development Application (PODA) to initiate the purchase process. More information on the purchase process can be found on the City's web site: <http://www.cityofnewburgh-ny.gov/planning-development/pages/buying-property-from-the-city-of-newburgh>

Habitat for Humanity of Greater Newburgh

*125 Washington Street, Newburgh, NY
(845)-568-6035*

<http://info@habitatnewburgh.org>
<http://www.habitatnewburgh.org/>

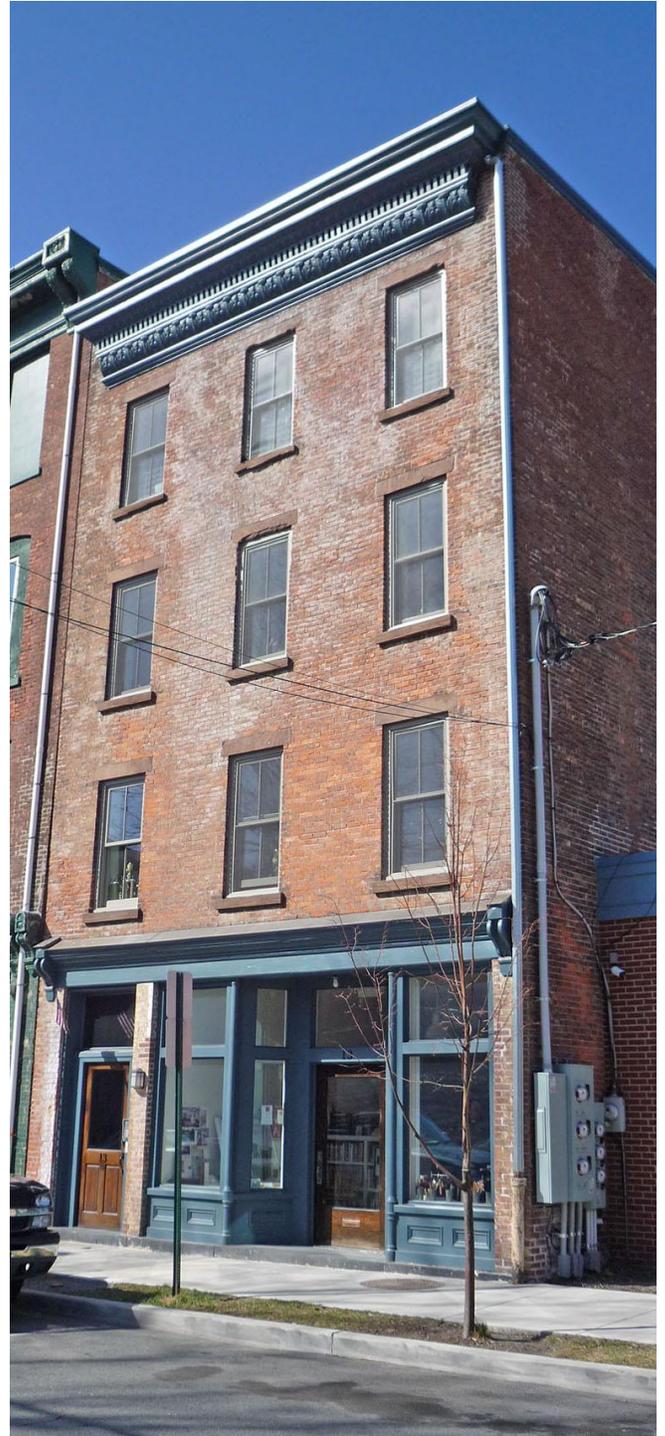
Habitat for Humanity of Greater Newburgh has been instrumental in revitalizing Newburgh neighborhoods since its inception in 1999. Habitat Newburgh acts as the general contractor for all its rehabilitation and construction projects. Habitat homeowners provide the "sweat equity" which is supplemented by volunteer labor and materials. To qualify, Habitat homeowners must meet certain residency requirements, income guidelines, attend homeownership classes and be willing to take on the financial responsibility of a 30-year mortgage. Habitat provides families with a "hand up" and not a "hand out".

Newburgh Community Land Bank (NCLB)

*15 Chambers Street, Newburgh NY
(845)-565-5360*

<http://newburghcommunitylandbank.org/>

The Newburgh Community Land Bank seeks to return vacant and abandoned properties - in a targeted area of the City of Newburgh - back to productive use. To prepare properties for transfer and redevelopment, the NCLB works on the abatement and limited repair of buildings in their target area. The NCLB hopes to revitalize Newburgh's neighborhoods and increase the City's taxable property base. Qualified buyers with sound redevelopment plans can purchase properties directly from the NCLB. A list of available properties can be found on their website.



River of Opportunities

319 Powell Avenue, Newburgh, NY (845)-391-0545

<http://newburghny.org/>

River of Opportunities focuses on the redevelopment opportunities of commercial sites within the greater City of Newburgh area. Their website provides detailed listings of commercial properties for sale and for rent. The site also features interviews with manufacturers and artisan business owners who successfully transitioned to working and thriving in the City of Newburgh. Potential purchasers can sign up for updates on available properties as well as receive news on the latest economic incentives.

Newburgh Restoration

<http://newburghrestoration.com/>

Newburgh Restoration is an informational website dedicated to encouraging the revitalization of the City of Newburgh. Newburgh Restoration has articles on the rehabilitation of houses (vacant and occupied), home ownership advice, resident interviews as well as numerous real estate listings – including links to the City of Newburgh’s list of properties for sale.

2. Financing and Funding Resources

SONYMA Programs

State of New York Mortgage Agency (SONYMA)

1-(800)-382-HOME (4663)

SONYMA provides a variety of low-interest mortgages primarily for first-time homebuyers. The agency also offers a popular down payment assistance program. Some of the programs are briefly outlined below. Others can be found on their website.

<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/SO NYMAProductsforFirstTimeHomebuyers.htm>

Participating SONYMA lenders in the Mid-Hudson area:

<http://www.nyshcr.org/Topics/Home/Buyers/ParticipatingLenders/ParticipatingLendersRegionV.htm>

State of New York Mortgage Agency (SONYMA)

“Remodel New York”

1-800-382-HOME (4663)

The Remodel New York Program provides competitive interest rate financing to qualified first-time homebuyers for the purchase and renovation of 1- and 2-family homes in need of improvements or repairs. The renovation cost must be, at minimum, the lower of \$5,000 or 5% of the property's appraised value (after the proposed repairs are made) and, at maximum, 40% of the property's appraised value after the proposed repairs are made. Down payment assistance of \$3,000 or 3% of the home purchase price (not to exceed \$15,000) is available. Eligible renovation includes repair or replacement of plumbing, electrical and heating systems, structural repairs, new kitchens, bathrooms, windows, etc. (See

<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/RemodelNewYorkEligibleRenovations.htm> for a list of eligible renovations.) Under Remodel New York, applicants do not have to be first-time homebuyers in federally designated target areas. (In the City of Newburgh, federally designated target areas are in census tracts 3, 4 and 5.02.) Income and purchase price limits apply. To apply for a SONYMA Remodel New York Program loan you must contact either M&T Bank or Ulster Savings Bank. (<http://www.nyshcr.org/Topics/Home/Buyers/SONYMA/RemodelNewYorkProgram.htm>)



State of New York Mortgage Agency (SONYMA)

“Own It, Fix It New York! Home Mortgage”

1-800-382-HOME (4663)

SONYMA's Own It, Fix It New York! Home Mortgage is a streamlined mortgage financing program for purchase and repair of 1- and 2-family homes (including condominiums) requiring no more than \$25,000 in improvements. At a maximum the repairs cannot exceed the lower of 20% of the “after-improved” appraised value or \$25,000. The repairs can include replacement of plumbing, electrical and heating systems, modernization of kitchens and baths, new siding, etc. See:

<http://www.nyshcr.org/Agencies/SONYMA/EligibleAndIneligibleRepairList.pdf> for a list of eligible repairs.)

Down payment assistance is available. This program is for first time homebuyers only, except in target areas.

<http://www.nyshcr.org/Agencies/SONYMA/OwnItFixItNewYork.htm>

SONYMA's Achieving the Dream Program

1-800-382-HOME (4663)

The Achieving the Dream Program is geared towards low-income first-time homebuyers. The 30-year loan offers "lower" interest rates which can be used to finance one and two-family properties. Additionally, down-payment assistance can be provided up to \$15,000. A borrower must contribute 1 percent to the down payment costs.

SONYMA's Construction Incentive Program

1-800-382-HOME (4663)

The Construction Incentive Program provides up to 97% financing for qualified first-time homebuyers who purchase newly constructed or rehabilitated homes. The program combines a 30-year fixed-rate mortgage with a longer term rate-lock period to help alleviate interest-rate uncertainty during the closing process.

SONYMA's Down Payment Assistance Loan Program

1-800-382-HOME (4663)

The Down Payment Assistance program can be paired with many of SONYMA's programs. This second loan ranges from \$1,000 to \$15,000 depending on circumstance. The payments are deferred, and after 10 years of homeownership the loan will be completely forgiven.

FHA Programs

Federal Housing Administration (FHA) 203(k) Insured Mortgage

1-800-225-5342

The FHA 203(k) insured mortgage allows homebuyers to finance the purchase and rehabilitation of a property. Purchasers can borrow up to 110% of the "after-improved value" of the appraisal and also have a low down payment – as little as 3.5%. Owner-occupancy is required. The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though it must exceed \$5000 in cost) to virtual reconstruction. A home that will be razed or has been demolished as part of rehabilitation is eligible, for example, provided that the existing foundation system remains in place. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four-unit structure. A welcome solution for purchasers with limited cash reserves.

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k--df To find a nearby lender who participates in the HUD insurance program:
<http://www.hud.gov/ll/code/llslcrit.cfm>

Federal Housing Administration (FHA) Limited 203 (k) Insured Mortgage

The FHA 203 (k) Limited or "Streamlined" insured mortgage is an effective alternative to the 203 (k) Rehab loans when mainly cosmetic repairs are all that is required. Under the Streamlined program, a maximum of \$35,000 can be financed to improve or upgrade a home. No "structural repairs" are allowed. Borrowers are not required to hire engineers or architects under this program. A 203(k) consultant is also not required. Owner-occupancy, though, is required.

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k

Compare SONYMA to FHA Mortgage Programs

It is often difficult to compare the benefits and disadvantages of these two loans programs. This chart helps simplify the differences:

<http://www.nyshcr.org/topics/lenders/lenders/comparefha-withsonyma.pdf>

Other Programs

Fannie Mae HomeStyle Renovation (HSR) Mortgage

HSR mortgage allows purchasers to include renovations, repairs, or improvements totaling up to 50 percent of the as-completed appraised value of the property. Any type of renovation or repair is eligible as long as it is permanently affixed to the property and adds value. Eligible borrowers include individual home buyers, investors, nonprofit organizations, and local government agencies. The loan applies to one- to four-family principal residences, as well as to one-unit second homes or one-unit investor properties. Borrowers must engage a contractor to perform the renovation work. HSR mortgages are available through most conventional mortgage lenders.

https://www.fanniemae.com/content/fact_sheet/homestyle-renovation-factsheet.pdf

New York State Housing Finance Agency (HFA) All Affordable Program

(866)-275-3427

HFA offers financing for both new construction of multi-family rental housing and funds for the preservation and rehabilitation of existing affordable multi-family rental housing. Tax-exempt, taxable and 501(c)(3) bond proceeds may be used to finance these developments.

<http://www.nyshcr.org/Topics/Developers/MultifamilyDevelopment/AllAffordableProgram.htm>

New York State Housing Trust Fund (HTF) Program

(866)-275-3427

HTF provides funding to eligible applicants to construct low-income housing, to rehabilitate vacant, distressed or underutilized residential property (or portions of a property) or to convert vacant or underutilized non-residential property to residential use for occupancy by low-income homesteaders, tenants, tenant-cooperators or condominium owners.

<http://www.nyshcr.org/Programs/HousingTrustFund/>

Community Capital Resources

7 West Cross Street, Hawthorne, NY 10532

(914)-747-8020

Community Capital Resources (CCR) is a not-for-profit organization that offers financial, technical and education resources to affordable housing and economic development initiatives in the lower Hudson Valley. CCR provides financing that is not typically available from conventional lending institutions. For example, they can help with pre-development loans, feasibility loans and bridge loans. They can also – on a case-by-case basis – work with developers to meet special funding needs.

<http://communitycapitalny.org/>

New York State Energy Research and Development Authority (NYSERDA) - Low-Rise Residential New Construction (PON 2309)

17 Columbia Circle, Albany, NY 12203-6399

(518)-862-1090

NYSERDA Low-rise Residential New Construction Program incorporates the New York ENERGY STAR® Certified Homes Program as well as NYSERDA's offer of eligibility for certain gut rehabilitation projects to participate and receive the alternative New York Energy smart designation. These Programs are designed and intended to encourage the construction of single-family homes and low-rise residential dwelling units which operate energy more efficiently, are more durable, more comfortable, and provide a healthier environment for their occupants than would otherwise be achieved. Technical assistance and financial incentives are offered to builders and developers, as well as to Residential Energy Services Network (RESNET) Home Energy Rating System (HERS) Providers and their Home Energy Raters to encourage the adoption of progressive building practices.

<http://www.nyserda.ny.gov/Funding-Opportunities/Current-Funding-Opportunities/PON-2309-low-rise-residential-new-construction-program.aspx>

Preservation League of New York Endangered Properties Intervention Program (EPIP)

44 Central Avenue, Albany, NY 12206

(518)-562-5658 x26

The Preservation League of New York - through the Endangered Properties Intervention Program (EPIP) - provides help to individuals, not-for-profit organizations, companies and municipalities to return neglected historic properties to active use. The EPIP funds loans to acquire, stabilize and/or restore historic properties. The maximum loan amount is \$200,000 with a term of up to 3 years. The property must be historically significant and the work proposed must conform to the Secretary of the Interior's Standards for Historic Preservation. Though in the past few years the program has mainly focused on making loans, the League can also accept donations of property and can contract to buy or sell properties.

<http://www.preservenys.org/>

3. Assistance with Closing Costs, Down Payments and Lead Abatement

St. Luke's Cornwall Hospital (SLCH) Homeownership Incentive Program

70 Dubois Street, Newburgh, NY

Employees of the hospital can receive a \$10,850 forgivable loan that may be used for a down payment, closing costs and/or renovations for the purchase of an owner-occupied home within the City of Newburgh. The loan will be forgiven over a 5-year period with 20% forgiven on the anniversary of the loan each year, as long as the owner continues to live in the home and remains employed by the hospital. Contact SLCH Employee Benefits at 845-568-2482 or e-mail akannenbergs@slchospital.org

Mount Saint Mary College (MSMC) Homeownership Incentive Program

330 Powell Avenue, Newburgh, NY

The program is open to anyone purchasing a one- or two-family, primary residence in a targeted area (bounded by Robinson Avenue to North Street to Liberty to Broadway – but not including any property on Broadway) of the City of Newburgh. The \$7,500 forgivable loan (\$10,000 for employees or MSMC) may be used for a down payment, closing costs and/or renovations for the property purchased. The loan will be forgiven over a 5-year period with 20% forgiven on the anniversary of the loan each year, as long as the owner continues to live in and own the home. Funds are limited. The fiscal year for this incentive program runs July 1 to June 30. Contact Suzanne Muschio at 845-569-3211 or e-mail Suzanne.Muschio@msmc.edu.

Orange County First-Time Homeownership Program Down Payment & Closing Cost Assistance - HOME Program

PathStone of Newburgh, Inc., 36 Chambers Street, Newburgh, NY
845-569-0770.

Orange County Office of Community Development (OCD) has designated PathStone of Newburgh, Inc. as the primary provider of HOME Program down payment and closing cost assistance. The purpose of this Program is to provide financial assistance for down payment and closing costs to households that earn eighty percent (80%) or less of the Orange County Area Median Income - based on household size. Down payment and closing cost grants are typically the lesser of six-percent (6%) of the appraised value or \$10,000.

<http://www.orangecountygov.com/content/124/620/5059.a.spx>



PathStone

36 Chambers Street, Newburgh, NY 12550
(845)-569-0770

PathStone is a non-profit community organization that offers a range of services and programs to help build stronger communities. Their Homeownership Assistance Program enables income eligible households to become first-time homebuyers. All participants in this program must complete a Homebuyer Education Course. Once completed, the prospective homebuyer may be eligible for assistance in purchasing their home. PathStone offers a variety of programs to assist first-time homebuyers as well as other housing and business development services.

<http://www.pathstone.org/>

Orange County Lead Hazard Reduction Program

18 Seward Avenue - First Floor, Middletown, NY 10940
(845)-615-3811

Lead Hazard Reduction Program is administered by the Orange County Office of Community Development (OCD). The program's goal is to make interior and exterior housing surfaces lead safe. Homeowners and landlords of pre-1978 houses or apartments may be eligible for lead hazard control work up to \$10,000 per residential dwelling unit. Homeowners must meet household income guidelines (currently \$65,800 for a family of four). Landlord properties qualify based on tenant income, not landlord income. Owner occupied homes must have a child under six years old who live in or regularly visits the home.

http://www.co.orange.ny.us/filestorage/124/620/2013_Lead_Brochure_Tri-Fold_10-3-13_FINAL.pdf

E-Mail: CommDev@orangecountygov.com

Federal Home Loan Bank First Home Club (FHC)

Potential Homebuyers may enroll in the First Home Clubs (FHC) at any time with an approved FHLBNY member community lender. (Approved member list: <http://www.fhlbny.com/community/housing-programs/fhc/hlb-participating-members.aspx>). The first-time homebuyer must participate in the program for a minimum of 10 months of systematic savings, up to a maximum of 24 months. For every \$1 saved and deposited into the dedicated account with the FHC member under a systematic schedule of savings, the FHLBNY will match with \$4, not to exceed \$7,500 in matching funds per household. Qualifying household income cannot exceed 80% of the median family income, adjusted for household size, for their current place of residence.

<http://www.fhlbny.com/community/housing-programs/fhc/fhc-information-for-first-time-homebuyer.aspx>

4. Tax Exemptions/Tax Credits



Alteration or Rehabilitation of Historic Real Property (RP-444-a)

City of Newburgh, Assessor's Office, 83 Broadway,
Newburgh, NY
845-569-7333

A 9-year tax exemption given for the increase in assessed value for the portion attributable to the alteration or rehabilitation of an historic property for historic preservation. For the first five years, the increase in value (attributable to the rehab work) is 100% exempt from city and school taxes. For the remaining four years of the exemption, the exemption decreases by 20% each year (i.e., 80% in year 6, 60% in year 7, 40% in year 8 and 20% in year 9). Available to owner-occupants and non-owner occupants. This exemption is transferable to a new owner.

https://www.tax.ny.gov/pdf/current_forms/orpts/rp444a_fill_in.pdf

NYS Historic Properties Tax Credits (Commercial and Homeowner Programs)

518-237-8643

Owners who plan to rehabilitate an historic property can apply for a 20% income tax credit - 20% of Qualified Rehabilitation Expenditures (QRE) - on both state and federal income taxes. All rehabilitation work must meet federal preservation standards. For the homeowner tax credit, the residence must be an owner-occupied. Applicants must receive approval from the NYS Historic Preservation Office (SHPO) before work commences.

<http://nysparks.com/shpo/tax-credit-programs/documents/NYSTaxCreditPrograms.pdf>

Construction, Alteration or Improvement of Commercial Property (RP-485-b)

*City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY
845-569-7333*

A 10-year tax exemption given for the increase in assessed value (the portion attributable to the construction, alteration or improvement of a commercial property but not for ordinary maintenance and repairs). In the first year, 50% of the increase (attributable to the construction, alteration, etc.) in the assessment is exempt from city, county and school taxes. The exemption continues for an additional nine years with the amount of the exemption declining by 5% each year (i.e., 45% in year 2, 40% in year 3, etc.). This exemption is transferable to a new owner. https://www.tax.ny.gov/pdf/current_forms/orpts/rp485bins.pdf

Residential-Commercial Urban Exemption Program (RP-485-a) - Conversion of a Non-Residential Property into a Mix of Residential and Commercial Uses

*City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY
845-569-7333*

A 12-year tax exemption given for the increase in assessed value (the portion attributable to the conversion, not for ordinary maintenance and repairs) from a solely non-residential use to a mix of residential and commercial uses. For the first eight years of the exemption, 100% of the increase (attributable to the conversion) in assessment is exempt from city tax. Thereafter, the exemption decreases by 20% a year (80% in year 9, 60% in year 10, 40% in year 11 and 20% in year 12). This exemption is transferable to a new owner. http://www.cityofnewburgh-ny.gov/sites/newburghny/files/u153/rp-485-a_application_form.pdf

First-Time Homebuyers of Newly Constructed Homes (RP-457)

*City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY
845-569-7333*

A five-year exemption of the city portion of the property taxes for newly constructed 1- and 2-family owner-occupied homes that have not been previously occupied. A first-time homebuyer is defined as any person who has not owned – or whose spouse has not owned – a primary residence during the previous three years, and who does not own a vacation home or investment home. The exemption begins at 50% of the city tax the first year, 40% in year 2, 30% in year 3, 20% in year 4 and 10% in the final year. Eligibility also has income and purchase price limits.

https://www.tax.ny.gov/pdf/current_forms/orpts/rp457ins.pdf

Alternative Veterans' Exemption (RP-458-a)

City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY 845-569-7333

This exemption is for the owner-occupied, primary residence of a veteran (also unmarried surviving spouse or Gold Star Parent) who served during a period of war. 15% of the total assessed value (capped at a maximum of \$12,000 in assessed value for the city and school tax; \$21,000 maximum for the county) is exempt from city, county and school taxes. An additional 10% exemption of the total assessed value (limited to \$8,000 in assessed value for the city and school tax; \$14,000 for the county tax) is available for veterans who served in a combat zone. https://www.tax.ny.gov/pdf/current_forms/orpts/rp458ai.pdf

Basic STAR/Enhanced STAR (RP-425)

*City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY
845-569-7333*

Tax exemption for owner-occupants who earn less than \$500,000 per year. It is only for primary residences – including single family homes, condominiums, owner-occupied 2 & 3 family homes, apartment buildings & mixed-use buildings. The Basic STAR exemption in the City of Newburgh for the 2015-16 school tax year translates into a maximum dollar savings of up to \$1,033. The Enhanced STAR is available to owners 65 years of age and older and whose income is \$84,550 or less. The Enhanced STAR exemption in the City of Newburgh for the 2015-16 tax year saves the homeowner up to \$2,071 in school taxes. The tax savings amount and income limits change from year to year. https://www.tax.ny.gov/pdf/current_forms/orpts/rp425_fill_in.pdf

Capital Improvements to Multiple Dwelling Buildings (RP-421-k) - Conversion of Multiple Dwelling Buildings to Owner-Occupied 1- and 2-Family Residences

*City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY
845-569-7333*

An 8-year exemption of the increase (the portion attributable to the conversion, not for ordinary maintenance or repairs) in the assessed value when a former multiple dwelling is converted to a one- or two-family residence. A property not previously owner-occupied can only qualify if it is converted to a one-family residence. A property that was previously owner-occupied can be converted into either a one- or two-family residence. More than 50% of the square footage (after the new improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the conversion) is exempt from city taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to a \$100,000 increase in market value. https://www.tax.ny.gov/pdf/current_forms/orpts/rp421kins.pdf

Capital Improvements to a One- or Two-Family Residential Property (RP-421-f)

*City of Newburgh, Assessor's Office, 83 Broadway, Newburgh, NY
845-569-7333*

An 8-year exemption of the increase (the portion attributable to the new capital improvements, not for ordinary maintenance or repairs) in the assessed value when a one- or two-family dwelling undergoes significant reconstruction, alterations or improvements. More than 50% of the square footage (after the reconstruction, alterations or improvements) must be at least five years old. 100% of the increase in assessed value (attributable to the new improvements) is exempt from city taxes in the first year; 87.5% in year 2; 75% in year 3; 62.5% in year 4; 50% in year 5; 37.5% in year 6; 25% in year 7; and 12.5% in year 8 – the final year. The exemption is limited to an \$80,000 increase in market value. https://www.tax.ny.gov/pdf/current_forms/orpts/rp421fins.pdf

Low Income Housing Credit Program (LIHC) - Federal

(866)-275-3427

The LIHC program provides a dollar-for-dollar reduction in federal income tax liability for project owners who develop rental housing that serves low-income households. (Low-income is defined as households with incomes up to 60% of area median income.) The amount of LIHC available to project owners is directly related to the number of low-income housing units that they provide. Applicants eligible to receive allocations of LIHC include individuals, corporations, limited liability corporations and limited partnerships - with the latter two being the most widely used ownership entities. Economic and scoring incentives are provided to encourage the participation of Not-for-profit corporations in LIHC projects. <http://www.nyshcr.org/Programs/LIHC/>

State Low-Income Housing Credit Program (SLIHC) - New York State

(866)-275-3427

The NYS Low Income Housing Tax Credit Program (SLIHC) is modeled after the federal LIHC program. But unlike the federal program, the SLIHC must serve households whose incomes are at or below 90 percent of the area median income (vs. the 60 percent standard of the federal program). <http://www.nyshcr.org/Programs/SLIHC/>

5. Business-Related Resources



City of Newburgh Industrial Development Agency (IDA)

83 Broadway, Newburgh, NY
(845)-569-7369

City of Newburgh's IDA works to advance job opportunities, general prosperity and economic growth for the City of Newburgh through the promotion, development and encouragement of industrial, commercial, educational and cultural facilities, etc. in the City of Newburgh. While the City of Newburgh IDA does not lend money, they offer a range of incentives to qualifying businesses.

<http://www.cityofnewburgh-ny.gov/industrial-development-agency>

Orange County Industrial Development Agency (IDA) 4 Crotty Lane, Suite 100, New Windsor, NY 12553 (845) 234-4192

The Orange County IDA works to increase the economic welfare of the County by retaining and creating jobs and attracting and providing assistance to qualified companies through a program of incentives. Like the City of Newburgh IDA, the Orange County IDA does not lend money. But they can offers a wide range of incentives to qualifying businesses to encourage job creation and job retention. These incentives include, but are not limited to, sales and mortgage tax exemptions, real property tax abatements and, in some cases, the issuance of tax exempt bonds. <http://www.ocnyida.com/>

Orange County Partnership

40 Matthews Street, Suite 108 Goshen NY, 10924
(845)-294-2323

The Orange County Partnership is a private, not-for-profit economic development agency that serves as the one-stop resource for businesses development in Orange County, NY. Its team of economic development professionals works with commercial real estate brokers, developers, site selection firms and regional and statewide economic development agencies to find the most advantageous and cost-effective locations for corporate attractions and expansions.

<http://www.ocpartnership.org/index.asp>

Orange County Business Accelerator

New York International Plaza, 4 Crotty Lane, Suite 100, New Windsor, NY 12553
(845)-220-2208

The Orange County Business Accelerator (OCBA) is a partnership between Orange County Government and the Orange County Industrial Development Agency. This partnership is aimed at fostering prosperous new businesses in Orange County. The OCBA's purpose is to help businesses extend their reach far beyond the borders of Orange County and simultaneously grow Orange County into the most business-friendly environment in the Hudson Valley. <http://theaccelerator.business/>

STARTUPNY/MSMC/City of Newburgh

StartUpNewburgh, 319 Powell Ave, Newburgh, NY 12550
(845)-569-3227

STARTUPNY offers new and expanding businesses in New York State the opportunity to operate tax-free for up to 10 years. The qualifying businesses need to partner with a New York State college or university and must create new jobs that contribute to the economic development of the local community. Eligible businesses include educational and training products, new educational delivery platforms, health and fitness products and software, healthcare business intelligence and analytics products, medical device development and testing, pharmaceutical manufacturing, market research in social, health and educational areas, biotech, green products, agricultural and food production, media products, integration of fitness, education, life science and business opportunities. For more info contact:

<http://startup.ny.gov/>

<http://startup.ny.gov/map-school/mount-saint-mary-college>

<http://james.raimo@msmc.edu>

6. Property Research Resources



City of Newburgh's Assessor's Office

83 Broadway, Newburgh, NY

(845)-569-7333

The Assessor's Office has current data on all properties in the City of Newburgh. This office is also a good source of information on exemptions, sales data and assessment questions. <http://www.cityofnewburgh-ny.gov/assessor>

City of Newburgh's Code Compliance Department

123 Grand Street, Newburgh, NY

(845)-569-7400

The City's Code Compliance Department is responsible for enforcing the regulations of the City Code.

<http://ecode360.com/NE1082?needHash=true> The department also handles questions about zoning, permits and inspections. The Code Department <http://www.cityofnewburgh-ny.gov/buildingcode-enforcement> has files on each property in the City of Newburgh. These files can be inspected with a FOIL (Freedom of Information Law) request obtained through the City Clerk's Office at City Hall, 83 Broadway, Newburgh, NY (845)-569-7311.

City of Newburgh's Planning and Development Office

83 Broadway, Newburgh, NY

(845)-569-9400

The Planning and Development Office manages a variety of services and programs. The office is responsible for long-term planning, economic and community development (including Community Development Block Grants – CDBG - programs), zoning implementation and the marketing of city-owned properties. <http://www.cityofnewburgh-ny.gov/planning-development>

City of Newburgh's City Historian

123 Grand Street, Newburgh, NY
(845)-569-8090

The City Historian has access to a wealth of information about the City of Newburgh's past. The historian can research specific properties in Newburgh – especially those within the East End Historic District – and has a storehouse of old and rare photographs. The City Historian is available Tuesday through Thursday from 1:00 pm until 4:00 pm.

<http://www.cityofnewburgh-ny.gov/city-historian>

Zoning Map & Code for the City of Newburgh

(Revised in 09/2015)

In July of 2015, the Newburgh City Council approved the new zoning update, effective September 2015. The new zoning introduced a Form-Based Code, revised district definitions, and streamlined the application process for the land use boards. The revised zoning map & code:

<https://ecode360.com/10875666>

City of Newburgh Map Gallery

The City of Newburgh provides a useful array of maps – everything from a relatively straight-forward street map to a map of the city's fire hydrant locations – on its website. Maps can be viewed and/or downloaded. Printed copies and custom-sized maps can also be ordered.

<http://www.cityofnewburgh-ny.gov/gis-mapping/pages/map-gallery>

City of Newburgh Tax Maps

Tax Maps for entire City of Newburgh can be viewed, printed and/or downloaded.

<http://www.cityofnewburgh-ny.gov/assessor/pages/tax-map>

City of Newburgh 1980 East End Historic District Inventory

The last complete inventory of Newburgh's East End Historic District occurred in 1980. The inventory of the structures – arranged by street address – contains a property description for each building in the historic district. Although the descriptions are somewhat dated, some valuable information – especially for a potential purchaser – can still be culled from the inventory's spreadsheet. (It should be noted that the color-coded designations are no longer applicable.) <http://www.cityofnewburgh-ny.gov/sites/newburghny/files/file/file/histdist-1980inventorydatabasefinal3-8-11.pdf>

Land Use Boards of the City of Newburgh

83 Broadway, Newburgh, NY
845-569-7380

The new zoning (effective as of September 2015) centralized and streamlined applications to the Land Use Boards (Architectural Review Commission, Planning Board,

Zoning Board of Appeals and the Conservation Advisory Council). Applicants can contact one person – the Land Use Boards Secretary – to shepherd them through the application process.

- **Architectural Review Commission (ARC) for the City of Newburgh**
The ARC has the power to approve or disapprove demolition, relocation, new construction, or exterior alteration that affects properties within the historic and design districts in the City of Newburgh. Applicants proposing changes to exterior features within an historic or design district must obtain a Certificate of Appropriateness from this commission before proceeding with any exterior renovation work. <http://www.cityofnewburgh-ny.gov/architectural-review-commission>
- **Planning Board (PB) for the City of Newburgh**
The Planning Board is responsible for ensuring compliance with all appropriate land development regulations and consistency with the City's adopted planning and policy documents. The seven-member Planning Board reviews and approves site plans, planned developments, subdivisions, etc. <http://www.cityofnewburgh-ny.gov/planning-board>
- **Zoning Board of Appeals (ZBA) for the City of Newburgh**
The ZBA receives applications for area and use variances to the zoning laws of the City of Newburgh. Applicants must demonstrate that a substantial hardship has been created by the zoning law and that the hardship would be alleviated by a variance to the zoning regulations. <http://www.cityofnewburgh-ny.gov/zoning-board>
- **Conservation Advisory Council (CAC) for the City of Newburgh**
The CAC makes recommendations to the Planning Board when there are issues affecting the City's natural resources (i.e., wetlands, open spaces, drinking water sources, urban forests, coastal areas and air quality). <http://www.cityofnewburgh-ny.gov/conservation-advisory-council>

Orange County's Office of Real Property - Parcel Search - Image Mate Online

Image Mate Online provides comprehensive information about parcels in the City of Newburgh (and throughout Orange County) as collected from local assessment records. Users can search for a property by the owner's name, address or tax map number (section, block and lot). This service offers information on a property's inventory (square footage, lot size, etc.) as well as sales information, property tax information, assessment figures, ownership information, tax map access and even a photograph of the property.

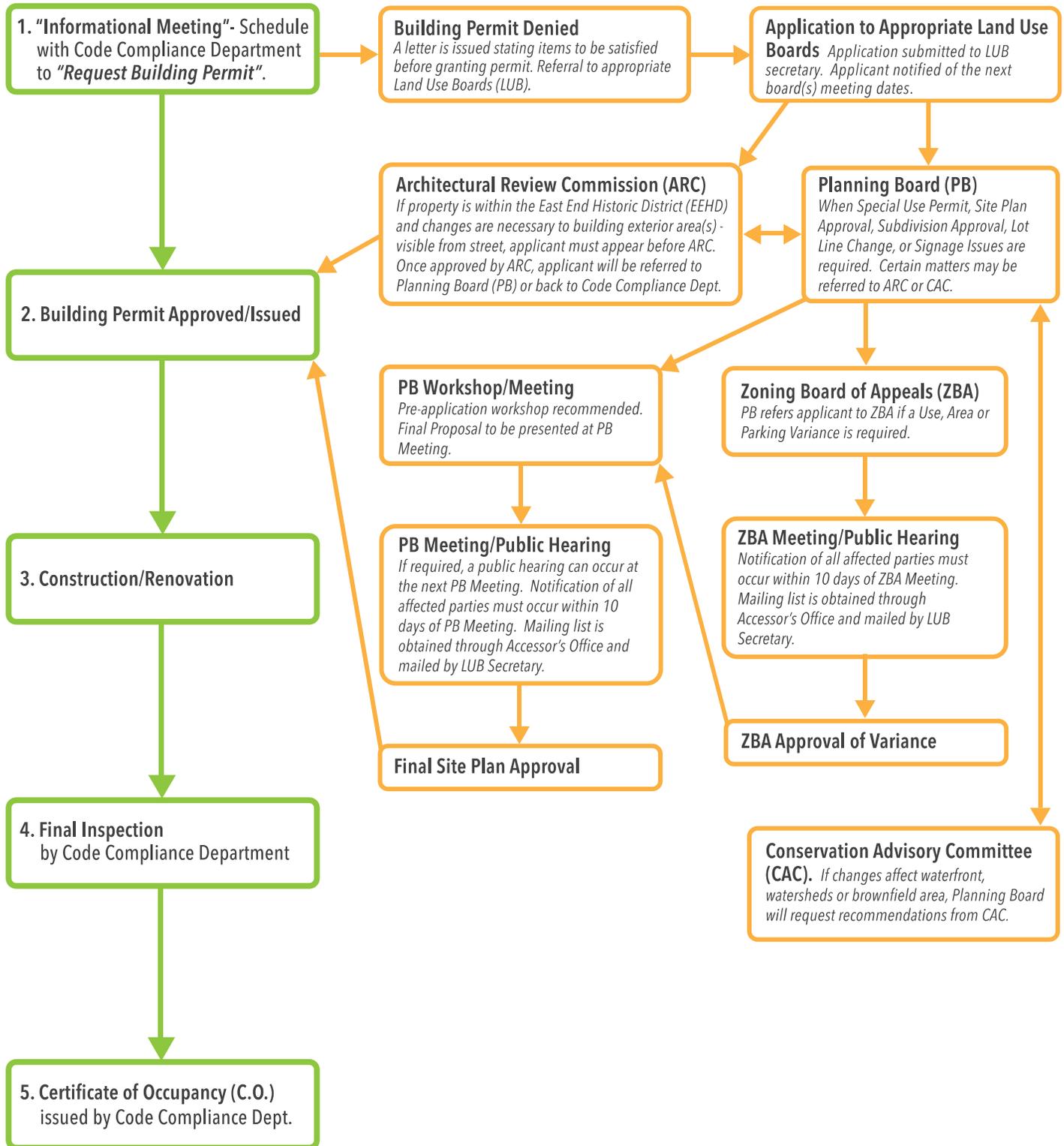
<http://www.orangecountygov.com/content/124/1368/4136.aspx>

Orange County Clerk's Office - IQS Online Records Search

Orange County Clerk's Office offers an online search of publicly recorded documents in Orange County. Users can search for recorded documents (deeds, mortgages, etc.) and also print a copy of the documents. Users can sign up for a 90-day subscription fee for \$150 or use as a "guest", incurring a \$15 fee for 15 minutes of access time.

<https://searchiqs.com/nyora/>

7. Building Permit Process



NOTES



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