

APPLICATION FORM

Applicant

Please complete this application carefully. Incomplete or unsigned applications will be disqualified.

How did you hear about BNS? _____

Last Name: _____

First Name: _____ M.I.: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Tel #: (_____) _____

Bus Tel #: (_____) _____

Cell Tel #: (_____) _____

Email: _____@_____. _____

Senior (60+): Y ___ No ___ Veteran: Y ___ N ___

Years at Property: _____ Number of Units: _____

of Persons in Household: _____

Owner-Occupied: Y ___ N ___

Monthly Mortgage Payment: \$ _____

Employer: _____

Employer Address: _____

City: _____ State: _____ Zip: _____

Years at Job: _____

Annual Salary: \$ _____ Overtime: \$ _____

Other Income: \$ _____ Source: _____

Other Income: \$ _____ Source: _____

Amount in Checking: \$ _____

Amount in Savings: \$ _____

Credit Authorization

By signing this application, I hereby authorize BNS to obtain a copy of my credit report as part of my application for the Project HELP Grant, if I am selected, and upon review of my documents.

I certify that all answers given in this application are correct and true to the best of my knowledge. I further understand that false or inaccurate answer(s) will constitute grounds for the rejection of my application.

Applicant Signatures

Date: _____/_____/_____

Applicant(s) Signatures

Date: _____/_____/_____



PROJECT HELP

**Senior Home Emergency
Loan Program**

**Administered by
Brooklyn Neighborhood
Services**

**1012 Gates Avenue, 1st floor
Brooklyn, NY 11221**

(718) 919 - 2100

or visit the BNS website at

www.bnscdc.org

***Oversight: The New York City Housing
Preservation and Development (HPD)***

HOME EMERGENCY LOAN PROGRAM (PROJECT HELP)

Please read the info below carefully before you submit your application.

Brooklyn Neighborhood Services (BNS) will administer the Home Emergency Loan Program (Project HELP) to homeowners who need emergency repairs. Funds are made available by the New York City Housing Preservation and Development (HPD).

OWNER-OCCUPIED HOME REPAIR GRANT

BNS will provide conditional grant to owner(s) of 1-4 family homes within the Brooklyn Community to complete emergency home repairs. Applicants will be selected on a first-come, first-serve basis.

Grant Limit

Up to \$20,000 (Awarded based on construction needed)

Eligibility

At a minimum, applicants must meet the following requirements to be considered:

- Be 60 years of age or older
- Own a 1-4 family home that meets financial guidelines according to the NYC Real Estate Standards and that needs Emergency Repairs, as defined in the program
- Own and occupy the property requiring repairs for at least 2 years
- Be a resident of New York City
- No ownership of additional properties in NYC
- Meet household size and income requirement
 - At or below 120% AMI (see chart)
- Be current in property taxes and water bills
- Have current homeowner's insurance

Household Size and Income Guidelines:

Family Size	120% Household Income
1-person household	\$87,720
2-person household	\$100,200
3-person household	\$112,680
4-person household	\$125,160
5-person household	\$135,240

Family size and household income are based on FY 2018 adjusted Area Median Income calculations established by the U.S. Department of Housing and Urban Development (HUD).

ELIGIBLE REPAIRS

- Plumbing-Sewer and Water Main Emergency Repairs, Gas Emergencies, Water Leaks and related repairs
- Roof and windows
- Electrical Repairs
- Boiler Replacement/Conversions
- Lead/Paint Abatement
- (Damaged)Walls & Ceilings Replacement
- Handicap-Accessible Bathroom/kitchen/entranceways
- Handicap-Accessible Entry and egress, including door widening, staircase accessibility
- Sidewalk repairs for Violation or demonstrated tripping hazard limited to 3 flags/Outdoor ramps; and/or
- Exterior Envelope Repairs (includes window lintels)

CONDITIONAL LOAN

A lien in the form of a conditional mortgage will be placed on the property for ten (10) years. Owner must continuously occupy at least one unit of the property as a primary residence during the term of this loan (10 years). No repayment is required unless the property is sold or refinanced during the term of the conditional loan. Repayment in full (100% of the grant amount) will be required at point of sale or cash-out refinance prior to the sixth (6th) anniversary of the closing date. Upon the sixth (6th) anniversary of the closing date, the grant will be reduced yearly by 20% (1/5th) until year ten (10).

HOW TO APPLY:

- Visit our office: Complete an application and Intake form and sign all pages in person.
- (website): Print application - you must submit the original in person in the office.
- Submit all the documents required and proof pertaining to your household.
- Schedule an appointment for review and construction inspection/contractor selection
- If eligible, applicant will have an appointment to meet with the loan officer.