

## APPLICATION FORM

How did you hear about BNS ? \_\_\_\_\_

Last Name \_\_\_\_\_

First Name \_\_\_\_\_ M.I. \_\_\_\_\_

Address \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Tel # ( ) \_\_\_\_\_

Bus Tel # ( ) \_\_\_\_\_

Cell Tel # ( ) \_\_\_\_\_

Email: \_\_\_\_\_

Years at Property: \_\_\_\_\_ # of Units \_\_\_\_\_

# of People in the Household \_\_\_\_\_

Owner-Occupied: Y \_\_\_\_\_ N \_\_\_\_\_

Current Monthly Mortgage Payment  
\$ \_\_\_\_\_

Employer: \_\_\_\_\_

Employer Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Years on the Job: \_\_\_\_\_

Annual Salary: \$ \_\_\_\_\_

Other Income: \$ \_\_\_\_\_ Source: \_\_\_\_\_

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## CREDIT AUTHORIZATION

By signing this application, I hereby authorize Brooklyn Neighborhood Services (BNS) to obtain a copy of my credit report as a part of the application process.

I certify that all responses stated in this application are correct and true to my knowledge. I further understand that false and/or inaccurate responses Will lead to immediate disqualification of my application.

\_\_\_\_\_  
Applicant Signature

Date: \_\_\_\_\_



BROOKLYN  
NEIGHBORHOOD SERVICES



**Affordable Home Ownership  
Development Program**

**2024-2025 Home Improvement Projects**

**Program Administrator**

**Brooklyn Neighborhood Services**

**20 Bancroft Place**

**Brooklyn, New York 11233**

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*Empowering Neighborhoods Across Brooklyn*

## EMERGENCY HOME REPAIR PROGRAM

Brooklyn Neighborhood Services will administer 'Conditional Grants' up to \$50,000.00 to income-qualified homeowners, of one and two-unit homes, in Brooklyn and Queens. The purpose of the grant is to make the necessary emergency repairs in your home, to avoid dangerous and/or hazardous living conditions. Applications will be reviewed on a first-come, first-serve basis.

### ELIGIBILITY

Property must be one or two-family home, that meets financial guidelines according to the NYC Real Estate standards and that need Emergency Repairs as defined in the program.

Must own and physically occupy the property requiring repair for at least 2 years

Property must be in either Brooklyn or Queens

Cannot own additional properties in NYC

Households earning no more than 100% of the HUD Low Income Limits for Kings and Queens counties, adjusted by family size.

Must be current on all property taxes & water bills

Must have current Homeowner's Insurance

Must submit a fully completed application accompanied by ALL REQUIRED DOCUMENTS.

## HOUSEHOLD SIZE & INCOME GUIDELINES

Family Size	Eligible Income
1-person household	\$112,080
2-person household	\$ 128,160
3- person household	\$144,120.
4-person household	\$160,080
5-person household	\$172,920

### ELIGIBLE REPAIRS

- ◆ Plumbing work
- ◆ Sewer & Water Main emergency repairs
- ◆ Gas emergencies
- ◆ Water leaks and related repairs
- ◆ Roof and window replacements
- ◆ Electrical repairs
- ◆ Boiler replacement/conversions
- ◆ Damaged Walls & Ceiling repairs
- ◆ Handicap-Accessible installations
- ◆ Bathroom, Kitchen, Entryway and Stoop repairs
- ◆ Sidewalk repairs for violations or demonstrated tripping hazards
- ◆ Ramp installations
- ◆ Exterior Envelope repairs (includes window lintels)

## REQUIRED DOCUMENT CHECKLIST

- \_\_\_ Completed , signed and dated application form
- \_\_\_ Valid Photo ID
- \_\_\_ Current mortgage statement
- \_\_\_ Deed
- \_\_\_ Most recent water bill
- \_\_\_ Current property tax statement
- \_\_\_ Most recent (2 months) paystubs
- \_\_\_ Most recent (2 years) tax returns (all pages)
- \_\_\_ Most recent (2 years) W2's
- \_\_\_ Most recent ( 2 months) bank statements
- \_\_\_ Award letter (s), Disability, Social Security etc. (if applicable)
- \_\_\_ Alimony (if applicable)
- \_\_\_ Maximum amount of liquid assets (i.e. Savings) \$15,000.00
- \_\_\_ Homeowner's Insurance
- \_\_\_ Rental lease (if applicable) NOTE: Income from rent is calculated into maximum household income

### CONDITIONAL GRANT TERMS

A lien in the form of a conditional mortgage will be placed on the property for ten (10) years. The 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