

# TOWN OF HAMBURG

Department of Community Development

6100 South Park Avenue, Hamburg, New York 14075

(716) 648-6216 \* Fax: (716) 648-0151

Director of Community Development: Christopher Hull

Supervisor: Steven J. Walters



Council Members: Joseph A. Collins; Jonathan G. Gorman; Amy J. Ziegler

## 2011 Program Year

Dear Prospective Applicant:

You have expressed interest in purchasing a new **single-family** home through the Town of Hamburg's Hometown Housing "New Construction In-Fill" Conditional Grant Program for **First Time Homeowners**. In order for the Town of Hamburg to determine eligibility for this program, you **MUST** complete and send back the *three (3)* enclosed forms labeled "A" and "B", the Certification Form labeled "C". In addition to these three (3) forms, you are required to forward the specific **income verification documentation (copies of all documents only)** that pertains to your specific income situation.

In order to become an eligible applicant for this program, you must satisfy certain income requirements as mandated by the United States Department of Housing and Urban Development (HUD) and the Town of Hamburg. **The following income restrictions are base on figures received from the United States Department of Housing and Urban Development (HUD) and were last updated May 31, 2011.** *To purchase a single-family home, a families **gross** income cannot be greater than that shown on the following chart.* (Gross Family Income includes all members of a household and a percentage of all bankable funds, stocks, bonds, annuities, land value etc). **Income qualification will again be verified prior to actual mortgage qualification/application and home closing as required by the program rules and regulations for this program.**

### MAXIMUM ALLOWABLE INCOME

<u>FAMILY SIZE:</u>	<u>MAXIMUM INCOME</u>	
1	\$36,600	
2	\$41,800	
3	\$47,050	
4	\$52,250	{These income limits are due to change any time now by HUD}
5	\$56,450	
6	\$60,650	
7	\$64,800	
8 or more	\$69,000	

Once your income has been verified and you are approved or denied by the Town of Hamburg for this program you will be sent correspondence advising you of your status (approved, denied, more information required). **Notifications pertaining to application approval status may take as long as two (2) weeks or more, depending upon the level of cooperation and documentation you provide to our office for program purposes.** If for any reason, a determination of your current gross income cannot be made, your application will be returned for further information and/or an extension of time through which the income verification process will be required.

***{The Town of Hamburg Department of Community Development has the sole authority to approve or deny program applications and/or to request further documentation and/or extend time frames required for making income determinations.}***

No application for assistance will be accepted/processed for any person(s) who has/have previously owned a home or was listed on a deed as co-owner. Certain circumstances such as divorce can still make an applicant considered first time homeowner under specific conditions (contact us for further information).

No application for assistance will be accepted/processed for any person(s) who has/have entered into a contract of sale for a home or are in the process of bidding on a home. Eligible homes built through this program will be limited to single-family dwellings. For this program, no two-family homes, condominiums, or townhouses will be built. If it is later determined that a contract of sale was entered into or negotiations were initiated for a specific home prior to town programmatic approval, the programmatic approval will be revoked and no assistance will be provided for through this program.

*Any home purchased through the Town of Hamburg Hometown Housing Program must meet a purchase amount utilizing our “but for” underwriting standard. That is, we must conclude that the assistance is needed to make the transaction feasible and affordable and that it could not happen “but for” the assistance. The total value of the primary mortgage and the Town of Hamburg Note and Mortgage cannot exceed 96% of the homes appraised value as determined by our office.*

Applicants whose verified income falls within the specified income range will be programmatically approved and instructed to proceed with program procedures. Program procedures include but are not limited to the following:

- 1) Programmatic approval
- 2) Mortgage Pre-qualification.
- 3) Home contract.
- 4) Full mortgage application and qualification.
- 5) Mortgage commitment.
- 6) Conditional Grant Commitment.
- 7) Home construction start.
- 8) Construction and inspections.
- 9) Home construction complete.
- 10) Home closing.

Approved applicants will have grant funds committed to them on a first-come/first-served basis based upon a mortgage approval for a minimum of the contract purchase price after subsidy. **Building lots for this “in-fill new construction” program will be assigned by the Department of Community Development. Applicants will not have the opportunity to choose their own building lots due to lot ownership.**

*Contracts for home construction will be by and between the “Builder/Developer” and the approved applicant(s). The Town of Hamburg is NOT responsible or liable for contracts executed through this program and the Town of Hamburg, The United States Department of Housing and Urban Development, The State of New York or the County of Erie are NOT responsible or liable for any breach of contract, accident liability or any and all damages which might arise from your participation with this program.*

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**Programmatic approvals issued through this program DO NOT  
guarantee commitment of grant funds to the approved applicant(s)!**

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In addition, per the Hometown Housing Program rules and regulations a mandatory live-in requirement of **ten years** accompanies the conditional grant. This is a **first-time homeownership** program with grant amounts being offered between twenty-five thousand (\$25,000.00) dollars AND forty thousand (\$40,000.00) dollars depending on the availability of grant funds for this program. The grant funds are utilized for “**mortgage principal reduction**”. If the home is sold, transferred or has title changed within the ten (10) year live-in period, the conditional grant

funding must be re-paid **in full**. Also, the home **MUST** be your principal place of residence for the entire live-in period (ten years) or the grant funding must be re-paid **in full**. **(Other mortgage conditions will apply and will also have the repayment in full stipulation applied to them)**.

While it is necessary for all applicants to have a specified maximum income level in order to qualify for this program, **it is also necessary for the applicant to possess an income necessary to qualify for and secure a mortgage**. For determining this factor, lending institutions will utilize basic credit information such as debt to income ratio, credit reports, bankability, etc. In addition, qualified applicants cannot have more than a specified amount in annuities/stocks/land value in their possession/name nor can you have owned a home previously.

Enclosed are the three forms (A, B and C) that **MUST** be completed and returned by each applicant. In addition, we have also enclosed a listing of income verification documents that are required. Only applications that have Form A, B and C along with a copy of the **2010** federal tax return (Federal Form 1040, 1040A, 1040EZ etc. with all pertinent schedules), a copy of the **2010** New York State tax return (with all pertinent schedules), current employer payroll verification and all other verifications listed on the required documentation page **for all members of the household** will be accepted. All others will be returned as incomplete!

- ★ **INCOMPLETE APPLICATIONS WILL BE RETURNED TO THE SENDER**
  
- ★ **ONLY ONE APPLICATION WILL BE ACCEPTED PER FAMILY**
  
- ★ **PROGRAMMATIC APPROVALS ISSUED THROUGH THIS PROGRAM DO NOT GUARANTEE COMMITMENT OF GRANT FUNDS TO THE APPROVED APPLICANT**
  
- **Program funding is NOT currently available. However, we are working on the purchase of two vacant lots that we will be able to build on. At that time, we may be able to secure the required grant funding. Contact the Department of Community Development for more information.**
  
- Grant units available for this Hometown Housing “New Construction In-Fill” Program are expected to be committed very quickly. Once all of the current program year grant units have been committed, a waiting list will be initiated for further funding. **When you have completed the two questionnaires (A and B) and the Certification Form (C) and have compiled your complete income verification documents, please either deliver or mail them to:**

Hometown Housing Program “New Construction” Application  
c/o Town of Hamburg  
Department of Community Development  
6100 South Park Avenue  
Hamburg , New York 14075

If you have any questions about this letter or forms please contact the:

Town of Hamburg  
Department of Community Development  
6100 South Park Avenue  
Hamburg, New York 14075  
(716) 648-6216 (Phone)  
(716) 648-0151 (Fax)

**\*\*\*AS A REMINDER\*\*\***

No application for assistance will be accepted/processed for any person(s) who has/have previously owned a home or was listed on a deed as co-owner. Program participants will be selected on a *first-come, first-served basis* based upon mortgage approval for an amount that is at minimum equal to the proposed contract purchase price after subsidy. The Town of Hamburg is NOT responsible or liable for contracts executed through this program and I also understand that the Town of Hamburg, The United States Department of Housing and Urban Development, The State of New York or the County of Erie are NOT responsible or liable for any breach of contract, accident liability or any and all damages which might arise from your participation with this program. Programmatic approval issued through this program DO NOT guarantee commitment of grant funds to the applicant(s)!

**\*\*\*\*\*IMPORTANT CONFIDENTIALITY INFORMATION\*\*\*\*\***

We have also included with this application packet, a “**Consent to Release Confidential Information**” form. If you would like us to speak with your realtor, bank or anyone else pertaining to your application and/or status, you MUST completely fill out this form and return it to the Department of Community Development with your completed program application. Each file pertaining to this program is confidential. An example of this would be if you are working with a realtor to search for a home and they call our office to get program details or information for you as an applicant. The realtor (or other designated person(s)) would have to have had been designated on the Request for Release of Confidential Information form by you as the applicant. Without the completed form we cannot discuss your file with anyone else, even family members that are not directly included within the application itself. If you have any questions about the Consent to Release Confidential Information form, please contact our office at the number listed above.

*(After program approval through completion of required grant conditions or one (1) year after program denial, all applicant information and documentation will be shredded for security and confidentiality purposes)*

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**IMPORTANT REMINDERS**

**Any home purchased through the Town of Hamburg Hometown Housing Program must meet a purchase amount utilizing our “but for” underwriting standard. That is, we must conclude that the assistance is needed to make the transaction feasible and affordable and that it could not happen “but for” the assistance.**

**The total value of the primary purchase mortgage and the Town of Hamburg’s secondary Note and Mortgage cannot exceed 96% of the homes appraised value as determined by The Town of Hamburg Department of Community Development. This statement explains that you, the home buyer, are required to expend approximately 4% of the total cost of the dwelling with your own funding. This is NOT a total purchase subsidy program. You will be responsible for a small portion of the costs associated with the purchase of a dwelling through this program, including closing costs. If you have any questions about this statement, please contact our office immediately!**

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I/We, \_\_\_\_\_ hereby authorize the Town of Hamburg  
[Client(s) Name(s)]

Department of Community Development to *release/obtain* information *to/from* (attorney, lender, realtor, etc.) for the purpose of expediting my process and/or progress through the Town of Hamburg Hometown Housing Program.

Name: \_\_\_\_\_  
(1<sup>st</sup> Contact)

Name: \_\_\_\_\_  
(2<sup>nd</sup> Contact)

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

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

Phone #: \_\_\_\_\_

Phone #: \_\_\_\_\_

Relationship: \_\_\_\_\_

Relationship: \_\_\_\_\_

*[If more contact information needs to be listed, please write the contact(s) on back of this form and place a check-mark here \_\_.]*

for the purpose of the following listed program/reason:

\_\_\_\_\_  
\_\_\_\_\_

This release will allow the Department of Community Development to discuss my file/case with the above named person(s) for the program/reason listed.

- 1) With my signature below, I understand that I waive any confidentiality I had with the Town of Hamburg Department of Community Development.
- 2) With my signature below, I understand that the Town of Hamburg, The United States Department of Housing and Urban Development, The State of New York or the County of Erie, its employees or agents are NOT responsible or liable for any breach of confidentiality, liability or damage which might arise from release of confidential information.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

STATE OF NEW YORK)  
COUNTY OF ERIE) SS:

On the \_\_\_\_ day of \_\_\_\_\_, in the year \_\_\_\_, before me, the undersigned, a notary public in and for said state, personally appeared \_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

\_\_\_\_\_  
Notary Public

**FORM "A": Applicant(s) Information (NEW CONSTRUCTION; IN-FILL)**

**Full Name:** \_\_\_\_\_ **SS#:** \_\_\_\_\_

**Partner/Spouse**  
**Full Name:** \_\_\_\_\_ **SS#:** \_\_\_\_\_

**Former Name(s) if divorced or other:** \_\_\_\_\_

**Maiden Name(s) if divorced or other:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
\_\_\_\_\_

**Phone Number:** **H:** \_\_\_\_\_ **W:** \_\_\_\_\_

**Phone Number:** **H:** \_\_\_\_\_ **W:** \_\_\_\_\_

**Total number of persons (not limited to family members) to reside at home to be purchased:** \_\_\_\_\_

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

**Address:** \_\_\_\_\_

**Occupation:** \_\_\_\_\_ **Hourly Rate:** \_\_\_\_\_ **Start Date:** \_\_\_\_\_

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

**Address:** \_\_\_\_\_

**Occupation:** \_\_\_\_\_ **Hourly Rate:** \_\_\_\_\_ **Start Date:** \_\_\_\_\_

**Part-Time Employment:** \_\_\_\_\_ **Rate:** \_\_\_\_\_ **Start Date:** \_\_\_\_\_

**Part-Time Employment:** \_\_\_\_\_ **Rate:** \_\_\_\_\_ **Start Date:** \_\_\_\_\_

**Current GROSS (not net) Annual Income for ENTIRE household:** \_\_\_\_\_

**Have you (your partner) ever owned a home, mobile home or been listed on a deed as an owner or co-owner?**  
**YES: \_\_\_ NO: \_\_\_ YES: \_\_\_ NO: \_\_\_ {If "yes" please attach sheet of paper with explanation}**

**I/WE have over \$5,000.00 in value of any/all of the following: Savings; Checking; Annuities; Stocks; home or land value: YES: \_\_\_ NO: \_\_\_ {If yes, a % of bankable funds and assets is considered income}**

**(Attach copy of 2010 Federal and State Tax Returns)**

**(Attach copies of the four most current pay stubs for each person in household employed)**

**(Attach all other income verification documents required; see attached list (COPIES ONLY))**

**FORM "B"**  
**Department of Housing & Urban Development (HUD)**  
**Data Collection Purposes ONLY**

**Ethnicity:** (Select only one)      **Hispanic or Latino:** \_\_\_\_\_

**Not Hispanic or Latino:** \_\_\_\_\_

**Race:** (Select one or more)      **American Indian or Alaska Native:** \_\_\_\_\_

**Asian:** \_\_\_\_\_

**Black or African American:** \_\_\_\_\_

**Native Hawaiian or Other Pacific Islander:** \_\_\_\_\_

**White:** \_\_\_\_\_

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**Person (s) to reside in home and age(s):**

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

**Name:** \_\_\_\_\_      **Age:** \_\_\_\_\_

Total number of persons to reside in home to be purchased: \_\_\_\_\_

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This information will ***NOT*** be used in the selection of program participants. All housing is available on an Equal Opportunity Basis. The Town of Hamburg heeds all Federal and State Fair Housing Laws as well as having its own Fair Housing Ordinance. In addition, the Town of Hamburg is under contract with Housing Opportunities Made Equal (HOME) to further Fair Housing within the town. For more information on Fair Housing, please contact the Town of Hamburg or Housing Opportunities Made Equal. For a brochure on the Town of Hamburg's efforts pertaining to Fair Housing, please contact 648-6216.

**FORM "C": Certification Form (NEW CONSTRUCTION IN-FILL)**

**With (my)(our) signature(s) below the following is specifically understood and agreed to:**

- 1) (I)(We) have read and completely understand all information provided within this application/package.
- 2) The information provided within Forms "A" & "B" is true and accurate to the best of my knowledge. I understand that Section 1001 of Title 18 of the United States Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to matters within its jurisdiction.
- 3) (I)(We) also certify that all financial information accompanying this program application is true and accurate. If upon further review, information that was provided to the Town of Hamburg for program purposes is found to be false, I understand that any of the following circumstances can be activated:
  - A) Criminal proceedings will be commenced.
  - B) If "Programmatic Approval" for the Hometown Housing Program was awarded, I understand that the Programmatic Approval will be revoked and criminal proceedings will be commenced.
  - C) If a home was obtained through the Hometown Housing Program, I understand that foreclosure proceedings will be commenced on the home purchased and criminal proceedings will be commenced.
- 4) (I)(We) hereby authorize the Town of Hamburg Department of Community Development to investigate any and all information provided within this Hometown Housing Program application.
- 5) (I)(We) hereby understand that this is a First-Time Homeownership Program and that (I)(We) have not owned a home in the past, do not currently own a home/mobile home or have not been or are not listed on a deed for any purpose. In addition, (I)(We) are not currently in the process of purchasing a home, are not under contract for purchase of a home, are not bidding on a home, have been negotiating for a home, nor have entered into a "Contract of Sale" for an existing or newly built home.
- 6) I/We hereby consent to the sharing among you of any credit information which you obtain for the purpose of processing my\our application for the Town of Hamburg Housing Hometown Housing Program. I/We waive any rights which I/We may have to keep that information confidential so long as it is shared only among you for determining my eligibility to receive a Conditional Grant through this program. I/We also agree to hold harmless the Town of Hamburg from any claims for damages for use of that information in the manner provided by this waiver.

NOTICE TO APPLICANT(S): By signing this form you consent to lenders sharing credit information about you to process this application.

**Form "C": Certification Form "Continued" (NEW CONSTRUCTION IN-FILL)**

- 7) I\We hereby consent to the sharing among you of any employment information which you obtain for the purpose of processing my\our application for the Town of Hamburg Housing Hometown Housing Program. I\We waive any rights which I\We may have to keep that information confidential so long as it is shared only among you for determining my eligibility to receive a Conditional Grant through this program. I\We also agree to hold harmless the Town of Hamburg from any claims for damages for use of that information in the manner provided by this waiver.

NOTICE TO APPLICANT(S): By signing this form you consent to employers sharing employment information about you to process this application.

- 8) I\We acknowledge the receipt of the "Consent for Release of Confidential Information Form".

**ATTENTION ALL APPLICANT(S): This form MUST be signed AND notarized prior to submission to the Town of Hamburg Department of Community Development. Applications without signatures and/or notaries will be returned as incomplete.**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

STATE OF NEW YORK)  
COUNTY OF ERIE) SS:

On the \_\_\_ day of \_\_\_\_\_, in the year \_\_\_, before me, the undersigned, a notary public in and for said state, personally appeared \_\_\_\_\_, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

\_\_\_\_\_  
Notary Public

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## ***TOWN OF HAMBURG HOMETOWN HOUSING HOME PROGRAMS INCOME VERIFICATION REQUIRED DOCUMENTS***

### ***(PROVIDE COPIES ONLY)***

- 1) Copy of **2010** federal and state income tax filings, **including all schedules and 2010 W-2's**.
- 2) Verification of checking and savings accounts, interest and annuities.  
(Provide last two months statements from your financial institution for all accounts for all members in household).
- 3) Verification of employment (**four most recent pay stubs for all persons employed in household who are 18 years of age or older**).
- 4) Verification of benefits (**Benefit Statement from source required**):
  - a) Social Security
  - b) Pension
  - c) SSI
  - d) Disability
  - e) Alimony/child support  
**(Include court documents/transcripts detailing payments of support)**
  - f) Food stamps/HEAP/Etc.
  - g) Veterans
  - h) Unemployment
  - i) Welfare
  - j) Insurance dividends
  - k) Other
- 5) Verification of land owned (Deed or title to property).
- 6) Verification of Certificates of Deposit (Produce all financial documentation).
- 7) Verification of all other income from insurance policies, annuities, settlements, etc (provide all relevant documentation).
- 8) Copies of divorce settlement papers, if applicable. (**Include court transcripts detailing split of assets and child custody if applicable**).

**Please submit all documentation that applies for any/all members of your household!**