

HAMBURG COMMUNITY DEVELOPMENT

6100 South Park Avenue * Hamburg * New York * 14075
(716) 648-6216 * www.townofhamburgny.com/community-development
Director: Christopher Hull * Assistant Director: Timothy J. Regan

Hamburg Town Supervisor: Supervisor James M. Shaw

Councilman Thomas Best, Jr. * Councilwoman Elizabeth Farrell * Councilman Michael Mosey * Councilman Michael Petrie



2019 Program Year Mobile Home Renovation Loan Program Application

Thank you for your interest in the **Town of Hamburg's Mobile Home Renovation "Loan" Program**. We are pleased to include the attached program application packet. Should you decide to apply for this program, fully complete the enclosed application and compile the required income verification documents as listed on the second last page of this package, (**Exhibit "A"**). Once you have completed the application and have compiled all of the required income documents, please call Timothy Regan, Assistant Director of Community Development, at 648-6216 so that he can arrange a meeting with you to go over important items you will need to know about this program, including our approval process, inspection procedures, contractor selection and any waiting list that may be in place for program funding.

This owner-occupied, **Mobile Home Renovation "Loan" Program** is offered by the Town of Hamburg through its Department of Community Development and is funded by the United States Department of Housing and Urban Development (HUD) through the town's Community Development Block Grant (CDBG) program. **The funding for this program has been targeted for elimination by the current administration in Washington.** Program funding for this program may not be available when you apply. We cannot guarantee the availability for use during the 2019 program year. This will require us to initiate a waiting list for entry into this program. Any waiting list for program funding will be based upon priority improvements and income status. If you are funded through this program, all contracts for renovation work to be completed will be between yourself and the contractor/worker you select to complete the work approved through this program. In addition, no work or activity can be initiated at your dwelling prior to authorization by the Department of Community Development. As a point of information, eligible contractors/workers are not assigned nor recommended by the Town of Hamburg or the Department of Community Development. Finally, when funded, our program works very efficiently and allows for approved repairs to be completed at your dwelling, which in turn allows you/your family to live within a decent, safe, and improved environment.

Again, this is a **loan** program. Interest rates vary based upon the income brackets below:

<u>FAMILY SIZE</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
1% Loan Maximum Income:	\$26,950	\$30,800	\$34,650	\$38,450	\$41,550	\$44,650	\$47,700	\$50,800
2.5% Loan Maximum Income:	\$35,035	\$40,040	\$45,045	\$49,985	\$54,015	\$58,045	\$62,010	\$66,040
4% Loan Maximum Income:	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200

This loan program has been successful over the years because your loan payments go right back into the community. Your payments provide funding for your neighbor's mobile home loan. Please read this application packet carefully! If you have any questions or concerns about this program, please contact us at 648-6216. We look forward to working with you soon!

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Mobile Home Renovation Program Eligible Improvements

Electrical repair/replacement

Plumbing repair/replacement

Furnace repair/replacement

Gas line/water line repair/replacement

Roofing repair/replacement (requires program approval)

Window repair/replacement (requires program approval)

{Other repairs may be possible; requires program approval}

Income Eligibility Schedule

Town of Hamburg

Mobile Home Renovation Loan Program

Income/Loan Limits as at May 1, 2019

# of Persons in Household	1% Loan Max Income	2.5% Loan Max Income	4% Loan Max Income
1	\$26,950	\$35,035	\$43,050
2	\$30,800	\$40,040	\$49,200
3	\$34,650	\$45,045	\$55,350
4	\$38,450	\$49,985	\$61,500
5	\$41,550	\$54,015	\$66,450
6	\$44,650	\$58,045	\$71,350
7	\$47,700	\$62,010	\$76,300
8 or more	\$50,800	\$66,040	\$81,200

8) **IS YOUR MOBILE HOME EASILY RELOCATED?** YES [] NO []

8a) **IS THERE A TRAILER HITCH ON THE MOBILE HOME ITSELF?** YES [] NO []

9) **EMPLOYMENT RECORD:**

EMPLOYER'S NAME: _____

EMPLOYER'S ADDRESS: _____

EMPLOYER'S NAME: _____

EMPLOYER'S ADDRESS: _____

EMPLOYER'S NAME: _____

EMPLOYER'S ADDRESS: _____

10) **WHAT RENOVATION MEASURES ARE YOU APPLYING FOR?:**

11) **GROSS ANNUAL INCOME FOR HOUSEHOLD:** \$ _____

See Exhibit "A" for required income documentation!

12) **TOTAL NUMBER OF PERSONS RESIDING IN HOUSEHOLD:** _____

13) **MISC. INFO:**

CONFIDENTIAL FINANCIAL STATUS REPORT

APPLICANT NAME(S): _____

ADDRESS: _____

NUMBER OF CHILDREN LIVING WITHIN THE DWELLING: _____

REPAIRS COMPLETED OVER THE PAST 3 YEARS: _____

TOTAL GROSS MONTHLY INCOME FOR ENTIRE HOUSEHOLD: \$ _____

LIABILITIES

MORTGAGE PAYMENTS: YES NO **CURRENT BALANCE:** _____

PAYMENT STATUS: CURRENT DEFAULT **# MONTHS IN DEFAULT:** _____

MORTGAGEE: _____ CONVENTIONAL PRIVATE

MONTHLY LOT RENT PAYMENTS: \$ _____

PAYMENT STATUS CURRENT DEFAULT **# MONTHS IN DEFAULT:** _____

Monthly Bills Owed:

Payee:	_____	Amount:	_____
Payee:	_____	Amount:	_____
Payee:	_____	Amount:	_____
Payee:	_____	Amount:	_____
Payee:	_____	Amount:	_____
Payee:	_____	Amount:	_____

*** If more space is required, use the back of this page and check this box: []**

UTILITY BILLS:

Heating (Source): Gas Oil Electric \$ _____ Monthly Average

Electric: \$ _____ Monthly Average

TV/Net: \$ _____ Monthly Average

Phone: \$ _____ Monthly Average

Cell: \$ _____ Monthly Average

Others _____ \$ _____ Monthly Average

_____ \$ _____ Monthly Average

_____ \$ _____ Monthly Average

_____ \$ _____ Monthly Average

_____ \$ _____ Monthly Average

_____ \$ _____ Monthly Average

HOMEOWNERS INSURANCE: YES NO \$ _____ PER YEAR.

Provide a copy of your policy!

FLOOD INSURANCE: YES NO \$ _____ PER YEAR.

Provide a copy of your policy!

SEE EXHIBIT "A" FOR THE REQUIRED INCOME VERIFICATION DOCUMENTS (COPIES ONLY)

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Town of Hamburg

Mobile Home Renovation Loan Program "Certifications"

- 1) I hereby certify that I/We am/are the owner(s) and occupant(s) of the mobile home to be included within the Town of Hamburg Mobile Home Renovation Loan Program. To the best of my knowledge, all of the information provided above is true and accurate. I agree to cooperate with the **Town of Hamburg Department of Community Development** which is administering this program and to comply with their specified rules and procedures.
- 2) I understand that any contract for renovation work paid for in whole or in part by a **Mobile Home Renovation Loan** from this program will be between the contractor(s) and myself/ourselves, and that I should not sign any contract for work under this program until authorized to do so by the Department of Community Development.
- 3) I also understand that the **Town of Hamburg and the United States Department of Housing and Urban Development** are not RESPONSIBLE OR LIABLE for any breach of contract, faulty workmanship, accident liability, or damage which might arise from my relationship with the contractor through this program.
- 4) The above information is true and accurate to the best of my knowledge. I am aware 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. **In addition**, I also certify that all information provided in this program application and all financial information provided to the Town of Hamburg 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 criminal proceedings will be commenced.
- 5) The Town of Hamburg and the United States Department of Housing and Urban Development are NOT responsible or liable for the installation, performance, workmanship, liability, or any damages which might arise from my participation in this program. Upkeep of the device(s) installed through my participation with this program is my/our responsibility. My/Our signature(s) below indicates my understanding of this statement.
- 6) I understand that if this application is approved and I receive a Loan from the Town of Hamburg, a mortgage will be placed on my property by the Town of Hamburg as a condition of receiving the Loan. The mortgage guarantees loan repayment upon the sale or transfer of my property or upon death of the applicant(s). Filing fees for this mortgage will be my/our responsibility. Checks can be made payable to the "Erie County Clerk" and the amount will be disclosed prior to filing. In no case will the amount of the check required of the program applicant/participant for the filing of the mortgage be allowed to exceed \$60.00.

7) In addition, I understand that any contract for work to be completed at my/our home through a Town of Hamburg Housing Program is between the Contractor I/we have selected and myself/ourselves. The Town of Hamburg, the County of Erie, the State of New York or the United States Department of Housing and Urban Development and their employees and agents assume no liability or responsibility for the cost of repairing or replacing any defects and/or deficiencies, either current or arising in the future or for any property damage or any injury, whether it be bodily or mentally of any nature, resulting from my/our participation with the Town of Hamburg Housing Program pertaining to Lead Based Paint.

Signature(s): _____ **Date:** _____

Signature(s): _____ **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

**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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"AUTHORIZATION TO RECEIVE AND VERIFY CREDIT INFORMATION"

I\We hereby consent to the sharing among you of any credit information which we obtain for the purpose of processing my\our application for the Town of Hamburg Mobile Home Renovation Loan 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 Loan 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:

By signing this form you consent to lenders sharing credit information about you to process this application.

SIGNATURE(S): _____

DATE: _____

"AUTHORIZATION TO RECEIVE AND VERIFY EMPLOYMENT INFORMATION"

I\We hereby consent to the sharing among you of any employment information which we obtain for the purpose of processing my\our application for the Town of Hamburg Mobile Home Renovation Loan 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 Loan 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:

By signing this form you consent to employers sharing employment information about you to process this application.

SIGNATURE(S): _____

DATE: _____

"AUTHORIZATION OF INSPECTION"

I hereby grant the **Town of Hamburg Department of Community Development** permission to inspect and be on my property located at:

for the purpose of evaluating program need and for all other program procedures and purposes including the inspection for Lead Based Paint. I also agree to hold harmless the Town of Hamburg from any claims for damages for access to my property provided through this program.

SIGNATURE(S): _____

DATE: _____

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EXHIBIT "A"

Town of Hamburg

Mobile Home Renovation Loan Program

Income Verification & Required Documents (COPIES ONLY)

- 1) Copy of Certificate of Ownership\Title for Mobile Home.
- 2) Copy of latest lot rent lease agreement.
- 3) Copy of Homeowner's Insurance Policy.
- 4) Copy of latest federal and state income tax filings (Including All Schedules and W-2's).
- 5) Verification of checking and savings accounts, interest and annuities.
(Provide last three months' statements from your financial institution)
- 6) Verification of employment (four most recent pay stubs for all employed occupants).
- 7) Verification of benefits: (Provide copies of notice of award or benefit)
 - a) Social Security
 - b) Pension
 - c) SSI
 - d) Disability
 - e) Alimony/child support
 - f) Food stamps/HEAP/Etc.
 - g) Veterans
 - h) Unemployment
 - i) Welfare
 - j) Insurance dividends
 - k) Other
- 8) Verification of ALL land owned (Deed or title to property).
- 9) Verification of Certificates of Deposit (Produce all financial documentation).
- 10) Verification of all annuities, insurance income, etc.

Please submit income documentation from the list above that applies to all members of your household.

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EXHIBIT "B"

Town of Hamburg "Mobile Home Renovation Loan Program" 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: _____

Person (s) residing in home and age(s):

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

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 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.