

Town of Huntington Community Development CDBG-CV Emergency Mortgage Assistance Program

Program Overview

The Town of Huntington Community Development Block Grant-COVID 19 (CDBG-CV) Emergency Mortgage Assistance Program is designed to provide up to three (3) months of mortgage assistance to low-to-moderate income residents who have lost their jobs as a direct result of the COVID-19 pandemic and the NY on PAUSE (effective March 22, 2020) shutdowns. Low-to-Moderate income is defined as households earning 80% or less of Local Median Income (LMI). The program provides eligible households with up to three (3) months of assistance of up to 70% of monthly payment owed. This program is subject to funding availability. The program does not include utilities such as gas, electric, water or sewer. The program will also not include telephone, internet, cable bills, property taxes or home owners insurance.

This program is only available to applicants who reside in the Town of Huntington. The program will not issue payments directly to applicants; payments will be sent directly to mortgage companies, and utility companies, all of whom must be willing to participate in this program.

Applicants must meet income guidelines established by the U.S. Department of Housing and Urban Development (HUD). Income eligibility is based on gross income from all sources. Please see income limits listed on the next page. Assistance will be provided on a month-to-month basis and will be contingent upon continued eligibility for the program. The maximum duration of assistance payments will not exceed three (3) consecutive months, beginning with payments for April 2020. If April mortgage bills have already been paid in full, assistance will begin for May 2020. Payments will not be made to cover arrears for mortgage payments accrued prior to March 31, 2020 or for foreclosure proceedings commenced prior to March 31, 2020.

The submission of an application for this program does not constitute acceptance, meeting minimum qualification criteria, nor is it a guarantee of a program award. All information submitted will be individually verified and households who provide misleading or false information or who apply more than once for the program (even under a different family member) will be disqualified. Households already receiving public assistance do not qualify for this program.

Eligibility

You must meet all of the below criteria in order to qualify for this program

1. Must be a US citizen, permanent resident or granted legal immigration status.
2. Must be a Town of Huntington resident.
3. You must not be able to pay for mortgage due to loss of income directly related to COVID-19. You must be able to demonstrate this loss of income in relation to COVID-19.
4. Current LMI limits listed below.

FAMILY SIZE	INCOME			INCOME DETERMINATION
	A (30%)	B (50%)	C (80%)	
1 <input type="checkbox"/>	\$26,600	\$44,350	\$65,050	<input type="checkbox"/> Income below Column A
2 <input type="checkbox"/>	\$30,340	\$50,650	\$74,350	
3 <input type="checkbox"/>	\$34,200	\$57,000	\$92,900	<input type="checkbox"/> Income between Column A & B
4 <input type="checkbox"/>	\$38,000	\$63,300	\$92,900	
5 <input type="checkbox"/>	\$41,050	\$68,400	\$100,350	<input type="checkbox"/> Income between Column B & C
6 <input type="checkbox"/>	\$44,100	\$73,450	\$107,800	
7 <input type="checkbox"/>	\$47,150	\$78,500	\$115,200	<input type="checkbox"/> Income above Column C
8 <input type="checkbox"/>	\$50,200	\$83,600	\$122,650	

5. Applicant must not be receiving household subsidies from any other federal, state, and or local program for the unit in which the applicant resides. Such assistance includes, but is not limited to: Section 8 Housing, Section 202, and or VASH.
6. You must be able to document that your mortgage payments were current as of March 2020.
7. You must not have liquid assets or other sources of capital from which mortgage and utilities can be paid.

Required Documentation

Income Documentation: Please note, these documents will not be returned. **DO NOT SUBMIT ORIGINALS.**

Mortgage Assistance Application

- Fully completed online and signed by the applicant of household.

General Documentation

- Signed copies of the 2019 and the 2020 federal tax return, W-2 and or 1099 forms.
- If employed, four (4) consecutive pay stubs for the period immediately prior to application submission that indicates year- to date gross income.
- Two (2) most recent consecutive bank statements for any and all bank accounts and investment accounts for the period immediately prior to application submission.
- Documentation of social security, child support, pension, disability, retirement funds, income from rental property and documentation from any other income source.
- Self –employed applicants must provide a notarized letter from a CPA or attorney indicating the amount expected to be received for the next twelve (12) months or a notarized year to date profit and loss statement.

Loss of Income Documentation due to COVID-19

- Executed Declaration of Loss of Income During COVID-19 Emergency Form
- Documentation of unemployment benefits applied for and/or received.

Additional Documentation

- CDBG-CV Income Verification Form
- Executed Certification of Income Prior to Loss of Income
- Executed Certification of Household
- Executed Mortgage Assistance Duplication of Benefits Certification
- Information Release Form
- Copy of qualified Resident Alien status, if not a U.S. Citizen
- Copy of Mortgage agreement
- Copy of Forbearance Agreement dated on or after April 1, 2020.

- Deed for the premise
- A copy of a valid driver's license or valid photo ID for the applicant

Such other documentation as may be determined necessary by the HCDA and/or HUD.

NOTE: Guidelines, forms, and other documents utilized or this program is subject to change from time to time to ensure proper utilization of public funding.