

**TOWN OF BROOKHAVEN DEPARTMENT OF HOUSING  
AND HUMAN SERVICES  
HANDICAPPED RESIDENTIAL REHABILITATION PROGRAM GUIDELINES**

Thank you for applying to our Handicapped Residential Rehabilitation Program. This program helps to remove architectural barriers in owner occupied homes of handicapped persons. The funds are provided in the form of a no interest deferred loan (no monthly payments). All loans will require a mortgage lien on the property. The loan must be paid back if the home is sold, no longer owner occupied or if ownership is transferred (**no life estate or reverse mortgages on loans**). Assistance will be limited for each household. Financing will be provided in the form of a deferred loan. All loans will require a mortgage lien on the property. Income eligibility is based on the gross annual income of all household members. Their combined gross annual income cannot exceed the federal income guidelines.

To apply to this program, the following documentation is required and is subject to verification:

1. Recorded Deed
2. Recorded Mortgage(s) and Home Equity Lines of Credit or if no mortgage, a Mortgage Satisfaction
3. Mortgage statement showing the mortgage is current and showing the mortgage balance
4. Property Survey
5. Certificate of Occupancy, Zoning Compliance, or Existing Use
6. Homeowner Insurance Policy (to date) with the Town of Brookhaven as mortgagee
7. Signed Federal and State Income Tax Returns
8. All bank account statements (latest 6 months)
9. Proof of all income including 8 weeks paychecks
10. Any loans in progress or currently being applied for
11. Current statements from all assets such as 401k, money market etc.
12. Any and all liens, judgments or bankruptcies
13. Physician's note explaining disability

Once you have gathered all the required documents, please forward them to our office. You can drop them off or mail them to:

Town of Brookhaven  
Department of Housing and Human Services  
One Independence Hill  
Farmingville, NY 11738  
ATTN: John J. Kelly

If you have any questions regarding this process, please feel free to call our office at (631) 451-6600.