

**TOWN OF BROOKHAVEN DEPARTMENT OF HOUSING**  
**AND COMMUNITY DEVELOPMENT**  
**TOWNWIDE PROGRAM GUIDELINES**

Thank you for applying to our Housing Rehabilitation Program. 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, reverse mortgages on loans, or accessory apartments. Must be applicants primary residence.**) To be eligible to participate in the program the applicant must be a resident of the Town of Brookhaven. Income eligibility is based on the gross annual income of all household members. Their combined gross annual income cannot exceed the federal income guidelines, which are as follows:

<b><u>Number of Persons</u></b> <b><u>In household</u></b>	<b><u>Income Limits(06/15/22)</u></b>
<b>1</b>	<b>\$ 81,400.00</b>
<b>2</b>	<b>93,000.00</b>
<b>3</b>	<b>104,650.00</b>
<b>4</b>	<b>116,250.00</b>
<b>5</b>	<b>125,500.00</b>
<b>6</b>	<b>134,850.00</b>
<b>7</b>	<b>144,150.00</b>
<b>8+</b>	<b>153,450.00</b>

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. Homeowners Insurance Policy (to date) with the Town of Brookhaven as the mortgagee
7. Signed Federal and State Income Tax Returns
8. **ALL** bank account statements (most recent 6 months, you must include all pages, including blank pages)

9. Proof of all income including 8 weeks paychecks
10. Social security statement, if applicable
11. Any loans in progress or currently being applied for
12. Current statements from all assets such as 401k, money market, etc. Any or all liens, judgments or bankruptcies

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

Town of Brookhaven  
Department of Housing and Community Development  
One Independence Hill  
Farmingville, NY 11738  
ATTN: Jennifer Andujar

If you have any questions regarding this process, please feel free to call the office at (631) 451-6587.