



# CDBG Loan Program

Office of Planning and Development

(716) 871-8847 ext. 3

## Program Description:

Income eligible homeowners in the Town of Tonawanda may be eligible for a **0% interest, deferred payment loan** program that provides qualified applicants with funding for solar panel installation and other needed housing repairs. Eligible work items may include things such as your roof, siding, windows, heating system, and electrical system. The program may not be used for room additions or luxury items.

A CDBG Solarize loan is secured on your property through a mortgage filed in the Erie County Clerk's Office. The loan does not have to be paid back until the property transfers in the future or if it ceases to be your principal residence.



## Some Eligibility Criteria Include:

- Taxes must be current on your property.
- You must have some equity in your home to secure the loan.
- If you have a mortgage, payments must be current.

For more information and details, resident homeowners in the Town of Tonawanda who wish to participate in the 0% interest, deferred payment loan program or desire further information should call Dawn Lisowski at (716) 871-8847 ext. 3 or send an email to [dllisowski@tonawanda.ny.us](mailto:dllisowski@tonawanda.ny.us).

The Town of Tonawanda does not discriminate on the basis of race, color, religion, sex, national origin, age, marital status, disability, or the presence of children in determining admission to the housing programs we administer.

This program is funded by the U.S. Dept. of Housing & Urban Development



## How The Program Works:

Family Size	Income Limit
1 Person	\$38,200
2-Person	\$43,650
3-Person	\$49,100
4-Person	\$54,550
5-Person	\$58,950
6-Person	\$63,300

### Program Qualification Phase

During the program qualification phase, ownership, residency and income are verified. Your annual gross income and benefits for all family / household members must not exceed the following limits for your household size (income limits effective April 14, 2017):

### Property Review Phase

Solar panel installations are improvements that cannot be removed from your property and which are started after you receive approval for a loan. Other home repairs may include: Replacing of plumbing, electrical, heating, roofing systems, installing insulation, siding, and foundation deficiencies

The Town's Community Development Code Enforcement Officer will perform an inspection of your property along with the solar provider and prepare a detailed work write-up/specifications, which you will use to obtain bids for any other home repair work.

### Lead-Based Paint Phase

Effective September 15, 2000, the Department of Housing and Urban Development (HUD) invoked new lead-based paint (LBP) regulations. During the inspector's visit, he will explain that you may need a risk assessment depending on the scope of work. The LBP assessment will be performed by a contractor hired and paid for by the Town. The risk assessment will reveal if there are any lead hazards in your home, and if so, the interim controls or abatement measures required to meet EPA standards. Interim controls or abatement are paid for by the homeowner.

### Bid Phase

For any work other than the solar panel installation, the Town's Community Development Code Enforcement Officer will prepare work specifications based on your needs. You will be asked to solicit at least two estimates for the other home repair work. The Planning and Development Office will make sure that the contractors from whom you are requesting a bid will meet minimum qualifications. The lowest responsible bidder will be awarded a contract.

### Home Improvement Phase

When you sign the contract, the Planning and Development Office will notify the contractor that the solar panel installation may begin. The inspector will inspect the solar installation and any other repair work at appropriate intervals to make sure the work is being performed in accordance with the work specifications. When the work is completed, and when you are satisfied, you will sign a final inspection form. Then, a check will be issued to the contractor.



**SOLARIZE LOAN PROGRAM**

**APPLICATION**

**Town of Tonawanda  
Office of Planning and Development  
169 Sheridan Parkside Drive  
Tonawanda, New York 14150**

Name: \_\_\_\_\_

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

Date Application Mailed: \_\_\_\_\_

Date Applicant Interviewed: \_\_\_\_\_



1. NAME(S) OF PROPERTY OWNERS(S): \_\_\_\_\_  
ADDRESS: \_\_\_\_\_

PHONE: (Home)\_\_\_\_\_ (Work)\_\_\_\_\_ (Other)\_\_\_\_\_

HAS PERSON RESIDING IN THE HOUSE RESERVED A LIFE ESTATE IN THE PROPERTY? (Y/N) \_\_\_\_  
IF YES, LIST THE COMPLETE NAME AND ADDRESS OF ALL PERSONS APPEARING ON THE DEED:

_____	_____
_____	_____
_____	_____
_____	_____

2. CURRENT EMPLOYMENT STATUS OF OCCUPANTS: ( ) Working ( ) Unemployed ( ) Retired

3. NAME AND ADDRESSES OF ALL EMPLOYERS (Going Back 12 Months):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. NUMBER OF PERSONS IN THE HOUSEHOLD, INCLUDING APPLICANT: \_\_\_\_\_  
PROVIDE THE FOLLOWING INFORMATION FOR ALL HOUSEHOLD MEMBERS:

<u>Name</u>	<u>Age</u>	<u>Employed</u> <u>Yes/No</u>	<u>Full-Time</u> <u>Student</u> <u>Yes/No</u>	<u>SS#</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

5. RACE OF HEAD OF HOUSEHOLD ( ) White ( ) Black/African American ( ) Asian ( ) American Indian  
( ) Native Hawaiian/Other Pacific Islander ( ) American Indian/Alaska Native & White ( ) Asian & White  
( ) Black/African American & White ( ) American Indian/Alaska Native & Black/African American  
( ) Other/ Multi Racial ( ) Hispanic

FEMALE HEAD OF HOUSEHOLD? ( ) YES ( ) NO



6. ARE ALL PROPERTY TAXES (Town/County, School, Village) PAID IN FULL? ( )YES ( )NO  
NOTE: ALL PROPERTY TAXES DUE MUST BE PAID AT THE TIME A LOAN IS PROVIDED.

7. TYPE OF HOUSE: ( )Single Family ( )Duplex/Two-Family ( )Three-Family  
NOTE: If you have a rental unit(s), your tenant(s) will be asked to complete a confidential tenant income survey. Your tenant will also be informed of his/her housing rights under federal law. Please provide the information requested below and refer to the section entitled Rental Units in the Program's Policy Guidelines.

Tenant's Name(s): \_\_\_\_\_ Apt. No. (If Applicable) \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Current Monthly Rent: \_\_\_\_\_ No. of Bedrooms: \_\_\_\_\_

Tenant's Name(s): \_\_\_\_\_ Apt. No. (If Applicable) \_\_\_\_\_  
Phone Number: \_\_\_\_\_ Current Monthly Rent: \_\_\_\_\_ No. of Bedrooms: \_\_\_\_\_

8. IN WHAT YEAR WAS YOUR HOUSE CONSTRUCTED? \_\_\_\_\_

9. WHEN DID YOU PURCHASE THE PROPERTY? Month \_\_\_\_\_ Year \_\_\_\_\_

\$ \_\_\_\_\_ Purchase Price

\$ \_\_\_\_\_ Current Mortgage Balance (attach most recent mortgage statement)

Name of Mortgage Holder: \_\_\_\_\_

Are You Current on Your Payment? ( )Yes ( )No If no, how many months behind? \_\_\_\_\_

**NOTE: Property Taxes Must Be Paid By Your Mortgage Holder** and homeowner's insurance must be maintained on your property.

10. ARE THERE ANY LIENS OR SECOND MORTGAGES ON YOUR PROPERTY, INCLUDING: MORTGAGES FILED FOR HOME EQUITY LOANS; HOME EQUITY LINES OF CREDIT; HOME IMPROVEMENT LOANS; JUDGEMENTS; PUBLIC ASSISTANCE, ETC? ( )Yes ( )No

If yes, please provide the following information:

Mortgage / Lien Holder(s): \_\_\_\_\_

Original Amount of Second Loan(s) / Lien(s): \$ \_\_\_\_\_ \$ \_\_\_\_\_

Date of Loan(s): Month/Year \_\_\_\_\_ Month/Year \_\_\_\_\_

Current Balance(s): \$ \_\_\_\_\_ \$ \_\_\_\_\_

11. IN ADDITION TO THE SOLAR PANEL INSTALLATION, PLEASE PROVIDE A BRIEF DESCRIPTION OF THE WORK THAT NEEDS TO BE DONE ON YOUR HOUSE: e.g., Roofing, Gutters, Siding, Windows, Plumbing, Heating, Electrical, Weatherization

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**INCOME**

List current income of ALL Household Members from ALL sources. Also, indicate the household or family member receiving income or benefits (e.g., self, spouse, child, parent, other).

<u>CIRCLE ONE</u>		<u>TYPE OF INCOME RECEIVED</u>	<u>CURRENT AMOUNT</u>	<u>RECIPIENT</u>
Yes	No	Wages, Salary (including tips/commissions, etc.)	\$_____ per _____	
Yes	No	Wages, Salary (spouse/other) (including tips/commissions, etc.)	\$_____ per _____	
Yes	No	Social Security/SSI	\$_____ per _____	
Yes	No	Soc. Sec./SSI (spouse/other)	\$_____ per _____	
Yes	No	Public Assistance/Welfare	\$_____ per _____	
Yes	No	Unemployment Benefits	\$_____ per _____	
Yes	No	Veterans Benefits	\$_____ per _____	
Yes	No	Railroad Retirement	\$_____ per _____	
Yes	No	Pension/Retirement-Other	\$_____ per _____	
Yes	No	IRA/401(k) Distributions	\$_____ per _____	
Yes	No	Disability Payments	\$_____ per _____	
Yes	No	Worker's Compensation	\$_____ per _____	
Yes	No	Child Support	\$_____ per _____	
Yes	No	Alimony/Maintenance	\$_____ per _____	
Yes	No	Interest/Dividends	\$_____ per _____	
Yes	No	Rental Income	\$_____ per _____	
Yes	No	Business/Self-Employment	\$_____ per _____	
Yes	No	Income from Re-payment of a Mortgage	\$_____ per _____	
Yes	No	Other	\$_____ per _____	
		Please indicate type _____		

**NOTE:** When determining whether or not you income qualify, the Town will count the greater of:

- 1.) The income you receive from your assets, or \$\_\_\_\_\_
- 2.) 2.5% of the value of your assets \$\_\_\_\_\_



<u>CIRCLE ONE</u>	<u>ASSEST INCOME</u>	<u>RECEIVED</u>	<u>RECIPIENT</u>
YES NO	Checking Acct. Interest	\$ _____ per year	_____
YES NO	Savings Acct. Interest	\$ _____ per year	_____
YES NO	Cert. of Deposit Interest	\$ _____ per year	_____
YES NO	Stocks, Bond, Dividends Interest	\$ _____ per year	_____

<u>CIRCLE ONE</u>	<u>VALUE OF ASSESTS</u>	<u>AMOUNT</u>	<u>(To be filled in by CD Office)</u> <u>2.5% OF VALUE</u>
YES NO	Cash in Checking Acct.	\$ _____	_____
YES NO	Cash in Savings Acct.	\$ _____	_____
YES NO	Cert. of Deposit	\$ _____	_____
YES NO	Stocks, Bond, Dividends Value	\$ _____	_____
YES NO	IRA/Keough Accts.	\$ _____	_____

- Does any member of the household own any real property such as a house or parcel of land (besides the house in which you reside?) ( )Yes ( )No
- If yes, identify the owner and provide a description and location of the property. \_\_\_\_\_  
\_\_\_\_\_
- Were you required to file a Federal Income Tax Return for the previous year? ( )Yes ( )No
- Were other household members (e.g., children, other occupants) required to file a Federal Income Tax Return for the previous year? ( )Yes ( )No

Attach **complete**, signed copies of Federal Income Tax Returns filed by all household members. Include ALL attachments, schedules, and backup documentation (W-2's, 1099's, interest/dividend statements, etc)

- Have you ever been adjudicated bankrupt or have you ever filed bankruptcy proceedings? ( )Yes ( )No  
( )Chapter 7 ( )Chapter 11 ( )Chapter 13 If Yes, what year? \_\_\_\_\_

If you are under Chapter 13 (Wage Earner Plan), explain the arrangements of your plan and your current status: \_\_\_\_\_  
\_\_\_\_\_



I hereby certify that I am the owner and, unless this is a life estate residence, the occupant of the property to be improved. I certify that the information provided in this application is true and correct to the best of my knowledge and contains no willful misrepresentations. I have received and have read a written description of the Town's Solarize Loan Program. I agree to cooperate with the Town Planning and Development Office in complying with all specified procedures.

I understand that a mortgage (lien) will be placed on my property if I receive a loan from the Town.

I understand that any contract for rehabilitation work financed in whole, or in part, by this program, will be between the contractor and myself. I also understand that I should not sign any contract for rehabilitation work to be accomplished under this program until I am authorized to do so by the Town. I also understand that the Town of Tonawanda will not be responsible or liable for any breach of contract, faulty workmanship, product and material defects, accidents or damage which may arise from my relationship with any contractor, and that the Town does not guarantee or warranty the work of any contractor. I understand that any willful misstatement of material fact contained herein will be grounds for disqualification. Approval for participation in the Program may be revoked and assistance denied if information is discovered or brought to the Town's attention following initial approval which affects an applicant's eligibility.

I (We) hereby grant the Town of Tonawanda permission to inspect my (our) property, located at \_\_\_\_\_ in conjunction with my application for a Solarize Program Loan. \_\_\_\_\_ is my (our) primary address.

(Address)

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

Solarize Program Loan Funds are available to homeowners without regard to race, creed, color, national origin, sex, age, disability, familial status, handicapped or marital status.

**PLEASE CALL THE PLANNING AND DEVELOPMENT OFFICE AT 871-8847, Ext. 2. WHEN YOU HAVE COMPLETED THE APPLICATION TO SCHEDULE AN APPOINTMENT.**





## CHECKLIST

Please be sure to enclose the following items, as applicable, with your application. Failure to do so will delay the review of your application. Check off each category with a Yes or No to indicate that you have enclosed that item with your application.

- \_\_\_\_\_ Copy of Deed to your property
- \_\_\_\_\_ Death Certificate (if applicable)
- \_\_\_\_\_ Copy of latest Mortgage Statement
- \_\_\_\_\_ Copy of latest Home Equity/Home Improvement Loan Statement(s)
- \_\_\_\_\_ Copy of current paid county/town and school tax receipts
- \_\_\_\_\_ Copy of 3 most recent paystubs for **all** working household members.
- \_\_\_\_\_ Copy of Drivers License or ID card from applicants
- \_\_\_\_\_ Rental Income: If you have rental apartments, please list tenant names under #7 of the application form. A tenant income survey will be mailed to each tenant.
- \_\_\_\_\_ Complete, signed copy of 1040 federal income tax return for the previous year for all household members. Include all attachments and schedules and income backup documentation such as W-2 Statements, Interest and Dividend Statements (1099 Forms), Etc.
- \_\_\_\_\_ Copies of most recent statements from all savings, checking, certificate of deposits, dividends from stocks/bonds, mutual funds, etc.
- \_\_\_\_\_ Copy of annual statements or benefit reports showing benefits received for all household members for the following types of income:
  - \_\_\_ Social Security                      \_\_\_ SSI    \_\_\_ Railroad Retirement
  - \_\_\_ Pension/Retirement              \_\_\_ Unemployment Benefits              \_\_\_ Disability Benefits
  - \_\_\_ Worker's Comp                      \_\_\_ Welfare/Public Assistance              \_\_\_ Veterans' Benefits
- \_\_\_\_\_ Copy of most recent statement for Individual Retirement Account (IRA), 401(k) & similar type accounts showing the previous year disbursements and withdrawals.
- \_\_\_\_\_ Verification of alimony and child support received. Submit copy of the title and signature pages of your divorce agreement and a copy of the pages which indicate the amount of support that you are entitled to receive.
- \_\_\_\_\_ If either/or both owners filed bankruptcy after the purchase of the property, please provide a copy of the filed bankruptcy paperwork, discharge of bankruptcy and original search for your property.

Please note that your eligibility for the Solarize Program Loan is based on your gross annual household income which includes income from all sources, including income which is non-taxable. Contact the Planning and Development Office at 871-8847, Ext. 2, if you have any questions. Copies of your paperwork will be made by the office staff.