

## Town of Islip Community Development Agency Housing Rehabilitation Program

### New Loan Repayment Options for Eligible Applicants:

- Repay only 75% of all work performed at 0% interest
- Repay only 50% and defer the remaining 50% both at 0% interest  
(Deferred portion will be due and payable upon transfer of Title)

Funds are available as interest free loans to low income homeowners, including seniors, who live within the Town of Islip. These programs are for homes in need of repair. We do not do cosmetic renovations or extensions.

#### Type of Work:

- ✓ Roof and window replacement
- ✓ Plumbing and electrical repairs
- ✓ Heating system replacement
- ✓ Carpentry repairs
- ✓ Energy saving repairs
- ✓ Siding repairs or replacement

#### Eligibility Requirements:

- ✓ Town of Islip Resident
- ✓ Valid deed
- ✓ Credit worthy
- ✓ Owner occupied (at least 1 year)
- ✓ Income does not exceed the HUD maximum guidelines below:

Family Size	Maximum Income
1	\$65,350
2	\$74,700
3	\$84,000
4	\$93,350

Family Size	Maximum Income
5	\$ 100,850
6	\$ 108,300
7	\$ 115,750
8	\$ 123,250

For an application and brochure please visit our website at [www.islipcda.org](http://www.islipcda.org) or call at (631) 647-9149

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**We also offer a Handicap Ramp Grant Program**