



TOWN OF ISLIP CDA
EMERGENCY MORTGAGE ASSISTANCE PROGRAM
(EMAP) GUIDELINES

ALL INCOME ELIGIBLE TOWN OF ISLIP RESIDENTS, PERSONS OR ENTITIES SHOULD APPLY
Application Deadline is November 30th, 2023 (Subject to Change)

The Town of Islip Community Development Agency's Emergency Mortgage Assistance Program (EMAP) has been implemented to provide financial assistance (maximum grant not to exceed \$50,000) and housing stability services to eligible, low to moderate income households that have experienced hardship directly related to the COVID-19 Pandemic. The EMAP Coordinators will work with eligible clients and their participating mortgage lenders to help prevent foreclosures, bring accounts current and create housing stability. The funds are provided through the U.S. Department of Housing and Urban Development and administered by the Town of Islip Community Development Agency.

Applicants should have documents ready to upload before starting the online EMAP application

Homeowner must complete an online application in order for a final determination of eligibility to be made. If you are unable to complete an online application, please call for assistance and we will send you an application and/or assist you in completing one online. In-person appointments are available, please call to schedule.

**Note: Homeowners Association (HOA) arrearages do not qualify for the Town of Islip Community Development Agency Emergency Mortgage Assistance Program*

APPLICANT ELIGIBILITY REQUIREMENTS:

- Applicant must reside in the home as their primary residence, be the owner of record and must be obligated to the mortgage.
- Home must be located in the Town of Islip (including Villages within the Town)
- Applicant must have household income at or below 80% of the Area Median Income for Nassau/Suffolk County as established by HUD and adjusted for household size, at the time application is submitted. Please see the chart under "Income Requirements" for income limits by household size
- Applicant must complete online application with all required documentation
- One or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income or incurred significant costs, or experienced other financial hardship due directly to the COVID-19 pandemic that resulted in the inability to pay their mortgage on or after January 21, 2020
- Applicant must have a current Forbearance Agreement with the lender entered into on or after January 21, 2020
- Applicants must have a Mortgage and Note with a lender
- Applicant must be in arrears on their mortgage on or after January 21, 2020
- Applicants must show acceptable proof of photo identification and residency
- Applicant may not own multiple real estate properties
- Applicant must demonstrate ability to continue mortgage payments if assisted by the program.
- Applicant must agree to meet with a HUD approved Financial Counseling Agency (further information will be provided when applicant applies)
- All household members over the age of 18 must agree to provide all required documentation in order to determine overall household income

INCOME REQUIREMENTS:

Household income must be at or below 80% of the Area Median Income (AMI) for Nassau/ Suffolk County as established by HUD and adjusted for household size at the time of assistance. The Current 2022 HUD Income Limits are as follows:

<u>Household Size</u>	<u>2023 HUD Income 80%</u>
1	\$86,200
2	\$98,500
3	\$110,800
4	\$123,100
5	\$132,950
6	\$142,800
7	\$152,650
8	\$162,500

INCOME DOCUMENTATION:

Income documentation must be provided by all household members over the age of 18. The following is a list of documentation that are examples of documents that will be accepted, if applicable, to the client in order to determine income eligibility:

- 2019, 2020, 2021, and 2022 Federal Tax return, W-2 and/or 1099 forms
- If employed, three months of consecutive pay stubs for the period immediately prior to application submission that indicates year-to-date gross income or most recent pay stubs if recently returned to work
- Documentation of social security, child support, pensions, disability, retirement funds, income from rental property and documentation from any other income source
- Documentation of unemployment benefits applied for and/or received
- Certification of Income
- Certification of Loss of Income Due to COVID-19
- Certification of Zero Income, if applicable

ADDITIONAL DOCUMENTATION, IF APPLICABLE:

- Executed No Duplication of Benefits Certification
- Executed Authorization for Release of Information (all household members over the age of 18 listed on the application)
- Mortgagor Declaration of Hardship During the COVID-19 Pandemic
- Copy of Executed Note and Mortgage Agreement
- Copy of Deed
- Copy of Tax Bill
- Foreclosure Notice Letter (if applicable)
- Statement of Mortgage Arrears
- Statement of Mortgage Arrears Repayment Agreement, if applicable
- Lender must sign a Lenders Participation Agreement
- All other documentation as may be determined necessary or required by the Town of Islip CDA to establish eligibility

ALL FORMS ARE AVAILABLE ONLINE, BY EMAIL, FAX OR REGULAR MAIL

LOSS OF INCOME:

Applicants must have suffered a loss of income, due to COVID-19, as a result of a lay-off, termination, furlough, or reduction in hours/pay that impacted the ability to pay their mortgage on or after March 13, 2020. In addition to available documentation, applicants are required to self-certify and attest to the loss of income, the mortgage arrears, and their inability to pay the mortgage due- to the loss of income, by submission of a Certification of Loss of Income.

DUPLICATION OF BENEFITS:

Federal law prohibits any duplication of benefits. A duplication of benefits occurs when a person or entity receives financial assistance from multiple sources for the same purpose and the total assistance is more than the total need. Applicants and lenders will be required to sign a certification regarding duplication of benefits that verify whether any other assistance was received for the same purpose.

FAIR HOUSING AND NON-DISCRIMINATION:

The Town of Islip CDA is committed to furthering and promoting fair housing, equal opportunity, and non-discrimination in compliance with all federal, state and local laws, including, but not limited to, the Fair Housing Act, as amended by the Housing for Older Americans Act, the Americans with Disabilities Act, the Civil Rights Act, and the New York State Human Rights Law. The Town of Islip CDA will have staff available to assist with the Application, and answer questions about eligibility requirements. In furtherance of this policy, the Town of Islip CDA will not discriminate on the basis of race, creed, color, national or ethnic origin, sex, sexual orientation, gender identity, familial status, source of income, religion, disability, veterans' status, age, or any other basis prohibited by law.

LIMITED ENGLISH PROFICIENCY AND ACCOMMODATIONS:

Applications and Program Guidelines are available in English and Spanish and will be made available in other languages as requested. The Town of Islip CDA will take reasonable steps to ensure that persons with Limited English Proficiency (LEP) and persons, who need assistance or who have a limited ability to speak, read, or write English, will have meaningful access and an equal opportunity to participate in the Program. Interpreters, translators and other aids needed to comply with this policy shall be provided as reasonably necessary.

DISCLAIMER:

The EMAP Guidelines and criteria are based upon current requirements and guidance issued by U.S. Department of Housing and Urban Development as well as Town of Islip CDA requirements. Applicants are advised that the EMAP Guidelines are subject to change, at any time and from time to time, without prior notice, based upon needs, requirements, interpretations, and regulations, as the same may be determined by U.S. Department of Housing and Urban Development and/or the Town of Islip CDA. The Town of Islip CDA may request additional or different documentation as may be acceptable to the Town of Islip CDA at its sole discretion.

To apply: <https://portal.neighborlysoftware.com/EMAP-TownofIslipCDA/Participant>

If you have any questions or need assistance with applying

Please call (631)647-4192 or email @ emap@islipcda.org