



Dear Applicant,

Thank you for your interest in the New York State HOME Program, which will soon be administered by Community Progress, Inc. There is certain eligibility criteria that applicants must meet in order to participate in the program, such as the following:

- Applicants must own and occupy the home at least one (1) year prior to application.
- Home must be deeded in the applicant's name.
- Total household *gross income* must fall within the acceptable limits.
- You must have a Homeowners insurance policy that has at least a minimum fire policy on the dwelling.
- All property taxes must be paid up-to-date at the time of application; Village, Town/County and School.
- Homes must go through the environmental review process and have no major environmental concerns (flood zone, wetlands, endangered species etc.)
- All homes will be tested and treated for lead based paint and radon.
- A five (5) year note and mortgage lien will be recorded in the clerk's office on the property to secure program funds.

Please fill out the enclosed application completely; front and back. Return the application to our agency along with copies of ALL the required information. You will be contacted as soon as we have a determination, or if we need further information from you.

There are a limited number of homes we can serve and there is an extensive wait list of those in need. We encourage you to return your application as soon as possible.

Sincerely,

Lisa Novitsky
Program Director