

LONGTIME HOMEOWNER GRANT PROGRAM

City of Durham
Department of Community Development

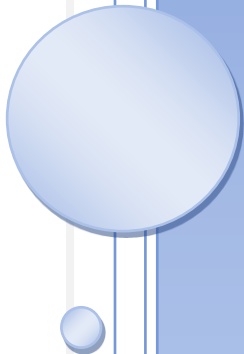
DURHAM



1869
CITY OF MEDICINE



EQUAL HOUSING
OPPORTUNITY





CITY OF DURHAM

Community Development Department

807 EAST MAIN STREET, BLDG. 2, STE. 200 | DURHAM, NC 27701

919.560.4570 | F 919.560.4090

www.DurhamNC.gov

Dear Homeowner:

Thank you for your interest in the City of Durham's Longtime Homeowner Grant Program. Enclosed you will find the program application, target area map, and guidelines.

When you submit your completed application, please be sure to include the following items:

- Federal Income Tax Return for the 2016 calendar year
- Homeowners that file separate tax returns must submit copies of both returns
- If you are not required to file a Federal Income Tax Return, you must attach documentation (SSA-1099, W-2, 1099-INT, 109-DIV, financial statements, etc.) for all income that you report on the application
- A copy of your 2015 and 2016 real property tax bills
- Signed Program Guidelines

Please note: If you are required to file a 2016 Federal Income Tax Return but have not done so, your application will be processed after a copy of your return is submitted.

Please complete the application in its entirety and submit to our office with all of the required documents. Incomplete applications will be returned. *Your application may be mailed or delivered to City of Durham, Dept. of Community Development, Attn: Homeowner Grant, 807 E. Main Street, Suite 2-200, Durham, NC 27701 (we are located in building #2 on the second floor).*

If you have any questions regarding program requirements, you may contact DeFrancia Lewis-Scott at 919-560-4570 Ext. 22257, or via email at DeFrancia.Scott@DurhamNC.gov. You may also visit our website at <http://durhamnc.gov/445/Community-Development>.

Thank you for your interest in the program. We look forward to working with you.

LONGTIME HOMEOWNER GRANT PROGRAM GUIDELINES

Program Description

- The City of Durham Longtime Homeowner Grant is offered to homeowners whose property values and tax obligations have increased as a result of the City's revitalization initiatives in the Southside, Northeast Central Durham, and Southwest Central Durham neighborhoods. Within these neighborhoods, properties must be located within 500 ft. of a City housing investment that occurred between 2010 and 2015. The goal of the program is to reduce the financial burden that some longtime homeowners may face as a result of these investments.
- Applications will be accepted for the for the Southside target area beginning November 1, 2017. The deadline to submit applications for the 2016 real property tax year is January 2, 2018.
- Applications for the Northeast Central Durham and Southwest Central Durham target areas will be accepted beginning January 2, 2018. The deadline to submit applications for the 2016 real property tax year is March 1, 2018.
- Grant assistance will be available for the 2016, 2017, and 2018 property tax years. Homeowners must apply for the program annually to determine eligibility for each of these years. Each year's grant amount will be the difference between the 2016 property tax obligation and that of the 2015 property tax obligation.

Homeowner Eligibility

- Homeowners' incomes must be 80% or below the area median income (AMI) as stated in the Adjusted HOME Income Limits for the Durham-Chapel Hill area. Household size and income will be determined by the information reported on the homeowner's Federal Income Tax Return for the corresponding real property tax year.
- Homeowners must have owned and occupied the property as their principal residence since July 1, 2012, to qualify for grant assistance.
- The previous years' tax obligations must be paid in full or unpaid portions of prior years' taxes must be part of an approved repayment plan.
- Homeowners who may qualify for Durham County tax relief programs must apply for these programs prior to submitting an application for the Longtime Homeowner Grant Program. These programs include tax relief programs for low-income homeowners who are 65 years of age or older, or who are permanently disabled.

- For information about Durham County property tax relief programs, please contact 919-560-0300 or visit <http://www.dconc.gov>
- Homeowners who receive assistance through Durham County property tax relief programs may also be eligible for assistance through the Longtime Homeowner Grant Program.
- Properties must be located in the Southside, Northeast Central Durham, or Southwest Central Durham target area boundaries as shown on the maps, and within 500 ft. of a City housing investment that occurred between 2010 and 2015.

Grant Assistance Terms

- Homeowners must have owned and occupied the property as their principal residence since July 1, 2012.
- Assistance will be in the form of a grant that will not require the homeowner to repay any of the funds received.
- The increase in property taxes will be determined by calculating the difference between the 2016 property tax obligation, after the reassessment, and that of the 2015 property tax obligation.
- Interest and other fees that are due for delinquent property taxes will not be included in the calculation of the grant assistance.
- The City will issue a check for the amount of the grant assistance made payable to the homeowner(s). Checks will typically be issued within 30 days of submission of a complete application package, including all required supporting documentation.
- A Grant Agreement executed between the homeowner(s) and the City will be included as part of the required documentation.
- The City may require immediate repayment of the full amount of grant funds if it is determined that the homeowner has submitted false, inaccurate, or misleading information.

Signature & Date

Signature & Date



City of Durham

Longtime Homeowner Grant Program

Southside, Northeast Central Durham, Southwest Central Durham

Application



**Completed Applications Must be RECEIVED at the
Department of Community Development
Attn: Homeowner Grant
807 E. Main Street, Building 2, Suite 200
Durham, N.C. 27701**

Date: _____

APPLICANT INFORMATION

Homeowner: _____ Date of Birth _____
Last First Middle

Homeowner: _____ Date of Birth _____
Last First Middle

Current Address: _____ Zip _____

Did you own and occupy the property stated above as your primary residence as of July 1, 2012? Yes No

Number of years/months at current property address: ____ years ____ months

Phone Number: Home _____ Work _____ Cell _____

Email Address: _____

Do you currently have a mortgage on this property? Yes No If yes, amount of mortgage payment \$ _____

Do you have a current homeowner's insurance policy? Yes No *(Not required to be eligible for this grant)*

INCOME INFORMATION

Please attach a copy of your Individual Federal Income Tax Return for the 2016 calendar year. Homeowners that file separate tax returns must submit copies of both returns. If you are not required to file a Federal Income Tax Return, you must attach documentation (SSA-1099, W-2, 1099-INT, 109-DIV, financial statements, etc.) for all income that you report below. If you are required to file a 2016 Federal Income Tax Return but have not done so, your application will be processed after a copy of your return is submitted.

PLEASE PROVIDE THE INCOME INFORMATION AS INDICATED BELOW FOR THE CALENDAR YEAR 2016

A.	Wages, Salaries, Tips, etc.	\$
B.	Social Security Benefits (Taxable and Tax Exempt)	\$
C.	Pensions and Annuities	\$
D.	IRA Distributions	\$
E.	Interest (Taxable and Tax Exempt)	\$
F.	Capital Gains	\$
G.	Dividends	\$
H.	Disability Payments (other than Pensions and Annuities)	\$
I.	Other (Describe)	\$
		\$
	Total 2016 ANNUAL INCOME	\$

Existing Property Tax Relief Programs

If you are at least age 65, permanently disabled, or a disabled veteran, and meet the income eligibility requirements, you must have applied for one of the property tax relief programs administered by the Durham County Tax Administration office prior to applying for the Southside Longtime Homeowner Grant. Please indicate below if you have applied for the following programs:

Homestead Exemption Program: Age 65 or over; Income \$29,900 or below.

Yes (Attach a copy of your approval letter)

N.C. Circuit Breaker Program: Age 65 or over; Income \$29,900- \$42,000.

Yes (Attach a copy of your approval letter)

Disabled Veteran Exclusion Program: No income limit or age limit.

Yes (Attach a copy of your approval letter)

Homeowners that meet the eligibility criteria and have not applied for assistance through one of these programs should contact the Durham County Tax Administration office at (919)560-0300 to apply or visit the Durham County Government website at dconc.gov.

HUD 2016 INCOME LIMITS

Family Size	1	2	3	4	5	6	7	8
80% AMI	\$39,600	\$42,250	\$50,900	\$56,550	\$61,600	\$65,600	\$70,150	\$74,650

PROGRAM HIGHLIGHTS

Maximum Grant Award: The amount equal to the difference between the 2016 Durham County/City property tax obligation and that of the 2015 property tax obligation

Maximum Income: 80% of the area median income

Property must be located in the Southside, Northeast Central Durham, or Southwest Central Durham target areas and within 500 ft. of a City housing investment that occurred between 2010 and 2015 (see Map of established boundaries)

Applicants must currently reside in the subject property

Applicants must have owned and occupied the Southside property as their principal residence since July 1, 2012.

Applicants must sign a Grant Agreement

To ensure compliance with tax laws, please consult a professional tax advisor for advice related to grant funds and taxable income.

Note: All City of Durham Homeowner Assistance Programs are subject to City Council approval.

Under the Americans with Disabilities Act – A person with a disability may receive an auxiliary aid or service to effectively participate in city government activities by contacting the ADA Coordinator, voice 919-560-4197, fax 919-560-4196, TTY 919-560-1200, or ADA@durhamnc.gov, as soon as possible but no later than 48 hours before the event or deadline date.

AFFIDAVIT

I/We, the undersigned, do hereby certify that all information given in this application is true and accurate to the best of my/our knowledge. I/We understand that the City of Durham or its agents may rely on the accuracy thereof in acting on this application and that any fraudulent information may result in disqualification from the program.

Signature of Applicant

Signature of Co-Applicant

Date

Date

THE CITY OF DURHAM IS AN EQUAL OPPORTUNITY LENDER

Your original application may be mailed or delivered to the City of Durham, Department of Community Development, Attn: Homeowner Grant, located at 807 East Main Street, Building 2, 2nd Floor, Suite 200, Durham, NC 27701
Phone: 919-560-4570 / Fax: 919-560-4090