

FAQs

Brookhaven Science Associates / BNL Employer Assisted Housing Benefit Program

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1. What is the Brookhaven National Laboratory (BNL) Employer Assisted Housing Program?

It is a program designed to provide eligible employees with monetary assistance to purchase a home on Long Island.

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2. What organization is BNL Employer Assisted Housing Program partnered with?

Brookhaven Science Associates (BSA) / BNL is partnered with the Long Island Housing Partnership, Inc. (LIHP) to assist qualified employees by providing financial assistance and housing counseling.

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3. What are the eligibility requirements to participate in the BNL Employer Assisted Housing Program?

All full-time employees of BSA/BNL are eligible for the Assisted Housing benefits. If you and your spouse are both employed by BSA/BNL, only one employee can use the Assisted Housing Benefits. **Term/Temporary positions are not eligible.**

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4. What are the eligibility criteria for assistance from Long Island Housing Partnership?

In order to apply for this benefit you must meet the following criteria:

- Be a household that is purchasing a house within Suffolk County or Nassau County.
- Provide tax returns for the last three (3) years and four most recent pay stubs.
- Be a Family or Individual that will occupy the property as a Principal Residence.
- Not have entered into a contract to purchase a home prior to BSA/BNL participation in the program.
- Have an annual income meeting the income guidelines for the categories in the [Suffolk County Employer Assisted Housing Program Highlights](#).
- Meet the asset test of not having more than 25% of the median price home on Long Island in liquid assets (not including pension or retirement accounts) remaining after required down payment by applicants.
- Be able to secure a mortgage from a recognized lending institution.
- Attend an individual mortgage counseling session and group rehab session through the Long Island Housing Partnership, Inc.
- Meet all other program guidelines as defined by funding sources.
- Must be a U.S. Citizen or legal resident.

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5. Is there literature available for my review regarding Long Island Housing Partnership requirements?

Yes. The literature is [LIHP Employer Assisted Housing Highlights](#). It is strongly recommended that you review this material to determine if you meet their expectations prior to applying for the BNL Employer Assisted Housing Program. You can also contact the [Long Island Housing Partnership](#) at 631-435-4710 for your convenience.

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6. Are there any homebuyer educational online courses offered by Long Island Housing Partnership?

Yes, LIHP offers a Homebuyer Educational Online Course, which can be found on their website at: <http://www.lihp.org/ecourses.html>

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7. What benefits will BNL provide to qualified participants?

BSA/BNL will contribute up to **\$5,000 net** in down payment assistance to purchase a primary, single-family residence in Suffolk County or Nassau County.

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8. Is the BNL Employer Assisted Housing Program ONLY for first time homebuyers?

No. However, you are not eligible if you currently own a home.

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9. Where may a person having mortgage difficulties receive assistance?

Assistance regarding mortgage issues is provided by the Long Island Housing Partnership, Inc. They offer free counseling and will work on your behalf with your lender. You may call 631-435-4710 to schedule a counseling session.

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10. Where and what type of home can I purchase?

You may purchase any primary new or pre-existing single family, condos, Co-ops and manufactured residence in Suffolk County or Nassau County.

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11. Are the funds I received from New York State and/or Suffolk County a loan or a grant?

The funds are a grant with no expectation of repayment as long as you fulfill the terms of the grant you receive. The requirements mandate that you stay at the purchased residence for a term of 5-10 years dependent on the program you qualify for. At that time, the grant will be forgiven. Early departure from the residence will require repayment of a portion or all of the grant funding.

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12. Am I required to take a Homebuyer counseling course?

Yes. The counseling session(s) will be provided by the Long Island Housing Partnership.

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13. As the purchaser of a residence, am I required to provide funds of my own?

Yes. The minimum employee funds required is \$3,000. You may provide more to reduce the monthly payments if your situation allows you to do so.

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14. When will BNL release their contribution to me?

You must notify via email, Ernie Tucker, tucker@bnl.gov and Melanie Schander, mschander@bnl.gov of your scheduled closing date, time and place. The payment assistance from Brookhaven National Laboratory, along with any other payment assistance will be provided to the buyer at the closing.

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15. In what order will BNL distribute funds to qualified applicants?

Some individuals will require more time than others to meet the requirements of Long Island Housing Partnership. Therefore, to be fair to all participants, all contributions by BNL will be on a “first to close on a home” basis.

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16. Who is the point of contact for BNL?

If you have additional questions regarding BNL Employer Assisted Housing Program, you can contact Ernie Tucker, x5735, tucker@bnl.gov, and/or Melanie Schander, x6344, mschander@bnl.gov.

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17. How do I apply for the BNL Employer Assisted Housing Program?

If you read the [LIHP Employer Assisted Housing Highlights](#) and are interested in applying for this program, you should complete the **BNL Employer Assisted Housing Application** and forward it to Ernie Tucker and/or Melanie Schander in Building 179B. Once received, your application will be forwarded to Long Island Housing Partnership, Inc. for consideration.

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