



HANDBOOK FOR LEWIS COUNTY COMMUNITY DEVELOPMENT BLOCK GRANT
AND OTHER FUNDING SOURCES FOR
OWNER OCCUPIED REHABILITATION PROGRAM

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If you need any assistance filling out this application for any reason, please advise us of your needs and our staff would be happy to help.

This is an Equal Opportunity Program. Discrimination is prohibited by Federal Law.

Complaints of discrimination may be filed by contacting:

U.S. Department of Housing and Urban Development (HUD)
Mail: 26 Federal Plaza, Room 3532, New York, New York 10278-0068
Call: 800 669 9777 (TTY: 800 927 9275)

OR

USDA, Director, Office of Civil Rights
Mail: 1400 Independence Ave S.W., Washington DC 20250 9410
Call: (800) 795 3272 (TDO: 202 720 6382)

Online: http://www.ascr.usda.gov/complaint_filing_cust.html
Email: program.intake@usda.gov

A. The Handbook's Purpose

The Owner Occupied Rehabilitation Program is intended to provide assistance to homeowners to perform rehabilitation activities that are necessary to help alleviate the substandard conditions of their homes. **Only properties that are determined to be substandard are eligible to be assisted under this program.** This handbook will explain Snow Belt's rehabilitation program and how it works. It is meant to be a guide to the program, not a definitive presentation of the program's policies. Any specific questions should be directed to:

Snow Belt Housing Company, Inc.
7500 South State Street
Lowville, New York 13367
(315) 376-2639 Ext. 4

B. Qualifying for the Program

1. To qualify for the program your home and property must be owner-occupied; it must be your permanent residence and it must be located in Lewis County.
2. You must have owned your home for at least one year prior to your application for assistance.
3. Proof of ownership must be on file at the County Clerk's office and you must provide a complete copy of the deed.
4. **All property taxes must be current and you must provide a copy of each tax bill and receipt showing paid.**
5. You must have fire insurance coverage on your property and flood insurance coverage where applicable, and you must provide a copy of the insurance certificate showing current coverage and proof of payment.
6. You must agree to sign a five (5), or ten (10) year affordability/residency requirement if you obtain home improvements through this program. The affordability/residency period for the CDBG program is five years. If you require additional funding, the period could be up to ten years. The grant may be transferable to another income eligible applicant. This is enforced by a Grant and Mortgage filed with the Lewis County Clerk for the amount of the cost of the rehabilitation work to your property. You will be responsible for the recording fee of each grant and mortgage, currently the fee is \$60.00, payable when you sign the construction contract. Note: Limited funding sources issue waivers for the recording fee; not controlled by the County of Lewis or Snow Belt Housing. The 'Residency period' is a specified period of time you are required to maintain primary residency in your home as repayment of funds we pay to others on your behalf.
7. Homes that are structurally unsound or exceed the amount of funds available will be deemed ineligible.
8. Your gross income must not exceed the funding source's specified income limits for the size of your household. Priority will be given to those households with the lowest incomes. Income limits are updated annually by the U.S. Department of Housing and Urban Development.

Household Size	1	2	3	4	5	6	7	8
80% Max Limit <i>HUD Limit for 2021</i>	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,850	\$73,300

9. Your gross annual income for determining eligibility includes income from all sources; from all adult members of your household, including:
 - a. All wages and salaries, commissions, overtime pay, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions).
 - b. Net business or farm income. (Net business or farm losses and depreciation, will not be deducted from other sources of income when calculating total household income.)
 - c. Interest, dividends, and other net income of any kind from real or personal property.

- d. All gross periodic payments received from social security, worker's compensation, pensions, disability, child support, alimony or unemployment benefits, and welfare assistance and other similar types of periodic receipts for all family members.
- e. All regular pay, special pay, and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the family, spouse, or other person whose dependents are residing in the unit.

11. Gross income calculations shall not include:

- a. Income from the employment of children (including foster children) under the age of 18 years.
- b. Cash value of food stamps, real estate tax exemptions, earned income tax credit, or similar types of assistance.
- c. Payments received for foster care and certain public volunteer, service and training programs.
- d. Lump sum additions to family assets (e.g. inheritances, insurance policy death benefit payments, settlement for personal/property losses, and medical expense reimbursements).
- e. Income of a live-in aide.
- f. The special pay to a household member serving in the Armed Forces who is exposed to hostile fire.
- g. Temporary, nonrecurring, or sporadic income.
- h. Lump sum payments of SSI and Social Security benefits.
- i. Amount of educational scholarships paid directly to a student, educational institution, or a veteran.
- j. Periodic and/or regular contributions and/or gifts received from persons not living in the dwelling.

12. Those with more than \$15,000 in liquid assets may be ineligible for the program. Liquid assets would include, but not be limited to, checking and savings accounts, stocks, bonds, certificates of deposit, and the value of any real estate less outstanding debt (not including homeowner's principal residence).

13. Income is based on anticipated annual income. Therefore, we will need to project your income for this year based on the documentation provided.

14. The following are **NOT ELIGIBLE**: Mobile homes, rent-to-owns, properties with land contracts, any without a recorded deed. Seasonal residences or former seasonal residences converted to full time use are also not eligible. Any home located on land not owned by the homeowner.

C. Who Will Determine the Work that is Needed

Snow Belt Housing's Rehabilitation Specialist will conduct an inspection. Work items are based on these inspections and discussions with the owners of the properties and where applicable, certain work may have to be done to comply with local, State and/or National code regulations, and/or ordinances.

D. Repairs That Can Be Done

1. The purpose of this program is to improve the health, safety, and energy efficiency of your home. Grant/loan money is not intended to be used for improvements that only make your house look nicer or that make it more convenient. The following is a priority list of repairs eligible for assistance. Any items that would cause your home to violate HUD Housing Quality Standards or local and state building codes must be addressed first. All homes assisted with grant funds must use a minimum of \$1,000 in grant assistance.

D. Repairs That Can Be Done (continued)

First Priority:

Roof	Heating equipment	Chimneys	Septic issues
Electrical service	Foundation	Insulation	Plumbing fixtures
Wiring	Waterlines & service	Sewer lines	Broken glass
Structural	Stairs and railings	Insulation	Handicap access
Lead based paint stabilization	Lead pipe replacement		

Second Priority:

Windows	Cornices and eaves	Porches
Doors	Siding	Sidewalks
Additional electrical	Additional heat runs	Interior doors
Rodent/vermin infestation	Ceiling/wall repair	Painting

2. All rehabilitation projects shall include installation of appropriate smoke and carbon monoxide detectors if such equipment is not currently installed.
3. **The grant will not pay for or reimburse for any work completed prior to the rehabilitation program.**
4. **The grant will not pay for any work that isn't under contract through this rehabilitation program.**

E. Financing

A deferred payment loan for up to 100% of eligible rehabilitation may be available for those homeowners whose income is at or below 80% of the Lewis County median income (maximum amount per household is dependent on funding source). However, priority for funding will be given to those with lower incomes. Using a combination of funding sources, eligible homeowners may receive two or three sources of funding to complete their project. If 'HOME' funds are used, the maximum after-rehab value of your home cannot exceed \$130,000.

F. How the Program Works

1. Fill out an application and send it and the required documentation to Snow Belt Housing Company, Inc. An application is included with this handbook.
2. Once your income eligibility is verified, we will schedule an appointment with our Rehabilitation Specialist to inspect your home to determine its condition. Our Rehabilitation Specialist will perform a preliminary inspection to verify the substandard condition of your home and determine a rough cost estimate of the work that needs to be done to bring your house up to Housing Quality Standards. They will then prepare a detailed scope of work for your review and approval. Snow Belt Housing, Inc. has compiled a list of pre-approved contractors; you select from the list choosing which ones to receive the bid packet. Snow Belt Housing will send out bid packets and bids will be returned to Snow Belt office.
3. Once the costs of your rehabilitation are fixed and financing committed, Snow Belt Housing Company, Inc. will review all the information and submit your "Project" application to its Board of Directors to approve a final grant/loan award. If your project is approved, you and the contractor will sign agreements regarding the financing and the work involved.
4. The staff from Snow Belt will inspect the work in progress at appropriate times; however, the homeowners will sign off on the inspections and are responsible for agreeing that the contractor's work meets generally accepted standards. You should understand that it will be your responsibility to carry out your housing rehabilitation plan. This will include communicating and working with the contractors or suppliers involved.
5. The final payment for contracted work will occur only after a determination that the work has been completed according to contract. This determination will include your signature on an inspection form

indicating that you are satisfied with the work. It is important that you do a final inspection yourself before you sign.

G. Hiring a Contractor

Snow Belt Housing Company, Inc. has a list of contractors that will be made available to you. If you know of a contractor who is not on the list, the contractor may work on your home if he/she provides references, proof of lead certification, a certificate of liability insurance, and proof of workmen's compensation insurance. Snow Belt requires contractors to carry a minimum of \$300,000/600,000 in the event of bodily injury or death of any one person in any one accident and \$50,000 in the event of property damage arising out of the work performed by the contractor.

When the contractor visits your home, review the work plan and discuss the job together. Ask the contractor if they understand the scope of work as detailed in the work statement. Ask them when they would expect to begin the work and how long the work is expected to take until completed.

The most important thing to remember is that you are the one who will live with the contractor's work. The contract for doing the work is between you and the contractor. Snow Belt Housing Company, Inc. will assist you in improving your home, but ultimately you are responsible for the improvements to your home. *If the contractor you preferred is not the lowest bidder, you have the option to pay the difference, otherwise the low bidder will be awarded the project.*

H. Required Documentation

The following documents are required with your rehabilitation application:

WE WILL MAKE COPIES OF YOUR ORIGINAL DOCUMENTS.

1. Federal Income Tax return, signed with any applicable schedules, W-2s, 1099s. (Current filing) Two (2) years for persons who are self-employed.
2. Income: Most recent payroll stubs (covering last 3 months) – showing year-to-date earnings*.
3. Other Income: Benefit Statement/Award Letter (complete) including but not limited to Social security, SSI, pensions, unemployment benefits, welfare, child support, alimony, trusts etc.
4. Recorded deed to your property (complete).
5. Property Tax Bills (complete) & Paid receipts from collector (County/Town, School, and Village). Taxes must be current.
6. Declaration page from Homeowner's Insurance and Statement of payment.
7. Two (2) Complete Bank statements for all checking, savings and trust accounts. Mini-Statements not acceptable.
8. Asset Income: Performance Report including but not limited to: Stocks, bonds, IRA's, 401K's, CD's, extra checking accounts, extra savings accounts, trusts etc.)
9. Award Letter for public assistance: Social Services (TANIF, HEAP, SNAP) if applicable.
10. A photo ID and SS card must be presented for all adults who reside in the household at the time of the application.
11. Copies of birth certificates and social security cards for all children who reside in the home.
12. Current credit report (one can be obtained for you if you do not have a current one).
13. \$25.00 non-refundable application fee, payable by check or money order only.

**If your application was rejected and you do not agree with the decision, you may send a written complaint to:
Snow Belt Housing Company, Inc. 7500 S State Street, Lowville, NY 13367 Attn: Executive Director**