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What is the NYS-AHC Program?

The New York State Affordable Housing Corporation is a home improvement program funded in part through the New York State Affordable Housing Corporation. It is intended to provide partial funding assistance to property owners in Chemung, Steuben and Schuyler Counties.

What are the eligibility factors?

- Eligible properties must be located in Chemung (excluding the City of Elmira), Steuben or Schuyler Counties and must be owner-occupied by the applicant for one year prior to the application date. Homes purchased on land-contracts and homes in mobile home parks are not eligible under program regulations.
- Proof of ownership must be on file at the County Clerk's Office and the homeowner must provide CPI with a copy of the deed showing a land description and filing date.
- All property and school taxes must be paid up-to-date and you must provide CPI with a copy of the paid stamped receipt of payment for the last two years, for all applicable taxes.
- Applicants must have a Homeowners Insurance Policy that includes Fire Insurance and agree to keep the policy for the lien term. You must provide CPI with a copy of your Insurance Policy.
- As a program regulation, you must agree to sign a Lien Agreement (Note & Mortgage) in favor of the NYS-AHC for the deferred loan portion of the rehabilitation work completed at your property. If you sell the property within the specified time frame, the balance of the deferred loan becomes due and payable in full.
- Applicants must meet the current Income Limits provided by the NYS Affordable Housing Corporation

Who will determine the work that is needed?

On the application, list the repairs that you would like done to your home. The NYS-AHC will award partial funding assistance for necessary home repairs. Cosmetics will not be permitted; these include siding, painting or driveways and/or work to detached garages/carports that do not carry the same roofline as your dwelling. Program goals are to eliminate threats to health and safety and will be made a priority.

What type of rehabilitation work is permitted?

Rehabilitation activities can include, but are not necessarily limited to the following:

- **Structural Problems** - repair or replacement of defective foundations, roof systems, floor systems, exterior wall systems, and load bearing partitions or columns.
- **Roofing** - replacement of defective roofs.
- **Electrical System** - repair or replacement of faulty or hazardous components.
- **Heating System** - repair or replacement of heating systems or chimneys to eliminate unsafe conditions.
- **Plumbing System** - repair or replacement of faulty water lines, drain lines, faucets, fixtures, water pumps or water heaters.
- **Windows and Doors** - repair or replacement or inoperable, energy inefficient or otherwise defective windows and doors. Insulation.
- **Access Problems** - repair or replacement of defective steps and porches. Installation of handicapped ramps and/or bathroom accessibility.
- **Smoke Alarms/Carbon Monoxide Detectors** - installation of smoke alarms and Carbon Monoxide Detectors as necessary.

It should be emphasized that not all housing deficiencies may be corrected. It is CPI's priority however to eliminate all serious threats to health and safety with the funds that are available at the time of your acceptance.

Who will do the work?

CPI has a list of program eligible contractors for you to choose from. A minimum of three bids is preferred for your project(s). If you decide to solicit a bid(s) from a contractor(s) not on CPI's list, it will be permitted. However, if that contractor submits the lowest bid and is awarded the contract, you will be responsible for submitting the Contractor's Certificate of Insurance.

All contractors must possess a minimum of \$500,000 liability coverage and carry Worker's Compensation Insurance, even if the contractor is a self-employed contractor (this is a requirement of CPI's Insurance Company).

Assistance to be provided will be based on the lowest responsible bid received. If the property owner does not wish to hire the lowest responsible bidder, he/she may select another contractor, but must pay the difference in cost.

Type of assistance available:

Owner-occupants with a household income within the applicable limits for their household size will be eligible for deferred loan assistance. Assistance will be based on need and date of application. Minimum assistance must be \$1000. Maximum assistance will be approximately \$12,000 up to \$25,500 per structure with approval

Assistance will be provided as a Deferred Loan. There are NO monthly payments required. You must own and occupy the home for the term associated with your project amount after the project is completed. If the home is sold, transferred or foreclosed on within the regulatory period, the deferred loan must be paid back to NYS-AHC in one payment. The term ranges from 2 - 10 years, depending on the total project cost. Eligible homeowner's may be awarded up to \$12,000.00. Not everyone will receive 100% assistance. Depending on your household income and size, some homeowners may be required to contribute 10% - 30% of the total project cost, which is required on or before the time of the contract signing. There is a processing fee associated with each project. At the contract signing, a Notice to Proceed will be issued to begin work, along with the NYS-AHC Contract and the Note & Mortgage.

NO work will begin until CPI receives the homeowner's portion of the total project cost, if any. A contract is signed between the homeowner and the contractor and a Notice to Proceed is issued before any work can begin.

A Note & Mortgage will be filed with the County Clerk once the total project has been completed and the homeowner, contractor and CPI representative have signed a Certificate of Completion.

The NYS-AHC Program will NOT reimburse any property owner for work completed prior to the approval of the application and will not pay for any work not under contract through the program.

What does the entire rehabilitation process involve?

Once an application has been submitted and proper documentation provided to CPI by the homeowner, the procedure outlined below will be followed:

- Homeowner fills out application and sends in all copies of required documentation.
- Once a homeowner is determined eligible, they will be contacted for acceptance into the program.
- Homeowner is responsible to solicit 3 bids from local, eligible, contractors for repairs and return those bids to CPI. These bids must be mailed directly to CPI by the contractors. CPI supplies a list of Contractors, but homeowner may choose a contractor of their choice, as long as they supply a Certificate of Liability and Workers Comp Insurance that meets NYS-AHC regulations.
- CPI reviews bids and notifies homeowner of lowest bid price. If you choose to go with a contractor that did not supply the lowest bid, you will be responsible for the difference in price.
- A contract signing will be scheduled with the homeowner, contractor and CPI and will be held at the CPI office.
- The pre-determined % out-of-pocket expense of the homeowner will be due by the contract signing date. This amount will include deferred-loan closing fees. Please make certified checks or money orders payable to: **Community Progress Inc. Not all projects will have a homeowner contribution.**
- A Notice to Proceed and Note and Mortgage will be issued at the Contract Signing, along with all other financial paperwork.
- When the Project is completed, a final inspection will be scheduled between the contractor, homeowner and the Housing Rehab Consultant to issue a Certificate of Completion.
- Note and Mortgage will be filed at the County Clerk's office.
- Project monitoring will continue for the lien term.
- A copy of your Certificate of Insurance must be submitted to CPI on a yearly basis.

All work must be completed within 30 days from the start date listed on the Notice to Proceed. Contractors are expected to be on-site the entire time and not to engage in other outside projects. If weather becomes an issue, the contractor must notify the homeowner and CPI that they are unable to work at that time. Contractors are expected to return to the worksite as soon as the conditions improve.

What about changes to the project?

If, during the course of the rehabilitation work, an unexpected problem occurs or is discovered that requires a change in the contract, the contractor and/or owner must immediately contact CPI to verify the condition.

In some cases, formal change orders can be issued changing the scope of work, which will also add an additional cost to the homeowner. This will be due and payable prior to the onset of the additional work. **At no time should work be added, changed or deleted from the agreed upon contract without approval from CPI and a change order completed and approved. Homeowners are not permitted to request additional work from contractors once the work begins!**

Is the rehabilitation work guaranteed?

Yes, upon completion of rehabilitation work, the contractor will supply to CPI and the property owner a two (2) year guarantee that all work will be free of defects arising from the workmanship of the contractor or sub-contractor. Contractor will supply copies of written warranties or guarantees from suppliers and manufacturers.

What after rehab?

Because the rehabilitation process has many checks and balances and inspections, problems after rehabilitation should be minimal. It is always possible, however, that something could go wrong or be discovered after rehabilitation work has been completed and all funds expended. If this occurs, property owners should contact their contractor. Do not contact CPI, as the contract is between the homeowner and contractor. CPI is a pass-through agency for deferred loans only and does not carry responsibility within contract obligations between homeowner and contractor.

**Please contact a CPI Staff Member with any questions; Mon./Wed./Fri. between 9 – 4 p.m.
607/962-3506 or email: CPI@stny.rr.com**

See next page for the Income limits

2018 Income Eligibility Chart For AHC programs

Used to determine eligibility for CPI sponsored programs

Total GROSS COMBINED income (before taxes and deductions) must be less than....

NUMBER OR HOUSEHOLD MEMBERS								
STEUBEN CO:	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Median \$ 61,800								
112% Low Income	40,410	46,144	51,878	57,613	62,272	66,482	71,501	73,920
80% Low Income	36,080	41,200	46,320	51,440	55,600	59,680	63,840	67,920
50% Very Low	22,550	25,750	28,950	32,150	34,750	37,300	39,900	42,450
30% Extremely Low	13,530	15,450	17,370	19,290	20,850	22,380	23,940	25,470
NUMBER OF HOUSEHOLD MEMBERS								
SCHUYLER CO:	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Median \$ 64,500								
112% Low Income	40,499	46,234	52,058	57,792	62,451	67,110	71,680	76,339
80% Low Income	36,160	41,280	46,480	51,600	55,760	59,920	64,000	68,160
50% Very Low	22,600	25,800	29,050	32,250	34,850	37,450	40,000	42,600
30% Extremely Low	13,560	15,480	17,430	19,350	20,910	22,470	24,000	25,560
NUMBER OF HOUSEHOLD MEMBERS								
CHEMUNG CO:	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Median \$ 71,000								
112% Low Income	44,531	50,893	57,254	63,616	68,723	73,830	78,938	84,045
80% Low Income	39,760	45,440	51,120	56,800	61,360	65,920	70,480	75,040
50% Very Low	24,850	28,400	31,950	35,500	38,350	41,200	44,050	46,900
30% Extremely Low	14,910	17,040	19,170	21,300	23,010	24,720	26,430	28,140