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What is the NYS-AHC Program?

The New York State Affordable Housing Corporation is a home improvement program funded through the New York State Affordable Housing Corporation. It is intended to provide funding assistance to property owners throughout 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 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 Homeowner's 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 and will be returned to NYS-AHC.
- Applicants must meet the current Income Limits provided by the NYS Affordable Housing Corporation

The total combined GROSS income (the amount before taxes are taken out) for all income-bearing members in the household, over the age of 18, must be less than the dollar amounts specified in the following chart.

Income Limits

NUMBER OF HOUSEHOLD MEMBERS

STEUBEN CO:	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Median \$ 64,600								
112% Low Income	42,202	48,205	54,208	60,211	65,050	69,888	74,726	79,565
80% Low Income	37,680	43,040	48,400	53,760	58,080	62,400	66,720	71,040
50% Very Low	23,550	26,900	30,250	33,600	36,300	39,000	41,700	44,400
30% Extremely Low	14,130	16,140	18,150	20,160	21,780	23,400	25,020	26,640

NUMBER OF HOUSEHOLD MEMBERS

SCHUYLER CO:	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Median \$ 66,700								
112% Low Income	42,202	48,205	54,208	60,211	65,050	69,888	74,726	79,565
80% Low Income	37,680	43,040	48,400	53,760	58,080	62,400	66,720	71,040
50% Very Low	23,550	26,900	30,250	33,600	36,300	39,000	41,700	44,400
30% Extremely Low	14,130	16,140	18,150	20,160	21,780	23,400	25,020	26,640

NUMBER OF HOUSEHOLD MEMBERS

CHEMUNG CO:	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Median \$ 73,600								
112% Low Income	46,234	52,774	59,405	65,946	71,232	76,518	81,805	87,091
80% Low Income	41,280	47,120	53,040	58,800	63,600	68,320	73,040	77,760
50% Very Low	25,800	29,450	33,150	36,800	39,750	42,700	45,650	48,600
30% Extremely Low	15,480	17,670	19,890	22,080	23,850	25,620	27,390	29,160

Who will determine the work that is needed?

On the application, list the repairs that you would like done to your home. Awarded funds are ONLY for necessary home repairs. Cosmetic repairs 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, new kitchen cabinets, countertops or appliances. 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.
- **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 or your project will not move forward.

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 and NYS Homes Community and Renewal Agency).

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. Applicants can receive up to \$15,000. Including closing fees. **Maximum** assistance will be determined on a **case per case basis** and not to exceed \$35,000 per structure.*

Minimum assistance through Affordable Housing Corporation is \$1,000

Assistance will be provided as a Deferred Loan. Eligible homeowner's will be awarded up to 100% of the total cost of the project, not to exceed \$15,000. If the total project cost is more than the \$15,000 it will be evaluated by staff and the Construction Manager and approved on a case by case basis. The homeowner's contribution to the project, if any, will be required at the time of the contract signing. There is a processing fee associated with the closing of the deferred loan, which will be added to the total project cost.

If there is any amount due by the homeowner it must be received by CPI, in full, on or before the contract signing date.

A Note & Mortgage lien 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 process and will not pay for any unauthorized work 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.
- An appointment will be scheduled for a Construction Manager (CM) to come and assess the home and repair requests. The CM will decide and prioritize the need of repairs. 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/CPI stipulations. Three (3) contractors will be chosen by the homeowners for the CM to submit a bid request to. The CM will prepare the work specs for the bid. CPI staff will send the bid requests to the contractors chosen by the homeowner.
- 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, if any from the homeowner, will be due at the contract signing. Please make certified checks or money orders payable to: **Community Progress Inc.**
- A Notice to Proceed and Note and Mortgage will be issued at the Contract Signing, along with all other financial paperwork.
- When project is completed, and a final inspection will be scheduled between the contractor, homeowner, and the CM 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, CPI and the CM that they are unable to work at that time but are expected to return to the worksite as soon as the conditions improve. Any discrepancies will be handled with the homeowner and the CM.

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 and obtain approval before work continues.

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 or the CM. 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

607/962-3506

or email:

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