

WESTERN CATSKILLS COMMUNITY REVITALIZATION COUNCIL
Community Development Block Grant
Town of Summit Project # 1128MH303-21
Owner Occupied Mobile Home Replacement Program

FACT SHEET

Grants will be awarded for mobile home replacement only for sole and primary, owner-occupied residences.

In order to participate in this grant program household members *must participate* in WCCRC's Homeownership Academy.

HOUSEHOLD SIZE AND HOUSEHOLD INCOME

- a) All persons living in the home, related or unrelated, will be considered part of the household.
- b) All income earned by members over 18 years old in the household will be considered household income. **We use Federal adjusted gross income.**
- c) Low and moderate income owner occupants (those whose income is below 80% of the Schoharie County Median Income as adjusted for household size) will be eligible to apply. Applications will be processed on a first come, first served basis.

Schoharie County (updated 4/2022)

Household Size	50% Maximum Income	80% Maximum Income
1	\$37,100	\$59,400
2	\$42,400	\$67,850
3	\$47,700	\$76,350
4	\$53,000	\$84,800
5	\$57,250	\$91,600
6	\$61,500	\$98,400
7	\$65,750	\$105,200
8	\$70,000	\$111,950

Anyone having a question pertaining to the determination of the size of the household or the determination of household income may review their application with a staff member of WCCRC.

APPLICATION PROCESS

The application must include **copies** of all the information requested below. WCCRC staff cannot make copies for you and we cannot return originals.

You must always call the office at 607-652-2823 to set up an appointment before coming into the office. All applications must be delivered in person to WCCRC for review. (Do not fax, mail, email, or drop off the application and attachments.)

Information needed with application:

- a) Copy of deed; be certain that the book and page number where the deed is filed and the property description is on the deed.
- b) Copy of last year's Town (and Village if appropriate) and school tax paid receipts signed by the tax collectors; be certain that the section, block and lot numbers can be identified. County tax plans are accepted and must be current.
- c) If applicable, copy of municipal water / sewer bills, showing that payment is current.
- d) Copy of Federal Income Taxes (2 years)
Copy of W2 and 1099 forms (2 years)
Copies of last 2 months of pay stubs
Other proof of income (social security, pension, etc.)
Two months' bank statements
Most recent electric bill
- e) Copy of most recent Homeowner's Insurance (declaration page).
- f) Asset information. Assets include: Checking and Savings accounts; CDs; Stocks, IRAs, Whole Life Insurance (not Term Life); and any property not connected to your primary residence.
- g) If you have a mortgage or equity line, a completed Mortgage Verification Form.

Work will be done based on HUD Construction Quality Standards**WHEN YOU HAVE FILLED OUT THE APPLICATION AND HAVE COPIES OF THE REQUIRED INFORMATION:**

1. Call WCCRC's Program Director to make an appointment so that staff can review the application with you for completeness. If the application is incomplete, we will return it to you. When the application is complete, and preliminary eligibility has been determined, you will be directed to the WCCRC Financial & Housing Counselor.
2. Set up an appointment with the WCCRC Financial & Housing Counselor to review your financial situation and ensure that you can continue to maintain your new dwelling.
3. WCCRC's Project Manager will set up an appointment with you to arrange a site visit and inspection.
4. WCCRC's Project Manager will prepare a Work Write-Up that will include the scope of work to be bid on. The homeowner will be required to come to the office to review and sign off that everything is as agreed at the site inspection. WCCRC's Program Director will then schedule a contractors' bid walk for the project so that all attendees may submit a bid.
5. All bidding contractors are required to return sealed bids to WCCRC. It is a program requirement that all bids be complete and brought to the WCCRC office within **3 weeks** from the date of the project walk through.
6. Once WCCRC receives the bids, a date will be set for a bid opening with the homeowner and contractor. It is mandatory that the homeowners attend this bid opening.
7. WCCRC's grant programs pay for the lowest qualified bid, but the homeowner may select a higher bidder. If this is the case, the homeowner will be required to pay the difference between the lowest bid and the higher bid.

8. WCCRC will prepare the paperwork for the grant awards and the construction contracts. You will be notified when the paperwork is ready for your signature and you will be required to sign it at the WCCRC office.
9. The contractors can then proceed with the scope of work within the time frames indicated.
10. Please note: **There will be a lien placed on your home after the work is completed. The lien will be in effect for ten (10) years.** The amount of the lien will be equal to the amount of the grant. Within five years of the receipt of the grant, if the house is sold, 100% of the grant will be recaptured. The recapture amount will decrease by 20% each year afterwards on the lien. When the lien is up, WCCRC will issue the paperwork for the lien release and send it to the homeowner. It is the homeowner's responsibility to file that paperwork with the County Clerk.

Homeowners who are contractors *are not permitted to do work on their homes*

Homeowner Responsibilities:

- A meeting with the WCCRC Housing Counselor is mandatory to participate in this program along with the participation in, and completion of, Homeownership Academy. The mission of Homeownership Academy is to help families applying for mobile home replacement grants sustain and retain their homes. This is accomplished by WCCRC providing a series of housing classes and individual counseling sessions that enhance common homeowner knowledge such as budgeting, insurance, taxes, banking, home maintenance, etc. These classes are designed to prepare homeowners for the changes that will come with owning a new manufactured home.
- You will be **required** to make several trips to the WCCRC office in Stamford during the program. You must call ahead **to schedule an appointment.**
- Your signature will be needed on grant agreements, construction contracts, several checks, forms and paperwork during the course of the project. You will be required to come to the WCCRC office in Stamford.
- You will need to be familiar with all phases of the work being done at your home. This is your project and your contract with the contractor. You will be responsible for monitoring the work. **If there is anything that you are not satisfied with, you need to make the contractor and WCCRC aware of it immediately—do not wait until the job is finished when it is too late to correct the problem.**
- The homeowner is responsible for obtaining the Building Permit and paying any associated fees. The job cannot proceed until the proper paperwork is filed in the WCCRC office.
- Change orders must be pre-approved by WCCRC and will be considered on a case by case basis. Any un-approved change orders will not be reimbursed with grant funds.
- A final inspection will be done on your home by the WCCRC program staff.
- Homeowners who are contractors are *not* permitted to do work on their homes.

Western Catskills Community Revitalization Council, Inc.
125 Main Street, Suite A
Stamford, NY 12167
(607) 652-2823

When you have your application filled out and have *copies* of all the correct paperwork, ***call WCCRC to make an appointment*** to meet with a staff member. Please bring ***copies of all required documents*** with you when you come for your appointment. We can not accept incomplete applications and we cannot make copies for you.

The following checklist is an aid to help keep track of items that need to be submitted with your application. If an item does not pertain, please write N/A and a brief description why. Ex: If you don't have any CD's, write N/A and "don't have any" in the notes section.

Item Description	X	Notes
Copy of Deed with Book/Page #		
Copy of Title (MHR Program)		
Town Taxes 2022		
Town Taxes 2021		
School taxes 2020-21		
School taxes 2019-20		
Village taxes 2022		
Village taxes 2021		
Municipal Water/Sewer Bill		
Fed taxes 2021		
Fed taxes 2020		
2021 W-2s		
2020 W-2s		
2021 1099s		
2020 1099s		
Pay stub		
Pay stub		
Pay stub		
Pay stub		
Pension distributions		
Bank statement-1		
Bank statement-2		

Homeowner's insurance policy		
Mortgage/home equity co. - Verification Form		
Savings balance		
Checking balance		
IRA / Pension balance		
CD's value		
Stocks value		
Life Insurance value		
Other property owned		