

**WESTERN CATSKILLS COMMUNITY REVITALIZATION COUNCIL
Community Development Block Grant Housing Rehab Program
Town of Jefferson Project # 580HR100-20**

FACT SHEET

Grants will be awarded for housing rehabilitation only for sole and primary residents who live in, and pay taxes to, the Town of Jefferson.

To participate in this grant program a counseling session with the WCCRC Financial & Housing Counselor is mandatory.

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.**

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 determination of the size of the household or determination of household income may review their application with a staff member of WCCRC.

Households at or below 80% county median income are eligible to apply. The Town has elected to give priority to households at or below 50% of the county median income, as well as senior citizens (62+), and the disabled.

APPLICATION PROCESS

The application must include **copies** of all information requested below. WCCRC staff will not make copies for you and we cannot return originals. We encourage all applications to be delivered in person or mailed to WCCRC prior to scheduling your appointment, but you can bring COPIES with you to your appointment if you prefer.

You must always call the office at 607-652-2823 to set up an appointment before coming into the office.

Information needed with application:

- a) Copy of deed; be certain that the book and page number where deed is filed, and the property description is on the deed.
- b) Copy of the last 2 years of town (and village, if appropriate) and school tax paid receipts **signed by the clerk**; be certain that the section, block and lot numbers can be identified. Current county tax plans are accepted and must be current. County tax plans that are not current will not be accepted.
- 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 2 months' worth of current pay stubs
Other proof of income (social security, pension, etc.)
Two months' bank statements
- e) Copy of current Homeowner's Insurance (declaration page, indicating effective dates).
- f) Asset information. Assets include: Checking and Savings accounts, CDs, Stocks, IRAs, 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.

The types of work that can be done with this funding include:

Priority One Items: Health and Safety Improvements (not listed in order of importance):

- a. HUD Section 8 Standards - all work items necessary to bring the building into compliance with HUD Section 8 Housing Quality Standards.
- b. Codes - work items required to comply with New York State Uniform Fire Prevention Code, New York State Building Code and local codes.
- c. Roof - repair or replacement (if life expectancy is less than 3 years).
- d. Plumbing Systems - any work necessary to comply with the New York State Uniform Fire Protection and Building Code.
- e. Electrical Wiring - any work necessary to comply with Section 8 Existing Housing Quality Standards.
- f. Heating Systems - installation or upgrading heating systems to maintain an interior temperature of at least 68 degrees F.
- g. Structural - repair or replacement of any structural defects, such as settling of porches, foundations, rotted support columns, rotted subflooring, masonry, etc.
- h. Lead Paint - reduction of lead-based paint hazards.
- i. Windows - replacement or repair of broken sash or panes.
- j. Doors - replacement or repair of damaged primary doors.
- k. Stairwells and Platforms - any work necessary to ensure that they are safe.

Priority Two Items: Energy Related Improvements (not listed in order of importance):

- a. Windows - repair or installation of storm or insulated glass windows.
- b. Doors - repair or installation of storm or more energy efficient doors.
- c. Insulation - installation of ceiling, wall, floor, and foundation insulation with proper ventilation.
- d. Caulking and Weather Stripping - repair or installation of caulking and weather-stripping materials.
- e. Water Heater Insulation - repair or installation of water heater insulation.

Priority Three Items: Other Necessary Improvements (not listed in order of importance):

- a. Exterior Protection - painting or covering of exterior surfaces, except that existing wood siding shall not be covered, unless no feasible alternative exists.
- b. Wood Surfaces - repair of any damaged or deteriorated wood surfaces.
- c. Interior Walls and Ceilings - repair or covering of interior walls and ceilings. Use of vapor barrier paints is encouraged.
- d. Floor - covering of floors

WHEN YOU HAVE FILLED OUT THE APPLICATION AND HAVE COPIES OF THE REQUIRED INFORMATION:

1. Call WCCRC's Program Staff 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 has been deemed 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 the dwelling, if approved.
3. WCCRC's Program Staff will set up an appointment with you to arrange a site visit and inspection.
4. WCCRC will prepare a Work Write-Up that will include the scope of work to be bid on by WCCRC's certified contractors. The homeowner will be required to come to the office to review and sign off on the approved scope of work prior to a contractor walk through and bid opening.
5. Homeowners who are contractors are *not* permitted to do work on their homes.
6. A contractor walk through will be coordinated and conducted by WCCRC at the residence. All 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 2 weeks from the date of the project walk through.
7. Once we have received 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.
8. The homeowner may select a higher bidder but will be required to pay the difference between the lowest bid and the higher bid.
9. WCCRC will prepare the paperwork for the grant award and the construction contract(s). You will be notified when the paperwork is ready for your signature and you will be required to sign it at the WCCRC office.
10. The contractor can then proceed with the work within the time frames indicated.
11. Please note: **There will be a lien placed on your home after the work is completed.** The lien will be in effect for five (5) years. The amount of the lien will be equal to the amount of the grant. Within one year 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.

Homeowner Responsibilities:

- 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 a grant agreement, construction contract(s), 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. Change orders will only be considered for Priority 1 & 2 items. 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.
- You will be required to **sign a Property Maintenance Declaration (PMD)** that will be notarized and filed with the County Clerk's Office and commit to a five-year maintenance term. The PMD states that during the maintenance term you will maintain the property in good operating order and condition; not sell, move, demolish, or materially alter the property without the prior written consent of WCCRC.
- You will be required to **re-certify annually for the length of the lien** term (five years after date of final inspection). Re-certification is in the form of a letter attesting that you continue to occupy the home as your primary residence and that the home is being maintained in good condition. If the signed letter is not returned in a timely fashion, you will receive a Non-Compliance Warning and the lien will be frozen.
- Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

If you have any questions, please call and ask before bringing your application to the office.

**Western Catskills Community Revitalization Council, Inc.
125 Main Street, Suite A
Stamford, NY 12167
(607) 652-2823 ex.102**

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 to WCCRC for your appointment. We will not accept incomplete applications and we will not 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		