

**WESTERN CATSKILLS COMMUNITY REVITALIZATION COUNCIL, INC.**  
**Affordable Housing Corporation 11S12**  
**Owner-Occupied Housing Rehabilitation Program**

**FACT SHEET**

Grants will be awarded for housing rehabilitation for sole and primary, owner-occupied residences only.

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

Households with income levels at or below 112% of the County Median Income in which you live are eligible to apply for this program.

Residents of the Towns listed below are eligible to apply:

Delaware County: Harpersfield, Kortright, Middletown, Roxbury, and Stamford  
 Greene County: Ashland, Halcott, Hunter, Jewett, Lexington, and Prattsville,  
 Schoharie County: Blenheim, Broome, Conesville, Fulton, Gilboa, Jefferson, and Summit

Household Size	Delaware County Maximum Income	Greene County Maximum Income	Schoharie County Maximum Income
1	\$60,144	\$61,936	\$83,104
2	\$68,768	\$70,784	\$94,976
3	\$77,280	\$79,520	\$106,848
4	\$85,904	\$88,480	\$118,720
5	\$92,960	\$95,648	\$128,240
6	\$99,680	\$102,704	\$137,760
7	\$106,624	\$109,760	\$147,280
8	\$113,456	\$116,816	\$156,800

**HOUSEHOLD SIZE, HOUSEHOLD INCOME, AND HOUSEHOLD ASSETS**

- 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 of the household will be considered household income. **We use Federal adjusted gross income.**
- c) If you have participated in previous grant programs, you may not be eligible to apply.
- d) There is an asset limit of \$15,000 per household. Per the HUD Occupancy Handbook, section 4350.3, assets are items of value that may be turned into cash. Some belongings of value are not considered assets. It is essential to note that a household is NOT required to convert an asset to cash for the purposes of this program. Determining the cash value of the asset is done simply as a calculation by the owner.

***Assets include the following:***

- 1. Cash held in savings and checking accounts, safe deposit boxes, homes, etc. For savings accounts, use the current balance. For checking accounts, use the average balance for the last six months. Assets held in foreign countries are considered assets.
- 2. Revocable trusts. Include the cash value of any revocable trust available to the household.

3. Equity in rental property or other capital investments. Include the current fair market value less (a) any unpaid balance on any loans secured by the property and (b) reasonable costs that would be incurred in selling the asset (e.g., penalties, broker fees, etc.).
  4. Stocks, bonds, Treasury bills, certificates of deposit, mutual funds, and money market accounts. Interest or dividends earned are counted as income from assets even when the earnings are reinvested. The value of stocks and other assets vary from one day to another. The value of the asset may go up or down the day before or after the date of application and multiple times during the year thereafter. The owner should assess the value of these assets as of the date of the application.
  5. Individual retirement, 401K, and Keogh accounts. These are included as assets when the holder has access to the funds, even though a penalty may be assessed. If the individual is making occasional withdrawals from the account, determine the amount of the asset by using the average balance for the previous six months.
6. Retirement and pension funds.
    - a. While the person is employed:
 

Include only amounts the household can withdraw without retiring or terminating employment. Count the whole amount less any penalties or transaction costs.
    - b. At retirement, termination of employment, or withdrawal:
 

Periodic receipts from pension and retirement funds are counted as income. Lump-sum receipts from pension and retirement funds are counted as assets.
  7. Cash value of life insurance policies available to the individual before death (e.g., the surrender value of a whole life policy or a universal life policy). It would *not* include a value for term insurance, which has no cash value to the individual before death.
  8. Personal property held as an investment. Include gems, jewelry, coin collections, or antique cars held as an investment. Personal jewelry is NOT considered an asset.
  9. Lump-sum receipts or one-time receipts. These include inheritances, capital gains, one-time lottery winnings, victim's restitution, settlements on insurance claims (including health and accident insurance, worker's compensation, and personal or property losses), and any other amounts that are not intended as periodic payments.
  10. A mortgage or deed of trust held by an applicant.
    - a. Payments on this type of asset are often received as one combined payment of principal and interest with the interest portion counted as income from the asset.
    - b. This combined figure needs to be separated into the principal and interest portions of the payment. (This can be done by referring to an amortization schedule that relates to the specific term and interest rate of the mortgage.)

**Household assets *DO NOT* include the following:**

1. Personal property (clothing, furniture, cars, wedding ring, other jewelry that is not held as an investment, vehicles specially equipped for persons with disabilities).
2. Interests in Indian trust land.
3. Term life insurance policies (i.e., where there is no cash value).
4. Equity in the cooperative unit in which the family lives.
5. Assets that are part of an active business. "Business" does NOT include rental of properties that are held as investments unless such properties are the main occupation of a household member.

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

**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.

All applications should be delivered in person to WCCRC for review. (Do not fax, mail, or drop off the application and attachments.) **You must always call 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 year's town (and village if appropriate) and school tax bills paid receipts **signed by the clerk**; 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 receipts, showing that payment is current.
- d) Copy of Federal Income Taxes including Form 1040 and corresponding schedules (2 years)  
Copy of W2 and 1099 forms (2 years)  
Copies of 1 months' worth of latest pay stubs  
Other proof of income (social security, pension, profit and loss statement, etc.)
- e) Two months' most recent bank statements
- f) Copy of most recent Homeowner's Insurance (declaration page)
- g) Letter from your mortgage company stating that your mortgage is paid up to date and the amount of the current principal balance.
- h) Asset documentation, if applicable.

**Work will be done based on the following priorities:**

**Priority One Items:**

**Health and Safety Improvements**

All Priority One work must be performed if any work is to be done in the building. Generally, Priority One items include items necessary to make the building safe and bring it into compliance with NY State code. The following would be considered Priority One items; 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**

The following energy conservation and weatherization items are eligible. The determination of priority for the following items shall be based on an analysis of cost effectiveness. The following would be considered Priority Two items; 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**

The following list of items are eligible for assistance only if all conditions which may lead to health and safety problems (listed above) and energy conservation and weatherization items (listed above) are being corrected, or if none exist. The following would be considered Priority Three items; 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 (ITEMS a-h, ABOVE):**

1. Call WCCRC's Program Manager 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. An appointment with the WCCRC Financial & Housing Counselor to review your financial situation and ensure that you can continue to maintain the new dwelling will be scheduled for you.
3. WCCRC 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 and the contractor's general conditions. The homeowner will be required to come to the office to review the work write-up package.
5. If your house was built before 1978 a lead risk assessment will be required
6. Homeowners who are contractors are *not* permitted to do work on their homes.
7. All contractors are required to return sealed bids to WCCRC. It is a program requirement that all bids be complete and delivered to the WCCRC office within 2 weeks from the date of the project walk through.
8. 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.
9. The homeowner may select a higher bidder but will be required to pay the difference between the lowest bid and the higher bid.

10. WCCRC will prepare the paperwork for the grant award and the construction contract. You will be notified when the paperwork is ready for your signature and you will be required to sign it at the WCCRC office.
11. The contractor can then proceed with the scope of work within the time frames indicated on the contract.

### **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 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 pay associated fees.** The job cannot proceed until the proper paperwork is filed in the WCCRC office.
- The only change orders that may be considered eligible for payment under the grant are for work under Priorities 1 or 2 (see above). Any other change orders must be paid for by the homeowner.
- A final inspection will be done on your home by the WCCRC program staff.
- If you live in Greene County, you will need to pay \$100 to cover the cost associated with filing the note and mortgage paperwork with the County Clerk's Office.

Please note: **There will be a lien placed on your home after the work is completed.** The lien period varies between two and ten years depending on the cost of the work completed. Should the property be sold, or should the applicant fail to occupy the property as his/her sole primary residence the lien shall freeze and funds shall be recaptured. When the lien is fulfilled, WCCRC will submit the appropriate paperwork to obtain the Lien Release and send it to AHC. Once WCCRC receives the Lien Release from AHC it will be sent to the homeowner. It is the homeowner's responsibility to file that paperwork with the County Clerk.

**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, extension 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	✓	Notes
Copy of Deed with Book and Page #		
Town Taxes 2021		
Town Taxes 2020		
School taxes 2021-22		
School taxes 2020-21		
Village taxes 2021		
Village taxes 2020		
Municipal Water/Sewer Bill		
Federal taxes 2021		
Federal taxes 2020		
W-2s for 2021		
W-2s for 2020		
1099s for 2021		
1099s for 2020		
Pay stub		
Pay stub		
Pay stub		
Pay stub		
Pension distributions		
Bank statement		
Bank statement		
Homeowner's insurance policy		
Completed mortgage verification form for mortgage/equity loan		
IRA/Pension statement		
CD's/Stock statement		
Life Insurance value		
Other property owned		