

**City of Port Jervis – NYS AHC Home Improvement Agency
Administered through the Sub-recipient
Port Jervis Community Development Agency**

PROGRAM GUIDELINES

**Funding Year 2014-2015
Application Available 2017**



**Funded through the
New York State Office of Homes & Community Renewal
Affordable Housing Corporation**

PROGRAM OVERVIEW

WHO IS ELIGIBLE?

Existing single family homeowners who meet all of the following criteria:

- ◆ The home located within City of Port Jervis municipal boundaries, must be single family, owner occupied unit or with life tenancy in place with family members.
- ◆ The applicant’s total gross income does not exceed 112% of the area median income adjusted for family size as follows:

2016-2017 Program Income Limits

Family Size	Income Limit	Family Size	Income Limit
1	\$ 54,656.00	5	\$ 84,314.00
2	\$ 62,451.00	6	\$ 90,586.00
3	\$ 70,246.00	7	\$ 96,858.00
4	\$ 78,042.00	8	\$ 103,040.00

Are you a Veteran?	YES	_____	NO	_____
Are you Disabled?	YES	_____	NO	_____
Are you a Senior Citizen?	YES	_____	NO	_____
Are you new to recovery?	YES	_____	NO	_____

PLEASE CHECK ALL THAT APPLIES TO YOUR HOUSEHOLD

DEFINITIONS AND COMPUTATION OF INCOME

INCOME DEFINITIONS

Income shall include but not be limited to:

- A. The gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, and bonuses;
- B. The net income from the operation of a business or profession or from rental of real or personal property (for this, expenditures for business expansion or amortization of capital indebtedness shall not be deducted to determine the net income from a business);
- C. Interest and Dividends;

- D. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;
- E. Payments in lieu of earnings, such as unemployment and disability compensation, workmen's compensation and severance pay;
- F. Public Assistance. If the public assistance payment includes an amount specifically designated for shelter and utilities which is subject to adjustment by the Public Assistance Agency in accordance with the actual cost of shelter and utilities, the amount of Public Assistance income to be included as income shall consist of:
 - 1) The amount of allowance or grant exclusive of the amount specifically designated for shelter and utilities, plus
 - 2) The maximum that the Public Assistance Agency could in fact allow for the family for shelter and utilities
- G. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
- H. All regular pay, special pay and allowances of members of the armed forces (whether or not living in the dwelling) who are heads of household or spouses.

The following items shall not be considered as income:

- A. Casual, sporadic or irregular gifts;
- B. Amounts which are specifically for or in reimbursement of the cost of medical expenses;
- C. Lump-sum additions to household assets, such as inheritances, insurance payments (including payments under health and accident insurance and workman's compensation), capital gains and settlement for personal or property losses;
- D. Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the Government to a veteran for use in meeting the cost of tuition, fees, books and equipment. Any amount of such scholarships, or payments to veterans, not used for the above purposes or which are available for subsistence are to be included in income;
- E. The special pay to a serviceman head of household away from home and exposed to hostile fire;
- F. Relocation payments made pursuant to Title II of the Uniform Relocation assistance and Real Property Acquisitions Policies Act of 1970;
- G. Foster child care payment;
- H. The value of coupon allotments for the purchase of food pursuant to the Food Stamps Act 1964 which is in excess of the amount actually charged the eligible household;
- I. Payments received pursuant to participation in the following volunteer programs under the ACTION Agency:
 - A) National Volunteer Antipoverty Programs which include VISTA, Service Learning Programs and Special Volunteer Programs;

- B) National Older America Volunteer Programs for persons aged 60 which include Retired Senior Volunteer Programs, Foster Grandparent Program, Older American Community Service Program, and National Volunteer Program to Assist Small Business Experience, Service Corps or Retired Executive (SCORE) and Active Corps of Executives (ACE).

COMPUTATION OF INCOME

List the income received and/or anticipated for the twelve (12) months of the year for each member of the household who receives, or is expected to receive income. Generally the yearly income computation shall be arrived at based on the three (3) previous months' income.

WHAT CAN WE REHABILITATE?

The basic goal is to rehabilitate homes that are programmatically and economically feasible with the established grant guidelines and regulations.

HEALTH AND SAFETY ITEMS

Improvements which insure the health and safety of the occupants or assist in preventing neighborhood blight and exterior repairs that increase the life of the structure or improve the physical appearance are eligible.

ELIGIBLE rehabilitation includes, but is not limited to, the following:

1. Energy efficiency – siding, windows, heating
2. Roofing
3. Repair or upgrading of electrical systems and fixtures
4. Replacement of defective plumbing, including defective sinks, tubs and toilet facilities
5. *Elimination of lead paint hazards in the interior and exterior when economically feasible.*
6. Elimination of serious insect and rodent infestations
7. Creation of safe exit ways
8. Removal of blighted exterior conditions
9. Elimination of asbestos when economically feasible
10. Repair or upgrading of heating units

HOW TO APPLY

Applications are available at the Port Jervis Community Development Agency (PJCD A) at 134 Pike St., or from the Port Jervis City Clerk Treasurer's office at 20 Hammond St. Copies may be downloaded from www.portjervisny.org or call the Port Jervis Community Development Agency (PJCD A) at 845-858-4024 between the hours of 9:00 a.m. and 5:00 p.m. to request an application.

WHAT YOU WILL NEED TO APPLY

The following information is required for a complete application:

1. Proof of ownership of the structure to be rehabilitated;
 - a. Copy or original of the deed to the home; and
 - b. Current paid tax bill;
2. Proof of income of all occupant household members residing in the home;
 - a. Proof of wage income for the last three months (pay stubs, a letter from employer, etc.) and a copy of the latest completed income tax return filed;
 - b. Social Security Benefits: statements of benefits;
 - c. Welfare Benefits: letter stating benefits from Social Services;
 - d. Alimony and Child Support: proof of support;
 - e. Disability Payments: check stub or other documentation;
 - f. Unemployment Benefits: letter stating benefits from Unemployment Office;
 - g. Interest from Savings and Checking Accounts: passbook and/or statements reflecting the last two (2) months;
 - h. Pensions: check receipts;
 - i. Self-employment: appropriate records of gross and net income; and
 - j. Any other sources of income: appropriate documentation.
3. Proof of the occupant household(s)' assets;
 - a. Actual value of Savings and Checking Accounts: passbook and/or statements;
 - b. Stocks, Bonds, other Capital Investments: appropriate documentation; and
 - c. Real Property (other than the property occupied as the primary residence of the applicant): tax bill and deed.
4. Homeowners must submit a current homeowner's insurance policy Certificate of Insurance. (Additionally, successful applicants will add grantees as an additional "Mortgagee" on their homeowner's insurance policy and will submit an updated Certificate of Insurance.)
5. If you answered yes to any of the questions on the first page you must provide proof (Veteran, Senior, Disabled or Recovery).

INSTRUCTIONS AND EXPLANATIONS

1. Fill in all the blanks in the application form. Call the Port Jervis Community Development Agency staff at 845-858-4024 if you need assistance.
2. Attach proof of your income:
 - a. If employed: attach 2 biweekly pay stubs or 4 weekly pay stubs from the previous 30 days
 - b. Self-employed people attach three years Federal and State tax returns
 - c. Persons receiving Social Security or Civil Service attach:
 1. Benefit adjustment letter from Social Security Administration for this year
 2. Benefit adjustment letter from Civil Service for this year
 - d. Persons receiving pensions attach 1099 Form from pension providers for last year (look in your taxes).
 - e. Persons receiving alimony or child support attach verification of your receipt of child support or alimony in the form of a separation agreement or court order.
3. Attach copies of the last 2 months bank and savings statements.
4. Sign all documents.

Port Jervis Residents

Please send the entire package to:

**Port Jervis Community Development Agency
Attention: Dir. Valerie Maginsky
PO Box 1002, 20 Hammond St.
Port Jervis, New York 12771**

FY 2014-15 City of Port Jervis Housing Rehabilitation Program Application NYS Homes & Community Renewal Affordable Housing Corp.

Applicant/Owner Name(s): _____
 Head of Household

Social Security #: _____

Property Address: _____

Mailing Address: _____

City: _____ **Zip:** _____

Telephone Number: (Home) _____
 (Work) _____

Property Description: Section _____ Block _____ Lot _____

Mortgage: Yes _____ No _____ **Number of Years Lived in the House:** _____

HOUSEHOLD COMPOSITION: (Each member of the applicant's household)

NAME	RELATIONSHIP	AGE	SEX
1.			
2.			
3.			
4.			
5.			
6.			

INCOME:

Household Member No.	Income Source	Weekly	Monthly	Yearly

**Does anyone in your household have special needs such as special accessibility modifications?
Please explain:**

Is anyone in your household a veteran? Please explain:

In signing this Application, I swear and/or affirm that the information I have given or have been requested to give as a basis for receiving housing rehabilitation assistance is true and correct. I understand that any false statements or other misrepresentation knowingly made by me in connection with this application for assistance may result in my being found ineligible for the assistance paid to me or on my behalf. Additionally, any false statement or misrepresentation knowingly made by me for the purpose of obtaining assistance under this program may result in action against me which may subject me to civil and/or criminal penalties. I understand that, by signing this Application/Certification I consent to any authorized investigation to verify or confirm the information I have given and any other investigation by an authorized government agency in connection with this request for housing rehabilitation assistance.

Signature _____

Date _____

Signature _____

Date _____

WHAT WILL HAPPEN NEXT?

Income Eligibility:

The Port Jervis Community Development (PJCDA) staff will calculate total family income and determine eligibility. Once an application has been preliminarily approved for assistance, based on income eligibility, the procedures outlined below will be followed:

1. The property owner will be contacted by Port Jervis Community Development staff or designated representative in order to set up an appointment to inspect the residence.
2. The Port Jervis Community Development staff or designated representative staff will first prepare a scope of work and a cost estimate will be generated with the contracted assistance of a third party residential rehabilitation inspector. In the case there is concern of disturbing Lead Based Paint, a third party LBP Risk Assessor will inspect the home and recommend appropriate action.
3. Port Jervis Community Development staff or designated representative staff will mail proposal sheets to all contractors on the list of approved and qualified contractors. The proposal packages will be available to the contractors at the Port Jervis Community Development Agency. The contractors will call your home and schedule an appointment to inspect and review the home in order to properly complete the package. The contractor will then submit the package in a sealed envelope to the Port Jervis Community Development staff or designated representative prior to the deadline stated in the package. Packages will be opened by the Port Jervis Community Development staff or designated representative.

Proposals:

4. A minimum of two (2) proposals are to be received by the Port Jervis Community Development staff or designated representative for each component of the deficiency report. If two proposals are not received, the minimum proposal requirement will be waived. If the work is of an emergency basis, quotes will be obtained directly by the Port Jervis Community Development staff or designated representative.
5. The Port Jervis Community Development staff or designated representative will review all proposals for the following submission requirements outlined in the specifications; compliance with the specifications, ability to financially carry the purchase of materials and provide labor, project start date, insurance requirements and price indexing.
6. Awards will be made to the lowest RESPONSIBLE bidder. However, it must be understood and acknowledged by the owner that the Port Jervis Community Development staff or designated representative is providing guidance for the contractor selection. The owner has the ultimate choice in the selection the contractor and will execute an agreement by and between him/herself and the contractor. In the case of required work with and the elimination of Lead Based Paint hazards, the contractor must be Certified in Lead Safe Work Practices.
7. The Port Jervis Community Development staff or designated representative shall notify the successful contractor(s) of the grant award. Unsuccessful bidders will also be notified by the program staff.

Grant Agreement and Processing

8. Grant Approval: Your complete application and acceptable bid will be reviewed and a grant will be approved or denied.
9. Closing and Contract Signing: After you accept the grant and all conditions, you will be required to attend a scheduled closing and contract signing.
10. Pre-Construction Meeting: The property owner and the contractor(s) will be required to attend a pre-construction meeting, scheduled and held by the Port Jervis Community Development staff or designated representative. The meeting will cover the execution of the Owner/Contractor Agreement, the scheduling of the rehabilitation work, the scope of work and the requirements of the contract. The responsibilities of the Port Jervis Community Development staff or designated representative, property owner and the contractor are outlined in the contract.

Construction and Rehabilitation

11. After the work has been completed, inspected and an invoice is received and approved by the third party inspectors and the Port Jervis Community Development staff or designated representative, payment will be requested and a check will be issued in the name of the contractor.
12. In the case of unforeseen circumstances and additional work is required; a Change Order must be approved by the Port Jervis Community Development staff or designated representative staff prior to the commencement of the work. A price will be negotiated and amendments to the agreements will be made. Under NO CIRCUMSTANCES will the owner negotiate additional or substitute work or the use of other products for any component of the rehabilitation.
13. Upon the completion of rehabilitation work, the third party inspectors AND Port Jervis Community Development staff or designated representative AND the property owner will perform an inspection, in order to certify completion and approval.

DO-IT-YOURSELF WORK - RULES

Under NO circumstances will Do-It-Yourself Work be approved.

Accepted Applications will initiate these Contracts and Forms

The following contracts and forms will be also be used for the housing rehabilitation program:

1. Port Jervis Community Development Agency / Owner Grant Agreement
2. Owner / Contractor Agreement
3. Rehabilitation Progress and Payment Forms

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