Argyle Rehabilitation Program

Administered By:

Administrative Solutions 12 Spring Street, Suite 203 2-W Schuylerville, NY 12871 518-279-7662

Email: hart.solutions.schuylerville@gmail.com

Dear Homeowner:

Thank you for your interest in the Argyle Rehabilitation Program. The Argyle Rehabilitation Program is for the residents of the Village of Argyle and Town of Argyle. Enclosed are the program guidelines and application form.

To start the application process quickly and efficiently, fill out and return the application along with income information and ownership verification. Ownership can be established with a copy of the deed to the house or the most recent property tax statement. Income can be verified with the following information:

- a signed copy of most recent Federal Income Tax Form
- a copy of most recent W-2 statement from an employer regarding wages
- bank statements concerning interest income
- copy of award letter, or of checks, concerning Social Security, disability, workers' compensation, VA or retirement pension, unemployment insurance, etc.
- proof of paid property taxes or payment plan agreement

Please note that your application is not complete without proof of all applicable income sources. Incomplete applications will not be processed, thereby risking the opportunity for a grant.

The rest of the application process is explained in detail in the program guidelines. Please feel free to contact us at 279-7662 with any questions.

Sincerely,

Administrative Solutions Argyle Home Program

Argyle Rehabilitation Program

Application

Applicant	<u>Informatio</u>	<u>n</u>								
Name of Property Owner										
Address of Property										
Tax Parcel Number (found on property or school tax statement)										
Phone: Home		Work Cell								
Email:					_					
How long have you: Owned the property Resided at this address										
Number of dwelling units Approximate age of structure										
Household size: Adults Dependant Children										
Do children under age 7 reside or receive daycare at this property: YES / NO										
Is anyone in the household over 62 years of age: YES / NO Disabled: YES / NO										
Head of Household: MALE / FEMALE										
The following information is obtained for statistical purposes only. Minority group data will not be considered in determining the applicant's eligibility for assistance.										
Applicant is (circle one):										
Caucasian	African	American	Native	American	Hispani	c Asian	Other			
Income eligibility guidelines are based on the Area Median Income and household size. Eligibility is based on 80% of median income. The current income limits are:										
Total Residents in Applicant Household										
	1	2	3	4	5	6	7	8		
	Person	Persons	Persons	Persons	Persons	Persons	Persons	Persons		
Annual Income:	\$32,250	\$40,250	\$45,300	\$50,300	\$54,350	\$58,350	\$62,400	\$66,400		

What is your total household income: \$_____

Program Verification

Please attach copies of the following (as applicable):

- signed copy of most recent Federal Income Tax Form
- copy of most recent W-2 statement from all employers regarding wages
- bank statements concerning all interest income
- copy of award letter concerning Social Security, Disability, Workers' Compensation, VA or retirement pension, unemployment insurance, etc.
- copy of deed to property
- property tax bill or approved payment agreement

Please note that your application is not complete without proof of all applicable income sources. Incomplete applications may not be processed, thereby risking the opportunity for a grant.

Are there any back taxes (school, village, county, etc.) due on the property: YES / NO

Are there any outstanding mortgages or liens against the property: YES / NO

Have you previously received any state or federal home improvement assistance (such as Weatherization or a HOME Program): YES / NO

Certification and Authorization

All the information I have given in this application is true and correct. I understand that the Village of Argyle will confirm the information and retain the application whether or not the application is approved. I hereby authorize the Village of Argyle or its representative to verify all information as a condition of this application.

Applicant Signature	Date
Co. Applicant Cianatana	D. (-
Co-Applicant Signature	Date

Note to Applicant: Signing this application form in no way obligates you to participate in this program. Your signature is required only to verify your interest in the program. Participation in this program is contingent upon funding availability and applicant eligibility. Submitting an application does not guarantee a grant award.

Please list the work you would like to have performed at your house. There is no guarantee that the work listed will be eligible for grant funds. Grant amounts will vary for each household, depending on the scope of work. The scope of work is determined solely by the Rehabilitation Specialist, in accordance with Program Guidelines.
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Please be aware that the Town must prioritize health and safety, energy efficiency and accessibility issues.

Return Completed Application To:

Administrative Solutions 12 Spring Street, Suite 203 2-W Schuylerville, NY 12871 518-279-7662

Program Guidelines

The Village of Argyle has been awarded rehabilitation funding through NYS Homes and Community Renewals Affordable Housing Corporations Home Improvement Program. Under this grant, the Village is able to fund the rehabilitation of single family, owner occupied homes located in the Village and Town of Argyle.

Eligibility Determinations

- 1. Applicants must own, occupy, and have title to a single family residential property.
- 2. The property must be located within the Village of Argyle and Town of Argyle.
- 3. The property must be used entirely for residential purposes and in compliance with local zoning regulations.
- 4. Applicants must be up to date with all taxes on their property, or have an agreement for a repayment plan.
- 5. Household income must be under 80% of median for the Home Improvement Program.

Total gross household income will be used to determine eligibility. Adjustments may be made for income which has been discontinued, or any new income expected to be received. The applicant must submit the following documentation to verify income from all sources:

- a signed copy of most recent Federal Income Tax Form
- a copy of most recent W-2 statement from an employer regarding wages
- bank statements concerning interest income
- copy of award letter, or of checks, concerning Social Security, disability, workers' compensation, VA or retirement pension, unemployment insurance, etc.
- proof of paid property taxes or payment plan agreement

Please note that your application is not complete without proof of all applicable income sources. Incomplete applications will not be processed, thereby risking the opportunity for a grant.

Penalty for false or fraudulent statements: U.S.C. Title 18 Sec. 1001, provides: "Whoever, in any manner within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false, fictitious or fraudulent statements or representations or makes or uses any false writing or documents knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both".

Each rehabilitation project will give priority to correct structural defects and to improve the health, safety and energy efficiency of the home. The following is a list of rehabilitation activities and their priority*:

Priority A – Structural Repairs

- Roof
- Foundation
- Frame
- Unsafe landings, stairways, porches, flooring
- Smoke detectors (required)

<u>Priority B – Health, Safety, Energy Efficiency</u>

- Electrical
- Plumbing
- Heating
- Storm windows, doors
- Insulation
- Accessibility improvements
- Window repair
- General roof/gutter/porch repair

Priority C – Appearance, other

- Paint, siding
- Interior floor, ceiling, wall finishes
- Sidewalks
- Kitchen/bath plumbing fixtures
- Interior remodeling

ALL CONTRACTORS PERFORMING WORK FOR FEDERALLY FUNDED HOUSING PROGRAMS ARE REQUIRED TO COMPLETE THE HUD/EPA APPROVED LEAD BASED PAINT SAFE WORK PRACTICES TRAINING AND HAVE RRP CERTIFICATION

Ineligible Activities

- No portable or non-essential luxury items may be purchased: furniture, carpeting, etc.
- No appliances may be purchased: stoves, refrigerators, etc.
- No work may be performed on any outside buildings: sheds, garages, etc.
- No landscaping or blacktop driveways, fences, swimming pools, etc.

Application Process

1. Having read and understood these guidelines, the applicant must submit a completed application to Administrative Solutions, consultant for the Argyle Rehabilitation Program. Applications will be accepted on an ongoing basis until all grant funds have been expended.

^{*}ALL PROGRAMS RECEIVING FEDERAL FUNDS ARE MANDATED TO COMPLY WITH E.P.A. LEAD BASED PAINT REGULATIONS. IN SOME CASES, THESE REGULATIONS MAY AFFECT THE AMOUNT OF A GRANT AWARD, AND/OR THE EXTENT OF WORK TO BE PERFORMED USING GRANT MONEY.

- 2. All complete applications for properties will be reviewed based on the following criteria:
- Priority will be given to properties in need of Structural Repairs (Priority A, see Eligible Activities section of these guidelines). The Rehabilitation Specialist will arrange an on-site inspection of properties that meet basic eligibility requirements. This inspection does not guarantee that a grant will be awarded or that any work will be done.
- If, under the determination of the Rehabilitation Specialist the full amount of grant monies would not bring the structure to basic habitability standards, the grant may be denied, regardless of previous eligibility.
- At its discretion, the Village may choose projects in which the rehabilitation work will have the most beneficial impact on the neighborhood.
- 3. Applicants whose properties are chosen will be contacted by phone and mail.

APPLICANTS WILL NOT BE CHOSEN ON A FIRST COME, FIRST SERVED BASIS. FILING AN APPLICATION DOES NOT GUARANTEE THAT THE APPLICANT WILL RECEIVE A GRANT.

Implementation

- 1. Once approved for a grant, the Rehabilitation Specialist will conduct a site visit to determine the scope of work that may be funded with grant funds. The Rehabilitation Specialist will then prepare a detailed work write-up documenting the proposed improvements and cost estimate for the rehabilitation project.
- 2. When the work write up of activities eligible for grant funding is complete, the homeowner will review and sign the work write up, indicating acceptance of funding under the terms described in these guidelines.
- 3. Once repairs are approved, Administrative Solutions will prepare a bid packet for approved contractors, and obtain written estimates from *at least two* contractors. Under most circumstances, the contract will be awarded to the lowest bidding contractor unless the Rehabilitation Specialist determines that selection of a higher bidding contractor is reasonable and appropriate. No work may be done by the homeowner as a contractor under this grant program.
- 4. The Village of Argyle and Administrative Solutions are in no way connected with, nor do they endorse, any contractor, subcontractor or supplier involved in home improvement activities. Property owners may request the list of approved contractors who are currently eligible to perform work for the HOME Program. Contractors who wish to bid on the work write up must provide proof of compliance with all program guidelines.
- 5. Once the contractor is chosen, the property owner and contractor will sign an Owner-Contractor Agreement and work may begin. All rehabilitation work must be

completed within 90 days from signing of the owner-contractor agreement, subject to extension by the Rehabilitation Specialist upon justifiable circumstance.

- 6. All contracts for rehabilitation improvements are between the property owner and the contractor. The Village of Argyle and Administrative Solutions are not responsible or liable for any breach of contract, faulty workmanship, damage or other cause of action which may arise from the relationship between a property owner and the contractor.
- 7. The contractor may submit an invoice for partial reimbursement when 50% of the project is completed, and a final voucher when the project is 100% complete. Only reimbursement requests for work completed will be considered. Under special circumstances, reimbursement may be authorized for materials delivered and present on site. No payments shall be made in advance for work as yet uncompleted.
- 8. Applicants using private financing, home improvement loans or mortgages to perform additional work on their homes will use these monies first, prior to entering into a grant agreement. Any grant award will be used only for completion of a project deemed acceptable under program guidelines.
- 9. Repayment of this grant is not required if the homeowner resides in the property five years after the award. However, if the property is sold within five years of grant award, the property owner must repay the balance remaining from the original grant amount less prorated amount, for every month of occupancy after completion of work. After five years, the occupancy requirements have been satisfied and there will be no penalty for sale of the property. This is to insure that the work performed under our program will benefit a homeowner within the specified income limits. Please note that the total grant amount will include all applicable soft costs, including construction monitoring, lead based paint testing and energy audits as required by the funding source.
- 10. Applicants are required to sign a Note & Mortgage that will be filed with the County Clerk to secure the grant amount that must be reimbursed if the property is sold within five years. This agreement will be released upon fulfillment of the five year period.

The area median income levels, and the above percentages, are determined each year by the Department of Housing and Urban Renewal (HUD). *Please indicate your income and source of income on your application*.

Questions regarding completion of the application can be directed to:

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