



DELAWARE OPPORTUNITIES INC.

35430 STATE HIGHWAY 10, HAMDEN, NY 13782

PHONE (607) 746-1600 • FAX (607) 746-1605
email: delopp@delawareopportunities.org
website: www.delawareopportunities.org

3/12/15

SERVING
DELAWARE COUNTY

HEAD START
RESPIRE CARE
SERVICES COORDINATION
BIG BUDDY
PARENT AIDE
DAY CARE
RESOURCE/REFERRAL
(Registration)
(Subsidies)
(USDA Sponsor)
(Inspections)
HEALTHY FAMILIES

SENIOR DINING

SAFE AGAINST VIOLENCE
(Domestic Violence)
(Rape Crisis)
(Crime Victims)

JOBS WORK CREW
JOB COACHES

EMPLOYMENT AND TRAINING

COMMUNITY FOOD AND NUTRITION

WEATHERIZATION

HOUSING ASSISTANCE AND
COMMUNITY DEVELOPMENT
(Housing Development)
(Homeownership/Tenant Counseling)
(Rental Assistance)
(Housing Rehabilitation)

HEAP

FAMILY DEVELOPMENT

FAMILY RESIDENCES
INDEPENDENT LIVING SKILLS

WIC
(Women, Infants and Children)
(Car Seat Safety)

NEIGHBORHOOD CENTER
CLOTHING/HOUSEHOLD GOODS/
AND FOOD BANK SERVICES

EMERGENCY FOOD
AND SHELTER

HOMELESS ASSISTANCE

TRANSPORTATION

NOTICE TO HOMEOWNERS IN THE TOWN OF COLCHESTER

WHO RESPONDED TO THE HOUSING SURVEY FOR CDBG APPLICATION

In June of 2014 the Town of Colchester submitted an application to NY State Homes and Community Renewal for a housing rehabilitation program through the Community Development Block Grant (CDBG) Program. In December 2014 the Town received notification that the grant money had been awarded to the Town. Contracts between the State and the Town have been signed and executed. The Environmental review is underway and we are now ready for homeowners of the targeted properties (identified in the grant application) to submit a full application with documentation to the Delaware Opportunities Inc. Housing Office.

The documentation will be reviewed for income and household eligibility. All taxes must be current and insurance on the property must be paid to date.

As a targeted homeowner you are receiving this application packet. Please complete the application and return it to:

**Delaware Opportunities Inc.
Housing Office
35430 State Hwy. 10
Hamden, NY 13782**

If you are no longer eligible /interested or if you have questions please call Wayne Jones at **607-746-1650**.

Applications are due by April 30, 2015

Sincerely,

Lynda Hitt
Housing and Community Development Director

"Helping people become self-sufficient and attain a better quality of life." since 1965



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THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT COMMUNITY DEVELOPMENT SMALL CITIES BLOCK GRANT PROGRAM (CDBG PROGRAM) AND NEW YORK STATE HOME PROGRAM

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(HEALTHY FAMILIES
PREGNANT AND PARENTING TEENS

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This is to introduce you to the CDBG and HOME programs. It is hoped that this booklet will answer your questions about the programs and explain the procedures necessary for the completion of housing rehabilitation. If you find you have any further questions, please call Delaware Opportunities Inc. Housing Office, at 607-746-1650.

HOW FUNDING IS OBTAINED

Delaware Opportunities, Inc. administers housing rehabilitation programs funded by the Department of Housing and Urban Development (HUD) as well as the NY State Housing Trust fund through the Division of Housing and Community Renewal (DHCR). The purpose of the Rehabilitation Program is to assist property owners, who meet the program guidelines, in making repairs to their home. Each program has similar but different regulations and project locations.

TYPES OF ASSISTANCE

GRANTS (monies that never have to be repaid) to low to moderate income **owner occupants**. Homeowners receiving grants will be required to repay the grant only if the property is sold within the five year period prorated over sixty months. **There will be a UCC1 lien filed on the property for the five year period.**

Determination of Economic Feasibility.

The project will consider a unit not economically feasible to rehabilitate if the cost of rehabilitation exceeds the grant limit or the market value of the property.

Owner Occupants of multifamily homes are eligible to receive a grant for their property if the owner as well as the tenants are income eligible for the program.

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DOCUMENTATION

All property owners must submit the following documentation with the application:

1. Proof of ownership - a copy of the entire deed.
2. Verification of current paid taxes- copies of paid tax receipts for Village, Town and School.
3. Proof of fire insurance and flood insurance if applicable - personal declaration page of policy.
4. Copies of social security cards for all household members.
5. Proof of income - copies of income tax returns entire federal return, pay stubs, grant letters, bank statements, Social security or Veteran's Administration award letters or any document verifying income information listed on the application.
6. Documentation showing that the mortgage (if there is one) is paid to date.
7. Copy of most recent bank statements.

PROCEDURES

After all documentation has been compiled and if funding is available, an inspection of your home will be completed by a Community Development Specialist (CDS). A work writeup or scope of work will be prepared along with a cost estimate, by the CDS. The scope of work will be sent to local contractors that have a current certificate of insurance on file with the Delaware Opportunities Housing Office. The contractors will be given a date and time to walk through the property with the Community Development Specialist and view the work outlines. They will then be asked to present bids on the project. The bids will be presented to the homeowner and the funding source for approval and contractor selection.

In most cases the low bidder submitting a "good bid" will be selected unless the owner or grant administrator has good cause to reject the bid. If an owner wishes to select a contractor who has submitted a higher bid, the owner may pay the difference if all parties agree.

An owner cannot be paid for their own labor.

After the plan for completing rehabilitation has been presented for funding approval, a contract is signed between the community and the owner outlining the terms and the amount awarded. There is then a notice to proceed sent to the contractor along with a contract between the contractor and the owner. The owner actually hires the contractor and the grant funds assist the owner in paying the contractor. When work has reached a completion stage the contractor submits a bill to the Delaware Opportunities Inc. Housing Office. The bill triggers an inspection of the completed item by the Community Development Specialist who signs an approval for payment and funds can be drawn from the funding source. The Delaware Opportunities Inc. Housing Office completes a request for funds and will prepare a check made out to the owner and the contractor. The owner indicates approval of work completed by endorsing to pay the contractor. The process usually takes between 10 to 30 days.

Note: No new construction has been authorized for funding. The work must be rehabilitation of an existing structure unless otherwise indicated in the funding application of the community. No cosmetic repairs will be authorized.

*****Applicants are under no obligation to participate until the contracts are signed*****

All repairs will be completed to the specifications of the scope of work and local codes.

If you have any questions, please contact the Delaware Opportunities Inc. Housing Office at 607-746-1650.

Landlords must agree to the following conditions:

1. Not to displace present residents.
2. To continue to rent to low to moderate income persons.
3. To provide decent, safe and sanitary housing as measured by the Housing Quality Standards published by HUD.
4. To keep the rents reasonable and affordable to low to ~~moderate~~ income persons. Your representative will provide Reasonable rent guidelines.

INCOME GUIDELINES FOR DETERMINING ELIGIBILITY

Residents of the property to be rehabilitated, whether they are owner occupants or tenants, must fall within the following guidelines regulated by the Department of Housing and Urban Development and updated annually.

Guidelines shown are for both the CDBG and the HOME programs. Our office can determine the correct program to fit your application.

Number of people in household:

Income at or below:

	CDBG	HOME
1.....	\$32,200	\$20,150
2.....	\$36,800	\$23,000
3.....	\$41,400	\$25,900
4.....	\$46,000	\$28,750
5.....	\$49,700	\$31,050
6.....	\$53,400	\$33,350
7.....	\$57,050	\$35,650
8.....	\$60,750	\$37,950

Gross family income includes ALL household income. Wages, Social Security, interest and dividends on assets, self-employment, public assistance, etc. Money received from any source by anyone living in the household over the age of 18 who are not full time students. Self-employment eligibility will be based on the adjusted gross income as reported by the IRS on income tax returns, copies of which must be provided as documentation.

OTHER REQUIREMENTS:

1. Structure must be located in the grant area as described in the funding application submitted to funding source.
2. You must carry fire (property) insurance at least equal to the amount of improvements paid for by the CDBG or HOME funds.
3. If you live in an established flood plain you must have flood insurance. Your Representative can help you determine if you are in the 100 year flood plain for your area. The Town or Village will also have a map.
4. When your property has been rehabilitated to meet housing quality standards and local building codes, you must agree to maintain the property in accordance with these codes.