CITY OF POUGHKEEPSIE DEVELOPMENT DEPARTMENT
Office of Social Development
62 Civic Center Plaza | Poughkeepsie | New York | 12601
Office (845) 451-4046 Fax (845) 451-4006
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Paul Hesse, Social Development Director

HOME REHABILITATION GRANT PROGRAM FOR LOW-INCOME SENIORS

Form and Amount of Assistance

The HOME Rehabilitation Program has a project cost maximum of $5,000. On residential structures containing one, two or three dwelling units.

The HOME Rehabilitation Program has a project cost minimum of $1,000.

Project cost may not exceed the estimated property value after improvements minus the total debt on the property.

The value of the property after improvements may not exceed 95% of the median purchase priced for the type of housing (1-3 family dwellings) for the City of Poughkeepsie.

The grant period is five years, and commences on the day the mortgage and promissory note are signed. There are no payments on the mortgage.

During the five-year grant period, HOME Rehabilitation Grants feature:

- No payments
- 0% interest
- Grant compliance for five (5) years

(No payments ever are required on grants that meet the requirements described in these guidelines).

HOME Rehabilitation Grants require NO payments through the grant period, and any restrictions are fully forgiven on the fifth anniversary of the closing if:

1. Ownership is continuous (same owner) through the grant period (five years).

2. Property is maintained in compliance with the Code of Ordinances of the City of Poughkeepsie.

    - The Owner shall maintain the property, keeping it free of code violations for a period of five years beginning on the date of the loan closing. Code violations cited during the loan period must be corrected within 90 days after notification by the City.

If the Owner fails to meet one or more of the requirements above, the grant balance due will be calculated according to Table A.

YEAR	% Of Original Grant Due		Example: If grant amount was $5,000, you would owe:
1	100%		$5,000
2	75%		$3,750
3	50%		$2,500
4	25%		$1,250

Table A

Purpose of the Program

The HOME Rehabilitation Grant Program for Senior Citizen assists low and moderate income, Senior Citizens (age 62 years and older) who are owner-occupants of their one, two or three dwelling homes for life safety hazards, code violations or minor building repairs. These grants benefit the Owners and renters by improving the quality of the houses and the overall appearance of the neighborhoods.

HOME Rehabilitation Grants may be used to improve non-luxury one, two or three unit housing anywhere in the City. It is to improve the City's stock of safe, decent, and affordable housing for Seniors.

The City of Poughkeepsie's HOME Rehabilitation Loan Program for Seniors complies with 24 CFR, Part 92.

Eligible Properties

Property may be anywhere within the boundaries of the City of Poughkeepsie. Structure to be improved may be a one, two or three non-luxury dwelling unit, and it must be the primary residence of the property owner/applicant.

Eligible Applicants

The following criteria must be met:

- Property and school taxes must be current
- Owner has clear title
- Owner/applicant has home owner's insurance coverage
- The occupants of the dwelling units assisted with HOME funds must meet the income guidelines below as in Table B

Table B

Household Size	Maximum Household Income*
1	$45,100
2	$51,550
3	$58,000
4	$64,400
5	$69,600
6	$74,750

*Household income includes the income of all household members over 18 years of age and not a full-time student. Table B is the 2013 HUD low-income limits for Dutchess County

Eligible Work and Inspection

The Office of Social Development will conduct an inspection of the property to establish the work to be completed under the HOME Rehabilitation Grant.

The type of work, which may eligible, is:

- Front/rear porch repairs
- Stair replacement and/or railings installed
- Roof repair/replacement
- Vinyl siding installed
- Replacement windows
- Handicap accessibility

All HOME Rehabilitation projects must meet HUD's Section 8 Housing Quality Standards when completed.

Contractors

The contractor needs to have a current certificate of insurance showing $300,000 minimum Builder's Risk coverage and Workers' Compensation insurance as required by State law.

General Conditions, Specifications for Construction and Cost Estimates

The General Conditions are standardized for all HOME Rehabilitation projects. They help define the responsibilities of the involved parties through the construction process, and contain additional requirements not presented in these guidelines. The Owner and Contractor are encouraged to read the General Conditions, and become familiar with their contents.

Scope of work for the project will be prepared by the Social Development Office and sent to the homeowner. The homeowner will be responsible for obtaining at least three (3) cost estimates from an eligible contractor or a contractor of their choice (should they be able to provide the necessary referrals and certificate of insurance). All cost estimates will be reviewed by the Social Development Office for cost reasonableness.

Contract, Payment Request and Loan Disbursements

HOME Rehabilitation Grant recipients will require the applicant to sign a Mortgage and Promissory Note so that compliance of the residency requirement is documented. You will also sign a "Homeowner-Contractor Agreement" with the contractor to outline the work specified and cost.

HOME Rehab grants are disbursed in one final payment, after the work has been satisfactorily completed, following the submission of payment request form to the Office of Social Development.

The final payment will be made only when: (1) work outlined in the Contract Documents is complete and installed as a permanent part of the project. (2).The building permit, if required, is properly closed out. (3). A Certificate of Occupancy, if required, is issued.

HOME Rehabilitation Grant Program for Seniors- Process

1. Application received
2. Income eligibility confirmed
3. Inspection of the property
4. Scope of work prepared
5. Approval letter to owner

{The Social Development Office will complete Items 1-5}

6. Homeowner selects the contractor to prepare the cost estimate, which is then returned to the Social Development Office
7. Cost estimates reviewed for cost reasonableness
8. Mortgage Documents are signed by the applicant
9. Work completed – payment is processed

Notification of this program and Distribution of Applications

On a yearly basis, the Office of Social Development will advertise this program in the *Poughkeepsie Journal*. Furthermore this office will do a direct mailing to Neighborhood Associations and local churches in the City of Poughkeepsie. We will also coordinate with the City of Poughkeepsie Assessor's Office to direct mail to those Senior Citizens that have received the "City of Poughkeepsie Senior Exemption" on their city taxes.

Note: With review, the City's mortgage may be subordinated to a refinance or home equity mortgage. However, if multiple subordinations are requested within a two year's time, an administration fee of $200.00 will be incurred.

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HOME REHABILITATION GRANT PROGRAM FOR LOW-INCOME SENIORS APPLICATION

Address of the property to be improved: _____

Applicant Information

Full Name: _____

Co-Applicant's Full Name: _____

Current Address: _____

Home Phone: _____ Cell Phone: _____

Name of Employer (If retired, note so) _____

Household Composition
(List all persons living in the property and their relationship to the head of the household)

Full Name	Relationship	Date of Birth	Social Security No.
	Self		

Monthly Income

Source	Applicant	Co-Applicant	Other Household Members
Social Security			
Pension			
Wages and Overtime			
Commission/Tips			
Interest/Dividends			
Income from Business/Rental			
Unemployment.			
Worker's Compensation			
Alimony/Child Support			
Welfare Payments			
Other			
TOTAL			

**Include the income of all household members over 18 if not a full-time student*

Assets

Type	Amount
Checking Account	
Savings Account	
Stocks/Bonds	
Other	

Liabilities
List all debt and/or liens on this property (mortgages, home equity loans, judgments, etc.)

Name of Lender/Lien holder	Balance Owed	Monthly Payment (if any)

Rehabilitation Requested
List items that you feel need to be rehabilitated: _____

Please make a copy of each of the following and send it in with the application:

- Deed to the property
- Homeowners' insurance policy certificate
- Birth certificates & Social Security Cards for all household members
- Income verification (whichever may apply to you & household members) – 2012 Income Tax Returns, Payroll Stubs, 2013 Social Security Benefit Statement, 2013 Social Security Disability Benefit Statement, 2012 Retirement Account Statements, & your last two bank statements or investment statements for all accounts.
- Verification of rent received (if you own a two or three family house)

The application & documents can be delivered to City Hall, Social Development Office, Attention – Paul Hesse, 62 Civic Center Plaza, Second Floor, Poughkeepsie, NY or mailed to: City Hall, Social Development Office, Attention – Paul Hesse, 62 Civic Center Plaza, Poughkeepsie, NY 12601 – Any questions call (845) 451-4046

To the best of my knowledge, the information provided on this application is true. I hereby authorize the City of Poughkeepsie to verify this information, and any other information pertaining to this applicant and/or co-applicant.

_____ _____

Signature of Applicant Date Signature of Co-Applicant Date

The following information is requested to monitor compliance with fair housing. You are not required to furnish the information. The City may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, the City may note the race and sex on the basis of visual observation or surname.

Ethnicity (Select one)
___ Hispanic or Latino ____ Not Hispanic or Latino

Sex (Select only one)
___ Male ___ Female

Race (Select one or more)
___ American Indian or Alaska Native ___ Asian ___ Black or African American
___ Native Hawaiian or Other Pacific Islander ___ White