



E-mail: brittney@snowbelt.org

Phone: 316-376-2639 EXT 4

RENTAL REHABILITATION PROGRAM HANDBOOK

*FOR LEWIS COUNTY COMMUNITY DEVELOPMENT BLOCK GRANT
AND OTHER AVAILABLE FUNDING SOURCES*

TABLE OF CONTENTS

A. The Handbook's Purpose.....	(1)
B. How the Program Works.....	(1)
C. Qualifying for the Program.....	(1)
D. Financing	(3)
E. Repairs That Can Be Done	(3)
F. Hiring a Contractor	(4)
G. Required Documentation	(4)

If you need assistance filling out this application for any reason, please advise us of your needs and our staff would be happy to help.

This is an Equal Opportunity Program. Discrimination is prohibited by Federal Law.

Complaints of discrimination may be filed by contacting:

U.S. Department of Housing and Urban Development (HUD)
Mail: 26 Federal Plaza, Room 3532, New York, New York 10278-0068
Call: 800 669 9777 (TTY: 800 927 9275)

OR

USDA, Director, Office of Civil Rights
Mail: 1400 Independence Ave S.W., Washington DC 20250 9410
Call: (800) 795 3272 (TDO: 202 720 6382)

Online: http://www.ascr.usda.gov/complaint_filing_cust.html

Email: program.intake@usda.gov

The Handbook's Purpose

This handbook will explain the rental rehabilitation program and how it works. It is meant to be a guide to the program, not a definitive presentation of the program's policies. Questions should be directed to:

Snow Belt Housing Company, Inc.
7500 South State Street
Lowville, New York 13367
(315) 376-2639 EXT 4

How the Program Works

1. Fill out an application and send it and the required documentation to Snow Belt Housing Company, Inc. An application is attached to the back of this handbook.
2. Once your tenant's income eligibility is verified, we will schedule an appointment with our Rehabilitation Specialist, you, and your tenant to inspect your building. He will be looking for health, safety and energy conservation problems. After inspecting your building, our Rehab Specialist will prepare a scope of work and preliminary cost estimate of the work that needs to be done to bring your building up to standard condition. **Buildings that are structurally unsound or exceed the amount of the funds available will be ineligible.**

A work write-up will be prepared for your review and signature. You will then be required to obtain three bids for your project from a list of pre-approved contractors. The contractors will bid on the job as per the work statement.

3. Once the costs of your rehabilitation are fixed and financing committed, Snow Belt Housing Company, Inc. will review all the information and recommend approval/disapproval of a final 75% grant / 25% loan award. If approved, you and the contractors will sign agreements regarding the financing and the work involved.
4. The staff from Snow Belt will inspect the work in progress at appropriate times, however, the building owners bear the final responsibility for seeing to it that the contractor's work meets generally accepted standards. You should understand that it will be your responsibility to carry out your housing rehabilitation plan. This will include contacting and working with the contractors or suppliers involved.
5. The final payment for contracted work will occur only after a determination that the work was completed according to contract. This determination will include your signature on an inspection form indicating that you are satisfied with the work. It is important that you do a final inspection yourself before you sign.

Qualifying for the Program

1. To qualify for the program your building and property must be located in the County of Lewis. The number of units cannot exceed three in any one building.
2. Proof of ownership must be on file at the County Clerk's office and you must provide a copy of the deed.
3. Your property taxes must be current and you must provide copies of the paid receipts.

4. You must have fire insurance coverage on your property and flood insurance coverage where applicable, and you must provide a copy of the insurance certificate.
5. You must agree to sign a “declining lien agreement” in favor of the County of Lewis for the amount of the cost of the rehabilitation work to your property and the term of the loan.
6. Buildings that are structurally unsound or exceed the amount of the funds available will be ineligible.
7. To be eligible for the program your tenant’s gross income must not exceed the funding source’s specified income limits for the size of your household. Priority will be given to those households with the lowest incomes. Income limits are updated annually by the U.S. Department of Housing and Urban Development.

Household Size	1	2	3	4	5	6	7	8
80% Max Limit <i>HUD Limit for 2021</i>	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,850	\$73,300

8. Your tenant's gross annual income for determining eligibility includes income from all sources from all adult members of the household, including:
 - a. All wages and salaries, commissions, overtime pay, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions).
 - b. Net business or farm income (net business or farm losses and depreciation will not be deducted from other sources of income when calculating total household income).
 - c. Interest, dividends, and other net income of any kind from real or personal property.
 - d. All gross periodic payments received from social security, worker's compensation, pensions, disability, child support, alimony or unemployment benefits, and welfare assistance and other similar types of periodic receipts.
 - e. All regular pay, special pay, and allowances of a member of the Armed Forces (whether or not living in the dwelling) who is head of the family, spouse, or other person whose dependents are residing in the unit.
9. Gross income calculations shall not include:
 - a. Income from the employment of children (including foster children) under the age of 18 years.
 - b. Cash value of food stamps, real estate tax exemptions, earned income tax credit, or similar types of assistance.
 - c. Payments received for foster care and certain public volunteer, service and training programs.
 - d. Lump sum additions to family assets (e.g., inheritances, insurance policy death benefit payments, settlement for personal/property losses, and medical expense reimbursements).
 - e. Income of a live-in aide.
 - f. The special pay to a household member serving in the Armed Forces who is exposed to hostile fire.
 - g. Temporary, nonrecurring, or sporadic income (including gifts).
 - h. Lump sum payments of SSI and Social Security benefits.
 - i. Amount of educational scholarships paid directly to a student, educational institution, or a veteran.

Financing

All investor owners participating in this program may be awarded a 75% grant/25% loan for eligible rehabilitation costs. The repayment schedule for this loan may be up to 10 years. The maximum funding available is listed below:

- ❖ Buildings with existing, habitable rental units whose tenant's income is at or below 80% of Lewis County median income - \$23,300 maximum per unit including any lead hazard control costs.
- ❖ Vacant rental units that will be rented to tenants whose income will not exceed 80% of the Lewis County median income upon completion of the rehabilitation work.

Repairs That Can Be Done

The purpose of this program is to improve the health, safety, and energy efficiency of your building. Grant/loan money is not intended to be used for improvements that only make your building look nicer or that make it more convenient. The following is a priority list of repairs eligible for assistance. Any items that would cause your building to violate local and state building codes must be addressed first.

First Priority:

- | | | | |
|-----------------------|---|----------------|----------------------|
| a. Roof | f. Heating equipment | k. Chimneys | m. Handicap access |
| b. Electrical service | g. Foundation | l. Sewer lines | n. Plumbing fixtures |
| c. Wiring | h. Waterlines & service | | o. Broken glass |
| d. Structural | i. Lead based paint hazard control work | | p. Stairs/railings |
| e. Insulation | j. Lead pipe replacement | | |

Second Priority:

- | | | |
|------------------------------|-------------------------|-------------------|
| a. Windows | e. Cornices and eaves | i. Porches |
| b. Doors | f. Siding | j. Interior doors |
| c. Additional electrical | g. Additional heat runs | k. Painting |
| d. Rodent/vermin infestation | h. Ceiling/wall repair | |

- I. All rehabilitation projects shall include installation of appropriate smoke and carbon monoxide detectors if such equipment is not currently installed.
- II. The grant will not pay for or reimburse for any work completed prior to the rehabilitation program.
- III. The grant will not pay for any work that isn't under contract through this rehabilitation program.

Hiring a Contractor:

Snow Belt Housing Company, Inc. has a list of pre-qualified contractors that will be made available to you. You pick which contractors will be invited to bid on your project, Snow Belt Housing will send out the bid packets and receive the bids. If you know of a contractor

who is not on the list, the contractor may work on your building if he/she provides references, a certificate of insurance, and certification in lead safe work practices. Snow Belt requires contractors to carry a minimum of \$600,000 in the event of bodily injury or death of any one person in any one accident and \$50,000 in the event of property damage arising out of the work performed by the contractor. In addition, they must also carry workers compensation insurance.

When the contractor visits your building, review the work plan and discuss the job together. Ask the contractor if he understands the scope of work as detailed in the work statement. Ask him when he can begin the work and when the work would be completed.

The most important thing to remember is that you are the one who will live with the contractor's work. Pick the contractor that you think is the best for your situation. **The contract for doing the work is between you and the contractor.** Snow Belt Housing Company, Inc. will assist you in improving your building, but ultimately you are responsible for the improvements to your building.

Required Documentation

The following documents must be submitted with your rehabilitation application:

Required from Building Owner(s):	Required from Tenant(s):
Deed to the property	Signed copy of most recent Federal Income Tax return
Current property tax bills showing paid or w/receipts	Payroll stubs for the last 8 weeks
Proof of building owner's insurance (cover page from policy showing coverage is currently in effect) and proof that premium has been paid for policy	Proof of any other income (including but not limited to social security, SSI, pensions, unemployment benefits, veteran's benefits, education benefits, etc.)
Current Tenant lease (rents cannot exceed fair market rent for the applicable bedroom size (as per the 2020 FMR schedule))	Current bank statements for all checking and savings accounts

If your application was rejected and you do not agree with the decision, you may send a written complaint to: Snow Belt Housing Company, Inc. 7500 S State Street, Lowville, NY 13367 Attn: Executive Director