



CHRIC Owner-Occupied Housing Rehab Program

CHRIC offers financial assistance to help low-income homeowners make necessary home repairs.



Visit our website at: www.chric.org

Below is an overview of the program.

Due to the overwhelming need and demand for assistance with home repairs, CHRIC has a significant waiting list. If you would like to be placed on our waiting list for assistance with home repairs, **please call 363-4650, 661-7650, or 753-4650** for a pre-application in order to be placed on our waiting list or write to us at: **CHRIC 2 Academy St., Mayville, NY 14757**

We do not have funding available for emergency repairs at this time. It may be FIVE (5) years or MORE before we can provide assistance.



Para ayuda en Espanol, llame a Mayra



THE TYPE OF WORK THAT CAN BE DONE:

Any work that is necessary to maintain the home in a safe, decent, and livable condition *may* be eligible, including plumbing, heating, electrical, wells, septic systems, roofs, foundation work, insulation, windows, doors, stairs, porches, chimneys, etc. **CHRIC is dedicated to making lead-safe housing for Chautauqua's children.**

If you meet the general requirements described below, you may be eligible for a grant to pay 50% or more of the total cost of the repairs to your home, depending on the funds that are available at the time. We cannot know ahead of time how much we will have available for your project, but you will know before we begin any work.

1. YOU MUST OWN THE HOME

If you are still in the process of buying a home, you will not be eligible until the sale has closed. It is expected that there will be a mortgage on the property, but the sale must be final. The property cannot be vacant it must be livable and you must be residing in the home.

2. THE DEED TO THE HOME MUST BE IN YOUR NAME If the deed is in someone else's name, you are not eligible for assistance.

3. THE HOME MUST BE YOUR PRIMARY RESIDENCE

If you do not live in the home full-time, year-round; you are not eligible for assistance.

If the home is in such poor condition that it cannot be lived in, it is not eligible. You must reside in the home.



4. YOUR PROPERTY AND SCHOOL TAXES MUST BE CURRENT-if your taxes are not paid current you will not be eligible for the program.

5. YOU MUST HAVE INSURANCE ON THE PROPERTY—if you do not have homeowners insurance you will not be eligible for the program.

6. MOBILE HOMES ARE NOT ELIGIBLE FOR ASSISTANCE

This restriction *does not* apply to modular homes on permanent foundations as long as you own the land on which the home is located and the home cannot be moved. If you live in mobile home and need assistance with repairs, other agencies *might* be able to help you. Chautauqua Opportunities, Inc (COI) Weatherization Program can be reached at 661-9430 or 366-3333. If you are over age 60, you can try the Chautauqua County Office for the Aging at 753-4471, 664-2029 or 366-4485.

7. YOU MUST MEET HUD INCOME GUIDELINES

Only families that are below 80% of the Area Median Income (AMI) are eligible for assistance. If you are over these limits, we will not be able to provide any assistance with home repairs. If you are close to these income limits, it is possible that it may be a very long time or impossible for you to reach the top of the waiting list we may have only limited funds available to assist you, ***as the homeowners with the most critical housing needs, the elderly, disabled, veterans and households with incomes below 30% of AMI are serviced first.***

It is important for you to know how your total household income is calculated:

1. Total income includes *ALL* income from *ALL* sources for the household (Social Security, Disability, Public Assistance, Pensions, Interest Income, Dividends, Child Support, etc. all count as income). Your Assets are also taken into consideration such as CDs, bank accounts, retirement and IRA's, etc.
2. All income for every individual over age 18 who lives in the house will be included, whether or not they contribute to the household and whether or not they are related to you.

3. 2016 HUD Income guidelines are as follows:

<u>AREA MEDIAN INCOME =AMI</u>		
<u>2016 HUD Income GUIDELINES</u>		
<u>Household Size</u>	<u>30% AMI</u>	<u>80%AMI</u>
1	\$13,150	\$35,000
2	\$16,240	\$40,000
3	\$20,420	\$45,000
4	\$24,600	\$50,000
5	\$28,780	\$54,000
6	\$32,960	\$58,000
7	\$37,140	\$62,000
8	\$41,250	\$66,000

Income eligibility is determined by your *gross* income - this means your total income BEFORE any deductions or taxes. ALL of CHRIC programs are open to individuals and/or families with household incomes below or at 80% of median, which is set each year by HUD. ***However, the elderly, disabled, veterans and households with incomes below 30% of AMI are most often serviced first.***

SOME OTHER IMPORTANT THINGS YOU SHOULD KNOW:

1. CHRIC DOES NOT HAVE MONEY AVAILABLE FOR EMERGENCY REPAIRS If you are over age 60 and have an emergency situation, **The Office for the Aging** might be able to help — Please call 753-4471, 661-2029, 366-4485 for further information.



2. CHRIC rarely has enough funds available to address every problem that could be addressed. Our rehab staff will work with you to determine your most important home repair concerns and to secure as much funding as possible to address those concerns.

3. It is important that you contact other housing agencies in Chautauqua County to see if they have any funding available also.

For **County-Wide Weatherization Assistance** contact **Chautauqua Opportunities at 366-3333, 366-8176 or 661-9455 Ext. 20.** **City of Dunkirk** residents may contact the **Dunkirk Dept. of Development at 366-9876** or **City of Jamestown** residents may contact the **Jamestown Dept. of Development at 483-7541 or 483-7542** to see if either city has any Rehab or Emergency Rehab funding available for city residents. If you are a **Senior Citizen 60+** please contact **Office for the Aging at 753-4471, 664-2029 or 366-4485.** If you reside in a rural area in Chautauqua County try contacting **USDA Rural Development at 607-776-7398 Ext. 4.**

4. If you are close to the maximum gross income limits, it is possible that it may be a very long time or impossible for you to reach the top of the waiting list. We tell you this so you can make other plans or arrangements if necessary to make the needed home repairs.
5. To assist you with planning to contribute towards the cost of your repairs, all recipients of assistance are required to attend a 3-hour Financial Management Workshop.
6. The money that CHRIC pays is a grant and does not have to be repaid. As a result of receiving funds through CHRIC, a lien will be placed on your home for a period of two (2) to five (5) years. **This lien *does not* have to be repaid unless you sell your home during the lien period.** The lien exists only to assure that people do not take advantage of CHRIC's programs by using our funds to buy, repair, and re-sell properties at a profit. If monies from multiple grant sources are used to repair your home, each one will require that a lien be filed - these liens will run concurrently.
7. CHRIC administers funds from a variety of sources. In all cases, CHRIC must comply with the rules of these agencies when determining who is eligible for assistance and what can be done with their funds. Each of these agencies has their own requirements - you may be eligible for funds from one of these sources but not another. CHRIC will make every effort to secure funds from any source for which you are eligible. Some of the funding sources that CHRIC works with are the New York State Homes & Community Renewal (HCR): Community Development Block Grant Program, Division of Housing and Community Renewal's HOME Program, the New York State Affordable Housing Corporation (AHC), ACCESS to HOME and RESTORE; the Federal Home Loan Bank's Affordable Housing Program, the US Department of Housing and Urban Development (HUD), and the US Department of Agriculture's Housing Preservation Grant Program, USDA Rural Development, and is a chartered NeighborWorks® America member.



CHRIC SOCIAL MEDIA LINKS: www.chric.org





Pre-Application for Housing Rehab Assistance for Homeowners

The information in this application will be held strictly confidential.

It will be used to determine your rank score for eligibility for CHRIC's Housing Rehab Programs, based on eligibility criteria, financial need and housing needs.

INSTRUCTIONS:

1. **PLEASE ANSWER EVERY SINGLE QUESTION**. All applications that are received will be ranked according to financial need and housing need. **Each question has point values attached to it – please answer every question.**
2. **IF YOU NEED HELP, PLEASE CALL!** 753-4650, 661-7650, 363-4650.
If you do not understand any of the questions or need help with answering any of them, we will help you! Don't set it aside – call for help!
3. The ranking system favors those people who have financial need, but not whose financial situation is so severe that they are in danger of losing their home. It also favors those who having housing needs that affect the health and safety of the occupant but not those whose house is in such bad condition that it cannot be effectively repaired with the limited funding that we have available for each homeowner.
4. **All CHRIC projects require that a 3-5 year lien be placed on the property.** If you do not sell the house in that time, the lien is forgiven. If you do try to sell or refinance the house, all or some of the funds will have to be repaid in order to secure a lien release. If you are not willing accept this requirement, we cannot provide assistance.
5. You will receive a letter telling you what your rank score is and a likely timeframe for assistance based on that score.
6. This application allows you to state your income/expenses/assets. If you should come to the top of the waiting list for assistance, we will need actual documentation, including your deed, copies of paid taxes, proof of insurance, proof that your mortgage is current, etc. We will send you a letter at that time listing the documents that we need.

PLEASE MAIL COMPLETED APPLICATION TO:

CHRIC, 2 ACADEMY ST., MAYVILLE, NY 14757

Please Fully Complete Each Section- Answer every question

TELL US ABOUT YOURSELF:

1. Your Name: _____
(LAST) (FIRST) (M.I.)

2. Your Home Address: _____
City, ST, Zip: _____

3. Your Mailing Address: _____ City, ST, Zip: _____
(if different)

3-A: Municipality: _____

4. Home Phone _____ Cell Phone _____
Work Phone _____ Is it OK to call you at work? Yes No

4-A: Email Address: _____

5. Is the Head of Household Over 60 Female Disabled/handicapped
 Veteran of the Armed Forces

6. (Optional) Are you White African-American
 Native American Pacific Islander Other
Are you Hispanic Not Hispanic

TELL US ABOUT YOUR PROPERTY:

7. Please list the names that appear as owners on the deed for this property and the relationship of that person to you.

Name 1: _____
(yourself. If your name is not on the deed, please explain the reason)

Name 2: _____

8. How long have you owned this property? _____
9. How many bedrooms are in the home? _____
10. What year was the house built? _____ **Do not leave this blank – guess if you are not sure**
11. Is this a mobile home? Yes No
12. Do you live in this property year round? Yes No
13. What is the Section _____ Block _____ and Lot _____ numbers for this property. *This information is located on your property tax bill and your deed.*
14. Are all taxes on this property paid to date? *(Required)* Yes No
15. Are all municipal fees, such as sewer and water, if any, paid to date? Yes No
16. Are you current with all of your mortgage payments on your home? Yes No
17. Do you have insurance on this property? *(Required)* Yes No
18. Is there a rental unit in the building? Yes No
19. Does this property contain any commercial space? Yes No

If yes, please explain _____

20. **All CHRIC programs require that a lien be filed for 3-5 years.** You do not have to pay any money as long as you do not sell or refinance your home during the 3-5 year lien period. If you do decide to sell your home during this period, you may have to repay all or a portion of the grant in order to receive a discharge for the lien. The purpose of the lien is to make sure that people do not abuse the system by trying to get “free” money to repair and sell houses for profit. It is required by HUD, NY State and the other funders who provide the grants that are administered by CHRIC.

Are you willing to accept this requirement for assistance?

Yes No

IF YOU ANSWERED “NO” TO QUESTION #20 YOU ARE NOT ELIGIBLE FOR ASSISTANCE THROUGH OUR AGENCY.

TELL US ABOUT THE PEOPLE WHO LIVE IN YOUR HOUSE:

21. How many people live in your household all together? _____

22. Household Member Information (please include yourself):
(attach an additional sheet if necessary)

Last Name	First	MI	Age	Birth date	Sex
a) _____	_____	_____	_____	_____	_____
b) _____	_____	_____	_____	_____	_____
c) _____	_____	_____	_____	_____	_____
d) _____	_____	_____	_____	_____	_____
e) _____	_____	_____	_____	_____	_____
f) _____	_____	_____	_____	_____	_____
g) _____	_____	_____	_____	_____	_____
h) _____	_____	_____	_____	_____	_____

23. Are you related to any CHRIC employee or a member of the Board of Directors?

Yes No

If yes, who and how?: _____

24. Are you related to any public official? Yes No

If yes, who and how?: _____

25. Have you ever received home repair assistance through CHRIC in the past?

Yes No If yes, how long ago & what year?: _____

TELL US ABOUT YOUR INCOME AND ASSETS:

Please Fully Complete Each Section- Answer every question

Check all of the boxes below from which you or any other income-earning member of the household receives income:

- | | |
|---|--|
| <input type="checkbox"/> Working | <input type="checkbox"/> Insurance benefits |
| <input type="checkbox"/> Rental income | <input type="checkbox"/> Public Assistance (cash benefits) |
| <input type="checkbox"/> Unemployment | <input type="checkbox"/> Worker's Compensation |
| <input type="checkbox"/> Disability | <input type="checkbox"/> Pension Benefits |
| <input type="checkbox"/> Social Security/SSI/SSD | <input type="checkbox"/> Alimony/Child support |
| <input type="checkbox"/> Interest income | <input type="checkbox"/> Income from assets |
| <input type="checkbox"/> Income from business/self-employment | |
| <input type="checkbox"/> I DON'T RECEIVE ANY INCOME FROM ANY OF THESE SOURCES | |

26. HOUSEHOLD INCOME. Your total household income includes the income of ALL the people who live in your household who earn money from any source, including minors and non-relations if they are residents of the household. Household income is the TOTAL GROSS INCOME before any deductions. [attach additional sheet if necessary]

<u>NAME</u>	<u>TYPE OF INCOME</u> (refer to the list of types of income above)	<u>HOW MUCH?</u>	<u>HOW OFTEN?</u> (weekly, bi-weekly, monthly or annual)

- 27.** Have you filed for bankruptcy in the past seven years? Yes No
 If yes, was it due to medical expenses? Yes No
- 28.** Have you ever been more than 60 days late on your mortgage? Yes No
- 29.** Do you own any other property (besides the house for which you are requesting assistance)? Yes No
 If yes, please list the address: _____

30. Please provide the following information on your monthly OR annual expenses for your home/household:

Are your property insurance and taxes escrowed into your mortgage payment?

Yes No (if yes, leave the lines for insurance and tax amounts blank)

	How Much	How Often
Mortgage	_____	_____
Homeowners Insurance	_____	_____
County and Town Taxes	_____	_____
City/Village Taxes	_____	_____
School Taxes	_____	_____
Heating Bill	_____	_____
Electric Bill	_____	_____
Water Bill	_____	_____
Sewer Bill	_____	_____
Home Improvement Loans	_____	_____
TOTAL	_____	_____

31. Please list any assets and their current cash value below:

ASSET	AMOUNT
<input type="checkbox"/> Checking accounts	\$ _____
<input type="checkbox"/> Savings accounts	\$ _____
<input type="checkbox"/> Stocks, bonds, T-Bills, Money Markets	\$ _____
<input type="checkbox"/> CD's (Certificate of Deposit)	\$ _____
If you own a CD, is it a burial policy? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Cash value of other real estate	\$ _____
If you own other real estate, is it working agricultural land? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Cash value of other property, investments, insurance	\$ _____
<input type="checkbox"/> Trust funds available to any household member	\$ _____
<input type="checkbox"/> Retirement accounts (IRAs)	\$ _____
<input type="checkbox"/> Lump sum receipts, inheritance, lottery winnings, capital gains, insurance, or other claims	\$ _____
<input type="checkbox"/> Personal property registered as an investment (stamps, coins, gems, jewelry, antiques, etc.)	\$ _____
<input type="checkbox"/> Other	\$ _____

TELL US ABOUT YOUR HOUSE

Please Fully Complete Each Section- Answer every question.

Your Roof

Needs Completely Replaced Needs Repairs Is in decent condition

Does your roof leak? Yes No

Comments: _____

Your Electrical System

Needs Completely Replaced Needs Repairs Is in decent condition

Does your service box contain breakers/switches OR fuses/glass knobs

Does your service trip/blow fuses often sometimes rarely OR never

Comments: _____

Your heating system

Needs Completely Replaced Needs Repairs Is in decent condition

Is your furnace over 20 years old? Yes No

Has your furnace ever stopped working? Yes No

If yes, has it stopped working more than 3 times? Yes No

Comments: _____

Your water supply/incoming plumbing

Needs Completely Replaced Needs Repairs Is in decent condition

Do you have enough water to meet your needs? Yes No

Is your water of an acceptable quality? Yes No

Do you have any leaks in your main line or inside plumbing? Yes No

Comments: _____

Your sewer system/outgoing plumbing

Needs Completely Replaced Needs Repairs Is in decent condition

Does your sewer/septic back up? Yes No

Do all your drains and toilets work? Yes No

Do any drain lines/septic lines leak? Yes No

Comments: _____

Your Foundation

Needs Completely Replaced Needs Repairs Is in decent condition

Is your foundation crumbling/collapsing/severely leaking:

- Not at all
- ¼ or less is bad
- more than ¼ but less than ½ is bad
- More than ½ is bad

Comments: _____

Porches/Steps/Entry

Needs Completely Replaced Needs Repairs Is in decent condition

Do you have safe/secure/stable access to the house? Yes No

Comments: _____

Your Windows/Doors

Needs Completely Replaced Needs Repairs Is in decent condition

Are any broken/missing? Yes No

If yes, more than 5 OR between 3 and 5 OR less than 3

Do you have any water/rain/snow leaks? Yes No

Do you have wind/air leaks? Yes No

Please feel free to put any additional comments in the space below:

PLEASE MAIL COMPLETED APPLICATION TO:

CHRIC, 2 ACADEMY ST., MAYVILLE, NY 14757