



TOWN OF COLONIE RESIDENTIAL REHABILITATION PROGRAM DESCRIPTION



The residential rehabilitation program provides grants to low and moderate income families who reside in the Town of Colonie, Village of Colonie, and Village of Menands who want to repair their homes. Funds for the program are being provided by the U.S. Department of Housing and Urban Development through the Town's Community Development Block Grant.

In general, a homeowner, who wants to participate in the residential rehabilitation program, completes the preliminary application and submits it to the Town of Colonie Community Development Department. Acknowledgement letters are sent to all applicants upon receipt of the completed preliminary application.

In order to be eligible, an applicant must own and occupy the residence to be rehabilitated and the applicant's income cannot exceed the amount stated in the pre-application schedule for a specific size household.

Each homeowner that has submitted a Preliminary Application is contacted in order of the date the Preliminary Application was received. A telephone interview is used to determine if the homeowner's income, as stated on the Preliminary Application, is complete for all family members. If the homeowner's gross family income appears to fall within the program guidelines, an Applicant Information Form and Authorization Form are mailed authorizing third party information. When these have been returned and income verification received from all sources, an appointment is made for a house inspection.

The following maximum total project costs have been established for all participants in the program:

Owner Occupied Manufactured Housing	\$ 7,500 limit
Owner Occupied Single Unit	\$18,000 limit

*Participants are responsible for all costs above these established limits.

Income determines what percent grant a household will receive. If the household meets the eligibility criteria of income and type of residence, the Town will notify them that they are eligible and what grant percent they will receive. Grants range from 40% to 100%; for example, if the income indicated the participant would receive an 80% grant and the total project cost is \$8,000, Community Development would pay \$6,400 and the participant would pay \$1,600. If the total project cost is \$18,000, Community Development would pay \$14,400 and the participant would pay \$3,600. If the total project cost is \$19,000, Community Development would pay \$14,400 and the participant would pay \$4,600.

NOTE: Since this program is designed to assist persons with limited financial resources, homeowner applicants with assets (not including a primary residence) totaling more than \$50,000 shall not be eligible to participate in this program regardless of any other income calculation.

Once the applicant is determined to be income eligible and the rehabilitation project is feasible, the Rehabilitation Inspector will conduct an inspection of the property. Housing rehabilitation funds are used for those repairs necessary to bring the structure to a basic acceptable living condition and to comply with HUD Section 8 Housing Quality Standards. In addition to necessary structural repairs, most projects will include provisions for correction of all health/safety code violations and installation of smoke detectors. Items needing repair will be prioritized, with corrections on items necessary to comply with HUD and Town minimum property standards receiving priority for funding. Using the inspection report, a scope of work is generated and mailed to the applicant who is then required to get three written estimates from contractors. After the estimates are reviewed and modified, as necessary, by the Rehabilitation Inspector, the homeowner and selected contractor enter into a contract. A Building Permit must be obtained for work that is structural in nature. Work is inspected during and upon completion of the job. After final inspection and approval, the grant

is given to the applicant and the project is complete. On larger contracts, one-half payment can be made when the work is one-half complete.

Although residential rehabilitation is a program for low-income households, it is not a social service program. Applicants are not entitled to a benefit based on financial need. That is, while a threshold level of demonstrated financial need is required to qualify for the program, the services provided are neither equal for all applicants, nor are they proportionate to financial distress. The level of service is defined by the deficiencies revealed by the dwelling unit inspection report.

Grant funds must be repaid if you do not own and occupy the home as your principal place of residence for a minimum period of two years from the date of completion of the improvement as determined by the Community Development Department.

The US Department of Housing and Urban Development (HUD) has issued federal regulations implementing sections of Title X of the Housing and Community Development Act of 1992 (Residential Lead-Based Paint Hazard Reduction Act of 1992) that became effective September 15, 2000. Those regulations apply to all federally funded residential housing activities, including the Town of Colonie Residential Rehabilitation Program. The requirements apply to housing built before 1978, the year lead-based paint was banned nationwide for consumer use. The statute requires paint testing of components scheduled for renovation, components with deteriorated painted surfaces, impact surfaces and friction surfaces. It also requires a risk assessment to identify and assess potential lead-based paint (LBP) hazards in the home. If the risk assessment does not identify potential LBP hazards, paint stabilization and interim controls are not required. However, if potential LBP hazards are identified, a general contractor trained in safe-work practices must perform interim controls of all LBP hazards identified in the risk assessment. Following interim controls, either the risk assessor or paint inspector shall perform a clearance examination. In certain situations, temporary relocation of occupants will be required during hazard reduction activities. Homeowner applicants should be aware that this is a voluntary relocation in that it is a condition of participation in this program and that they must relocate at their own expense. Please note that the seller of any interest in residential real property is required to provide the buyer with any information on LBP hazards.

All applications will be accepted on a first-come, first-served basis. Second applications will only be funded when the condition is determined to be an emergency and only the emergency repairs may be done. If you are interested in this program, please complete the pre-application as soon as possible and mail to:

Town of Colonie
Community Development Department
Memorial Town Hall
534 New Loudon Road
Latham, NY 12110
Phone: (518) 783-2718

DO NOT ENTER INTO ANY CONTRACT OR ALLOW ANY WORK TO BEGIN UNTIL YOU RECEIVE FINAL APPROVAL IN WRITING FROM THE TOWN OF COLONIE.



**PRELIMINARY APPLICATION
TOWN OF COLONIE
RESIDENTIAL REHABILITATION PROGRAM**



APPLICANT

CD FILE # _____

Name _____ Social Security # _____ Date of Birth _____

Address _____ Day Phone _____

Type of Structure: Single Family Mobile Home Other _____

HOUSEHOLD MEMBERS

Name _____ Social Security # _____ Date of Birth _____

Name _____ Social Security # _____ Date of Birth _____

Name _____ Social Security # _____ Date of Birth _____

Name _____ Social Security # _____ Date of Birth _____

Name _____ Social Security # _____ Date of Birth _____

In order to qualify for a residential rehabilitation grant, you must own and occupy your residence and your household's current gross income from all sources cannot exceed 80% of the area median income listed below.

HOUSEHOLD SIZE	ANNUAL INCOME	HOUSEHOLD SIZE	ANNUAL INCOME
1	66,000	5	101,800
2	75,400	6	109,350
3	84,850	7	116,900
4	94,250	8	124,450

Your Household Size _____

Your Current Annual Gross Income _____

Please indicate by an (X) the types of repairs you would like to make to your residence if you receive a grant.

TYPE OF REPAIR	DESCRIPTION
(X) Hardwire Smoke Detector	<u>Program Requirement</u>
() Electrical	_____
() Central Heating	_____
() Roof/Chimney Repair	_____
() Insulation	_____
() Plumbing	_____
() Painting/Siding	_____
() Window Repairs	_____
() Sewer/Water Connections	_____
() Handicapped Accessibility	_____
() Other (specify)	_____

Signature _____

Date _____

Please Note: All Preliminary Applications will be accepted on a first come, first served basis. Filing an application does not guarantee that you will receive a grant. GRANTS RANGE FROM 40% TO 100%.