

SRPC

Southtowns Rural Preservation Co., Inc.
P.O. Box 153, 9441 Boston State Road, Boston, NY 14025-0153
716-941-5787, Fax 716-941-5788
E-MAIL: southtownsrpc@aol.com
WEBSITE: southtownsrpc.com

RE: Southtowns Affordable Home Repair Program

Dear Homeowner:

Please review the enclosed information about our home repair program and complete the enclosed application forms.

If you have any questions, please contact our office at 941-5787 or southtownsrpc@aol.com.

Return the completed application to our office at the address indicated above.

Thank you for your cooperation.

Sincerely,

Jason M. Heatley
Executive Director

SERVING THE TOWNS OF BOSTON, BRANT, COLDEN, COLLINS, CONCORD, EDEN, EVANS, HOLLAND, NORTH COLLINS AND SARDINIA, AND THE VILLAGES OF ANGOLA, FARNHAM, GOWANDA, NORTH COLLINS AND SPRINGVILLE

The Southtowns Rural Preservation Company is a locally based organization that was established as a 501(c) (3), non-profit corporation on April 22, 1986. SRPC was created to serve as a catalyst for community development in the rural southern portion of Erie County.

Home Repair Program- Since 1990, Southtowns RPC has provided financial assistance to eligible homeowners, within the service area, for needed home repairs. Successive grant awards from NYS Affordable Housing Corporation, in conjunction with funds from Erie County CDBG and Rural Development, and private monies, have been used to make substantial repairs to homes throughout the rural Southtowns.

General Eligibility Requirements – Eligibility to participate in our home repair program requires that, the property to be repaired must be within the SRPC service area, be owner occupied, county & town taxes must be up to date, and the homeowner must meet the income guidelines. Be prepared to provide verification of these items. Additionally, the homeowner's assets, excluding the value of the home, may not exceed \$15,000.

NYS Affordable Housing Corporation requires that a lien is placed on the property being repaired. If the property, which received assistance under the SRPC home repair program, is sold or transferred **prior** to lien release, **the entire grant amount** is to be repaid in full. The term of the lien is based upon the amount of the grant: Up to \$5,000 is a 2-year lien; \$5,001-\$10,000 a 5-year lien; \$10,001 or more is a 10-year lien.

Income Guidelines- Eligibility for this program will be determined from the total gross household income. The amount and type of assistance provided to a household will depend on the income of the household. The low and very low-income limits are provided below.

Maximum assistance through SRPC will not exceed \$15,000 per residence. No repayment is required unless the house is sold within the period of the lien, or the home is no longer occupied by the homeowner.

<u>Household Size</u>	<u>Very Low-Income</u>	<u>Low-Income</u>
1	\$26,950	\$43,050
2	\$30,800	\$49,200
3	\$34,650	\$55,350
4	\$38,450	\$61,550
5	\$41,550	\$66,450
6	\$44,650	\$71,350
7	\$47,700	\$76,300
8	\$50,800	\$81,200

Guidelines are periodically revised by the US Department of Housing and Urban Development, usually on an annual basis. As new income guidelines are received, this will be updated.

Eligible Improvements- The following improvements will be given priority under the SRPC home repair program. It is important to note that the purpose of SRPC is to make **essential** home repairs and correct basic deficiencies that pose health and safety hazards to residents. The program does not provide funds for remodeling costs.

Priority will be given to the following items:

- | | |
|---------------------------------|-------------------------------------|
| -roof repairs/replacement | -Wall, ceiling and floor repairs |
| -furnace repairs/replacement | -Stairway repairs |
| -plumbing repairs/replacement | -Porch and step repairs/Replacement |
| -electrical repairs/replacement | -Insulation and weatherization |
| -gutter and downspout repairs | -Window replacement |
| -accessibility modifications | |

Program Procedures:

- Applications will be reviewed for eligibility based on household income and property location.
- Homeowners must provide verification of income, such as tax returns, pay stubs, benefit statements, or other appropriate documentation.
- If approved, an inspector will schedule a time to conduct an inspection of the property to identify the improvements needed. They will prepare a work write-up with specifications, which will be used to secure estimates.
- At least three bids, for the work, must be obtained from qualified contractors.
- The inspector will review bids for completeness. Bid selection will be based, in part, on the bid amount, contractor qualifications and experience.
- Homeowners must sign a “Note and Mortgage”, as well as an “Owner-Contractor Agreement” prior to the work being started.
- Prior to work beginning, SRPC must have a copy of the contractor’s insurance certificates.
- Depending on the scope of the project, the SRPC inspector may periodically inspect the property. Upon completion, it is the SRPC inspector’s duty to perform a final inspection to determine that the project conforms to the specifications and satisfactory completion of the rehabilitation work.
- Upon completion, the contractor is to turn all warranties over to the homeowner.
- During the lien term, consistent owner residency will be monitored annually by SRPC.

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Dear Homeowner:

To be eligible to participate in our home repair program, we need you to provide the following documents.

- 1) Copy of the deed to your property
- 2) Copy of your federal tax form **and** W-2s (if applicable)
- 3) Copies of your four most recent pay stubs, **monthly** benefits statement from Social Security, VA, Disability, Unemployment, etc....
- 4) Copy of most recent paid county/town tax bill
- 5) Evidence of homeowner's insurance
- 6) Mortgage statement
- 7) Copies of you three most recent bank statements.

We have a large number of households on our wait list; therefore, we ask that you respond to this notice as soon as possible. If you have any questions, please contact our office at 941-5787 or southtownsrpc@aol.com.

Thank you for your cooperation.

Sincerely,

Jason M. Heatley
Executive Director

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Application
Southtowns Affordable Home Repair Program

Owner's Name: _____

Owner's Name: _____

Telephone Number: Home _____ Work _____

Email: _____

Address of Property: _____

Number of Bedrooms: _____ Age of Dwelling: _____

Are there any other owners listed on the current deed? Yes _____ No _____

If Yes, list additional owners.

Name: _____ Address: _____

Name: _____ Address: _____

(Please submit a copy of your deed with your application.)

Total members in the household including applicant: _____

Number of Adults (18 and over): _____ Number of Children: _____

Ages of Children: _____

Are any household members disabled? (for statistical purposes only) Y N

Property Information:

Mortgage? _____ If so, are payments current? _____

Name of company that holds the mortgage: _____

Are there any other liens on the property? _____ If Yes, describe:

Please provide employment information for all household members 17 and older

Name: _____ Company: _____

Address: _____

Job Title: _____ Phone: _____

Name: _____ Company: _____

Address: _____

Job Title: _____ Phone: _____

Name: _____ Company: _____

Address: _____

Job Title: _____ Phone: _____

Name: _____ Company: _____

Address: _____

Job Title: _____ Phone: _____

Contact person for this section:

Name: _____ Telephone: _____

List ALL people in household and supply requested information for each person.

Name	Relationship	Disabled	Full Time Student?	Employed?
	Head of Household	Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N
		Y N	Y N	Y N

Do you expect any changes in your family size? Y N If Yes, when: _____

Type of change: _____

* All requested information is ***confidential*** and used for program purposes only.

Complete for all household members and list **ALL** sources of income.

Income/Benefits	Amount	Frequency	Recipient
Employment (before deductions)			
Employment (before deductions)			
Employment (before deductions)			
Social Security/SSI			
Veterans Benefits			
Retirement Pensions			
Social Services			
Unemployment			
Workers Comp			
Child Support			
Spousal Support			
Self Employment			

Asset/ Income	Amount	Frequency	Recipient
Checking Acct. _____			
Checking Acct. _____			
Savings Acct. _____			
Savings Acct. _____			
CD Acct. _____			
Stock/Bond/IRA Dividends _____			
Other			
Real Estate _____			

Certification

Southtowns Affordable Home Repair Program

I hereby certify that I own the property to be improved, and that I currently reside on the premises. **A COPY OF THE DEED TO THE PROPERTY IS ENCLOSED WITH THIS APPLICATION.** Furthermore, should any change in ownership occur from this date forward, I agree to notify Southtowns Rural Preservation Company. Failure to do so will result in denial, or termination from program participation.

To the best of my knowledge, all the information provided is correct, and all household income has been reported. I understand that any willful misstatement of information will be grounds for disqualification and could result in a fine. Southtowns Rural Preservation Company is hereby granted permission to verify any of the above information in any appropriate manner, and to inspect the property prior to grant approval, during rehabilitation, and upon work completion.

I have received a written description (Fact Sheet) of the Southtowns Home Repair Program. I agree to follow all procedures in the Fact Sheet and to comply with all program requirements.

I understand that any contract for rehabilitation work paid for, at all, by a grant from this program will be between the contractor and myself. I will not sign any contract, for work under this program, until authorized to do so, in writing, by Southtowns Rural Preservation Company. I understand that the grant is subject to satisfactory completion of the approved work. I also understand that Southtowns Rural Preservation Company is not responsible, or liable for any breach of contract, faulty workmanship, accidents, liability, or damage which might arise my relationship with the contractor.

I also understand that if the residence is sold, transferred, or no longer occupied by the current owners, or program participants within the term of the Note and Mortgage, the entire amount of the home repair grant must be repaid.

Printed Name: _____ Date: _____

Signature: _____

Printed Name: _____ Date: _____

Signature: _____

Note: The following pages contain information about lead paint. **All** owners must read the certification **carefully** and sign it.

To: Owners of Housing Constructed before 1978

From: US Department of Housing and Urban Development
Office of Community Planning and Development

Re: Notification- Watch out for Lead-Based Paint Poisoning
(Copy included in Southtowns Home Repair Application)

Sign page 3 and return this entire notice with your application

If a property was constructed before 1978, there is a possibility it contains lead-based paint on the walls, ceilings, windowsill, doors and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes, and lamp posts. When paint chips, flake or peel off, there may be a real danger for babies and young children. Children may eat paint chips, or chew on painted railings, windowsills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips, or dust particles containing lead, they may get these particles on their hands, put their hands in their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous—especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomach aches or vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times, though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint, or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor for help, or more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. If your child is identified as having an elevated lead level, you should notify the Community Development Offices, so the necessary steps can be taken to test your home for lead-based paint hazards. If your home does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventative maintenance. Look at your walls, ceilings, door frames and windowsills. Are there places where the paint is peeling, flaking, chipping or powdering? If so, there are some things you can do immediately to protect your child:

- 1) Cover all furniture and appliances.
- 2) Dust containing lead can be a health hazard. **DO NOT** vacuum loose paint. Sweep and damp mop.
- 3) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trash can. **DO NOT BURN THEM.**
- 4) Do not leave paint chips on the floor or in window wells. Damp mop floors and windowsills, in and around the work area, to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important.
- 5) Do not allow loose paint to remain within your child's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping, or brushing the loose paint from the surface, then repainted with two coats of nonlead paint. Instead of scraping and repainting, the surface may be covered with other materials such as wallboard, gypsum or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing or swallowing it. The use of heat or paint removers can create a vapor of fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. Simply painting over the defective lead-based paint surfaces does not eliminate the hazard. Remember that you, as an adult, play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Certification

I/We have received a copy of this three page "Notice" entitled "Watch Out for Lead-Based Paint Poisoning" for my/our records.

Printed Name

Printed Name

Signature

Signature

Date

Date