



Southtowns RESTORE Program

(Residential Emergency Services to Offer Repairs to the Elderly)

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

RESTORE Program - The Southtowns RPC is able to provide financial assistance to eligible homeowners within the service area for emergency home repairs for elderly homeowners. A grant award from NYS Housing Trust Fund Corporation, in conjunction with funds from NYS Affordable Housing Corporation, Erie County CDBG, Rural Development and private funds have been used to make substantial repairs to homes throughout the rural Southtowns.

General Eligibility Requirements - To be eligible to participate in our RESTORE program the property to be repaired must be within the SRPC service area, be owner occupied, homeowner must be 60 + yrs. old, must have current Homeowner's Insurance (including flood insurance if applicable), property taxes must be paid to date, and the homeowner must meet the income guidelines. Be prepared to provide verification of these items. Additionally, the homeowner must meet the Asset Test: Excluding the value of the home, assets may not exceed \$15,000.

NYS Housing Trust Fund Corporation requires a 3-year Property Maintenance Declaration be placed on the property being repaired. If a property which received assistance under the Southtowns RESTORE program is sold or transferred **prior** to the release of the property maintenance declaration, the **entire grant amount** is to be repaid in full.

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

Maximum assistance through the Southtowns RPC will not exceed a lifetime maximum award of \$15,000 per residence. No repayment is required unless the house is sold within the period of the property maintenance declaration, or the home is no longer occupied by the homeowner.

<u>Household Size</u>	<u>Median Household Income</u>
1	\$67,900
2	\$77,600
3	\$87,000
4	\$96,900
5	\$104,700
6	\$112,500

Income 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 Program defines an eligible emergency repair to be a repair that will eliminate a hazardous condition or physical deficiency that poses an immediate threat to the life, health, or safety of the elderly resident(s) or an imminent threat to structure habitability. To warrant RESTORE assistance, the faulty structural component or system must be non-functional or non-operative, or pose an imminent threat to the viability of the structure and/or make the unit unsafe to occupy (such as a sudden need for disability modifications related to a medical condition or procedure.)

Typical repairs funded with RESTORE include (but are not limited to):

- Correction of serious structural issues including foundation, floors, doorways, and decks
- Stabilization, repair or replacement of damaged or leaking roof and roof vents and gutters
- Broken, inoperable or unsecured window or door repair or replacement
- Replacement of windows to enhance energy efficiency
- Repairs to deteriorated interior or exterior stairs and means of egress
- Accessibility modifications
- Repairs to or replacement of failed or inadequate HVAC systems and chimneys
- Plumbing repairs or replacement, including correcting issues with potable water supply, domestic hot water and sewage/septic
- Mold remediation
- Electrical repairs or upgrades of electrical/utility systems to remove hazards

Reasonable accommodations and reasonable modifications that are required for households with accessibility needs are eligible. Repairs that are not of an emergency nature or not a threat to health and safety of elderly homeowners are not eligible for RESTORE funding. For example, repairs to an old or leaking roof may not be warranted if the roof condition is not an immediate threat to the structure or household but might be warranted if the conditions indicate the potential for imminent collapse or compromise to the electrical system.

Program Procedures:

- Applications will be reviewed for eligibility based on household income, homeowner age, and property location.
- Homeowners must provide verification of income, such as tax returns, pay stubs, or benefit statements or other appropriate documentation.

- If approved, an inspector will schedule a time to conduct an inspection of the property to identify the emergency repairs needed and will prepare a work write-up and specifications which will be used to secure estimates.
- At least two estimates must be obtained from qualified contractors for the work.
- Bids will be reviewed by the inspector for completeness. Bid selection will be based in part on the bid amount, contractor qualifications and experience.
- Homeowners must sign a Property Maintenance Declaration prior to the work being started.
- Prior to work beginning, the SRPC must have a copy of the contractor's insurance certificate.
- Depending on the scope of the project, the SRPC inspector may periodically inspect the property. Upon completion, a final inspection of the emergency repairs will be made by the SRPC inspector 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.
- Annually the SRPC will monitor the home to be sure the residency requirement is fulfilled.

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

- 1) Copy of the deed to the property (including the property description)**
- 2) Copy of the federal tax form and W-2s for all adult household members (if applicable)**
- 3) Copies of the four most recent pay stubs, monthly benefits statement from Social Security, VA, Disability, Unemployment, Life Insurance Policies, Investments, IRA's, Annuities, Pensions, 401k's etc...for all adult household members**
- 4) Copy of most recent paid county/town, village and school tax bills**
- 5) Evidence of homeowner's insurance**
- 6) Mortgage statement**
- 7) Copies of the three most recent bank statements for each adult household member**
- 8) Proof of age (driver's license, birth certificate, state issued ID, etc...)**



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Name(s) of Property Owner(s): _____

Address of Property: _____

Telephone Number: Home _____ Cell _____

Email: _____

Age of Dwelling: _____ Number of bedrooms _____

Please State **Life or Health Threatening** Nature of Emergency:

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.)

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:

(Circle Yes or No)

Is the building located in an established flood plain? **Yes No**

If yes, do you have flood insurance? **Yes No**

Do you have property insurance? **Yes No**

Is it paid to Date? **Yes No**

Are all property taxes paid to date? **Yes No**

Household Members:

Total members in the household including applicant: _____

Number of Adults (60 and over): _____ Number of Adults (18 and over): _____

Number of Children: _____ Ages of Children: _____, _____, _____, _____, _____

Name Relationship Disabled F/T Student Employed

Name	Relationship	Disabled		F/T Student		Employed	
		Y	N	Y	N	Y	N
	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

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

Income/Benefits	Amount	Frequency	Recipient
Employment (before deductions)	_____	_____	_____
Employment (before deductions)	_____	_____	_____
Social Security/SSI	_____	_____	_____
Veterans Benefits	_____	_____	_____
Retirement Pensions	_____	_____	_____
Social Services	_____	_____	_____
Unemployment	_____	_____	_____
Workers Comp	_____	_____	_____
Child Support	_____	_____	_____
Spousal Support	_____	_____	_____
Self Employment	_____	_____	_____
Total Household Annual Income: \$	_____	_____	_____

Do you have assets? Yes No

(Example: Stocks, Bonds, Money Markets, Income Producing Property, Savings or any other source of asset income not listed.)

Please list any and ALL assets

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

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

Certification

The undersigned hereby certifies that they are the owner of the property described and to the best of their knowledge all information submitted is true and correct. Southtowns RPC is hereby authorized to verify any of the information presented herein in any appropriate manner, including contracting employers, banks and other listed parties given in the supporting documentation submitted with this application. Southtowns RPC may inspect the property prior to grant approval, during construction and at the completion of work. It is understood that grant payment is subject to satisfactory completion of the approval scope of work.

Signature of Applicant/ Homeowner

Date

Signature of Applicant/ Homeowner

Date

THIS APPLICATION MUST BE COMPLETED IN ITS ENTIRETY & REQUIRED DOCUMENTS INCLUDED OR THE APPLICATION WILL BE DELAYED.