## Gloversville Community Development Agency

# CDBG Housing Rehabilitation Program

#### THE PROGRAM

The Gloversville Community Development Agency is operating a housing rehabilitation program in the city of Gloversville. This program provides grants to homeowners to revitalize the neighborhood, improve residential properties, eliminate code violations, and improve energy efficiency of buildings. This program is funded through the New York State Division of Housing and Community Renewal with funding provided by U.S. Department of Housing and Urban Development HOME program.

#### WHO QUALIFIES

Homeowners and landlords who own residential properties in the City of Gloversville within the target area shown on the map on the following page may qualify for assistance. Families who reside in owner occupied houses may qualify for a full 100% grant up to \$25,000 per dwelling unit if the family income falls within the HUD income Limits. Rental properties qualify for 50% grant assistance under this program if the tenants meet the income limits. The landlord must match the 50% grant with his or her own funds.

#### ELIGIBLE IMPROVEMENTS

Below is a partial list of improvements that are eligible for financial and technical assistance through the program:

Electrical Work
Insulation
Plumbing Repairs
Exterior Painting
Cosmetic Repairs are **not** eligible.

Roof Replacement
Steps & Railings
Heating Systems
Windows

#### **INCOME LIMITS**

Applicants must fall within the following income limits to qualify for assistance. The limits below are the maximum income for <u>all</u> family members combined. All persons who reside in the household must be included in the calculation of income, and all income, whether or not it is taxable income, must be included.

Family Size 1 2 3 4 Income Limit 31,750 36,250 40,800 45,300

Family Size 5 6 7 8 Income Limit 48,950 52,550 56,200 59,800

A target area map and program application forms are included on the following pages.



## CITY OF GLOVERSVILLE CDBG 2013 TARGET AREA

Residential Properties

Neighborhood Commercial

City Park or Vacant Land

## GLOVERSVILLE CDA HOUSING REHABILITATION PROGRAM APPLICATION FORM - OWNER OCCUPIED HOME

7.1 2107.1				
Applicant Name:				
Co-Applicant Name:				
Address:				
Phone Number:	Family Size:			
Applicant Place of Employment:				
Co-Applicant Employment:				
Number of Dwelling Units In Home,	Including Owner's Un	it:		
Source of Income	Applicant	Co-App	olicant	Other Family
Annual Salary:	\$	\$		\$
Pension or Annuities:	\$	\$		\$
Social Security:	\$	\$		\$
Real Estate:	\$	\$		\$
Interest & Dividends:	\$	\$		\$
Other (Specify):	\$	\$		\$
Total Yearly Income:	\$	\$		\$
Total Household Income:	\$			
T a 4 A a a 4 a	Cash Value of	Accote	Imputed	d Income From Assets
Type of Assets	Casii value oi	Assets	mpatot	
Type of Assets	\$	Assets	\$	
Type of Assets		A33013	•	
Type of Assets	\$	A55615	\$	
Total Imputed Income From Assets	\$ \$ \$	A55615	\$	
	\$ \$ \$	A55615	\$ \$	
Total Imputed Income From Assets	\$ \$ \$	A55615	\$ \$ \$ \$	
Total Imputed Income From Assets Combined Household and Imputed	\$ \$ \$	Assets	\$ \$ \$ \$	
Total Imputed Income From Assets Combined Household and Imputed	\$ \$ \$	A55015	\$ \$ \$ \$	
Total Imputed Income From Assets Combined Household and Imputed	\$ \$ SIncome		\$ \$ \$ \$	
Total Imputed Income From Assets Combined Household and Imputed Work Desired by Property Owner:	\$ \$ Income		\$ \$ \$ \$	
Total Imputed Income From Assets Combined Household and Imputed Work Desired by Property Owner:  Are You Under Indictment or Curren	\$ \$ Income		\$ \$ \$ \$	
Total Imputed Income From Assets Combined Household and Imputed Work Desired by Property Owner:  Are You Under Indictment or Curren Local Law?  Yes  No If Yes, Pr	\$ SINCOME  Income  Itly Serving a Sentence rovide Details:	e For Any Crim	\$ \$ \$ \$ \$ animal Act u	nder State, Federal, Or
Total Imputed Income From Assets Combined Household and Imputed Work Desired by Property Owner:  Are You Under Indictment or Curren	\$  Income  Itly Serving a Sentence ovide Details:	e For Any Crim	\$ \$ \$ \$ \$ animal Act u	nder State, Federal, Or
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Application for Owner Occupied Home - Page 2				
Race (indicate for owner and tenant, if any)  Under Black Asian or Pacific Islander American Indian or Alaskan Native Hispanic				
I/We certify that all information and documentation in this application, for assistance under the Housing Rehabilitation program is true and complete to the best of my/our knowledge and belief. I/We further certify that I/We own the property described in this application, and that all funds will be used only for the work and materials as set forth in the attached work description. If the Agency determines that the funds will not or cannot be used for the purposes described herein, I/We agree that the funds shall be returned and acknowledge that, with respect to such funds so returned, I/We shall have no further interest, right or claim.				
The applicant grants the Agency the right to independently verify any or all of the information supplied herein, and understands that the Agency may refuse to approve the application or may revoke any loan commitment made if there is any material misrepresentation in the application, including the attachments hereto.				
I/We further understand that the Agency will not be held liable to fund any costs incurred for the proposed improvements prior to the approval of this application. I/We agree to abide by all regulations of the City of Gloversville Housing Rehabilitation Program. I/We further agree that the Agency may verify credit history of the applicant.				
Applicant Signature: Date:				
Co-Applicant Signature: Date:				
Note: U.S. Law provides a penalty of \$10,000 fine and 5 years imprisonment for false, fraudulent or misleading statements under this program (U.S.C. Title 18, Section 1001).				
THIS SECTION TO BE FILLED OUT BY AGENCY ONLY:				
Applicant Qualifies Low/Mod Income ☐ Yes ☐ No				
Documentation Has Been Provided As Follows: (Check Off)				
$\square$ Deed or Land Contract $\square$ Proof of Homeowner Insurance				
☐ Proof of Paid Taxes ☐ Income Tax Return or Other Income Verification				
Application Reviewed by Agency Official:				
Signature: Date:				

## GLOVERSVILLE CDA RENTAL REHAB PROGRAM DOCUMENTATION LIST

THE FOLLOWING ITEMS MUST BE PROVIDED BY THE PROPERTY OWNER, IN ADDITION TO FILLING OUT AND SIGNING THE 2 PAGE APPLICATION FORM.

 DEED OR LAND CONTRACT (MUST BE FILED WITH COUNTY CLERK)
 OWNER'S INSURANCE CERTIFICATE AND PROOF OF PAYMENT
 RECEIPTS OF TAX BILLS AND PROOF OF PAYMENT
 DOCUMENTATION OF INCOME INCLUDING ANY OF THE FOLLOWING: Tax Return, Pension Award Letter, W-2, Social Security Release, Support Agreement etc, for Homeowner and Tenants
 TENANT INCOME AND RENT CERTIFICATIONS For ALL TENANTS (if applicable)

GLOVERSVILLE CDA HOUSING REHABILITATION PROGRAM APPLICATION FORM FOR RENTAL PROPERTY				
Applicant Name:				
Co-Applicant Name:				
Address of Owner:				
Phone Number:		Fax Number:		
Address of Property to be Reha	bilitated:			
Number of Dwelling Units In Pro	perty To Be Rehab	ilitated:		
Apt #	1	2	3	4
Tenant Name				
Monthly Rent:	\$	\$	\$	\$
Tenant Family Size				
Tenant Annual Income:	\$	\$	\$	\$
Tenant Is Low Income (Y or				
Apt #	5	6	7	8
Tenant Name				
Monthly Rent:	\$	\$	\$	\$
Tenant Family Size				
Tenant Annual Income:	\$	\$	\$	\$
Tenant Is Low Income (Y or				
Work Desired by Property Owne	er:	<u>'</u>	-	<u> </u>
Are You Under Indictment or Cu	ırrently Serving a S	entence For Any C	Criminal Act under	State, Federal, Or
Do You Have Any Open Judgen  ☐ Yes ☐ No If Yes, Provide De		nst Your Property,	Other Than Your I	Home Mortgage?
	Application for Re	ntal Property - Pa	ige 2	

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Race (indicate for owner and tenant, if any)				
☐ White ☐ Black ☐ Asian or Pacific Islander				
☐ American Indian or Alaskan Native ☐ Hispanic				
I/We certify that all information and documentation in this application, for assistance under the Amsterdam Housing Rehabilitation program is true and complete to the best of my/our knowledge and belief. I/We further certify that I/We own the property described in this application, and that all funds will be used only for the work and materials as set forth in the attached work description. If the Agency determines that the funds will not or cannot be used for the purposes described herein, I/We agree that the funds shall be returned and acknowledge that, with respect to such funds so returned, I/We shall have no further interest, right or claim.				
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Co-Applicant Signature:	Date:			
Note: U.S. Law provides a penalty of \$10,000 fine and 5 years imprisonment for false, fraudulent or misleading statements under this program (U.S.C. Title 18, Section 1001).				
THIS SECTION TO BE FILLED	OUT BY AGENCY ONLY:			
Property Qualifies Low/Mod Income ☐ Yes ☐ No	)			
Documentation Has Been Provided As Follows: (C ☐ Deed or Land Contract ☐ Proof of Home ☐ Proof of Paid Taxes ☐ Tenant Income Certification	eowner Insurance			
Application Reviewed by Agency Official:				
Signature:	Date:			

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RECEIPTS OF TAX BILLS AND PROOF OF PAYMENT

DOCUMENTATION OF INCOME INCLUDING ANY OF THE FOLLOWING:
Tax Return, Pension Award Letter, W-2, Social Security Release, Support Agreement, etc, for Homeowner and Tenants

TENANT INCOME AND RENT CERTIFICATIONS For ALL TENANTS (if applicable)

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### GLOVERSVILLE COMMUNITY DEVELOPMENT AGENCY

#### **TENANT CERTIFICATION**

Tenant Name:
Tenant Address:
Unit Number or Location:
Number of Persons in Family:
Is Unit □ Occupied or □ Vacant?
Number of Bedrooms in Unit:
Is the Head of Household Elderly? ☐ Yes ☐ No
Is the Head of Household Handicapped? ☐ Yes ☐ No
Is the Head of Household a Female ? □ Yes □ No
Amount of Rent per Month: \$
Does the Rent Include Utilities ? □ Yes □ No
Total Household Income per Year \$
Indicate Ethnic Information (optional) ☐ Hispanic ☐ Non-Hispanic
Indicate Racial Information (optional) ☐ White ☐ Black
☐ Asian or Pacific Islander ☐ American Indian or Alaskan
I hereby certify that the above information stated above is true and correct.
Tenant Signature Date