

Incorporated Village of Farmingdale Residential Rehabilitation Program



PROGRAM GUIDELINES

Incorporated Village of Farmingdale
361 Main Street
Farmingdale, New York 11735
516-249-0093

Incorporated Village of Farmingdale Residential Rehabilitation Program Program Guidelines

INTRODUCTION

The Village of Farmingdale Residential Rehabilitation Program was designed to provide low income families with access to funding to enable them to have work performed on their owner occupied homes. Items repaired under this grant are determined on an individual case basis and may vary from job to job. The work performed varies from energy-saving items such as windows, doors, roofs, and the installation of high efficiency boilers, and burners. Architectural barrier removal and handicap accessibility improvements are also eligible items under this program.

Eligibility

Housing Location and Type

- Eligible homes must be single-family houses located in the Village of Farmingdale.

Eligibility

Income and Cost Guidelines

- Houses must be owner-occupied by a low-income household.
- The house must be the primary residence of the income-eligible owner.
- Determination of whether a home qualifies is based on the **total household** income. Total household income may not exceed 60% of HUD income guidelines.
- To determine income eligibility, the County will use the most recent Section 8 maximum income chart attached as Attachment "A".
- Income is determined based on the homeowner's most recently filed income tax return. OHIA reserves the right to request and examine any other documentation regarding the applicant's income if there is reason to believe that the most recently filed income tax return does not provide a full representation of the applicant's income. In addition, applicant must also forward to OHIA any documentation regarding rental income which the owner is receiving on the property.

Program Marketing and Homeowner Selection

- The list of applicants will be transmitted to OHIA by the Village of Farmingdale. OHIA will then forward a program application (attached) to the homeowner for completion. Completed applications are returned directly to OHIA along with a check to cover processing in the amount of \$25.00. Those applicants who first return their fully completed applications, along with the required processing fee, will be given priority status.
- Completed applications will be reviewed by OHIA to determine eligibility. If eligi-

ble, the homeowner will be informed. Project preparations will begin in the order in which applications are determined to be complete, regardless of when the application was sent to the homeowner.

- An environmental review of the property will then be completed by OHIA.
- OHIA will then send an inspector to the home to determine what work needs to be done and the costs associated with that work. The inspector will also discuss with the homeowner the processes and procedures related to the project. The inspector must be given access to every room of the home and all areas outside the home. Work specifications will be drafted (generally within one week) and be sent to a county approved lead-based paint testing company, who will assess the property and report to OHIA any areas of concern. The lead-based paint report generally will be completed within two weeks. Specifications will then be sent to MEDC, and the homeowner for their approval.

Contracting

- Once approval of the specifications has been attained from the homeowner, OHIA will contact the homeowner to schedule a 'viewing' of the site. All contractors on OHIA's approved bidders list will then be sent a copy of the work write-up and a notice of the viewing. Following the viewing, OHIA begin the bidding process for the rehabilitation.
- After a contractor is selected, final specifications will be prepared, which must be approved by the homeowner. The homeowner will then sign contracts with the contractor, and that contractor will have twelve (12) weeks to complete the repairs on the home.
- Contracts will be issued on a "lowest bid" basis. The homeowner may not select a contractor other than the lowest responsible bidder selected by OHIA.

Important: The Office of Housing and Intergovernmental Affairs makes the final decision on all work performed under this program.

General Information

- OHIA will use the previously published Master Specifications of community Development Residential Rehabilitation Program (the "Specifications") for all construction specifications.
- Each contractor selected by OHIA for a residential rehabilitation project will be required to read these requirements and sign an acknowledgement stating that they have read and received these Specifications.
- Materials used by the contractor must be approved by OHIA. If a homeowner wishes to upgrade any of the materials used in the project, the homeowner will pay the difference between the standard and upgrade product.
- OHIA will conduct inspections of the jobsite periodically throughout the construc-

tion process and handle complaints from either the homeowner or contractor during the construction period. Once the contract is signed, only the contract signatories may contact OHIA about the rehabilitation or any problems that arise during or after the rehabilitation.

- Homeowner shall be responsible for removal of obstructions to windows and doors (including air conditioning units above 10,000 BTU's) before rehabilitation activities are to begin.
- Participating H/O's will be required to sign a 5 year re-capture mortgage note. This note will automatically expire in 5 years after contract signing. The recapture is triggered when the homeowner sells or title to deed is changed.

Conflicts and Guarantees

- The Specifications are meant to be general construction guidelines to be followed in the event that local building codes do not give guidance on a particular element of a project. However, where the Specifications and the building code in the locality in which the project is being performed are in conflict, the building code in that locality shall prevail.
- Generally, there is a two year warranty on materials and labor on rehabilitation projects. Any complaints about labor or materials are to be directed first to the contractor and then to OHIA.
- OHIA is not responsible for minor landscaping damage caused incidental to the rehabilitation project. Examples of minor damage include trampled gardens, torn grass, and damaged shrubs. This is not meant to be an exclusive list of examples of minor damage.

Ownership Verification

OHIA will obtain proof of homeownership prior the commencement of any work.

To document homeownership, all of the following documents are requested:

1. The deed to the home, in the applicant's name
2. Current tax bill
3. A copy of the homeowner's insurance bill

Homeowners are asked to certify to the accuracy of the above information provided prior to receiving HOME Program services.

Restrictions on Properties to be Assisted

The following property determinations must be met:

1. The house cannot be on the market for sale
2. The house cannot be in arrears on taxes
3. The house cannot be in arrears on homeowner's insurance

Once all of the above criteria have been met, the OHIA Rehabilitation Specialist begins co-

ordinating initial inspections with lead hazard risk assessments. These inspections are conducted with the permission of the homeowner. All houses to be rehabilitated are subject to the Lead-Based Paint Poisoning Prevention Act, and the Residential Lead-Based Paint Hazard Reduction Act of 1992.

Covered Rehabilitation Activities

- The following activities are examples of activities that may be undertaken in the rehabilitation program:
 - Window replacement and repair
 - Insulated door installation
 - Roof repair and replacement
 - Boiler and water heater installation
 - Electrical panel installation
 - Construction of entrance ramps
 - Construction of handicapped ramps
 - Door enlargements for handicapped access and other barrier removal activities
 - Corrections of lead based paint utilizing HUD guidelines
 - Rectification of code violations
 - Weatherization (i.e. siding)
 - Repairs related to the needs of the physically challenged
 - Emergency repairs

Insurance Requirements for Contractors

All participating contractors are responsible to maintain the following coverage:

- Workmen's Compensation and NYS Disability
- Comprehensive General Liability including completed operations in an amount of \$500,000 per occurrence, \$1,000,000 general aggregate.

On-Site Monitoring

The OHIA Rehabilitation Specialist will conduct on-site monitoring of all rehabilitation work. The Rehabilitation Specialist will provide in-progress inspections, general supervision of outside contractors, and post-inspections.

Disbursement of Funds

The disbursement of HOME funds from OHIA to Farmingdale Village funds takes place upon completion of all work by the contractor. A Completion Certificate must be signed by the completion of all work by the contractor. A Completion Certificate must be signed by the homeowner and the Rehabilitation Specialist. Once all parties have signed-off on the work, and the contractor has issued a release of the lien, fund disbursement will occur.

Farmingdale Village will then submit a claim voucher to OHIA and remit payment to the contractor. Farmingdale Village is responsible for financial management and accounting.

Change Orders

All change orders must be submitted in writing and be approved, in writing, by the OHIA Rehabilitation Supervisor. The Rehabilitation Inspector, contractor, and homeowner must all agree to the work covered by the change order.

Issuing Releases of Liens

The contractor must issue a release of the lien prior to fund disbursement. Fund disbursement will not occur if a contractor has not issued a release.

Project Completion

After the rehabilitation work has been completed, the final inspection is conducted by an OHIA Rehabilitation Specialist. Pictures may be taken by the Rehabilitation Specialist and kept on file. The homeowner and the Rehabilitation specialist then sign the Certificate of Completion, which allows for contractor payment. Farmingdale Village must approve and submit all claims for payment of OHIA.

Fair Housing and Equal Opportunity

The Nassau County Office of Housing and Intergovernmental Affairs (OHIA) and the Village of Farmingdale administer the Village Rehabilitation Program in accordance with all federal and state requirements concerning equal opportunity and fair housing, including provisions regarding age discrimination and equal employment opportunities.

The village of Farmingdale Residential Rehabilitation Program is targeted to homeowners making no more than 65% of the local area median income. OHIA makes every effort to assist these individuals, pursuant to Section 3 of the HUD Act of 1968.

RESIDENTIAL REHABILITATION PROGRAM

Name _____

Address _____

Section _____ Block _____ Lot _____

Telephone Number _____

Age _____ Are you disabled? Yes No

If Yes, what is the nature of your disability? _____

Income as reported on Federal Income Tax Form 2007 _____

The Village of Farmingdale Rehabilitation Program is designed to enable income eligible families to have necessary repairs performed on their owner occupied homes in the Incorporated Village of Farmingdale.

Eligible homes must meet the following requirements:

- Single-family houses located in the Incorporated Village of Farmingdale.
- House must be the primary residence of the income-eligible owner.
- Total household income may not exceed 60% of the income guidelines as defined by HUD.

Please complete the above information form and return it to the Incorporated Village of Farmingdale, 361 Main Street, Farmingdale, NY 11735.

For further information, contact Village Hall at 516-249-0093.

**RESIDENTIAL REHABILITATION
INCOME GUIDELINES**

<u>HOUSEHOLD SIZE</u>	<u>HUD HOUSEHOLD INCOME</u>	<u>60%</u>
1 PERSON	\$51,000.00	\$30,600
2 PERSONS	\$58,200.00	\$34,920
3 PERSONS	\$65,500.00	\$39,300
4 PERSONS	\$72,800.00	\$43,680
5 PERSONS	\$78,600.00	\$47,160
6 PERSONS	\$84,400.00	\$50,640
7 PERSONS	\$90,300.00	\$54,180
8 PERSONS	\$96,100.00	\$57,660