



Resident Rehab Grant Program

Town of Elmira
1255 W. Water St.
Elmira, NY 14905

PHONE: 607/962-3506 (CPI – Program Administrators)
FAX: 607/962-8328 (CPI Fax)
E-MAIL: info@communityprogressinc.com

WE HAVE CLOSED THE APPLICATION PROCESS FOR 2022

What is the Resident Grant Program?

The Town of Elmira has approved \$50,000 in funding through the United States Department of Treasury from the Coronavirus State and Local Fiscal Recovery Funds to assist households, with incomes at or below 300% of the Federal Poverty rate, with necessary home repairs.

What are the eligibility factors?

- Eligible properties must be located in the Town of Elmira and must be owner-occupied by the applicant.
- Proof of ownership must be on file at the County Clerk's Office, and ownership will also be confirmed through Town tax records.
- Town/County and School taxes must be paid up-to-date and you must provide proof of such with a copy of the paid stamped receipt of payment for the most recent tax year.
- Applicants must have a Homeowner's Insurance Policy that includes Fire Insurance and provide copy of the Insurance Policy with the application.
- Applicants gross household income must be at or below 300% of the Federal Poverty rate. Eligibility is based on total GROSS income (the amount before taxes are taken out) for all income-bearing members in the household, over the age of 18.

Who will determine the work that is needed?

Describe the type of home repair you would like. Keep in mind, this program is for necessary home repairs. Cosmetic repairs are not permitted, such as driveway sealing, landscaping projects, new carpeting, new kitchen cabinets, countertops or appliances. The program goal is to assist homeowners with needed repairs that pose threats to health and safety. The Town of Elmira reserves the right to reject any project that does not align with the intent of the program.

Type of assistance available:

All assistance under this program will be in the form of a grant. No loans will be provided. Assistance will be based on a first come – first serve basis from all completed applications. Eligible applicants may receive up to \$5,000, based on income. There are no closing fees associated with this grant. **Minimum assistance provided through the program will be \$500.00**

What type of rehabilitation work is permitted?

Rehabilitation activities can include, but are not necessarily limited to the following:

- **Structural Problems** - repair or replacement of defective foundations, roof systems, floor systems, exterior wall systems, and load bearing partitions or columns.
- **Roofing** - replacement of defective roofs.
- **Electrical System** - repair or replacement of faulty or hazardous components; includes electrical upgrades.
- **Heating System** - repair or replacement of heating systems or chimneys to eliminate unsafe conditions.
- **Plumbing System** - repair or replacement of faulty water lines, drain lines, faucets, fixtures, water pumps or water heaters, including hot water tank replacements
- **Windows and Doors** - repair or replacement or inoperable, energy inefficient or otherwise defective windows and doors.
- **Access Problems** - repair or replacement of defective steps and porches. Installation of handicapped ramps and/or bathroom accessibility.
- **Tree Removal**
- **Sidewalk Replacements**
- **Smoke Alarms/Carbon Monoxide Detectors** - installation of smoke alarms and Carbon Monoxide Detectors as necessary.

It should be emphasized that not all housing deficiencies will be corrected. The maximum award amount is based on income and limited to \$5,000.00, if you are at the lowest income level. The higher your income, the lower the grant award will be. It is the Town of Elmira's priority to eliminate all serious threats to health and safety with the funds that are available at the time of your acceptance.

What if my project costs more than I am eligible for under this program?

If your project costs more than what you are eligible for you may be required to pay out-of-pocket the difference or the Administrators of this program may be able to assist you through Community Progress, Inc., if you meet their program eligibility guidelines. If you don't have the funding and are not eligible for any of CPI's programs, you will then be unable to move forward in this program.

Who will do the work?

CPI, the agency who is administering this program for the Town of Elmira, has a list of program-eligible contractors for you to choose from. A minimum of two bids is preferred for your project. If you decide to solicit a bid(s) from a contractor(s) not on CPI's list, it will be permitted. Assistance to be provided will be based on the lowest responsible bid received.

All contractors must possess a minimum of \$1,000,000 liability coverage and carry Worker's Compensation Insurance, even if the contractor is a self-employed contractor.

Homeowners can complete the work themselves and will be reimbursed for verified costs up to the approved grant amount, less New York State Sales Tax. Projects must have been completed after January 1, 2022 to qualify.

What does the entire rehabilitation process involve?

Once an application has been submitted and proper documentation provided to CPI by the homeowner, the procedure outlined below will be followed:

- Homeowner fills out application and sends in all copies of required documentation.
- Once a homeowner is determined eligible, they will be contacted for acceptance into the program and issued a list of eligible contractors to contact for the work.
- You will then make an appointment with the local Code Enforcement Office at 607/734-3608 to come and assess the repair request(s) and to take before pictures.
- Contact at least two (2) contractors to get quotes from and then submit to CPI for review.
- CPI reviews bids and notifies homeowner of lowest bid price.
- A contract signing will be scheduled with the homeowner, contractor and CPI and will be held at Town Hall.
- The pre-determined out-of-pocket expense, if any from the homeowner, will be due at the contract signing Please make certified checks or money orders payable to: **Community Progress Inc.**
- When project is completed, a final inspection will be scheduled. The Code Enforcement Officer will take after pictures of the project and a Certificate of Completion will be issued.

All work must be completed within 30 days from the start date listed on the Notice to Proceed. Contractors are expected to be on-site the entire time and not to engage in other outside projects. If weather becomes an issue, the contractor must notify you that they are unable to work. They are expected to return to the worksite as soon as the conditions improve. Any discrepancies will be handled with the homeowner and CPI.

What about changes to the project?

If, during the course of the rehabilitation work, an unexpected problem occurs or is discovered that requires a change in the contract, you must immediately contact CPI to verify the condition and obtain approval before work continues. In some cases, formal change orders can be issued changing the scope of work, which may also add additional cost to the overall project. This will be due and payable prior to the onset of the additional work. **At no time should work be added, changed or deleted from the agreed upon contract without approval from CPI. Homeowners are not permitted to request additional work from contractors once the work begins!**

Is the rehabilitation work guaranteed?

Yes, upon completion of rehabilitation work, the contractor will supply to CPI and the property owner a one (1) year guarantee that all work will be free of defects arising from the workmanship of the contractor. Contractor will supply copies of written warranties or guarantees from suppliers and manufacturers, if applicable.

How does the contractor get paid?

Once the project is completed and inspected, CPI will then pay the contractor in full within 10 days. No funds will be provided upfront to contractors to begin the work. They must have sufficient lines-of-credit with local suppliers to carry out the project until completion.

Please contact a CPI staff member with any questions or to schedule an appointment at 607/962-3506 or email:

info@communityprogressinc.com

We can schedule appointments at the Elmira Town Hall, 1255 W. Water Street, on Wednesday's between 10 AM and 2 PM.

Income Limits

2022 Poverty Guidelines according to the United States Department of Treasury

Household/Family Size	300%
1	\$ 40,770
2	\$ 54,930
3	\$ 69,090
4	\$ 83,250
5	\$ 97,410
6	\$ 111,570
7	\$ 125,730
8	\$ 139,890

9	\$ 154,050
10	\$ 168,210

Your total Gross (before taxes) household income must be at or below the above listed guideline in order to participate in the program.