



Housing & Economic Development
400 East Avenue
Rochester, New York 14607
716-546-7180 FAX 340-3337

REHABILITATION PROGRAM

HOMEOWNER INFORMATION

Eligibility

1. You must own and occupy the house you are requesting funds for from the program. Mobile homes on your own land are eligible.
2. You must provide proof of ownership of your home, proof ownership must be on file in the County Clerk's office.
3. Your home must be in the designated area of the specific grant program(s).
4. You must be income eligible in accordance with the guidelines of the specific grant program(s).
5. You must provide documentation that payment of your property taxes is current or that you have an agreement with the appropriate county exempting you from payment.
6. You must have homeowner's insurance on your property, agree to keep the property insured for a period of 5 years and list ROI as mortgagee if you receive a grant award.
7. You must agree to a lien on the property as indicated by the type of funds utilized for the rehabilitation and the requirements of the individual grant program. Lien terms vary for each program and within the program; lien terms may be 2,3,5 or 10 years.
8. Subordination of the lien will not be given once the note and mortgage are filed. If you anticipate re-mortgaging your home or applying for a home improvement loan or a home equity loan you should decline the grant until such time as those loans are in place.
9. Owner participation is required in this program. All homeowners receiving grant funds will be required to contribute toward the cost of repairs. Owner payment will be determined by the requirements of the grant program.

Determination of Gross Household Income and Income Limits

The total income from all sources (taxable and non taxable) from everyone living in the home will be counted to determine the gross income for the anticipated twelve-month period. Income will include, but not be limited to verification of the following: wages from employment, social security income, disability or SSI income, compensation/disability pay, unemployment benefits, child support, alimony, interest from savings, interest income from investments, public assistance, self employment or business income, and retirement/pension plans.

Income guidelines as established by HUD for the target area will be used to determine eligibility.

TYPE OF REHABILITATION WORK PERMITTED

Rehabilitation Work activities can include but are not necessary limited to the following:

- Structural problems – foundations, chimneys, etc.
- Roofing
- Gutters and downspouts
- Exterior Surfaces
- Doors and windows
- Electrical systems
- Water lines/wells
- Plumbing systems
- Septic systems
- Smoke detectors and carbon monoxide detectors
- Heating systems

Existing deficiencies to the property will be determined at the time of the preliminary site inspection. Note: the program is not responsible for correcting all deficiencies identified during the inspection.

Grant program funds will not pay for or reimburse for work completed prior to this rehabilitation program.

Grant program funds will not pay for any work that isn't under Contract through this rehabilitation program.

An ROI Rehabilitation Program representative will set up an appointment for a home inspection to determine the scope of work required. All rehabilitation requirements and specifications will be reviewed with the Homeowner prior to further processing.

Written detailed work write-ups (with drawings as needed), specifications and pictures (as needed) will be completed. With the Homeowner's approval of the bid specifications and selection of Contractors to bid the work, ROI will send out bid packages for the work.

CONTRACTOR SELECTION

Homeowners may select Contractors from the ROI list of eligible contractors or may propose a Contractor they know or prefer to bind on the job. Contractors not on the ROI list of eligible contractors must meet the program requirements and complete a Contractor's Application.

Contractor's selected to bid will be sent bid packets with detailed work write-ups (with drawings as needed), specifications, and pictures (as needed) which have been prepared by an ROI Rehabilitation Program representative.

Upon receipt of the Contractor bid packages, all bids will be reviewed for thoroughness and completeness. All materials must be of good quality, medium grade or better. The Contractor with the lowest competent bid will be accepted to do the work pending Homeowner approval.

During the course of the work inspection will be performed routinely and prior to any payments. Upon completion of the work a punchlist inspection will be made. All items on the punchlist must be addressed to the satisfaction of the ROI Rehabilitation Program representative and the Homeowner. Upon completion of the punchlist a final inspection will be made. Final payments will be made upon certification of the final inspection by the ROI Rehabilitation Program representative and the Homeowner.

If during the course of the rehabilitation activities an unexpected work condition is encountered and requires a change in the scope or cost of work, the Contractor or the Homeowner must contact the ROI Rehabilitation Program representative to review the condition. If a contract change is necessary to accommodate changes in the scope or the cost of any work, then a Change Order must be completed prior to the continuance of the work. Any work scope or cost changes not approved through the Change Order process will not be eligible for payment.

HOMEOWNER'S RESPONSIBILITIES

The Homeowner will assume responsibility for all routine maintenance of all equipment and/or materials that have been provided and installed by the Contractor (e.g. changing furnace filters, annual furnace cleaning, etc.). Routine maintenance is not the responsibility of the Contractor after he has received his final payment for services unless otherwise noted in his Contract.

The Homeowner will be required to participate in the program with a contribution towards payment of the rehabilitation work in accordance with the program requirements. The Homeowner may be required to pay for any or all work as a result of Change Orders.

The Homeowner must make available to the Contractor the provision for electric service, water and such utilities as necessary for the Contractor's equipment and his ability to complete the work.

The Homeowner must read the "Protect Your Family from Lead in Your Home" brochure and sign a form acknowledging they have been provided a copy of the brochure.