

THE ELLINGTON TRAILER REPLACEMENT PROGRAM

The **Ellington Trailer Replacement Program** is a grant awarded to the Town of Ellington by the New York State Office of Community Renewal’s Community Development Block Grant (CDBG) program. The program is intended to provide financial assistance to income-eligible residents of the Town whose manufactured homes are in need of repairs to an extent that it is not financially feasible to repair the home to a safe and decent condition based on its current age and value.

WHO IS ELIGIBLE?

The **Ellington Trailer Replacement Program** will replace approximately 3 owner-occupied manufactured homes. Commercial and rental properties are not eligible. In order to be eligible, the manufactured home (trailer) must:

- 1) be located in the Town of Ellington;
- 2) be in need of repairs to an extent that it is not financially feasible to repair the home to a safe and decent condition based on its current age and value;
- 3) have been your primary residence for at least 3 years;
- 4) Cannot have an outstanding mortgage that you cannot pay off. We cannot replace a trailer that belongs to someone else due to an unpaid mortgage balance.
- 5) be occupied by residents who meet the following income guidelines
Please note: Income eligibility is based on the *total gross* income of *all* members of the household over age 18 *from all sources* (including social security, unemployment, retirement, etc.). Gross income is *before any taxes or deductions*, not “take home” pay.

2020 INCOME GUIDELINES:

FAMILY SIZE	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
MAXIMUM ALLOWABLE INCOME	\$37,650	\$43,000	\$48,400	\$53,750	\$58,050	\$62,350	\$66,650	\$70,950

All eligible applicants will be required to meet one-on-one with CHRIC staff to determine the family’s financial ability and willingness to take on the responsibility of owning a new home. This will be a factor in determining eligibility for assistance under the Ellington Trailer Replacement Program. If more than three homeowners are eligible and are able and willing to take on the financial and personal responsibility of owning a new home, priority will be given to those of lowest income (relative to family size) and least available assets.

WHO WILL DECIDE IF I AM ELIGIBLE?

The Town of Ellington has contracted with **Chautauqua Home Rehabilitation and Improvement Corporation (CHRIC)**, a countywide non-profit housing rehabilitation agency, to administer the funds. CHRIC has over 40 years of experience administering state, federal, and private funds designed to assist low-income residents with home repairs. CHRIC will be responsible for verifying applicant eligibility, working with applicants to assess their readiness to take on the responsibilities of a new home, assess the needs of eligible properties, complete work write-ups, and oversee work while it is underway. CHRIC can be contacted at: 2 Academy St, Mayville, NY 14757. Phone: 753-4650 (toll free: 661-7650)

WHAT WORK WILL BE DONE AND COVERED BY THE PROGRAM?

These funds cannot be used to *repair* existing manufactured or stick-built homes.

The existing trailer will be replaced with a new home appropriate to the family size (3 bedroom/2 bath for families of 2-3 or more; 2 bedroom/1 bath for household of 1-2; depending on household composition). The new home may be a modular or manufactured home, depending on the size of the home that is required to properly accommodate the family size. Larger modular homes do not fit within the program's budget, but smaller ones do. The foundations to be used are yet to be determined.

Manufactured homes that are to be replaced will be demolished and removed from the property by a contractor to be disposed of safely and properly. The manufactured home that is being replaced cannot be retained by the homeowner or anyone else for re-sale, re-use or for scrap value. It will be destroyed and removed from the property by a contractor using Program funds.

You will have your choice of siding and roof colors from the standard choices, cabinets and countertops from the standard choices, and carpet and linoleum from the standard choices. There will be no upgrades from the standard choices to premium colors, finishes or flooring. All homes will have upgraded windows and doors for energy efficiency, increased roof pitches and drywalled interiors. The walls will be finished and primed. It will be your responsibility to put the finish coat of paint on the walls.

All new homes will have safe and usable entry/exit stairs, walkways and driveways using materials equivalent to those common in neighboring residences. Existing walkways and driveways will be repaired if needed. Homeowners in need of wheel chair ramps, walker stairs, or other moderate accessibility features such as grab bars, walk-in showers, and/or high boy toilets, will be provided these safety features at the Program's expense based on a written recommendation from the owner's health care provider.

Septic systems will be tested by the Chautauqua County Department of Health and Human Services and repaired or replaced as needed to meet NYS Sanitary regulations using Program funds.

The Program will cover the costs safely connecting water, sewer and both electric and gas to the new home and the cost of any repairs needed to safely connect these utilities.

All work will be done by insured, independent contractors that have been pre-qualified by CHRIC. Contracts will be awarded based on competitive bids.

WHAT WORK WILL NOT BE DONE OR COVERED BY THE PROGRAM?

The Program will not pay for the cost of installation or re-connection of satellite/cable television, telephone and/or internet – if there are any costs associated with the installation or re-connection of satellite, cable or telephone services, they will be the homeowner's financial responsibility.

Decks and porches beyond the minimum size and basic design required by applicable building codes for safe access to and egress from the home are not eligible costs and will not be paid for by the Program. Additions to the as-built manufactured home or modular home are not eligible costs and will not be paid for by the Program. Outbuildings are considered non-residential and are not eligible for financial assistance under the Program.

The homeowner will also be responsible for moving their own belongings.

RELOCATION

Owners will have to make their own arrangements for suitable temporary lodging with friends/family or in a rental unit. This is especially important to know if you live on a lot that is not large enough to allow us to install a new home while you continue to reside in your current home. If this is the case, the period for which you will need to have your belongings stored and live in another location will be approximately 10-12 weeks as your existing home will have to be emptied and removed before installation of the new one can begin. If your lot is large enough to allow a new home to be installed while you continue to reside in the old one, you will need to find temporary lodging for a period of approximately 7 days, while the water, sewer and electric are disconnected from the old home and not yet connected to the new one in order for a Certificate of Occupancy to be issued by the Town. However, in these cases, belongings can be moved into the new home before the old one is destroyed.

Experience with the program since 2015 has shown that the available grant funds are insufficient to cover these relocation costs in full, especially for lengthy relocations. The Town has received the maximum amount of funding allotted to any one Town for a specific program. High relocation and storage costs consume too much of the available budget to allow CHRIC to purchase and install the best available homes and make all of the necessary utility and site upgrades. If absolutely necessary due to demonstrated hardship, the Program *may* be able cover *part* the cost of temporary relocation. A total of \$1500 of the budget has been allocated to provide \$500 to each family to be assisted under this program to alleviate the costs of temporary relocation and storage. This should cover the cost of a roll-off storage unit for those who need to be out of their home for a lengthy period of time or the cost of 6 nights' stay in a motel for those who will only be dislocated for a week or so and have no other alternative.

It is important that you plan ahead and have a relocation plan in place.

WHAT WILL THE COST BE TO ME?

The only costs associated with the actual removal and replacement of the existing manufactured home that will not be covered by the Program are any costs that may be associated with installing or re-connecting satellite or cable television service, telephone, and/or internet services and any relocation costs in excess of \$500 – these will be the responsibility of the Homeowner. The cost of the paint that you choose for the walls will also be your responsibility. The property around the new home will be properly graded, but the program will not cover the cost of grass seed or other landscaping.

The homeowner will probably incur additional costs over time as a result of being the owner of a new home. These anticipated costs include increased property and school taxes and the cost of homeowner's insurance on the brand new home. Assessing the homeowner's ability and willingness to incur these costs will be the focus of the required one-on-one meetings with CHRIC staff before the homeowner is approved for assistance.

WHEN WILL THE WORK GET DONE?

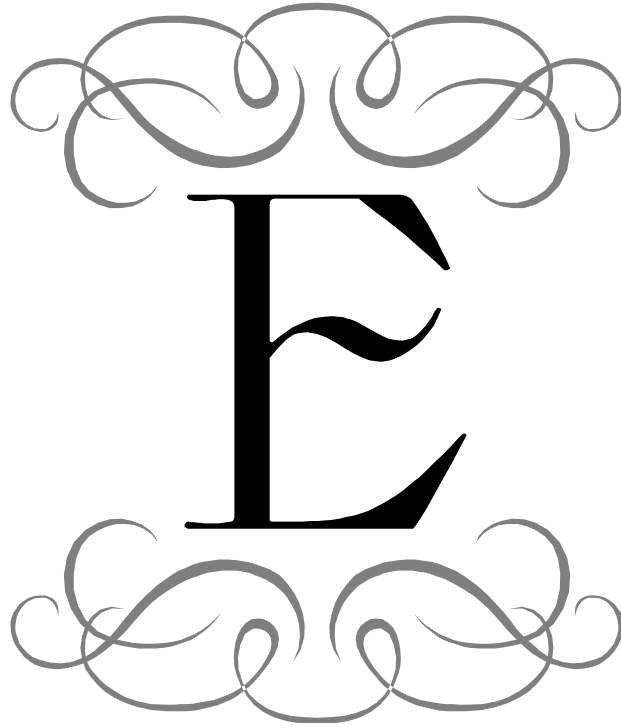
When your application is received it needs to be reviewed for completeness and eligibility. CHRIC staff will inspect all eligible properties to determine the state of disrepair and the urgency of replacing the unit with one that is safe to live in. Homeowners determined to be eligible based on their application and the condition of their existing manufactured home will be required to attend a one-on-one meeting with CHRIC staff, including CHRIC's HUD-certified Housing Counselor, to assess their willingness and ability to take on the financial and personal responsibilities of owning a new home. Final determination will then be made of the homeowners to be assisted under the Program.

Units appropriate to the selected families will then be sent for bid to qualified installers by CHRIC staff. Contracts can then be executed and the contractor/installer will be issued a Notice to Proceed, at which time s/he will contact the owner regarding interior/exterior finishes, order the unit and schedule the installation.

The process of administering public funding does not allow things to happen as quickly as people often wish. Since winter installations can cause additional difficulties and expenses, we anticipate installing these new homes in the Spring of 2021.

WHAT ARE THE REQUIREMENTS PLACED ON ME AS A RESULT OF RECEIVING THIS ASSISTANCE?

The **Ellington Trailer Replacement Program** funds that are invested into the property are considered a deferred loan. A ten-year declining lien will be placed on the property in the amount of the assistance provided by the Program. The lien declines in equal amounts annually throughout the 10-year period, but no payments have to be made. The only time you may be responsible for repaying any money is if you sell the property within the ten-year lien period. If you do sell the property within ten years, you *may* be responsible for repaying whatever balance remains on the deferred loan. However, waivers may be granted in certain cases based on potential hardship. The purpose of the lien is to prevent misuse of public funds by people who may seek money to invest into a property in order to sell it at a profit.



ELLINGTON TRAILER REPLACEMENT PROGRAM

Application to Participate

The information in this application will be held strictly confidential.
It will be used only to determine the applicant's eligibility to participate in the
Ellington Trailer Replacement Program administered by
Chautauqua Home Rehabilitation and Improvement Corporation (CHRIC)

INSTRUCTIONS:

1. Fill out the entire application. Do not leave any of the questions blank. If you need help, call CHRIC at 661-7650.
2. At the end of this application is an **Affidavit of Income and Ownership**. This Affidavit needs to be signed in front of a **Notary Public**. There is a Notary Public on staff at most banks as well as at the Ellington Town Hall. If you are unable to travel to have the application notarized, please call CHRIC at 661-7650.
3. Also at the end of the application is an Authorization for Release of Information, allowing us to verify your income and assets if necessary.
4. **The last page of the application is a document checklist. You will need to send in copies of all of the required documentation of ownership and income. If you want to send originals for us to copy, please include a note indicating that the documents are originals and you need them returned. Your application will not be considered complete until all the required documents are received.**
5. The Ellington Trailer Replacement Program will provide assistance to three or four families, depending on costs. Program guidelines require that we give priority to applicants with lower median incomes and available assets first, provided that they have the willingness and financial ability to maintain ownership of a new home.
6. Everyone who submits a completed application and is determined to meet the basic eligibility guidelines will be required to meet one-on-one with CHRIC staff to discuss their ability to meet the personal and financial obligations of becoming owners of a new home.
7. Program guidelines require that the old trailer be demolished and disposed of properly. You will not be able to “keep” you old trailer for re-use or to demolish it yourself for scrap.
8. **Please mail the entire application along with the required documentation to:**

**C.H.R.I.C.
2 Academy St.
Mayville, NY 14757**

We know there is a lot of paperwork involved - If you have any questions at all about the application or have questions about the required documents, please do not hesitate to call EILEEN POWERS at CHRIC at 661-7650.

TELL US ABOUT YOURSELF:

1. Your Name: _____
(LAST) (FIRST) (M.I.)

2. Your Home Address: _____

3. Your Mailing Address: _____
(if different) _____

4. Home Phone _____ Cell Phone _____
Work Phone _____ Is it OK to call you at work? Yes No
Email address: _____

5. Is the Head of Household Female? Yes No

6. Is anyone in the Household Over 65 Disabled/handicapped

7. (Optional) Are you

White Black/African-American Asian

American Indian/Alaskan Native Native Hawaiian/Other Pacific Islander

American Indian/Alaskan Native and White Asian and White

Black/African-American and White

American Indian/Alaskan Native and Black/African-American

Other Multi-Racial

8. Are you Hispanic Not Hispanic

TELL US ABOUT YOUR PROPERTY:

9. Please list the names that appear as owners (not the bank or mortgage holder) on the deed for this property and the relationship of that person to you:

Name 1: _____
(yourself. If your name is not on the deed, please explain the reason)

Name 2: _____

10. How long have you owned this property? _____

11. How many bedrooms are in your home? _____

12. What year was your trailer built? _____

13. Do you live in this home year round? Yes No

14. Are all taxes on this property paid to date? Yes No

15. Do you have a mortgage on this home? Yes No

16. Do you have insurance on this property? Yes No

17. Does this property contain any commercial space? Yes No

If yes, please explain _____

18. Is your property litter-free to meet community standards? Yes No

This means the interior as well as the exterior. No work will begin until the property is litter free. The home must remain litter-free during the project.

19. Please *briefly* describe the condition of your existing manufactured home.

TELL US ABOUT THE PEOPLE WHO LIVE IN YOUR HOUSE:

6. How many people live in your household all together? _____

7. Household Member Information (please include yourself):
(attach an additional sheet if necessary)

Last Name	First	MI	Age	Birth date	Sex
a) _____	_____	_____	_____	_____	_____
b) _____	_____	_____	_____	_____	_____
c) _____	_____	_____	_____	_____	_____
d) _____	_____	_____	_____	_____	_____
e) _____	_____	_____	_____	_____	_____
f) _____	_____	_____	_____	_____	_____

Please note, if there is a child under six living in the house, you will receive a form that will allow us to check with the Chautauqua County Health Department to make sure that your doctor has performed a blood lead screening as required by State Law.

8. Are you related to any CHRIC employee or a member of the Board of Directors?

Yes No

If yes, who and how?: _____

9. Are you related to any public official? Yes No

If yes, who and how?: _____

31. Have you filed for bankruptcy in the past seven years? Yes No

If yes, when? _____

32. Have you ever been more than 60 days late on your mortgage? Yes No

33. Have you ever been late paying your taxes? Yes No

34. Do you own any other property (besides the house for which you are requesting assistance)? Yes No

If yes, please list the address: _____

35. Please provide the following information on your monthly OR annual expenses for your home/household:

Are your property insurance and taxes escrowed into your mortgage payment?

Yes No (if yes, leave the lines for insurance and tax amounts blank)

	How Much	How Often
Mortgage	_____	_____
Homeowners Insurance	_____	_____
School Taxes	_____	_____
Town and County Taxes	_____	_____
Electric Bill	_____	_____
Heating Bill	_____	_____
Home Improvement Loans	_____	_____
TOTAL	_____	_____

36. Certain rehab assistance that is available through CHRIC requires applicants to meet HUD Section 8 Income Limits, which includes an asset evaluation. The value of the assets is "imputed", which means we will follow a prescribed formula to determine the value of the assets. In order to determine the imputed value of your assets, we need you to check all boxes below that apply and write the current cash value in the space provided.

ASSET	AMOUNT
<input type="checkbox"/> Checking accounts	\$ _____
<input type="checkbox"/> Savings accounts	\$ _____
<input type="checkbox"/> Stocks, bonds, T-Bills, Money Markets, CD's	\$ _____
<input type="checkbox"/> Cash value of real estate <i>other</i> than your home	\$ _____
<input type="checkbox"/> Cash value of other property, investments, insurance	\$ _____
<input type="checkbox"/> Trust funds available to any household member	\$ _____
<input type="checkbox"/> Retirement accounts (IRAs)	\$ _____
<input type="checkbox"/> Lump sum receipts, inheritance, lottery winnings, capital gains, insurance, or other claims	\$ _____
<input type="checkbox"/> Personal property registered as an investment (stamps, coins, gems, jewelery, antiques, etc.)	\$ _____
<input type="checkbox"/> Other	\$ _____

REQUEST FOR AN INSPECTION

I (we) hereby request that my home at the following address, _____

_____, be inspected by CHRIC for the **Ellington Trailer Replacement Program**. This request constitutes permission to make inspections of the entire residence as needed. I (we) recognize that the inspection does not guarantee that I (we) will receive assistance, but it is required before the property can be considered eligible for assistance.

Homeowner's Signature

Co-owner's Signature

AFFIDAVIT OF ANNUAL INCOME AND OWNERSHIP

I (we), _____ (name/s),

owner(s) of _____ (address)

hereby certify that:

- 1) I (we) am (are) the legal owner(s) of record, reside at this property, and it is my (our) principle place of residence.
- 2) I (We) understand that if it is found that I (we) have made any false statement concerning ownership and residency of the above mentioned property or my (our) gross household income, or have omitted any income from the gross annual income statement, I (we) shall be responsible to pay back any and all monies granted to me by the Town of Ellington or its representatives or by Chautauqua Home Rehabilitation and Improvement Corporation or its representatives, together with any costs and expenses incurred in recovering these monies.
- 3) I (we) am (are) making this representation with the understanding that it is being relied upon by the Town of Ellington, Chautauqua Home Rehabilitation and Improvement Corporation and/or the funding source(s) to determine my (our) eligibility to participate in the Program.
- 4) I (we) understand that receipt of benefits is contingent on availability of funds. I (we) also understand that I (we) may not be eligible for Ellington Trailer Replacement Program funds.
- 5) I (we) also understand that, as a condition to receive any funds through any source in connection with the Ellington Trailer Replacement Program, the Town of Ellington requires a ten-year declining lien be placed on the property.

Owner's Signature

(date)

Owner's Signature

(date)

<p>WARNING: TITLE 18, SECTION 1001 OF THE U.S. CODE STATES THAT A PERSON IS GUILTY OF A FELONY FOR KNOWINGLY AND WILLINGLY MAKING FALSE OR FRAUDULENT STATEMENTS TO ANY DEPARTMENT OF THE UNITED STATES GOVERNMENT.</p>
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Chautauqua Home Rehabilitation and Improvement Corporation

2 Academy St, Mayville, NY 14757

phone – (716)753-4650 fax – (716)753-4508 TDD – (800)662-1220

website – www.chric.org e-mail – chric@cecomet.net

Improving Chautauqua County’s Housing Since 1978

Authorization For Release of Information

I/We hereby authorize Chautauqua Home Rehabilitation & Improvement Corporation, CHRIC, to make inquiries of any and all parties in regard to my financial and housing situation. I/We understand that in order to meet guidelines of housing grant funding sources, CHRIC may need to verify information for the file related to my/our household. I/We further understand that in some situations in order to assist me/us in resolving a housing or financial difficulty I/we am/are having, CHRIC staff may need to speak directly with representative of lending institutions, taxing authorities, creditors, credit bureaus, and others in helping me/us find a solution. I/We understand inquiries may be made for the specific CHRIC program I/we are seeking help from, and may include information related to my/our assets, debt-to-income, or unpaid obligations.

By my/our signature(s) below, I/we authorize and direct lending institutions, credit bureaus, creditors, taxing authorities, and other entities to release any documentation requested by Chautauqua Home Rehabilitation & Improvement Corporation. Documentation may include my/our credit reports, bank account information, loan documents child support records, tax information, and/or other information deemed necessary by CHRIC staff. I also authorize and direct representatives of credit bureaus, lending institutions, and government and non-profits to speak to persons at CHRIC and provide them with direct information related to my/our housing or financial situation.

I/We understand that CHRIC will treat all information received by them as confidential, and that they will not share that information with others without my/or permission.

Printed Name

Printed Name

Signature

Signature

Social Security Number

Social Security Number

Date of Birth

Date of Birth

Date

Date

ADDRESS: _____



PROPERTY OWNER DOCUMENT CHECKLIST

YOUR APPLICATION CANNOT BE CONSIDERED UNTIL ALL OF THE FOLLOWING DOCUMENTS HAVE BEEN RECEIVED:

- Copy of the **DEED** for your property. The Deed must include the LEGAL DESCRIPTION of the property. The legal description is a paragraph that starts with the phrase, "All that tract or parcel of land..." and goes on to describe the boundaries of your property.
- Copy of **DEATH CERTIFICATE** if another name appears on the Deed and that person is deceased.
- If another person's name is on your Deed and that person no longer lives in the home, we will need **proof of another address for that person**, such as a copy of a driver's license or a utility bill.
- Proof of current **HOMEOWNER'S INSURANCE** if you have it.
- Proof of **PAID 2020 PROPERTY TAXES**
- If you have income that required you to file income tax returns, we need **COPIES OF YOUR 2018 AND 2019 FEDERAL TAX RETURNS WITH ALL W-2'S, SCHEDULES AND ATTACHMENTS**. We do not need your state tax returns. IF YOUR INCOME IS FROM YOUR OWN BUSINESS, we will need **COPIES OF YOUR COMPLETE 2017, 2018 AND 2019 TAX RETURNS**.
- Proof of your **MOST RECENT FOUR WEEKS INCOME**. Depending on your source of income this may include:
 - Copies of four most current **pay stubs** for every working member of the household over the age of 18
 - Benefit statements from **Social Security, Department of Social Services, Veterans Administration, Unemployment, Worker's Compensation**, etc.
 - Court order** showing that amount of **Alimony/Child Support** that is due to you. *Copies of checks/bank statements are not acceptable. We need the actual Court Document showing the amount that is due and how often it is due*
- Bank statements indicating year-to-date interest amount
- Form 1099 from banks, credit unions, pension funds, brokers, etc., if applicable
- Any other third party source showing current income, if applicable

RETURN THE COMPLETED APPLICATION

ALONG WITH ALL REQUIRED DOCUMENTS TO:

**CHRIC
2 ACADEMY ST.
MAYVILLE, NY 14757**